



**NABARD**

# **STATE FOCUS PAPER**

## **2021-22**



**“Collectivization of Agriculture Produce  
for Enhancing Farmer’s Income”**





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मुख्यमंत्री  
मध्यप्रदेश

संदेश

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प्रसन्नता का विषय है कि राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) द्वारा, ऋण के माध्यम से राज्य के विकास को गति प्रदान करने हेतु स्टेट फोकस पेपर 2021-22 का प्रकाशन किया जा रहा है।

हमारा राज्य कृषि प्रधान राज्य है तथा कृषि और किसान राज्य सरकार की प्राथमिकता है। कृषि एवं ग्रामीण क्षेत्र और अधिक उन्नति करें तथा किसानों की आय दोगुनी हो, इसके लिये सरकार द्वारा सकारात्मक प्रयास किये जा रहा है। इस दिशा में कृषि कानूनों में सुधार, आत्मनिर्भर मध्यप्रदेश-2023 में कृषि एवं छोटे उद्योगों को प्राथमिकता देना, किसान उत्पादक संगठनों के गठन पर बल देना, स्वयं सहायता समूहों को सस्ते दर पर ऋण उपलब्ध करवाना आदि शामिल हैं।

देश एवं प्रदेश में भूजोतों का आकार घटता जा रहा है। राज्य के लगभग 76 प्रतिशत किसान छोटे या सीमांत किसान हैं। छोटे एवं खंडित भूजोत, कृषि को वाणिज्यिक रूप देने में तथा किसानों की आय बढ़ाने में चुनौती पेश करते हैं। इस चुनौती से निपटने हेतु किसान उत्पादक संगठनों के माध्यम से कृषि उपज का समूहन करना आवश्यक है।

कृषि और ग्रामीण क्षेत्र को समृद्ध बनाने में नाबार्ड की अहम भूमिका है, जिसमें स्वयं सहायता समूहों एवं किसान उत्पादक संगठनों का गठन एवं संवर्धन बेहद सराहनीय है। मैं आशा करता हूँ कि इस दस्तावेज के माध्यम से कृषि एवं ग्रामीण विकास को बल मिलेगा तथा नीति-निर्माताओं के लिये यह दस्तावेज लाभदायी साबित होगा।

शुभकामनाओं सहित।

  
(शिवराज सिंह चौहान)

## प्राक्कथन

मुझे मध्य प्रदेश के लिए **राज्य फोकस पेपर (एसएफपी) 2021-22** प्रस्तुत करते हुए अत्यंत प्रसन्नता है। ऋण के माध्यम से विकासात्मक क्षमता के अनुकूलतम दोहन के लिए प्राथमिकता क्षेत्रों के तहत ऋण संभाव्यताओं को उजागर करने के अलावा, यह महत्वपूर्ण प्रासंगिक मुद्दों/नीति पहल को भी चिह्नित करता है। राज्य फोकस पेपर (एसएफपी), जो कि जिलेवार पीएलपी का एक संग्रहण है, में **रु. 2,17,374 करोड़** की संभाव्यता का अनुमान लगाया है, जिसमें पिछले वर्ष के मुकाबले रु. 18,588 करोड़ की वृद्धि हुई है।



यह दस्तावेज प्राथमिकता क्षेत्र के विभिन्न घटकों के तहत बैंकों द्वारा वित्तपोषण के लिए उपलब्ध क्षमता का आंकलन करता है। ये अनुमान जिला स्तर पर अग्रणी बैंकों और राज्य स्तर पर राज्य स्तरीय बैंकर्स समिति (SLBC) के लिए उनके वार्षिक ऋण योजनाओं (ACP) को तैयार करने के लिए एक आधार के रूप में कार्य करते हैं। उपयोग योग्य संभाव्यताओं की पहचान करने का उद्देश्य यह है कि नीति निर्माता, खासकर केन्द्रीय और राज्य सरकार आगामी वर्ष के लिए अपनी योजनाओं को अंतिम रूप देते समय इस दस्तावेज को संदर्भ के रूप में ले सकते हैं। राज्य में अवसंरचनात्मक विकास के चरण, जमीनी स्तर पर ऋण की माँग और केंद्र सरकार, राज्य सरकार एवं भारतीय रिजर्व बैंक की नीतियों और योजनाओं को ध्यान में रखते हुए, इन संभाव्यताओं का आंकलन किया गया है। मूल्यांकन के लिए अपनाई गई कार्यप्रणाली का परामर्श प्रक्रिया के माध्यम से डेटा का तर्कसंगत विश्लेषण किया गया है।

उत्पादन और उत्पादकता दोनों में वृद्धि के साथ, राज्य ने कृषि विकास में सकारात्मक प्रवृत्ति देखी है। आज, हमें उत्पादन की समस्या नहीं अपितु **"प्रचुरता की समस्या"** है। कई प्रमुख फसलों में अधिशेष उत्पादन होता है जिसके परिणामस्वरूप किसानों को अपनी कृषि उपज को कम कीमतों पर बेचना पड़ता है। इस प्रकार, किसानों के सशक्तीकरण के लिए **कृषि-सुधार की आवश्यकता** है, ताकि वे अपनी उपज को किसी को भी, कहीं भी और किसी भी समय बेच सकें। मैं इस संबंध में भारत सरकार और राज्य सरकार द्वारा हाल ही में उठाए गए कदमों की सराहना करती हूँ।

भूजोतों का आकार सिकुड़ रहा है, जिससे छोटे और सीमांत किसानों के लिए कृषि को व्यावसायिक रूप से अपनाना कठिन हो रहा है। किसानों को किसान उत्पादक संगठनों (एफपीओ) में संगठित करके इससे निपटा जा सकता है। किसानों के प्रति दोनों सरकारों के महत्व और साथ ही प्राथमिकता को ध्यान में रखते हुए **"किसानों की आय बढ़ाने के लिए कृषि उपज का समूहन"** को वर्तमान राज्य फोकस पेपर (2021-22) के विषय के रूप में अपनाया गया है।

राज्य सरकार का **"2023 तक आत्मनिर्भर मध्यप्रदेश"** बनाने का रोडमैप राष्ट्रीय स्तर पर **"आत्मनिर्भर भारत"** बनाने के लक्ष्य को गति देगा। मेरा विचार है कि ग्रामीण भारत इस संबंध में सबसे महत्वपूर्ण स्तंभ के रूप में कार्य करेगा। साथ ही, पीएम-किसान की तर्ज पर **मुख्यमंत्री किसान सम्मान योजना** भी किसानों का विश्वास बढ़ाएगी। यह नियमित अंतराल पर नकदी प्रदान करके किसानों के संकट को कम करेगा। मैं कोविड-19 से लड़ने में राज्य सरकार के प्रयासों और पहलों की भी सराहना करती हूँ।

मैं इस दस्तावेज को तैयार करने में राज्य सरकार, भारतीय रिजर्व बैंक, एसएलबीसी, बैंकों, गैर सरकारी संगठनों एवं अन्य एजेंसियों के सहयोग हेतु उनका आभार व्यक्त करती हूँ। मैं अपने जिला विकास प्रबंधकों को भी उनके जिलों में संभाव्यता का आंकलन करने में उनके योगदान के लिए बधाई देती हूँ।

मुझे यकीन है कि यह दस्तावेज ऋण को दिशा प्रदान करने में उपयोगी साबित होगा और किसानों के प्रति राज्य सरकार की प्राथमिकता को ध्यान में रखते हुये राज्य के सतत और समावेशी विकास हेतु प्राथमिकता क्षेत्रों को उजागर करेगा।

(टी एस राजी गैन)

मुख्य महाप्रबंधक

नाबार्ड, मध्य प्रदेश क्षेत्रीय कार्यालय



## Foreword

It gives me immense pleasure to present the **State Focus Paper (SFP) 2021-22** for Madhya Pradesh. Besides highlighting the credit potential under the Priority Sectors for optimum utilization of the developmental potentials through credit, it also flags important and relevant policy initiatives and issues for consideration. The State Focus Paper (SFP), which is an aggregation of the district wise PLPs, has estimated a potential of **₹ 2,17,374 crore**, accounting for an increase of ₹ 18,588 crore over that of the previous year in absolute number.



This document assesses the potential that is available for financing by banks, under various components of the priority sector. These projections serve as a basis for the lead banks at the district level and the SLBC at the state level for preparing Annual Credit Plans (ACP). The objective of identifying the exploitable potential is to further enable the policy makers, especially the Centre and the State Governments to take a lead from this document while finalizing their plans for ensuing financial year. The potentials have been assessed keeping in view the stage of infrastructural development, demand of credit at the grass roots level, Policies & Schemes of Government of India, State Government and RBI. The methodology adopted for assessment was rational analysis of the data vetted through the consultative process.

State has witnessed positive trend in agriculture growth, with increasing both production and productivity. Today, we do not have problem of production but **“Problem of Plenty”**. There is surplus production in several major crops which results in distress selling of produce by farmers. Thus, there is an imperative need for **Agro-Reforms** for empowerment of farmers such that they can sell their produce to anyone, anywhere and any-time. I appreciate the recent steps taken by Government of India and State Government in this regard.

The size of landholdings are shrinking thereby posing a threat to agriculture being commercially viable, especially for Small and Marginal Farmers. This can be dealt by organizing farmers into Farmers' Producer Organisations (FPOs). Keeping in view the importance as well as priority of both Governments towards farmers' **“Collectivization of Agriculture Produce for Enhancing Farmer's Income”** is the theme for the year 2021-22 in our State Focus Paper.

Roadmap of the State Government on making **“Atmanirbhar Madhya Pradesh by 2023”** will give push to national goal of making **“Atmairbahr Bharat”**. I am of the view that Rural India will act as the most important pillar in this regard. Also, **CM Kisan Samman Yojna** on lines with PM-KISAN will further boost the confidence of farmers. This will mitigate farmers' distress by providing ready cash at regular intervals. I also, appreciate the State Government's measures and initiatives in fighting COVID-19.

I extend my sincere thanks to the various State Government, RBI, SLBC, Bankers, LDMs, NGOs and other agencies for their support and co-operation in preparation of this document. I also would like to congratulate my District Development Managers for their contribution in assessing the potential in their districts.

I am sure that this document will serve as a useful document in channelizing credit and highlight the Focus Areas towards state's Sustainable and Inclusive Growth on lines with State Government's priority towards farmers.

A handwritten signature in blue ink, appearing to read 'T S Raji Gain'.

**(T S Raji Gain)**

Chief General Manager, NABARD  
Madhya Pradesh Regional Office



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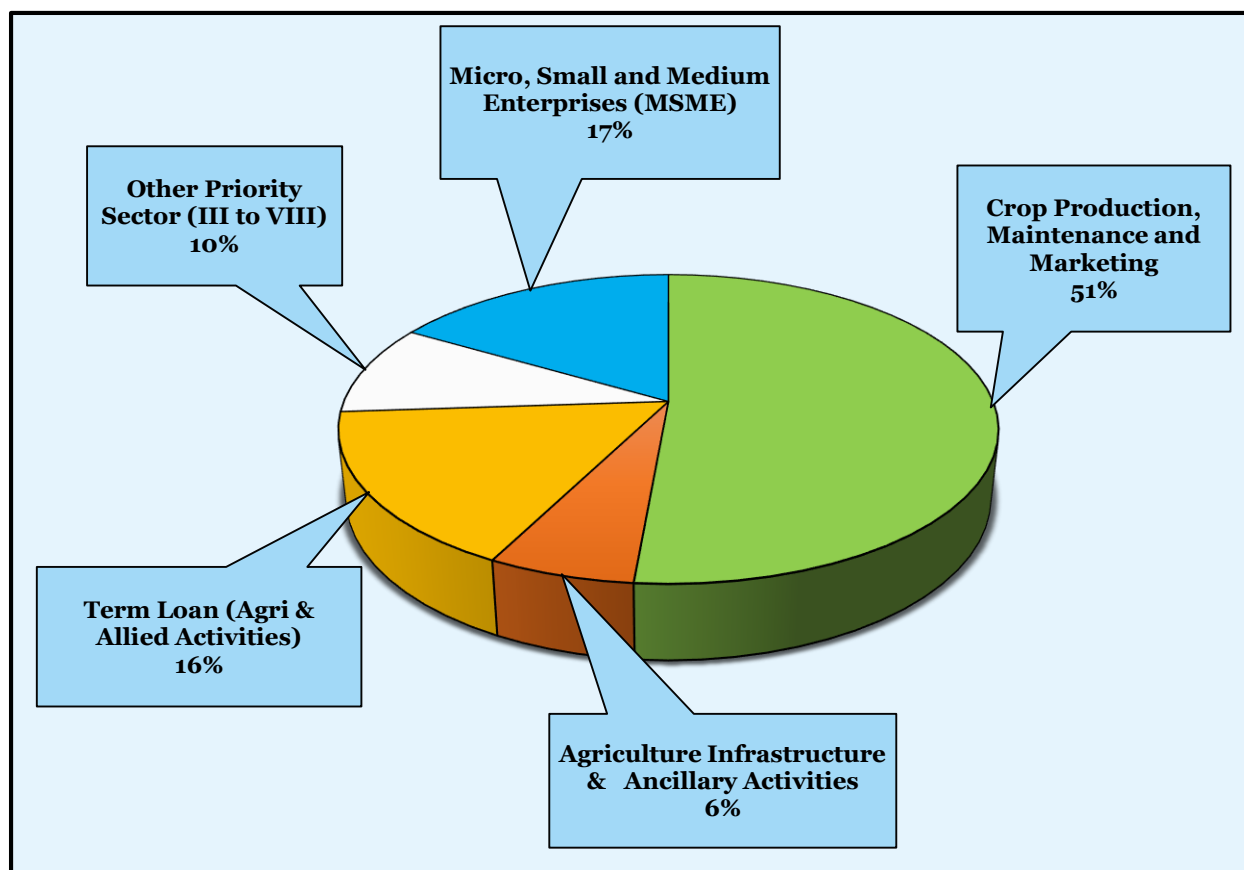


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**SECTOR WISE PLP PROJECTIONS OF CREDIT POTENTIAL – 2021-22**  
**MADHYA PRADESH**

(₹.Crore)

Sl. No.	Sector	Projections
<b>I</b>	(A) Farm Credit	
<b>(i)</b>	Crop Production, Maintenance and Marketing	111735.88
<b>(ii)</b>	Term Loan for Agriculture and Allied Activities	35673.00
	<b>Sub Total</b>	<b>147408.88</b>
	(B) Agriculture Infrastructure	7043.93
	(C) Agriculture Ancillary	6256.92
	<b>Total Agriculture (A+B+C)</b>	<b>160709.73</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	<b>36101.95</b>
<b>III</b>	Others (SHGs, JLGs, PMJDY etc.)	2415.57
<b>IV</b>	Export Credit	1384.28
<b>V</b>	Education	2559.93
<b>VI</b>	Housing	10746.08
<b>VII</b>	Social Infrastructure (involving bank credit)	2574.11
<b>VIII</b>	Renewable Energy	882.69
	<b>Total Priority Sector (I to VIII)</b>	<b>217374.34</b>



**SUB-SECTOR WISE PLP PROJECTIONS OF CREDIT POTENTIAL 2021-22**  
**MADHYA PRADESH**

(₹.Crore)

S. No.	Sector	Projections
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
<b>i</b>	Crop Production, Maintenance and Marketing	111735.88
<b>ii</b>	Water Resources	8490.04
<b>iii</b>	Farm Mechanization	11464.08
<b>iv</b>	Plantation and Horticulture (including Sericulture)	3262.04
<b>v</b>	Forestry and Waste Land Development	585.96
<b>vi</b>	AH- Dairy Development	7912.25
<b>vii</b>	AH- Poultry Development	942.92
<b>viii</b>	AH- Sheep/Goat/Piggery Development	1168.50
<b>ix</b>	Fisheries Development	1059.11
<b>x</b>	Others (Bullock & Bullock Cart)	788.10
	<b>Sub Total</b>	<b>147408.88</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
<b>i</b>	Construction of Storage Facilities- Warehouses, Market Yards including Cold Storage units/Cold Storage chains	4942.40
<b>ii</b>	Land Development, Soil Conservation, Watershed Development	1159.00
<b>iii</b>	Others (Tissue culture, Agri-Biotech, Seed Production, Bio-Pesticides/fertilizers, Vermicomposting etc.	942.53
	<b>Sub Total</b>	<b>7043.93</b>
<b>C</b>	<b>Ancillary Activities</b>	
<b>i</b>	Food and Agro Processing	4397.83
<b>ii</b>	Others (Loans to cooperative Societies of farmers for disposing of their produce, Agri Clinics/Agri Business Centers, Loans to PACS/FSS/LAMPS etc. )	1859.09
	<b>Sub Total</b>	<b>6256.92</b>
	<b>TOTAL AGRICULTURE (A+B+C)</b>	<b>160709.73</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises (MSME)</b>	
	MSME Tem Loan	26022.95
	MSME Working Capital	10079.00
	<b>MSME (TL+WC)</b>	<b>36101.95</b>
<b>III</b>	<b>Others (SHGs, JLGs, PMJDY etc.)</b>	2415.57
<b>IV</b>	<b>Export Credit</b>	1384.28
<b>V</b>	<b>Education</b>	2559.93
<b>VI</b>	<b>Housing</b>	10746.08
<b>VII</b>	<b>Social Infrastructure (involving bank credit)</b>	2574.11
<b>VIII</b>	<b>Renewable Energy</b>	882.69
	<b>TOTAL PRIORITY SECTOR (I to VIII)</b>	<b>217374.34</b>

## कार्यकारी सारांश

### परिचय

ऋण के माध्यम से विकास प्राप्त करने के लिए योजनाएं बनाना, वित्तीय एवं भौतिक संसाधनों एवं अंतराल की पहचान करना दोनों ही महत्वपूर्ण घटक हैं। नाबार्ड हर वर्ष प्रदेश के सभी ब्लॉक और जिला स्तर पर इस अभ्यास को करता है जोकि उस जिले की पीएलपी में दर्शाया जाता है। वर्ष 2021-22 के लिए राज्य फोकस पेपर (SFP) जिलेवार पीएलपी का एकत्रीकरण है और यह सरकार के नीति निर्माताओं, बैंकों और संबंधित विभागों के लिए संदर्भ दस्तावेज के रूप में कार्य करता है। वर्ष 2021-22 के लिए राज्य फोकस पेपर में संभाव्यता की पहचान भौतिक और वित्तीय दृष्टि से की गई है, जिसके लिए बैंक प्राथमिकता क्षेत्र के विभिन्न प्रक्षेत्रों के तहत ऋण का विस्तार कर सकते हैं। बैंकों द्वारा संभाव्यताओं के उपयोग का अनुमान लगाने के अलावा, पेपर में आधारभूत संरचना की कमी जिन्हे सरकार के सहयोग से पूर्ण करने की आवश्यकता है, साथ ही वे मुद्दे जिन्हे नीति निर्माताओं के ध्यान में लाने की आवश्यकता है, पर भी प्रकाश डाला गया है, ताकि पूर्ण सीमा तक संभाव्यता का दोहन किया जा सके।

उत्पादन बढ़ोतरी हेतु सरकार की नीतियों और प्राथमिकताओं को ध्यान में रखते हुए **“किसानों की आय बढ़ाने के लिए कृषि उपज का समूहन”** को राज्य फोकस पेपर 2021-22 के लिए विषय के रूप में अपनाया गया है। तदनुसार, इस दस्तावेज में एक अलग अध्याय शामिल किया गया है जो राज्य में सामूहिकीकरण के माध्यम से किसानों की आय बढ़ाने के लिए सुझाव और इनपुट प्रदान करता है।

### 1. राज्य फोकस पेपर का विषय

वर्तमान में भारत सरकार और राज्य सरकार की प्राथमिकता “किसानों की आय बढ़ाने के लिए कृषि उपज का समूहन है”। राज्य के 76% किसान छोटे एवं सीमांत हैं। किसानों की आय दोगुनी करने के संदर्भ में, यदि किसान व्यक्तिगत स्तर पर प्रयास करते हैं यह एक व्यवहार्य विकल्प नहीं है। इसका समाधान किसान उत्पादक संगठन (एफपीओ) के गठन में निहित है। एफपीओ का उद्देश्य बड़ी तादात में अर्थव्यवस्था और किसानों की सामूहिक ताकत का लाभ उठाकर स्थानीय स्तर की वस्तु-विशिष्ट कृषि मूल्य श्रृंखला तैयार करने के लिए उत्पाद के एकत्रीकरण, मूल्य संवर्धन और प्रत्यक्ष विपणन को बढ़ावा देना है ताकि छोटे/सीमांत किसानों को उनकी उपज का अधिकतम मूल्य प्राप्त हो सके। राज्य में कुल 375 एफपीओ हैं जिनमें से 249 को नाबार्ड द्वारा संवर्धित किया गया है। राज्य में 76 लाख छोटे एवं सीमांत किसानों और प्रत्येक एफपीओ में 1000 सदस्यों को देखते हुए, प्रदेश में कम से कम 7000 नये एफपीओ के गठन की संभाव्यता है। भारत सरकार ने केंद्रीय बजट 2019-20 में, देश भर में नाबार्ड, एनसीडीसी और एसएफएसी के माध्यम से 10,000 एफपीओ को बढ़ावा देने और पोषण के लिए केंद्रीय योजना की घोषणा की, जिसे पांच साल की अवधि के लिए लागू किया जाएगा जिसके दिशा-निर्देश जुलाई 2020 में जारी किए गए हैं। मध्य प्रदेश के किसानों के उत्थान हेतु राज्य सरकार ने 2023 तक अपने रोडमैप “आत्मनिर्भर मध्य प्रदेश” में राज्य में एफपीओ के गठन पर जोर दिया है।

### 2. राज्य प्रोफाइल

7.26 करोड़ की आबादी और कम जनसंख्या घनत्व 236 के साथ क्षेत्रफल के मामले में मध्य प्रदेश देश का दूसरा सबसे बड़ा राज्य है। देश के अन्य राज्यों की तुलना में, भूमि, जल, खनिज, बिजली, सिंचाई सुविधा, ग्रामीण संपर्क आदि के रूप में संसाधनों की प्रचुरता के साथ राज्य की भौगोलिक स्थिति अधिक अनुकूल है। हालाँकि, राज्य, नीति आयोग के स्थिरता लक्ष्य सूचांक में 15वें पायदान पर है और इस प्रकार इसे कई आर्थिक और सामाजिक मापदंडों पर सुधार की आवश्यकता है।

कृषि क्षेत्र में राज्य ने बेहतर प्रदर्शन किया है, सिंचाई, मशीनीकरण और बीज उत्पादन आदि में राज्य सरकार द्वारा किए गए सराहनीय कार्यों के फलस्वरूप मध्य प्रदेश खाद्यान्न उत्पादन में दूसरे स्थान पर है। वर्ष 2011 से, निरंतर राज्य को कृषि में प्रभावशाली वृद्धि के लिए 5 कृषि कर्मण पुरस्कारों से सम्मानित किया गया है। राज्य में जैविक

खेती के तहत सबसे बड़ा क्षेत्र है और उसी को लोकप्रिय बनाने के लिए राज्य ने एक ब्रांड, एमपी ऑर्गेनिक बनाया है। राज्य में 11 विभिन्न कृषि जलवायु क्षेत्र हैं जिससे विभिन्न प्रकार की सब्जियों, फलों और वृक्षारोपण में विविधता लाने में मदद मिलती है। राज्य बिजली के क्षेत्र में अधिशेष उत्पादन करता है। सौर ऊर्जा के माध्यम से अक्षय ऊर्जा का गहन प्रचार किया जा रहा है।

### 3. आर्थिक संकेतक

राज्य के लिए सकल घरेलू उत्पाद की दर में वृद्धि हुई है और जीएसडीपी की हिस्सेदारी अखिल भारतीय जीडीपी का 3.8% है। राज्य जीडीपी की वृद्धि दर वर्ष 2019-20 में अखिल भारतीय जीडीपी की तुलना में अधिक थी। इसी तरह की प्रवृत्ति प्रति व्यक्ति आय में भी देखी गई है। समग्र रूप से, मध्य प्रदेश की जीडीपी (2011-12 की स्थिर कीमतों पर) 2019-20 के दौरान रु. 561801 करोड़ थी और मध्य प्रदेश की प्रति व्यक्ति वार्षिक आय रु.67770/- थी।

GSVA के संदर्भ में प्राथमिक क्षेत्र, जिसमें कृषि और संबंधित क्षेत्र शामिल हैं, की हिस्सेदारी 35% है, जबकि द्वितीयक एवं तृतीयक क्षेत्रों की हिस्सेदारी क्रमशः 24% और 41% है। राज्य में प्राथमिक क्षेत्र के GSVA का 35% योगदान है जो की राष्ट्रीय औसत (लगभग 17%) से लगभग दोगुना है। द्वितीयक क्षेत्र या विनिर्माण का राज्यों की अर्थव्यवस्था में कम हिस्सा है, जो दर्शाता है कि राज्य में इसके प्राथमिक उत्पादन के मूल्य संवर्धन में कमी है। मूल्य संवर्धन किसी उत्पाद को उसके मूल रूप से अधिक मूल्यवान रूप में बदलने या अंतरण की प्रक्रिया है।

### 4. वित्तीय संस्थान

01 अप्रैल, 2020 तक राज्य में 34 वाणिज्यिक बैंक (CBs), 2 क्षेत्रीय ग्रामीण बैंक, 39 सहकारी बैंक (मध्य प्रदेश राज्य सहकारी बैंक और जिला केंद्रीय सहकारी बैंक) और 7 स्मॉल फाइनेंस बैंक अपने 7958 शाखाओं के नेटवर्क के साथ कार्य कर रही हैं। पेमेंट बैंक, यथा फिनो और इंडिया पोस्टल पेमेंट बैंक भी राज्य में कार्य कर रहे हैं।

सभी बैंकों ने मिलकर राज्य में समग्र प्राथमिकता वाले क्षेत्र को ऋण देने के मानदंड हासिल किए। वार्षिक क्रेडिट योजना के तहत उपलब्धि 2019-20 में केवल 63% थी जबकि 2018-19 में 72% की उपलब्धि थी। राज्य में समग्र सीडी अनुपात 78% था, हालांकि आरआरबी का सीडी अनुपात लगभग 53% था, जो आरआरबी के लिए 65% के अखिल भारतीय औसत से नीचे है। 09 जिलों में सीडी का अनुपात 40% से नीचे था जो चिंता का विषय है। आरआरबी और सहकारी बैंकों का कृषि सावधि ऋण वितरण के मामले में प्रदर्शन अच्छा नहीं रहा है और उनके समग्र वित्तीय स्वास्थ्य के लिए पोर्टफोलियो में विविधता लाने की आवश्यकता है।

### 5. संभावित निवेश की आवश्यकता

**5.1** राज्य के जिलों की संभाव्यतायुक्त योजनाओं (PLPs) को समेकित करके वर्ष 2021-22 के लिए राज्य में प्राथमिकता क्षेत्र के तहत विभिन्न सेक्टरों में निवेश के लिए कुल रु.2,17,374.34 करोड़ का आंकलन किया गया है जो पिछले वर्ष से 9.35% अधिक है। भारत सरकार की प्राथमिकताओं के साथ-साथ किसानों की जरूरतों को देखते हुए वर्ष 2021-22 के दौरान कुल प्राथमिकता क्षेत्र के ऋण अनुमान में कृषि क्षेत्र का हिस्सा 74% है। इसी प्रकार इसमें क्रमशः लघु सूक्ष्म एवं माध्यम उद्योग (MSME) 17% और अन्य सभी प्राथमिकता क्षेत्र का हिस्सा 9% (शिक्षा, आवास, अक्षय ऊर्जा, अन्य, निर्यात ऋण और सामाजिक अधोसंरचना) है। कृषि ऋण में अल्पावधि फसल ऋण तथा कृषि के लिए दीर्घकालीन ऋण (सभी घटक) का हिस्सा क्रमशः 70% और 30% है।

**5.2** कृषि में पूंजी निवेश के लिए पूर्ववर्ती के रूप में अपनी भूमिका को ध्यान में रखते हुए नीति निर्माताओं और बैंकों के लिए निवेश ऋण सर्वोच्च प्राथमिकता रहा है। 2019-20 के दौरान बैंक द्वारा संवितरित कुल कृषि ऋण में निवेश ऋण का हिस्सा पिछले वर्ष की तुलना में सुधार के साथ 27% था। निवेश ऋण का हिस्सा बढ़ाने की अत्यंत आवश्यकता है जिससे पूंजी निर्माण में सुधार किया जा सके जो अंततः कृषि परिवारों की आय में वृद्धि करने में मदद करता है। वर्ष 2021-22 के लिए कृषि के तहत निवेश/दीर्घावधि ऋण के लिए रु 48973.82 करोड़ की

अनुमानित ऋण संभाव्यता आंकी गई है जो कि कुल अनुमानित कृषि ऋण का 30.50% है और 2019-20 के अनुमानित निवेश से 9% अधिक है। निवेश ऋण के तहत आने वाले प्रमुख क्षेत्रों में जल संसाधन, कृषि यंत्रीकरण, बागवानी (रेशम उत्पादन सहित), भूमि विकास, डेयरी, मुर्गी पालन, अंतर्देशीय मत्स्य पालन, भंडारण गोदाम/बाजार यार्ड, खाद्य और कृषि प्रसंस्करण और अन्य सहायक गतिविधियां शामिल हैं।

### 5.3 सेक्टरल अनुमान

कुछ महत्वपूर्ण सेक्टरों के लिए राज्य फोकस पेपर में आंकलित निवेश का आंकलन नीचे प्रस्तुत है:

#### 5.3.1 फसल उत्पादन, विपणन और रखरखाव :

मध्य प्रदेश एक कृषि प्रधान अर्थव्यवस्था है, जिसमें प्राथमिक क्षेत्र का राज्य GVA में 35% हिस्सा है, जो विशेष रूप से कृषि और संबंधित क्षेत्र से आता है। लघु और सीमांत किसानों की बड़ी संख्या को देखते हुए कृषि उत्पादन को बनाए रखने और बढ़ाने हेतु फसल क्षेत्र के लिए अल्पकालिक ऋण महत्वपूर्ण है। केसीसी अल्पकालिक कृषि ऋण वितरित करने के लिए एक महत्वपूर्ण साधन के रूप में उभरा है। इसके अलावा, मध्य प्रदेश सरकार द्वारा स्थापित पीएम-किसान की तर्ज पर सीएम-किसान सम्मान निधि छोटे और सीमांत किसानों, जो 76% हैं, के लिए खेती को अधिक व्यवहार्य बनाएगी।

राज्य में कृषि की विकास दर को बनाए रखने के लिए केसीसी के माध्यम से सभी पात्र किसानों का कवरेज, संशोधित केसीसी योजना का उचित कार्यान्वयन, उचित प्रीमियम के साथ प्रधान मंत्री फसल बीमा योजना (पीएमएफबीवाई) के तहत सभी किसानों का कवरेज, भूमि रिकॉर्ड पर बैंक के शुल्कों का ऑन-लाइन पंजीकरण, नियत तारीखों पर नकदी की वसूली सुनिश्चित करना, राजकीय सहायता (सबवेंशन) दावों के समय पर जारी होना आदि की आवश्यकता है। केसीसी (AH) पशुपालन गतिविधियों में संलग्न किसानों को समय पर कार्यशील पूंजी समर्थन के माध्यम से संबद्ध गतिविधियों में आय बढ़ाने में एक महत्वपूर्ण भूमिका निभा सकता है। एसओएफ में एकरूपता लाने और असमानता को कम करने के लिए, एसएलटीसी, डीएलटीसी द्वारा सुझाये गए एसओएफ को इस तरह तर्कसंगत बना सकता है कि कम से कम एक ही कृषि जलवायु क्षेत्र में आने वाले जिलों में एसओएफ की समानता हो ताकि कम या ज्यादा वित्त पोषण से बचा जा सके। इसके अलावा, प्रगतिशील किसानों के लिए, जोकि आधुनिक खेती के तरीकों को अपनाते हैं जैसे कि सटीक/एकीकृत खेती, ग्रीनहाउस आदि, के लिए अतिरिक्त 10% का प्रावधान हो सकता है।

वर्ष 2021-22 के लिए लघु अवधि फसल उत्पादन क्षेत्र के लिए रु. 111735.88 करोड़ ऋण का अनुमान किया गया है, इसमें पिछले वर्ष की तुलना में 8.48% की वृद्धि दर्ज की गई है।

#### 5.3.2 जल संसाधन

सिंचाई फसलों की खेती के लिए एक महत्वपूर्ण इनपुट (निवेश) है। कृषि का उत्पादन एवं उत्पादकता और किसानों की आय बढ़ाना आवश्यक है। सुनिश्चित सिंचाई किसानों को एक विशेष फसल प्रणाली अपनाने का विकल्प देती है। राज्य में प्रचलित अधिकांश सिंचाई विधियाँ पारंपरिक प्रकृति की हैं।

जलवायु परिवर्तन के प्रभाव को देखते हुए कृषि, कुशल सिंचाई विधियों को अपनाने की आवश्यकता है। कृषि में स्थिरता हेतु किसानों को सिंचाई के लिए सौर ऊर्जा चलित पंप सेट का उपयोग करने के लिए प्रोत्साहित किया जाना चाहिए। बैंकों को सिंचाई के कुशल तरीकों, अर्थात् ड्रिप और स्प्रिंकलर सिंचाई के लिए वित्त प्रदान करना चाहिए। बैंकों को उस क्षेत्र के लिए ऋण संवितरण के लिए अलग से योजना बनानी चाहिए जहां सिंचाई की सुविधाओं में सुधार हुआ है। सूक्ष्म सिंचाई के प्रसार के लिए राज्य सरकार के प्रयास को बढ़ावा देने के लिए नाबार्ड में 5000 करोड़ रुपये के कोष, माइक्रो इरिगेशन फंड की स्थापना की गई है।



राज्य से बहने वाली नदियों से वार्षिक प्रवाह लगभग 81500 एमसीएम है, जिसमें से लगभग 56800 एमसीएम राज्य को आवंटित किया गया है। जल संसाधन विभाग की रिपोर्ट के अनुसार इस उपलब्ध 56800 एमसीएम में से 44064 एमसीएम का उपयोग लघु, मध्यम और बड़ी सिंचाई योजनाओं के तहत किया गया है। इसके अलावा, राज्य में भूजल की अनुमानित मात्रा 34159 एमसीएम है, जिसमें 17950 एमसीएम भूजल प्रतिवर्ष सिंचाई के लिए उपयोग किया जाता है। कुल 313 ब्लॉकों में से 228 सुरक्षित हैं, 58 अर्द्ध-नाजुक, 2 नाजुक और 25 अति दोषित हैं। कई क्षेत्रों में भूजल स्तर नीचे चला गया है, जिससे सिंचाई के उद्देश्य से भूजल का उपयोग करना मुश्किल हो गया है और इसलिए, भूजल का पुनर्भरण सुनिश्चित करने के लिए जल संचयन को बढ़ावा देने की आवश्यकता है। वर्षा जल का इष्टतम उपयोग करने के लिए सतह अपवाह को कम से कम किया जाना चाहिए।

वर्ष 2021-22 के लिए रु. 8490.04 करोड़ ऋण वितरण का अनुमान लगाया गया है।

### 5.3.3 कृषि यंत्रीकरण

राज्य सरकार द्वारा कृषि यंत्रीकरण को प्रोत्साहित करने के लिए प्रयास, जो न केवल कुशल हैं, बल्कि लागत प्रभावी भी हैं, राज्य में कृषि विकास की कहानी का एक कारण है। सरकार की एक योजना है जिसमें ग्रामीणों को कृषि उपकरणों की प्रभावकारिता का प्रदर्शन किया जाता है और कस्टम हायरिंग केंद्र स्थापित करने के लिए उपलब्ध सब्सिडी ने राज्य में कृषि मशीनीकरण को बढ़ावा देने में योगदान दिया है। ACABC योजना का व्यापक प्रचार किया जाना चाहिए क्योंकि यह न केवल युवाओं को स्वरोजगार देता है बल्कि किसानों को खेतों में मशीनीकरण लाने के लिए परामर्शदाता के रूप में कार्य करता है। मध्य प्रदेश सरकार की सब्सिडी वाली योजना कस्टम हायरिंग सेंटर्स (सीएचसी) को बैंकों द्वारा सक्रिय रूप से वित्तपोषित किया जाना चाहिए।

वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 11464.08 करोड़ ऋण का अनुमान किया गया है।

### 5.3.4 बागान एवं बागवानी रेशम उत्पादन सहित

राज्य में बागान एवं बागवानी उभरते हुए क्षेत्र है। राज्य में फलों में मुख्यतः आम, अमरूद, संतरा, पपीता, अनार, केला और अंगूर का उत्पादन होता है। मटर, प्याज, टमाटर और शिमला मिर्च मुख्य सब्जियाँ हैं। बागवानी फसलों के तहत क्षेत्रछादन वर्ष 2010-11 में 8.24 लाख हेक्टेयर था जो वर्ष 2019-20 में बढ़कर 20.64 लाख हेक्टेयर हो गया है। इस क्षेत्र को विकसित करने के लिए मूल्य संवर्धन (Value Chain), उपजोपरांत प्रबंधन और कृषि प्रसंस्करण का विकास महत्वपूर्ण है। इस क्षेत्र में सही नीतिगत हस्तक्षेप के माध्यम से राज्य को अगले स्तर पर ले जाने की क्षमता है जो प्रसंस्करण और कटाई के बाद के प्रबंधन के लिए ऋण की वृद्धि को बढ़ावा देगा। किसान उत्पादक संगठन इस क्षेत्र की वृद्धि के लिए महत्वपूर्ण भूमिका निभा सकते हैं।

वर्ष 2021-22 हेतु इस क्षेत्र के लिए रु. 3262.04 करोड़ ऋण का आंकलन किया गया है।

### 5.3.5 वानिकी और बंजर भूमि विकास

राज्य के कुल भौगोलिक क्षेत्र के 89.95 लाख हेक्टेयर क्षेत्र पर वन (30.72%) हैं। वानिकी और बंजर भूमि विकास की गतिविधियाँ जैसे बंजर भूमि पर वन्य प्रजातियों को उगाना, सूखी भूमि में बागवानी इत्यादि, विशेष महत्व रखते हैं क्योंकि ये गतिविधियाँ अकृषि और बंजर भूमि को खेती योग्य भूमि में बदल देती हैं। संयुक्त वन प्रबंधन समूहों (JFMG) को वन के संरक्षण एवं लघु वन उपज के विपणन के लिए बढ़ावा दिया जा सकता है।

वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 585.96 करोड़ ऋण का आंकलन किया गया है।

### 5.3.6 पशुपालन

फसल उत्पादन के उपरांत कृषि संबंधित गतिविधियों में पशुपालन, आय वृद्धि करने में सबसे महत्वपूर्ण गतिविधि है। किसानों की आय बढ़ाने के लिए पशुपालन गतिविधियों, खासकर डेयरी क्षेत्र पर ध्यान देना महत्वपूर्ण है क्योंकि इससे किसानों की आय बढ़ाने की अधिक संभावना है। इस क्षेत्र में ऋण प्रवाह बढ़ाने के लिए नाबार्ड ने 2018-19 से 2022-23 तक कार्यान्वयन के लिए डेयरी और भेड़/बकरी पालन के लिए क्षेत्र विकास योजनाएं तैयार की हैं। गुणवत्ता वाले जानवरों (विशेष रूप से उच्च उत्पादक क्रॉसब्रीड जानवरों) की अनुपलब्धता, अपर्याप्त फ़ीड, चारा और पशु चिकित्सा सुविधाएं इस क्षेत्र में कुछ मुद्दे हैं। डेयरी क्षेत्र में बुनियादी ढांचे में सुधार के लिए नाबार्ड के पास रु. 8000 करोड़ का एक समर्पित कोष है। गौ-जातीय पशुओं और दूध उत्पादन पर एनडीडीबी के आंकड़ों के अनुसार, प्रति पशु औसत दूध उत्पादन प्रति वर्ष 1260 लीटर प्रति दुधारू पशु है जो राष्ट्रीय औसत 1376 लीटर से कम है। राज्य में दूध की प्रति दुधारू पशु उपज को राष्ट्रीय स्तर पर बराबर करने के प्रयास किए जाने चाहिए। गुणवत्ता वाले दुधारू पशुओं की उपलब्धता सुनिश्चित करने के अलावा डेयरी अवसंरचना में सुधार की आवश्यकता है।

वर्ष 2021-22 के लिए रु. 10023.67 करोड़ ऋण का आंकलन किया गया है जिसमें डेयरी, पोल्ट्री और भेड़/बकरी/सुअर पालन शामिल है। इस आंकलन में केसीसी - पशुपालन भी सम्मिलित है।

### 5.3.7 मत्स्यपालन

राज्य में अंतर्देशीय मत्स्य पालन की विशाल और विविध संभावनाएं हैं। बैंक, मत्स्य पालन विभाग के साथ घनिष्ठ समन्वय के साथ क्रेडिट परिदृश्य को बेहतर बनाने में एक साथ काम कर सकते हैं जैसे (i) वाणिज्यिक जलीय कृषि परियोजनाओं की आय सृजन क्षमता पर जागरूकता पैदा करना, (ii) डेयरी, बागवानी शामिल करके एकीकृत मत्स्य पालन के साथ कृषि और मुर्गी पालन के लिए छोटे भूमिधारकों को प्रोत्साहित करना, (iii) बीज आपूर्ति के लिए पालन सुविधा, (iv) स्वच्छ मछली बाजारों का विकास, (v) जलाशयों में केज कल्चर आदि से इस क्षेत्र में ऋण प्रवाह बढ़ाने में मदद मिलेगी। नाबार्ड ने मत्स्य और जलीय कृषि क्षेत्र के विकास के लिए एफआईडीएफ नाम से एक समर्पित कोष शुरू किया है।

वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 1059.11 करोड़ के ऋण प्रवाह का अनुमान किया गया है जिसमें केसीसी-मत्स्यपालन भी शामिल है।

### 5.3.8 कृषि अधोसंरचना - भंडार गृह-मार्केट यार्ड

उपजोपरान्त कृषि और बागवानी फसल के उत्पादों का प्रबंधन इस क्षेत्र के सामने सबसे बड़ी चुनौतियों में से एक है। फसल उपज के उपरांत नुकसान को कम करने के अलावा उचित भंडारण और विपणन व्यवस्था, किसानों को संकट से बचने में मदद करती है।

राज्य में कुल भंडारण क्षमता 220 लाख मीट्रिक टन से अधिक है, जिसमें से लगभग 109.90 लाख मीट्रिक टन एमपीडब्ल्यूएलसी और बाकी एफसीआई, मार्कफेड, मंडी बोर्ड, सहकारी समितियों और अन्य के पास है। इसके अलावा राज्य में 13.74 लाख मीट्रिक टन क्षमता के 300 शीत गृह भी हैं। इसके अतिरिक्त, कृषि उत्पादन और उत्पादकता में वृद्धि के मद्देनज़र, राज्य में भंडारण अधोसंरचना ढांचे को सुदृढ़ करने के साथ-साथ भंडारण क्षमता का समान वितरण सुनिश्चित करने की आवश्यकता है ताकि क्षेत्रीय विषमताओं से निपटा जा सके।

राज्य में माइक्रो-वेयरहाउस और साइलो की स्थापना को प्रोत्साहित करने की आवश्यकता है। इसके अलावा गोदाम रसीद वित्तपोषण को भी लोकप्रिय बनाने की आवश्यकता है। राज्य सरकार की मंडियों और उप-मंडियों में बुनियादी ढांचे को बनाने/मजबूत करने की आवश्यकता है।

नाबार्ड द्वारा राज्य में विभिन्न इन्फ्रास्ट्रक्चर फंडों के तहत लगभग 30 लाख मीट्रिक टन भण्डारण क्षमता बनाई गई है। इसके अलावा सरकार प्रायोजित योजनाओं के माध्यम से 74.68 लाख मीट्रिक टन क्षमता बनाई गई है। वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 4942.40 करोड़ ऋण का अनुमान लगाया गया है।

### 5.3.9 कृषि- अनुषंगी गतिविधियाँ - खाद्य और कृषि प्रसंस्करण

भारत सरकार और नाबार्ड द्वारा खाद्य प्रसंस्करण उद्योगों को उच्च प्राथमिकता दी गई है। इस संदर्भ में, 2016-20 की अवधि के लिए 6000 करोड़ रुपये के आवंटन के साथ प्रधानमंत्री किसान सम्पदा योजना प्रारम्भ की गई है। योजना का उद्देश्य खराब होने वाली उपज का अपव्यय कम करना, लाभकारी रोजगार पैदा करना तथा बढ़ती जनसंख्या की खाद्य सुरक्षा सुनिश्चित करना है।

राज्य में 15 नामित फूड पार्क (04 मेगा फूड पार्क 02 स्पाइस पार्क सहित; 06 फूड पार्क और 05 कृषि प्रसंस्करण क्लस्टर) हैं, जो विकास के विभिन्न चरणों में हैं। भारत सरकार ने नामित फूड पार्क, एग्रो प्रोसेसिंग क्लस्टर तथा उनके भीतर एकल व्यक्तिगत इकाइयों की स्थापना के वित्तपोषण के लिए नाबार्ड में रु. 2000 करोड़ के साथ खाद्य प्रसंस्करण कोष की स्थापना की है। इसके अतिरिक्त राज्य सरकार ने मुख्य मंत्री कृषक उद्यमी योजना के अंतर्गत कृषि आधारित/संबन्धित नई विनिर्माण और सेवा इकाई स्थापित करने के लिए किसान के बेटे/बेटी को लाभ पहुंचाने के लिए योजना बनाई है।

इस क्षेत्र के लिए वर्ष 2021-22 में रु. 4397.83 करोड़ के ऋण प्रवाह का आंकलन किया गया है।

### 5.3.10 सहायक क्रियाकलाप -अन्य गतिविधियाँ

कृषि क्लिनिक और कृषि व्यवसाय केंद्रों की स्थापना के लिए ऋण, एमएफआई द्वारा प्राथमिक क्षेत्र को ऋण देने और एफपीओ के लिए वित्तपोषण को इस खण्ड में शामिल किया गया है। इस दस्तावेज़ में एफपीओ पर एक समर्पित अध्याय है।

इस क्षेत्र के वर्ष 2021-22 में कुल रु. 1859.09 करोड़ के ऋण प्रवाह का अनुमान लगाया गया है।

### 5.3.11 सूक्ष्म, लघु और मध्यम उद्यम

सूक्ष्म, लघु और मध्यम उद्यम (MSME) आर्थिक विकास के इंजन के रूप में जाने जाते हैं और सम्यक विकास को बढ़ावा देने के लिए आवश्यक हैं। राज्य को रणनीतिक रूप से कई कारक लाभ हैं, जो तेजी से औद्योगिक विकास का मार्ग प्रशस्त करते हैं। लैंड लॉकड होने के बावजूद समृद्ध खनिज संसाधन, भौगोलिक रूप से केंद्रीय स्थान, देश के प्रमुख व्यापार केंद्रों के साथ उत्कृष्ट रेल और सड़क संपर्क महत्वपूर्ण कारक हैं जो राज्य के औद्योगिक विकास में योगदान कर सकते हैं।

बैंक पिछले तीन वर्षों में MSME के तहत निर्धारित अपने लक्ष्यों को लगातार प्राप्त कर रहे हैं। बैंकों को हथकरघा, हस्तशिल्प, गांव के कारीगरों, केवीआई इकाइयों आदि के पारंपरिक उप-क्षेत्रों की ऋण आवश्यकता पर भी विचार करना होगा जो बड़ी संख्या में आजीविका प्रदान करते हैं तथा रोजगार सृजन की प्रचुर संभावनाएं रखते हैं। मुद्रा योजना, स्टैंड अप इंडिया और पीएमईजीपी योजना के साथ-साथ राज्य सरकार की प्रमुख योजनाएँ जैसे कि कृषक उद्यमी योजना, मुख्य मंत्री युवा उद्यमी योजना, मुख्य मंत्री स्वरोजगार योजना और मुख्य मंत्री आर्थिक कल्याण योजना समाज के विभिन्न वर्गों की जरूरतों को पूरा करती हैं।

मध्य प्रदेश सरकार ने "2023 तक आत्मनिर्भर मध्य प्रदेश" का रोडमैप लॉन्च किया है, जिसमें एमएसएमई पर विशेष ध्यान दिया गया है। साथ ही, राज्य सरकार ने इस सैक्टर के विकास हेतु नई MSME नीति, 2019 जारी की है जिससे राज्य में MSME इकाइयों की स्थापना और रोजगार सृजन हो सके। हथकरघा और हस्तकला को को मूल या सहयोगी गतिविधियों के रूप में कार्य करने वाले गैर कृषि उत्पादक संगठनों का संवर्धन भी महत्वपूर्ण है। वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 36101.95 करोड़ के ऋण प्रवाह का आंकलन किया गया है।

### 5.3.12 शिक्षा एवं आवास

गरीबी और असमानता में कमी, समाज के विकास और वैश्विक प्रतिस्पर्धा को बढ़ाने के लिए शिक्षा सबसे शक्तिशाली माध्यम में से एक है। इसलिए, सभी के लिए गुणवत्तापूर्ण शिक्षा तक पहुंच सुनिश्चित करना, विशेष रूप से गरीब और ग्रामीण आबादी के लिए, देश के आर्थिक और सामाजिक विकास का केंद्र है। भारत में उच्च शिक्षा की प्रणाली में हाल के वर्षों में भारी बदलाव आया है और शिक्षा की लागत, निजी क्षेत्रों के साथ-साथ सार्वजनिक क्षेत्रों में भी बहुत तेजी से बढ़ी है। विदेशी विश्वविद्यालयों से शिक्षा प्राप्त करने में भी तेजी आई है। इन सबसे शिक्षा के क्षेत्र में ऋण की मांग बढ़ी है। इस क्षेत्र के लिए ऋण सुविधाओं को मानकीकृत करने के लिए आईबीए ने एक मॉडल शैक्षिक ऋण योजना तैयार की है, जिसे सभी बैंकों द्वारा कार्यान्वित किया जा रहा है।

वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 2559.93 करोड़ के ऋण प्रवाह का आंकलन किया गया है।

2022 तक सबके लिए आवास (हाउसिंग फॉर ऑल) भारत सरकार के महत्वपूर्ण लक्ष्यों में से एक है, जिसके लिए प्रधान मंत्री आवास योजना (ग्रामीण एवं शहरी) मिशन की शुरुआत की गई है। आर्थिक रूप से कमजोर और निम्न आय वर्ग के लिए गृह निर्माण हेतु, आवास परियोजनाओं के अंतर्गत ऋण के लिए परिवार आय की मौजूदा सीमा आरबीआई द्वारा निर्दिष्ट आय मानदंड के साथ क्रमशः रु 3 लाख और रु 6 लाख प्रति वर्ष संशोधित की गई है जो कि प्रधानमंत्री आवास योजना के अनुरूप है।

वर्ष 2021-22 के लिए इस क्षेत्र के लिए रु. 10746.08 करोड़ के ऋण प्रवाह का आंकलन किया गया है।

### 5.3.13 नवीकरणीय ऊर्जा

जलवायु परिवर्तन के संदर्भ में बढ़ती ऊर्जा जरूरतों और हमारे कार्बन पदचिह्न को भी बनाये रखने की आवश्यकता के साथ, अक्षय ऊर्जा हमारी भविष्य की जरूरतों के लिए स्रोत है। राज्य के विशाल क्षेत्र में विभिन्न भौगोलिक परिस्थितियों हैं जो सौर, पवन, जैव अपशिष्ट और छोटे जल स्रोतों से ऊर्जा उत्पन्न करने की उत्कृष्ट गुंजाइश प्रदान करते हैं। राज्य के पास पारंपरिक स्रोतों से अधिशेष ऊर्जा है। हालांकि, पारंपरिक ऊर्जा स्रोत चिरस्थायी नहीं हैं और अंततः कमी का सामना करना पड़ेगा। इसलिए अक्षय ऊर्जा स्रोतों का दोहन करना आवश्यक है।

वर्ष 2021-22 हेतु इस क्षेत्र के लिए रु. 882.69 करोड़ के ऋण प्रवाह का अनुमान लगाया गया है।

### 5.3.14 सामाजिक अधोसंरचना

राज्य को अपनी सामाजिक अधोसंरचना को सुधारने के लिए लंबा रास्ता तय करना है। राज्य का साक्षरता, जीवन प्रत्याशा, एमएमआर, आईएमआर आदि जैसे अधिकांश सामाजिक मापदंडों में प्रदर्शन सराहनीय नहीं है और इन क्षेत्रों में भारी निवेश करने की आवश्यकता है, जिसका सीधा असर लोगों के सामाजिक जीवन पर पड़ता है, खासकर ग्रामीण क्षेत्रों में। भारत सरकार और मध्य प्रदेश सरकार निजी निवेश के साथ-साथ पीपीपी मोड के माध्यम से सामाजिक आधारभूत संरचना के निर्माण पर जोर दे रही हैं।

वर्ष 2021-22 के लिए रु 2574.11 करोड़ के ऋण प्रवाह का आंकलन किया गया है।

## 6. सूक्ष्म ऋण और वित्तीय समावेशन

राज्य में गरीब ग्रामीण महिलाओं को स्वयं सहायता समूह द्वारा तथा भूमिहीन किसानों, हस्तशिल्पकारों, छोटे व्यापारियों आदि को संयुक्त देयता समूह के माध्यम से वित्तपोषण प्रदान करने की पर्याप्त क्षमता विद्यमान हैं, जिसका दोहन करना आवश्यक है। राज्य में राज्य आजीविका मिशन, SHPI और JLGPI के माध्यम से नाबार्ड द्वारा शुरू किया गया स्वयं सहायता समूह बैंक लिंकेज कार्यक्रम धीरे-धीरे गति पकड़ रहा है। राज्य सरकार भी अब इसके द्वारा लोगों के जीवन परिवर्तन की क्षमता को पहचानते हुए इसे आगे बढ़ा रहा है।

इस आंदोलन को लंबे समय के लिए स्थायी बनाने हेतु, आजीविका विकास, कौशल प्रशिक्षण और उन्नयन, विपणन व्यवस्था और नेटवर्किंग कुछ ऐसे क्षेत्र हैं जिन पर ध्यान केंद्रित करने की आवश्यकता है। महिलाओं के आर्थिक

विकास, ग्रामीण गरीब, असंगठित क्षेत्र में एसएचजी/जेएलजी के महत्व को ध्यान में रखते हुए, वर्ष 2021-22 के लिए रु. 2415.57 करोड़ रुपये के ऋण प्रवाह का अनुमान लगाया गया है।

## 7. हितधारकों के साथ साझेदारी

नाबार्ड कुछ प्रमुख कॉरपोरेट्स के साथ अपने सीएसआर पहलों और एनजीओ क्षेत्र में सफलतापूर्वक काम कर रहा है और विभिन्न विकास मॉडल कार्यान्वित किए जा रहे हैं। सरकार और बैंकिंग क्षेत्र से परे, विकास के लिए प्रतिमानों की महत्वपूर्ण भागीदारी है। एक समन्वित दृष्टिकोण, जिसमें सभी हितधारक शामिल हैं, न केवल परियोजनाओं के सफल कार्यान्वयन को सुनिश्चित करेगा बल्कि प्रयासों और संसाधनों के दोहराव से भी बच जाएगा। इस संदर्भ में, नाबार्ड द्वारा पहले से ही कई नवोन्मेषी कदम उठाए गए हैं। कॉर्पोरेट हितधारकों के सहयोग से क्रियान्वित वाटरशेड विकास कार्यक्रम, गैर-सरकारी संगठनों के सहयोग से क्रियान्वित “वाड़ी” कार्यक्रम द्वारा आदिवासियों के जीवन स्तर में सुधार, कृषकों को संगठित करके कृषक क्लबों एवं कृषक उत्पादक संगठनों के निर्माण, कृषि एवं गैर-कृषि क्षेत्रों में विभिन्न नवोन्मेषी कदमों के लिए वित्तपोषण, आदि नाबार्ड द्वारा कुछ विकास संबंधी पहलें हैं जिन्हें व्यापक आधार पर किए जाने की आवश्यकता है।

## 8. आधारभूत संरचना समर्थन:

अवसंरचना विकास किसी भी अर्थव्यवस्था की वृद्धि में एक उत्प्रेरक की भूमिका निभाता है और राज्य रोडमैप में “2023 तक आत्मनिर्भर मध्यप्रदेश” में इस पर जोर दिया गया है। अपर्याप्त और अकुशल बुनियादी ढांचा अर्थव्यवस्था को अन्य मोर्चों पर प्रगति की परवाह किए बिना अपनी पूर्ण विकास क्षमता का उपयोग कराने से रोकता है।

भारत सरकार ने “आत्मनिर्भर भारत” के तहत रु. 1,00,000 करोड़ की एक समर्पित पैन इंडिया सेंट्रल सेक्टर स्कीम-एग्रीकल्चर इन्फ्रास्ट्रक्चर फंड (AIF) लॉन्च की है। यह योजना ब्याज अनुदान और वित्तीय सहायता के माध्यम से फसल कटाई के बाद के प्रबंधन संरचना और सामुदायिक कृषि परिसंपत्तियों के लिए व्यवहार्य परियोजनाओं में निवेश के लिए एक मध्यम और दीर्घकालिक ऋण वित्तपोषण सुविधा प्रदान करेगी। ग्रामीण आधारभूत संरचना विकास कोष (आरआईडीएफ) नाबार्ड इस दिशा में राज्य सरकारों द्वारा किए जा रहे प्रयासों के पूरक के रूप में कार्य करता है। कुल 3591 परियोजनाओं को आरआईडीएफ के तहत मंजूर किया गया है, जिसमें रु. 28516 करोड़ रुपये का कुल ऋण शामिल है। स्वीकृत परियोजनाएं सड़कों, पुलों, सिंचाई, पीने के पानी की आपूर्ति, स्वास्थ्य, गोदामों आदि के लिए हैं।

भारत सरकार ने संबंधित क्षेत्रों में आधारभूत संरचना के निर्माण हेतु राज्य सरकार के संसाधनों को बढ़ाने के लिए नाबार्ड के माध्यम से लॉन्ग टर्म इरिगेशन फंड (LTIF), नाबार्ड इन्फ्रास्ट्रक्चर डेवलपमेंट असिस्टेंस फंड (NIDA), माइक्रो इरिगेशन फंड (MIF), डेयरी इन्फ्रास्ट्रक्चर डेवलपमेंट फंड (DIDF), फिशरीज एंड एक्वाकल्चर इन्फ्रास्ट्रक्चर डेवलपमेंट फंड (FAIDF), वेयरहाउसिंग इन्फ्रास्ट्रक्चर फंड (WIF), फूड प्रोसेसिंग फंड (FPF), आदि की शुरुआत की है।

## 9. क्षेत्रीय विकास योजनाएं

नाबार्ड ने 2018-19 के दौरान राज्य के प्रत्येक जिलों के लिए दो संभावित गतिविधियों पर क्षेत्र विकास योजनाएं (ADS) तैयार की हैं। इन योजनाओं को पांच साल (2018-19 से 2022-23) के लिए तैयार किया गया है। योजनाओं का प्रमुख उद्देश्य निवेश ऋण के प्रवाह को प्रोत्साहित करना और जिले में किसानों की आय में वृद्धि करना है। योजना में डेयरी विकास (50 जिलों), भेड़/बकरी (36 जिलों), माइक्रो सिंचाई (9 जिलों), वनस्पति खेती (2 जिलों), खाद्य प्रसंस्करण (1 जिला), बीज प्रसंस्करण (2 जिलों), शहद प्रसंस्करण (2 जिलों), और एकीकृत खेती प्रणाली (1 जिला) को कवर किया है। ये योजनाएं जिलों में सभी हितधारकों के साथ परामर्श करके उपलब्ध संभाव्यताओं के आधार पर तैयार की गई हैं। उम्मीद की जाती है कि बैंक राज्य भर में इन क्षेत्रीय विकास योजनाओं का उपयोग कर सकेंगे और भविष्य में निवेश ऋण के तहत क्रेडिट प्रवाह को बढ़ावा मिलेगा।

## 10. बैकेबल मॉडल प्रोजेक्ट

राज्य के लगभग 76% किसान छोटे या सीमांत हैं जिनके पास छोटे एवं खंडित भूजोत हैं, जो कृषि को वाणिज्यिक रूप से व्यवहारिक बनाने की एक बड़ी चुनौती पेश करते हैं। तकनीकी नवाचारों और हस्तक्षेपों के साथ दुर्लभ संसाधनों का इष्टतम उपयोग करके इस चुनौती से निपटा जा सकता है। " उच्च तकनीक कृषि" को अपनाने से "किसानों की आय दुगुनी करना" के साथ-साथ "आत्मनिर्भर भारत" के लक्ष्य को पूरा करने में भी योगदान मिलेगा। उच्च तकनीक कृषि पद्धतियों को बढ़ावा देने के लिये नाबार्ड, मध्य प्रदेश क्षेत्रीय कार्यालय ने राज्य के लिए 05 बैकेबल मॉडल प्रोजेक्ट यथा: थाई-अमरूद (उच्च घनत्व वृक्षारोपण), हाईड्रोपोनिक्स का उपयोग कर स्ट्राबेरी की खेती, अंतर फसल के साथ मौसम्बी की खेती, बहु-परत/उर्ध्वाधर खेती और सुगंधित गुड़ पर मॉडल बैकेबल प्रोजेक्ट्स तैयार किए हैं।

## 11. नाबार्ड की पुनर्वित्त योजनाएं

पारिस्थितिकी की स्थिरता को बढ़ावा देने और साथ ही अधिक रोजगार सृजन के लिये नाबार्ड ने निम्नलिखित पुनर्वित्त योजनाएं शुरू की हैं जो न केवल ग्रामीण अर्थव्यवस्था को बढ़ावा देने में मदद करेंगी बल्कि ऋण अवशोषण को भी बढ़ाएंगी।

### i. वाटरशेड और वाडी(आदिवासी बहुल आबादी) क्षेत्रों में पुनर्वित्त

नाबार्ड ने अपने वाटरशेड और वाडी के माध्यम से लगभग 1.22 लाख हेक्टेयर भूमि का कायाकल्प किया है। वाटरशेड और वाडी क्षेत्रों में प्राथमिकता क्षेत्र ऋण के अंतर्गत गैर कृषि और कृषि क्षेत्र के तहत , बैंकों द्वारा दी जाने वाली ऋण सहायता 3% पर पुनर्वित्त के लिए पात्र है बशर्ते बैंक अधिकतम 6 महीने के लिए एमसीएलआर +1% या ईबीएलआर + 2.5%, जो भी कम हो, पर आगे उधारकर्ता को ऋण दें।

### ii. सूक्ष्म खाद्य प्रसंस्करण उद्यम को बढ़ावा देने के लिए पुनर्वित्त

सूक्ष्म खाद्य प्रसंस्करण उद्यम को बढ़ावा देने के लिए बैंकों हेतु 4% पर पुनर्वित्त उपलब्ध है। इससे प्रधानमंत्री सूक्ष्म खाद्य प्रसंस्करण उद्यम उन्नयन योजना (पीएम एफएमई योजना) को बढ़ावा मिलेगा।

### iii. कृषि अवसंरचना कोष (एआईएफ)

भारत सरकार ने एआईएफ शुरू किया है जिसमें कृषि अवसंरचना के निर्माण के लिए रु. 2 करोड़ तक 3% ब्याज उपादान उपलब्ध है। उक्त परियोजनाओं को हम भारत सरकार की एएमआई योजना के साथ भी जोड़ सकते हैं जिसमें अनुसूचित जाति/अनुसूचित जनजाति/एफपीओ/स्वयं सहायता समूह आदि के लिए 33% सब्सिडी और अन्य के लिए 25% सब्सिडी उपलब्ध है।

### iv. एमएससी के रूप में पैक्स

तीन वर्ष की अवधि में बहुदेशीय सेवा केंद्र के रूप में पैक्स को परिवर्तित करने के लिए नाबार्ड राज्य सहकारी बैंक के माध्यम से 3% पर विशेष दीर्घकालिक पुनर्वित्त प्रदान कर रहा है।

### v. एलटीआरसीएफ

कृषि और संबंधित गतिविधियों से संबंधित सभी सावधि उधार 2.9% पर पुनर्वित्त के लिए पात्र हैं। यह क्षेत्रीय ग्रामीण बैंक और सहकारी बैंकों के लिए उपलब्ध है।

## 12. एकीकृत कृषि प्रणाली और कृषि वानिकी

वर्तमान में , किसान मुख्य रूप से फसल उत्पादन पर ध्यान केंद्रित करते हैं, जिससे आय और रोजगार में अनिश्चितता बनी रहती है। इस संदर्भ में, विभिन्न कृषि उद्यमों के एकीकरण से किसानों की आय बढ़ाने और पारिवारिक श्रम रोजगार बढ़ाने की काफी संभावनाएं हैं। एकीकृत कृषि प्रणाली के निम्नलिखित लाभ हैं :



- ✓ जैविक अपशिष्ट रीसाइक्लिंग के माध्यम से मिट्टी की उर्वरता और उत्पादकता में सुधार और सतत कृषि आय में वृद्धि।
- ✓ एकीकृत कृषि प्रणाली ग्रामीण परिवारों की ऊर्जा और लकड़ी की जरूरतों और निर्माण क्षेत्र की लकड़ी की जरूरतों को लागत-प्रभावी तरीके से पूरा करेगी।
- ✓ बढ़ती हुई आबादी की खाद्य जरूरतों को पूरा करने के लिए उच्च खाद्य उत्पादन, इस प्रकार खाद्य सुरक्षा सुनिश्चित करना।

कृषि वानिकी राज्य में पुरानी प्रथा है और इस क्षेत्र में बड़ी क्षमता मौजूद है, हालाँकि, इसका पूर्ण उपयोग नहीं हुआ है और इसके इष्टतम लाभों को प्राप्त करने के लिए प्रयासों की आवश्यकता है। कृषि वानिकी संवर्धन से किसानों की आय को स्थायी रूप से बढ़ाने में मदद मिलेगी।

### 13. सारांश

वर्ष 2021-22 हेतु बैंक ऋण के माध्यम से वित्त पोषण के लिए उपलब्ध कुल क्षमता का रु 217374.34 करोड़ का अनुमान है, जो कि 2020-21 (रु 198786.03 करोड़) के अनुमानों से 9.35% अधिक है। वर्ष 2021-22 के लिए राज्य फोकस पेपर का विषय “किसानों की आय बढ़ाने के लिए कृषि उपज का समूहन” है। सतत कृषि, किसान की आय को दोगुना करना, कृषि में पूंजी निर्माण का सृजन, कृषि संबंधित गतिविधियों का विकास वित्त वर्ष 2021-22 के लिए संभावित आंकलन में अन्य महत्वपूर्ण अंतर्निहित आधार हैं। आर्थिक विकास के लिए बैंकों द्वारा व्यक्ति विशेष और निजी क्षेत्र को वित्तपोषण महत्वपूर्ण कारकों में से एक है। इस दस्तावेज़ में अनुमानित प्राथमिकता वाले क्षेत्र की ऋण क्षमता, निश्चित रूप से वर्ष 2021-22 के लिए अपनी वार्षिक ऋण योजनाओं को तैयार करने में बैंकों के लिए एक उपयोगी मार्गदर्शिका होगी और राज्य सरकार, नीति निर्माता और हितधारकों द्वारा उचित निर्णय और नीतियों से अनुकूल वातावरण तैयार करके राज्य के विकास में तीव्रता लाई जा सकेगी।

# EXECUTIVE SUMMARY

## Introduction

Credit Planning and identifying resource gaps both physical and financial is an important tool for achieving development through credit. NABARD every year undertakes this exercise at block and district level which is reflected in PLPs documented. The State Focus Paper (SFP) for 2021-22 is an aggregation of the district wise PLPs and it serves as reference document for policy makers, banks & line department of the Government. For the year 2021-22 SFP has identified the potential, both in terms of physical and financials, up to which the banks can extend credit under various segments of the priority sector. Apart from estimating the potential for exploitation by banks, the paper also highlights the infrastructure gaps that needs to be bridged, with support from the Government, as well as issues that need the attention of the policy makers, so as to exploit the identified potential to its full extent.

Keeping in view the Government's Policies and Priorities for increasing production '**Collectivization of Agricultural Produce for Enhancing Farmer's Income**' has been adopted as the theme for the State Focus Paper 2021-22. Accordingly, a separate Chapter on the same has been included in this document which provides suggestions & inputs for enhancing farmers' income through collectivization in the state.

## 1. Theme of State Focus Paper

Keeping in view the areas that are the current areas of focus both by GoI and the State Govt. the Theme for the State Focus Paper 2021-22 is '**Collectivization of Agricultural Produce for Enhancing Farmer's Income**'. 76 % of the State's farmers are either small or marginal. In the context of doubling farmer's income, it will not be a viable option if the farmers strive at an individual level. The Solution lies in Formation of Farmers Producers Organisation (FPO). The objective of FPO is to promote aggregation, value addition and direct marketing of produce by taking benefits of the economy of scale and leveraging farmers' collective strength to create local level commodity-specific agri value chains to enable small/marginal farmers realise optimal value for their produce. There are 375 FPOs in the State of which 249 are promoted by NABARD. Considering the number of Small & Marginal Farmers at 76 Lakh in the State and each FPO with 1000 members, the potential is immense and at least 7000 FPOs can be formed.

The Govt. of India, in the Union budget 2019-20, announced a Central Sector Scheme for promotion and nurturing of 10,000 FPOs through NABARD, NCDC and SFAC across the country to be implemented over a period of five years for which guidelines have been issued in July 2020. Recognising the potential to uplift the farmers the Govt. of Madhya Pradesh has also laid emphasis on creation of FPOs in the State in a mission mode in its roadmap "Atmanirbhar Madhya Pradesh by 2023".

## 2. State profile

Madhya Pradesh is the 2<sup>nd</sup> largest State in the country in terms of area with a population of 7.26 crore and a low population density at 236. The State has several geographical advantages when compared to other States of the country with an abundance of resources in the form of land, water, mineral deposits, electricity, irrigation facilities, rural connectivity etc. However,

the State ranks 15 on the Sustainability Goal Index of NITI Aayog and thus it requires an improvement on many of the identified economic and social parameters.

The State has done extremely well in agriculture ranking, second in food grain production aided by a plethora of initiatives by the Government of Madhya Pradesh with regard to irrigation, farm mechanisation and seed certification etc. Since 2011, State has been conferred 5 Krishi Karman Awards for its impressive growth in agriculture. Madhya Pradesh has the largest acreage under Organic Farming in the State and the State has created a brand MP Organic in order to popularise the same. There are 11 different agro climatic zones in the State which has helped in diversifying to a variety of vegetables and fruit and plantation. The State is power surplus. Renewable energy through solar power is being intensely propagated.

### **3. Economic Indicators**

The growth rate of GDP for the State has shown an increasing trend and the share of GSDP is around 3.8% of all India GDP. The growth rate of the State GDP was comparatively higher in 2019-20 than the all India GDP. Similar trend is witnessed in Per Capita Income as well. In absolute terms, the GDP (at constant 2011-12 prices) of Madhya Pradesh was ₹561801 crore during 2019-20 and the per Capita Annual Income of Madhya Pradesh was ₹67770/-.

The economy is primarily agricultural and the GSVA of the primary sector comprising Agriculture and allied activities, constitutes 35%, while the secondary and tertiary sectors account for the remaining 24% and 41 %, respectively. The contribution of the primary sector in GSVA (35%) is almost double that of national average (around 17%). Secondary sector or manufacturing is having least share in States economy, which depicts that state, lacks in value addition to its primary produce. Value addition is the process of changing or transforming a product from its original form to a more valuable form.

### **4. Financial Institutions**

As on 01 April 2020, there were 34 Commercial Banks (CBs), 39 Cooperative Banks (MPStCB & DCCBs) and 7 Small Finance Banks (SFBs functioning in the state) with their network of 7958 branches. Payment Banks viz. FINO and Indian Postal Payment Bank are also functioning in the State.

All the banks put together achieved the overall priority sector lending norms in the State. The achievement under the Annual Credit Plan was only 63% in 2019-20 as against an achievement of 72% in 2018-19. The overall CD Ratio was 78% in the State, however the CD ratio of the RRBs hovered around 53% which is below the all India average of 65% for RRBs. The CD ratio in 09 districts was below 40% which is another area of concern. The RRBs and Cooperative banks have fared badly in terms of agri term lending and need to diversify the portfolio for their overall financial health.

### **5. Potential Investments required**

**5.1.** The aggregation of the district wise PLPs of the State for the year 2021-22, has estimated a total potential of ₹2,17,374.34 crore for deployment under various components of the Priority Sector. This represents an increase of 9.35% over that of the previous year. In consonance with the Govt. of India priorities, the credit projections for agriculture sector during 2021-22 accounts for a share of 74% to the total projections while that of MSME accounts for 17% and that of all the other priority sectors put together at 9% (Education, Housing, Renewable Energy, Others, Export credit and Social Infrastructure). The share of

short term crop loan and long term investment credit (all components) in agriculture loan is 70% and 30% respectively.

**5.2** Investment credit continues to be top most priority for the policy makers and bankers, in view of its role as the precursor for capital formation in agriculture. The share of investment credit in total agriculture credit disbursed by banks stood at 27% during 2019-20 with improvement over previous year. There is an imperative need to enhance the share of investment credit so as to improve the capital formation which ultimately helps in enhancing the income of farm households. An aggregate credit potential of ₹48973.82 crore has been made under Agri. term lending/investment credit for the year 2021-22 which is 30.50 % of the total agricultural lending estimated and 9% over and above the estimates for 2020-21. The thrust areas under investment credit include water resources, farm mechanization, horticulture (including sericulture), land development, dairy, poultry, inland fisheries, storage godowns/market yards, food and agro processing and others ancillary activities.

### **5.3. Sectoral Projections**

The financial projections for some of the important sectors, as assessed in the SFP are as under:

#### **5.3.1. Crop Production, Marketing and Maintenance**

Madhya Pradesh is an agrarian economy with 35% share of State GVA coming from Primary Sector, especially, Agriculture & Allied Sector. Short-term loans for crop husbandry is critical for sustaining and augmenting the agriculture production in view of large number of Small & Marginal farmers. Of late, KCC has emerged as an important tool to deliver short-term agriculture credit. Further, PM-KISAN & CM-KISAN Samman Nidhi instituted by GoMP will make farming more viable for the small & marginal farmers which constitutes 76%.

In order to maintain the growth rate of agriculture in the State there is a need to cover all eligible farmers under KCC, proper implementation of the revised KCC scheme, coverage of all farmers under the PMFBY, on-line registration of bank's charges on land records, ensuring cash recovery on due dates, timely release of subvention claims etc. Digitisation of farmers' land records can help in easy sanction of KCC limits by banks. The KCC (AH) can also go a long way in augmenting income in allied activities through timely working capital support to the farmers engaged in animal husbandry activities. To bring uniformity and reduce disparity in SOF, SLTC may rationalize the SoF recommended by DLTCs such that it may have uniformity at least in the districts falling in same agro climatic zone to avoid under or over financing. Further, there may be provision of extra 10 % for progressive farmers who adopt modern farming practices viz Precision/Integrated farming, Greenhouses etc.

The projection for short term crop production sector has been made at ₹111735.88 crore for the year 2021-22, thereby registering an increase of 8.48% over the previous year.

#### **5.3.2. Water Resources**

Irrigation is a critical input for crop cultivation. It is essential to increase agriculture production/productivity and income of the farmers. Assured irrigation gives farmers a choice to adopt a particular cropping system. Most Irrigation methods prevalent in the state are traditional in nature.

Considering the impact of climate change on agriculture efficient irrigation methods needs to be adopted. For sustainability in agriculture, banks should finance water efficient methods of irrigation viz. drip and sprinkler irrigation. Banks should also plan separate road map for credit disbursement for the area where irrigation facilities have improved substantially. A fund namely Micro Irrigation Fund with a corpus of ₹ 5000 cr has been set up in NABARD for promoting State Government's effort to propagate Micro irrigation.

Annual run-off from the rivers flowing through the State is around 81500 MCM, out of which about 56800 MCM has been allocated to the State. As per the report of Water Resource department of this available 56800 MCM, 44064 MCM has been utilised under Minor, Medium & Major irrigation schemes. Further, the estimated quantity of ground water in the state is 34159 MCM of which 17950 MCM of ground water is tapped for irrigation annually. Of the total 313 blocks, 228 are safe, 58 semi-critical, 2 critical and 25 are over exploited. Ground water table in many areas have gone down, thereby making it difficult to make use of Ground Water for the purpose of irrigation and hence, there is a need to promote water harvesting to ensure recharge of ground water. Surface run-off should be minimised to make optimum utilisation of rainwater.

A credit projection of ₹8490.04 crore has been made for this sector for the year 2021-22.

### **5.3.3. Farm Mechanisation**

The all-out effort by the State Govt. to encourage farm mechanization which is not only efficient but also cost effective has been one of the reasons for the agriculture growth story in the State. The Govt. has a scheme wherein the efficacy of the agri implements are demonstrated to the villagers and the subsidy available for setting up custom hiring centres has contributed to the penetration of farm mechanisation in the State. The ACABC Scheme should be given wider publicity as it not only gives self-employment to the youth but also act as counsellor to the farmers for bringing mechanization to the fields. Govt of Madhya Pradesh scheme of Custom Hiring Centres (CHCs) having subsidy component should be proactively financed by the banks.

A credit projection of ₹11464.08 crore has been made for this sector for the year 2021-22.

### **5.3.4. Plantation and Horticulture, including Sericulture**

Plantation and Horticulture are the emerging sectors in the State. The major fruit crops grown in the State are mango, guava, orange, papayas, pomegranate, banana and grapes. Green pea, onion, tomato and capsicum are the major vegetable crops grown. The area under horticulture crops increased from 8.24 lakh ha in 2010-11 to 20.64 lakh ha by 2019-20. Developing value chain and post-harvest management & agro-processing is critical for developing this sector and will help in raising the income of the farmers. The sector has the potential to take the State to the next level by way of right policy interventions which would lead to enhanced off-take of credit for processing and post-harvest management. Farmers Producers Organisations can play an important role for the growth of this sector.

A credit projection of ₹3262.04 crore has been made for this sector for the year 2021-22.

### **5.3.5. Forestry & Wasteland Development**

With an area of 89.95 lakh ha, the forests occupy 30.72 % of the total geographical area of the State. Forestry and wasteland development activities like raising of forest species on wastelands, dry land horticulture, etc., assume special significance as these activities turn the unproductive land and wasteland into cultivable land. Joint forestry management groups (JFMGs) may be promoted for conservation of forest and marketing of the minor forest produce.

A credit projection of ₹585.96 crore has been made for the sector for the year 2021-22.

### **5.3.6. Animal Husbandry**

Animal husbandry is the most important income generating activity under allied agriculture and is a must if the farmers' income has to double from its current level. The Dairy sector has huge potential to increase the income of the farmers. To augment credit flow to the sector, NABARD has prepared Area Development Schemes for Dairy and Sheep/Goat rearing for implementation from 2018-19 to 2022-23. Certain issues in the sector are non-availability of quality animals in adequate number, inadequate feed, fodder and veterinary care facilities. NABARD has a dedicated fund of ₹ 8000 Cr for improving the infrastructure in Dairy Sector. As per the data of NDDB on bovine animals & milk production, the average milk yield per animal is 1260 litres per year per bovine animal which is less than the national average of 1376 litres. Efforts should be made to match the milk yield in the State at par with National level. For this improvement in Dairy Infrastructure is required apart from ensuring quality milch animals.

A credit projection of ₹10,023.67 crore has been made for the year 2021-22 which includes Dairy, Poultry and Sheep/Goat/Piggery. This potential is inclusive of KCC- Animal Husbandry.

### **5.3.7. Fisheries**

The State has vast and varied potential for inland fisheries. Banks, in close coordination with fisheries department can work together in improving the credit scenario. Various measures such as (i) creating awareness on the income generating capacity of commercial aquaculture projects, (ii) encouraging small landholders for integrated fish farming by incorporating dairy, horticulture, agriculture and poultry with fishery, (iii) rearing facility for seed supply, (iv) development of hygienic fish markets, (v) cage culture in reservoirs etc. would help in increasing the credit flow to this sector. NABARD has launched a dedicated fund namely Fisheries & Aquaculture Infrastructure Development Fund (FIDF) for the development of fisheries and aquaculture sector.

A credit projection of ₹1059.11 crore has been made for the sector for the year 2021-22. This potential is inclusive of KCC- Fisheries.

### **5.3.8. Agri Infrastructure - Storage Godown/Market Yards**

Post-harvest management of agricultural and horticultural produce is one of the biggest challenges facing the agriculture sector. Proper storage and marketing arrangements, besides reducing post-harvest losses, helps the farmers to avoid distress sales.



The total storage capacity in the State is over 220 lakh MT, of which around 109.90 lakh MT is owned by the MPWLC and the rest by FCI, MARKFED, Mandi Board, cooperative societies and others. There are 302 Cold Storages with a total capacity of 13.74 lakh MT. These facilities are not evenly distributed across the State. Further, with increase in production & productivity over time, there is need to enhance storage infrastructure in the state and ensuring equitable distribution of the same to overcome regional disparities.

There is a need to encourage setting up of micro-warehouses and silos. Further, warehouse receipt financing also needs to be popularised. Infrastructure in State Government's *Mandis* and *Up-mandis* needs to be created/strengthened. As on 31.08.2020, there were 302 cold storages in the State with the total installed capacity of 13.74 lakh MT. The warehouse capacity is likely to increase in 2020-21 with construction of Warehouses by PACS under NABARD instituted "PACS as MSC" scheme. Scheme details are mentioned in Chapter 3 of this document.

Around 30 lakh MT warehousing capacity has been created under various Infrastructure Funds in the State by NABARD. Besides this 74.68 lakh MT capacity has been created through Govt. Sponsored Scheme.

A credit projection of ₹4942.40 crore has been made for the sector for the year 2021-22.

#### **5.3.9. Agri - Ancillary Activities - Food and Agro Processing**

Food processing industry has been accorded high priority by Government of India (GoI) and NABARD. In this context, Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of ₹ 6,000 crores for the period 2016-20 has been set up. The scheme intends to reduce wastage of perishable produce, create gainful employment and also ensure food security of growing population.

There are 15 Designated Food Parks in the state (04 Mega Food Parks including 02 Spice Parks; 06 Food Parks and 05 Agro Processing Clusters) in the State, which are under various stages of development. The Government of India has set up a Food Processing Fund with a corpus of ₹2000 cr in NABARD for financing the establishment of designated food parks and individual units within the food park, APCs. Further, under the Mukhya Mantri Krishak Udyami Yojana, State Government has evolved a scheme to benefit farmer's son/daughter to establish agriculture based/allied new manufacturing and service unit.

A credit projection of ₹4397.83 crore has been made for the sector for the year 2021-22.

#### **5.3.10. Ancillary Activities - Others Activities**

Loans for setting up of Agri clinic and Agri Business Centres, lending to mFIs for on-lending to Priority sector, financing FPOs are included in this section. This document contains a dedicated chapter on FPOs.

A credit projection of ₹1859.09 crore has been made for the sector for the year 2021-22.

#### **5.3.11. Micro, Small and Medium Enterprises**

Micro, Small & Medium Enterprises (MSME) are known as engine of economic growth and are necessary for promoting equitable development. The State is strategically placed and has several factors to its advantage, which pave the way for its rapid industrial development.

Despite being landlocked, rich mineral resources, central location, excellent rail and road connectivity with major trade centres of the country are important factors which can contribute to the industrial growth of the State.

Banks have been consistently achieving their targets set under MSME over the last three years. Banks also need to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units etc which provide livelihood in large number and has immense employment generation potential. The MUDRA Yojana, Stand Up India scheme and PMEGP along with flagship schemes of the State Government viz. Mukhya Mantri Krishak Udyami Yojana, Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana and Mukhya Mantri Arthik Kalyan Yojana cater to various sections of the society.

Government of Madhya Pradesh has launched a roadmap, “Atmanirbhar Madhya Pradesh by 2023” which has a special focus on MSMEs. Also, policy for MSME promotion in 2019 for the development of the Sector to increase establishment of MSME units and to improve the employment were launched. Promotion of Off Farm Producer Organizations in the identified clusters with handloom and handicraft works as their core or sub-core activities is important.

A credit projection of ₹36101.95 crore has been made for the sector for the year 2021-22.

#### **5.3.12. Education and Housing**

Education is one of the most powerful tools for poverty & inequality reduction, development of society and enhancing global competitiveness. Therefore, ensuring access to quality education for all, in particular for the poor and rural population, is central to the economic and social development of the country. The cost of Higher education in India, private as well as public institutions, has increased drastically. There has also been an upsurge in studies in foreign universities. All this has created a big demand for credit under the sector. In order to standardize the loan facilities for this sector, the IBA has formulated a model educational loan scheme, which is being implemented by all banks.

A credit projection of ₹2559.93 crore has been made for the sector for the year 2021-22.

“Housing for All” by 2022 is one of the important goals of the present Government for which PMAY (Rural & Urban) has been launched by GoI. The existing limit for family income for loans to housing projects for home construction for economically weaker sections and low income groups, is revised to ₹ 3 lakh and ₹ 6 lakh per annum, respectively, by RBI in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

A credit projection of ₹10746.08 crore has been made for the sector for the year 2021-22.

#### **5.3.13. Renewable Energy**

With increasing energy needs and also the need to keep in check our carbon footprint with respect to Climate Change, renewable energy is the source for our future needs. The vast area of the state with varied geographical conditions, offer excellent scope for generating energy from solar, wind, bio waste and small hydro sources. The state has surplus power from conventional sources. However, the conventional energy sources are not perennial and will face shortage eventually. Hence, it is necessary to tap the renewable energy sources.

A credit projection of ₹882.69 crore has been made under the sector for the year 2021-22.

### **5.3.14. Social Infrastructure**

The State has miles to go in improving its Social Infrastructure. The State fares poorly in most of the social parameters like literacy, life expectancy, MMR, IMR etc and there is a need to invest heavily in these areas which have a direct bearing on the social lives of the people, especially in the rural areas. Govt. of India and Govt. of Madhya Pradesh have been emphasizing creation of social infrastructure with private investment and through PPP mode.

A credit projection of ₹2574.11 crore has been made for the year 2021-22.

### **6. Micro Credit and Financial Inclusion**

Financing the poor rural women through Self Help Groups and the landless agriculturists, artisans, handicraftsmen, small businessmen through Joint Liability Groups, is one activity whose potential in the State is yet to be fully realized. The SHG-Bank linkage programme initiated by NABARD through the SHPIs and JLGPIs, SRLM and WSHG are some of the channels through which the movement is gaining ground in the State. The State Govt. too has now given a major push recognising the potential to change the lives of the marginalised.

Livelihood development, skill training and upgradation, marketing arrangements and networking are some areas that needs focused attention to make this movement sustainable in the long run.

Considering the importance of micro credit and financial inclusion in economic development of women, rural poor, unorganised sector, a credit potential of ₹2104 crore has been estimated for the year 2021-22.

### **7. Partnering with Stakeholders**

NABARD has been successfully working with some of the leading Corporates in their CSR initiatives and NGO sector in implementing the various development models being executed. Paradigms envisaged are important partners for development, apart from the Government and banking sector. A coordinated approach, involving all the stakeholders will not only ensure successful implementation of projects but will also avoid duplication of efforts and resources. Several initiatives have already been taken by NABARD in this regard. Development of watersheds in partnership with corporates, improving the lives of tribal through 'wadi' programmes implemented through the NGOs, organizing farmers into Farmers Clubs and Farmer Producer Organisations, funding several innovations under the farm and off farm sectors are some of the developmental initiatives that NABARD has undertaken which need to be broad based.

### **8. Infrastructure Support**

Infrastructure development plays a catalytic role in the growth of any economy and the State in its Atmanirbhar Madhya Pradesh by 2023 has laid emphasis on the same. Inadequate and inefficient infrastructure impedes the economy from realising its full growth potential regardless of the progress on other fronts.

Government of India has launched a dedicated pan India Central Sector Scheme-Agriculture Infrastructure Fund (AIF) worth ₹ 1,00,000 crore under Atmanirbhar Bharat . The scheme shall provide a medium & long-term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support.

Rural Infrastructure Development Fund (RIDF) NABARD serves as a supplement to the efforts being made by State Governments in this direction. A total of 3591 projects have been sanctioned under RIDF involving a total loan support of ₹ 28516 crore. The projects sanctioned are for roads, bridges, irrigation, drinking water supply, health, warehouses, etc. GoI through NABARD has launched various funds viz. Long Term Irrigation Fund (LTIF), NABARD Infrastructure Development Assistance Fund (NIDA), Micro Irrigation Fund (MIF), Dairy Infrastructure Development Fund (DIDF), Fisheries and Aquaculture Infrastructure Development Fund (FAIDF), Warehousing Infrastructure Fund (WIF), Food Processing Fund (FPF), etc to augment the resources of the state govt for creation of infrastructure in related areas.

## **9. Area Development Schemes**

NABARD has prepared two Area Development Schemes (ADS) on two potential activities for each districts of the state during 2018-19 for a period of five years. The major objectives of the scheme are to give fillip to flow of investment credit and augment farmers' income in the district. The schemes prepared cover Dairy Development (50 districts), Sheep/Goat (36 districts), Micro Irrigation (9 districts), Vegetable cultivation (2 districts), food processing (1 district), Seed Processing (2 districts), Honey Processing (2 districts), and Integrated Farming System (1 district). The schemes have been prepared based on the potential available in the districts in consultation with all the stakeholders. It is expected that banks will make use of these Area Development Schemes across the state and upscale the credit flow under investment credit.

## **10. Bankable Model Projects**

About 76 percent farmers of the state are either Small or Marginal Farmers with small and fragmented landholdings posing a great challenge of making agriculture commercially viable for sustaining livelihood to them. This challenge can be tackled by making optimum utilization of the scarce resources accompanied by technological innovations & interventions. Adopting "High-tech Agriculture" will also contribute to "Doubling of Farmers Income" along with fulfilling the goal of "Aatmnirbhar Bharat". In order to give fillip to high-tech agriculture practices NABARD, Madhya Pradesh Regional Office has formulated 05 Bankable Model Projects (BMP) for the state viz. Plantation of Thai-Guava (High Density Plantation); Strawberry cultivation using Hydroponics; Mosambi cultivation with Inter-cropping; Multi-layer/Vertical farming and Flavoured Jaggery making.

## **11. Refinance Schemes of NABARD**

In order to promote sustainability of the ecology and also generate more self-employment NABARD has come up with following refinance schemes that will not only help in giving a boost to rural economy but also increase credit absorption.

### **i. Refinance in Watershed & Wadi (Tribal Dominated Population) Areas**

NABARD has through its Watershed & Wadis has rejuvenated around 1.22 lakh ha land .Financing done by banks, both under Non-Farm & Farm sector under Priority Sector Lending in Watershed & Wadi areas are eligible for refinance @ 3% provided banks lend further to the borrower at rate of maximum 6 month MCLR + 1% or EBLR + 2.5%, whichever is lower.

**ii. Refinance for promoting Micro Food Processing Enterprise**

For promotion of micro food processing enterprises, refinance is available @ 4% to banks. This will give fillip to PM Formalization of Micro food processing Enterprises Scheme (PM FME Scheme).

**iii. Agriculture Infrastructure Fund (AIF)**

Government of India has launched AIF in which Interest Subvention is available @3% upto ₹2.00 crore for creation of agri infrastructure . Besides these projects can also be dovetailed with the AMI scheme of Govt. of India wherein subsidy is available @33.33 % (SC/ST/FPO/SHG etc. and 25% (others).

**iv. PACS as MSC**

To convert PACS as Multi Service Centers over a period of three years NABARD is providing special long term refinance through STCB @3%.

**v. LTRCF**

All term lending related to agriculture & allied activities eligible for refinance @ 2.9%. This is available for RRBs & Cooperatives Banks.

**12. Integrated Farming System & Agro Forestry**

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

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

Agro-Forestry is old practice in the State & there exists large potential in this sector, however, it has not picked up that well and requires lot of efforts to reap its optimum benefits. Agro forestry promotion will help in increasing the income of farmers in sustainable way.

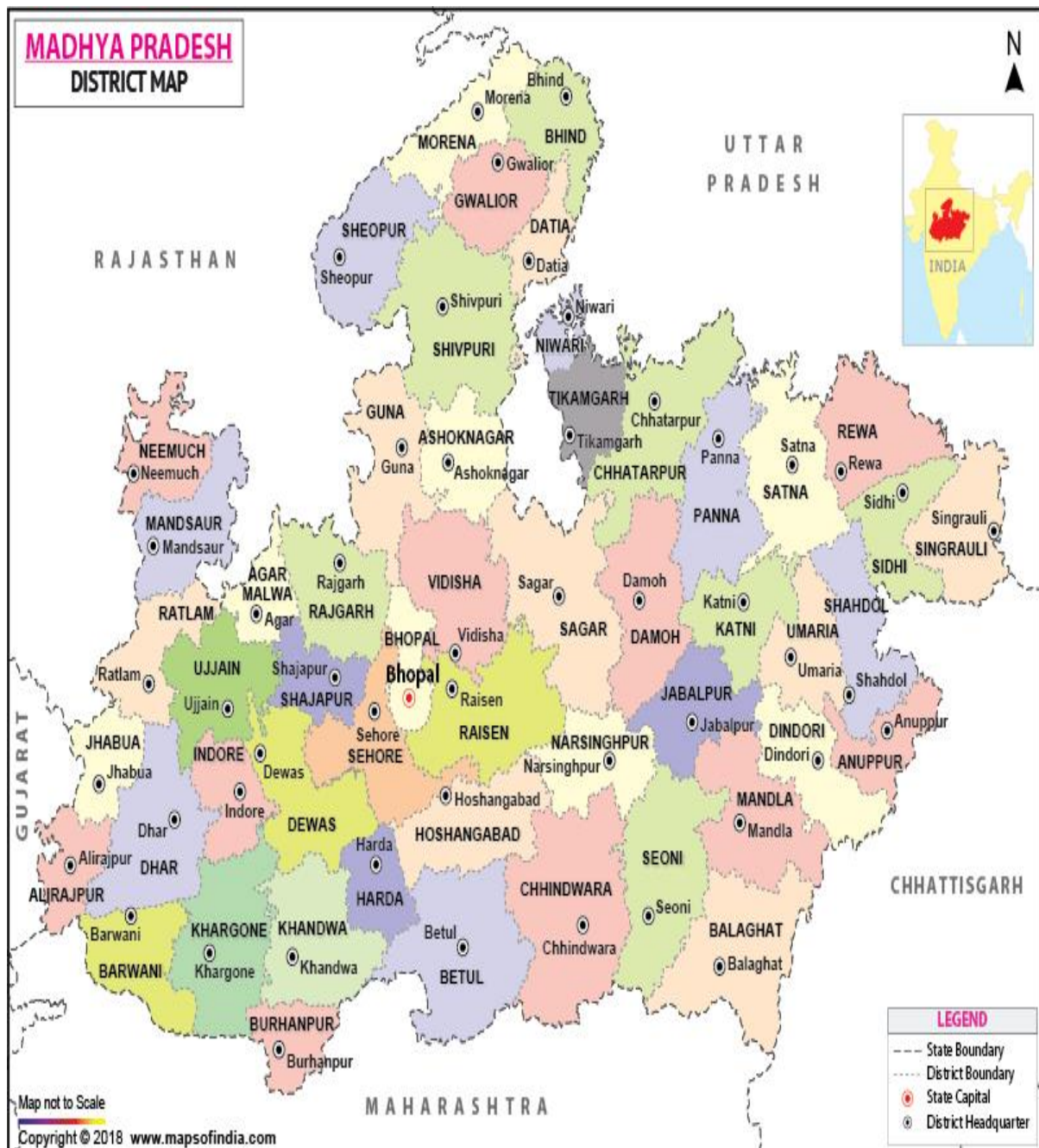
**13. Summing up**

The total potential that is available for financing through bank credit for the year 2021-22 has been projected at ₹217374.34 crore, which is 9.35% more than the projections for the year 2020-21 (₹198786.03 crore). The theme of the State Focus Paper for the year 2021-22 is

**Collectivization of Agricultural Produce for Enhancing Farmer's Income'.**

Sustainable Agriculture, doubling farmer's income, creation of capital formation in agriculture, development of allied activities to agriculture are other important underlying basis in assessment of potential for the FY 2021-22. Financing from banks to individuals and Private Sector is one of the important triggers for economic growth. The priority sector credit potentials estimated in this document, will definitely be a useful guide to the Banks in preparing their Annual Credit Plans for the year 2021-22 and the State Government, Policy Makers and other Stakeholders to take appropriate decisions and policy interventions which will augur well to create a conducive environment for fast tracking the growth of the State.

## MAP OF MADHYA PRADESH



# STATE PROFILE

1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	308252	Agro-climatic Zone	Zone VII, VIII & IX (11 Sub Agro Climatic Zone)				
No. of Tehsils	369						
No. of Blocks	313	Climate	Sub-tropical				
No. of Villages	54903	Soil Type	Black soil, Mixed Red & Yellow soil, Alluvial, Mixed soil				
No. of Gram Panchayats	23043						
3. LAND UTILISATION ['000 ha]		4. RAINFALL & GROUND WATER					
Total Area Reported	30756	Rainfall [in mm]	Normal		2017	2018	2019
			1026.4		742.2	823.00	1385.80
Area Not Available for Cultivation	3148		Variation from Normal		-27.69%	-19.81%	35.10
Forest Land (including protected/reserved/unclassified)	7748 (9468)	Availability of Ground Water in BCM (Water Resources Dept)	Total annual recharge	Natural Discharge	Draft for Irrigation	Draft for domestic supply/industries for next 25 years	Net Available
5. DISTRIBUTION OF LAND HOLDING (Agri Census 2015-16)							
Classification of Holding		Area					
		Holding Nos. ('000)	% to Total	Ha. ('000)	% to Total		
<= 1 Ha		4835	48	2372	15		
>1 to <=2 Ha		2725	27	3836	24		
>2 to <=4 Ha		1673	17	4522	29		
>4 to <=10 Ha		707	7	4007	26		
>10 Ha		63	1	933	6		
Total		10003	100	15670	100		
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	9844	Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers (%)	76	Population	72627	37612	35015	52557	20070
Agricultural Labourers	12192	Scheduled Caste*	11342	5909	5433	8268	3074
Workers engaged in Household Industries	959	Scheduled Tribe*	15317	7719	7598	14277	1040
Workers engaged in Allied Agro-activities	NA	Literate	42851	25174	17677	28282	14569
Other workers	8578	BPL*	23406	N.A.	N.A.	19095	4311
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households(as per Census 2011)	15020	Having brick/stone/concrete houses		NA	Having electricity supply		NA
Rural Households (as per Census 2011)	11042	Having source of drinking water		NA	Having independent toilets		NA
BPL - No of HH (as per Samagra portal) (%)	9669 (31.65%)	Having access to banking services		#	Having radio/TV sets		NA
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos in Rural Areas]					
Villages Electrified	54903	Anganwadis		97135	Community Health Centre		335
Villages having Agriculture Power Supply	54903	Primary Health Sub Centres (SHC)		11264	Hospital Beds		35905
Villages having Post Offices (Total Nos. of Post Offices covering all villages)	8323	Primary Health Centres		1170	District Hospitals		52
Villages having Banking Facilities#	54903	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having access to Primary Schools/Number of Primary schools (Govt.)	All/(80807)	Fertilizer/Seed/Pesticide Outlets [Nos]		53664	Electric Pump sets[Nos]		NA
Villages having PHC & Health Sub Centre (Nos.)	12434	Total N/P/K Consumption (Lakh MT)		21.61	Diesel Pumpsets [Nos]		NA
Villages having Potable Water Supply	NA	Certified Seeds Supplied (2018-19) (Lakh MT)		4.20	Agro Service Centers [Nos]		NA



Villages connected with Paved Approach Roads		NA		Pesticides Consumed [MT]		216.82		Soil Testing Centers (New Centres Soon)		50 (265)				
13. IRRIGATION COVERAGE [ '000 Ha]				Agriculture Tractors [Lakh]		7.68		Plantation nurseries [Nos]		NA				
Total Area Available for Irrigation (NIA + Fallow)		12564		Power Tillers [Nos]		NA		Farmers' Clubs [Nos]		NA				
Gross Irrigated Area		12460		Threshers/Cutters [Nos]		NA		Krishi Kendras [Nos]		46				
Net Irrigated Area (Total area irrigated at least once in 2018-19)		11535		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING										
Area irrigated by Canals/Channels		2307		Rural/Urban Mandi/Haats [Nos lakh]		NA		Wholesale Market [Nos] (Mandis + Sub Mandis)		556 (257+299)				
Area irrigated by Wells (Dug Well, Bore Well & Tube Wells)		8074		Length of Surfaced Road [Km]		267934		Godown [Nos] MPWLC		246				
Area irrigated by Tanks		446		Length of Railway Line [Km]		5113		Godown Capacity [lakh MT] (including MPWLC)		220+ (109.90)				
Area irrigated by Other Sources		708		Public Transport Vehicle [Nos.lakh] (inc. Taxi/Auto)		5.82		Cold Storage [Nos]		302				
The share of NIA to NSA		75.86		Goods Transport Vehicle [Noslakh]		3.26		Cold Store Capacity [lakh MT]		13.74				
15. AGRO-PROCESSING UNITS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS (\$)										
Type of Processing Activity		No of units	Cap. [MT]	Crop		2017-18		2018-19		2019-20		Yield [kg/ha] (2020)		
						Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		NA	NA	Paddy		2035	7349	2812	7926	3110	11100	3569		
Sugarcane		NA	NA	Wheat		5803	20020	7722	25276	10227	33732	3298		
Fruit		NA	NA	Maize		1353	4813	1267	4133	1537	4527	2945		
Spices		NA	NA	Toor		647	839	213	180	249	231	926		
Dry-fruit		NA	NA	Gram		3590	5385	3103	3997	1927	3268	1696		
Cotton		NA	NA	Urad		1789	1744	2437	1132	1794	503	281		
Milk Processing		NA	NA	Mustard		748	976	707	1041	675	914	1354		
Meat		NA	NA	Soyabean		5010	5321	5419	5809	6194	3859	623		
Animal feed		NA	NA	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES										
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]				Veterinary Hospitals/Dispensaries/Mobile Vet Dispensaries [Nos]*		2686		Animal Markets [Nos]		NA				
Category of animal		Total	Male	Female	Disease Diagnostic Centres [Nos]*		42		Milk Collection Centres [Nos]		NA			
Cattle/Cow - Cross bred		1679	157	1522	Artificial Insemination Centers [Nos] (MPSCDF-Sanchi Dairy)		1151		Fishermen Societies [Nos]*		2415			
Cattle/Cow - Indigenous		17056	5962	11094	Animal Breeding Farms [Nos]*		8		Fish seed farms [Nos]		NA			
Buffaloes		10307	979	9328	Animal Husbandry Tng Centres [Nos]		5		Fish Markets [Nos]		NA			
Sheep - Cross bred		5	2	3	Total Dairy Cooperative Societies/Functional [Nos]*		9494/7811		Poultry hatcheries		NA			
Sheep - Indigenous		320	68	252	Improved Fodder Farms [Nos]		12		Slaughter houses [Nos]		NA			
Goat		11065	2056	9009	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY									
Pig - Cross bred		5	2	3	Fish		Production 2018-19 [000 MT]*		173		Per cap avail. [gm/day] @		5.85	
Pig - Indigenous		159	54	105	Egg		Production 2018-19 [Lakh Nos pa]*		21432		Per cap avail. [Nos/p.a.] @		27	
Horse/Donkey/Camel		23	9	14	Milk		Production 2018-19 [000 MT]!		15911		Per cap avail. [gm/day] !		538	
Poultry – Desi		8213	3785	4428	Meat		Production 2018-19 [000 MT]*		97.40		Per cap avail. [gm/day] @		3.30	
Poultry - Improved		8438	2269	6169										
Source/Note: *As per Economic Survey of MP : 2018-19; ! - NDDB 2018-19; # - Banking Facilities is available in every corner of the state through wide network of banks/BCs/BFs/PACS etc.; @ -Population base as per Milk Per Capita calculations has been considered; \$ Basic Road Statistics of India 2016-17; Land Utilization & Irrigation Coverage – Commissioner Land Records; \$- Agriculture Directorate, GoMP; NA-Not Available														



## CHAPTER - 1

### STATE PROFILE

Madhya Pradesh, is the 2nd largest State in the country with a Geographical area of 308 lakh ha. (9.38% share in total area of the country). Madhya Pradesh is fondly called the 'Heart of India' as it is centrally located and shares its boundary with the states of Maharashtra, Uttar Pradesh, Chhattisgarh, Gujarat and Rajasthan. It has a population of 7.26 crore as per Census 2011. Administratively, the state is divided into 10 Divisions, 52 districts, 369 Tehsils and 313 Blocks (including 89 tribal blocks) and 54,903 villages.

#### 1.1 Topography of the State

Madhya Pradesh lies between latitude 21°6' and 26°54'N and longitude 74°9 and 82°47'E. Major portion of the State lies on the tableland of Central India bounded by the Upper Gangetic plains in the north; the Godavari valley in the south; the plains of Gujarat in the west; and plateau of Chhattisgarh in the east. The Vindhya and Satpura ranges, traverse the State and Maikal hill ranges runs from east to west. The highest point is Dhoopgarh (1350 metre above MSL) near Pachmarhi in Hoshangabad district. State has an elevation of between 305 to 610 meter above Mean Sea Level (MSL).

Based on its topography, the state is divided into 11 agro-climatic zones with varied soil type, rainfall and diversified cropping patterns. This offers immense opportunity for agriculture diversification and which in turn can give rise to the food processing sector thereby ensuring the increase in income of farmers and reducing wastage of agri produce. An overview of the agro-climatic zones, soil type, rainfall, district covered etc is mentioned below.

**Table 1.1**  
**Agro climatic zones, Crop zone, Soil type etc. in MP**

S. No.	Agro Climatic Regions	Crop Zone	Soil Type	Rainfall (in mm)	Districts covered	Diversity in agriculture production
1	Kymore Plateau & Satpura Hills	Wheat-Rice	Mixed red and black soils (Medium)	1000 to 1400	Rewa, Satna, Panna, Jabalpur, Seoni, Katni, Sidhi	Fruits- mango, guava, jackfruit, custard apple, jamun, chironji. Vegetable- sweet potato, green peas, spices (chilli, coriander) Flower cultivation
2	Central Narmada Valley	Wheat	Deep black (deep)	1200 to 1600	Narsinghpur, Hoshangabad, Sehore & Raisen (Partly)	Sugarcane jaggery, guava, betel leaf (Sohagpur), tur dal (Gadarwara & Pipariya), water melon, muskmelons, sweet potato, cucumber, brinjal, tomato, cow-pea
3	Vindhya Plateau	Wheat	Medium black & deep black (Medium/Heavy)	1200 to 1400	Bhopal, Sagar, Damoh, Vidisha, Guna (Partly). Raisen (except Bareilly Teh.), Sehore (except Budni Teh.),	Orange, pomegranate, ajwain, turmeric, chillies, coriander, quality wheat and gram, vegetables and flowers cultivation
4	Gird Region	Wheat-Jowar	Alluvial (Light)	800 to 1000	Gwalior, Bhind, Morena, Ashoknagar Sheopur-Kala, Shivpuri, (part) Guna (part)	Oilseeds- sesame, ramtil, groundnut (Shivpuri), coriander (Beenaganj Madi)
5	Bundel-khand	Wheat-Jowar	Mixed red and black (Medium)	800 to 1400	Chhattarpur, Datia, Tikamgarh, Shivpuri (Partly)	Sesame, turmeric, ginger, singhada, sweet potato, betel leaf
6	Satpura Plateau	Wheat-Jowar	Shallow black (Medium)	1000 to 1200	Betul & Chhindwara	Orange, cotton, flowers, hybrid vegetables, maize,

S. No.	Agro Climatic Regions	Crop Zone	Soil Type	Rainfall (in mm)	Districts covered	Diversity in agriculture production
						ginger, groundnut, mushroom, organic fertilizer production
7	Malwa Plateau	Cotton-Jowar	Medium black (Medium)	800 to 1200	Mandsaur, Neemuch, Ratlam, Rajgarh Ujjain, Dewas, Indore, Shajapur, & Dhar (Partly) Jhabua (Partly)	Orange, grapes, chickoo, chillies, wheat, garlic, potato, flower, spices, seed production, papaya and onion
8	Nimar Plains	Cotton-Jowar	Medium black (Medium)	800 to 1000	Khandwa, Burhanpur, Khargone, Barwani, Harda, Dhar (Partly).	Chickoo, pomegranate, chillies (Khargone & Barwani), banana (Burhanpur), papaya (Barwani), groundnut, castor, jowar, sweet sorghum (Barwani)
9	Jhabua Hills		Medium black skeletal (Light/Medium)	800 to 1000	Jhabua District. (except Petlawad Tehsil) & Dhar (Partly)	Tomato, pomegranate, custard apple, aonla, sweet potato, maize, castor, rabi jowar, natural organic honey, organic farming
10	Plains	Rice	Red & Yellow (Medium)	1200 to 1600	Balaghat.	Hybrid vegetable and flower cultivation, sericulture
11	Northern Hill Region	Rice	Red & Yellow Medium black & skeletal (Medium/light)	1200 to 1600	Shahdol, Mandla, Dindori, Anuppur, Singrauli, Umaria	Horticulture, turmeric, sesame, lac cultivation, organic farming

Majority of districts fall in deep medium black soil area which is highly fertile. The soil in general is medium in nitrogen and phosphorous.

## 1.2 Demographic features

As per Census 2011, Madhya Pradesh has population of 7.26 crore comprising of 3.76 crore males and 3.50 crore females. The decadal population growth during the period 2001-11 was 20.35%, which is significantly higher than the All India growth rate of 17.64 %. Literacy rate in the state is 69.32 % as per 2011 Census of which, male literacy stands at 78.73 % and female literacy at 59.24 %. Population density of the state is 236 per sq.km, which is lower than the All India average of 382 per sq. km. Sex Ratio in Madhya Pradesh is 931 which is below All India average of 943. The population of Scheduled Tribes and Schedule Castes is 1.53 crore (21.10 % of total State population) and 1.14 crore (15.62 % of total State population), respectively. Out of the total population of State, 27.63 % live in urban and 72.37 % in rural areas.

### Other demographic highlights of the state:

- Higher birth rate (25.1) against All India figure (20.4).
- Higher death rate (7.1) against All India figure (6.4).
- Infant mortality rate is higher (47) against All India figure (34).
- Life expectancy in the State is 62.5 years for males and 66.0 years for females as against 66.4 years and 69.6 years respectively, at the All India level.
- The literacy rate in the State is 69.32 % as against All India level of 74.04 %.
- Population below poverty in the State was 31.65 % (varying between 21% in urban area to 35.74 % in rural area) as against the All India level of 21.9%.

### 1.3 Occupational pattern

As per census 2011, the work participation rate in Madhya Pradesh is 43.5 % (marginally increased from 42.7 % in 2001), of which 71.9 % were main workers (227.02 lakh of the total 315.73 lakh) and 28.1 % (88.72 lakh) were marginal workers. Of the total workforce, 69.8 % workers were dependent on agriculture {cultivators (31.18%) and agricultural labourers (38.62%)}. 85.6% of rural population is dependent on agriculture in the State as compared to the national average of 72.3% , with female cultivators and female agricultural labourers higher at 38% and 52.7% respectively.

### 1.4 Economic Indicators

The State's economic performance, as indicated by the GSDP (at constant prices) has been improving over the years. The following table illustrates the same.

**Table 1.2**  
**GDP and Per Capita Income of Madhya Pradesh vis-a-vis All India**

GDP at constant prices (2011-12): Base year 2011-12 (₹ crore)					Growth % over previous year		
State/All India	2016-17	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
Madhya Pradesh	470670	493516	522009	561801	4.85	5.77	7.62
All India	12308193	13175160	13981426	14565951	7.04	6.12	4.18
Share of MP (%)	3.82	3.75	3.73	3.86	-	-	-
Per Capita Income at constant Prices (2011-12) (₹)					Growth % over previous year		
Madhya Pradesh	59225	61220	63850	67770	3.37	4.30	6.14
All India	83003	87828	92085	94954	5.81	4.85	3.12

Source: Ministry of Statistics and Programme Implementation, Govt of India (Data for MP as on 01.07.2020; All India Data figures: 3<sup>rd</sup> RE 2016-17, 2<sup>nd</sup> RE for 2017-18, 1<sup>st</sup> RE for 2018-19 and Provisional Estimate for 2019-20)

As can be seen from the table above, the growth rate of GDP for the State has shown an increasing trend in the last three years. In addition, the share of GDP of the State is around 3.8% of all India GDP. The growth rate of the State GDP was comparatively higher in 2019-20 than the all India GDP. Similar trend is witnessed in Per Capita Income as well. From 2016-17 to 2019-20, CAGR of State's GDP was 6.08%, which was higher compared to National growth of 5.77%. For the same period, Per Capita Income has shown compounded annual growth of 4.59% for the State which is similar to National growth figures.

In absolute terms, the GDP (at constant 2011-12 prices) of Madhya Pradesh was ₹561801 crore during 2019-20 and the Per Capita Income of Madhya Pradesh was ₹67770/-.

The GSVA by economic activity (at constant 2011-12 prices) during 2019-20 was ₹516880 crore. The table below indicates the details of GSVA by economic activity of the State.

**Table 1.3**  
**Gross State Value Added by Economic Activity at Constant Prices (Base Year: 2011-12)**

Gross State Value Added by economic activity at constant (2011-12) prices (₹ Crore)						
Sector	2015-16	2016-17	2017-18	2018-19	2019-20	Share in GSVA (%) for
Primary	132110	164507	166164	167454	180420	34.91%
Secondary	102082	105738	113886	119018	124445	24.08%
Tertiary	155707	167232	179817	196131	212015	41.02%
<b>Total GSVA</b>	<b>389899</b>	<b>437477</b>	<b>459867</b>	<b>482603</b>	<b>516880</b>	-
<b>GSDP at constant prices</b>	<b>418736</b>	<b>470670</b>	<b>493516</b>	<b>522009</b>	<b>561801</b>	-
Composition of Primary Sector						
Crops	89497	117758	115118	112097	120045	66.54%
Livestock	18194	21245	24267	27037	31729	17.59%

<b>Gross State Value Added by economic activity at constant (2011-12) prices (₹ Crore)</b>						
<b>Sector</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>Share in GSV A (%) for</b>
Forestry and logging	11079	10901	10864	11072	11097	6.15%
Fishing and aquaculture	990	1194	1235	1491	1634	0.91%
Mining and quarrying	12350	13409	14680	15757	15915	8.82%
<b>Total</b>	<b>132110</b>	<b>164507</b>	<b>166164</b>	<b>167454</b>	<b>180420</b>	<b>-</b>

(Source: Ministry of Statistics and Programme Implementation, Govt of India (As on 01.07.2020))

It may be observed from the table that the primary sector during 2019-20 (consisting of crops, livestock, forestry & logging, fishing & aquaculture and Mining & quarrying) at ₹1,80,420 crore, accounts for 35 % share of total GSV A, while the secondary and tertiary sectors account for 24% and 41% share. The contribution of the primary sector in GSV A (35%) is almost double that of national average (around 17%), indicating comparatively a higher importance of agriculture and allied sector in State's economy.

Further, MoSPI, GoI data indicates that Agriculture & Allied, GSV A in 2019-20 increased by 8.44% compared to 4.05% growth at national level, over previous year. State has constantly maintained its higher agriculture growth compared to national level during last few years.

Compounded Agriculture Growth Rate (CAGR) of Agriculture from 2011-12 to 2019-20 at Constant Price was 7.70% for Madhya Pradesh whereas at National Level it was 3.30%.

Secondary sector or manufacturing is having least share in States economy, which depicts that state, lacks in adding value to its primary produce. Adding value is the process of changing or transforming a product from its original form to a more valuable form. For example, by food processing, tomatoes being converted to ketchup, coarse grain conversion to flour, field maize conversion into livestock fodder etc.

### **1.5 Land utilization pattern**

The state has a geographical area of 308252 sq km (307.56 lakh ha as per Land Utilization Survey 2016-17), half of which, i.e. around 152.05 lakh ha is under cultivation (upto 2018-19). Permanent pastures, grazing lands and miscellaneous tree crops was 13.26 lakh ha, while the current and other fallow land was 10.29 lakh hectares. The cultivable wasteland was 9.67 lakh hectares. Area not available for cultivation is 31.48 lakh hectares, which is either barren or uncultivable land, or land put to non-agricultural use.

The Gross Cropped Area (GCA) has increased to 261.15 lakh ha in 2018-19 as against 251.14 lakh ha in 2017-18, thus enhancing cropping intensity to 1.72. The percent of area sown more than once, gross cropped area and gross irrigated area has increased over time. The area sown more than once has increased from 41.85 lakh ha in 2001-02 to 109.10 lakh ha in 2018-19.

The forest cover in the state is 77,482 sq.km, which is 25.14% of the state's geographical area as per India State of Forest Report 2019. However, the recorded forest area including reserve forestland and tree cover is 94,689 sq.km, which is 30.72%. The per capita forest area is 0.24 ha against the national average of 0.07 ha indicating existence of rich forest resource in Madhya Pradesh.

## 1.6 Land Holdings Pattern

As per Agricultural Census 2015-16, the average size of land holdings is 1.57 ha as against All India average of 1.08 ha and share of SF/MF in total holdings was 75.58% against national average of 86.21%. The area of land holdings operated by SF/MF accounted for only 39.6% (all India 47.3%) area of total land holdings. The Medium and Large size groups control 60.4% of the area as against of 52.7% at all India level.

## 1.7 Irrigation

There are 10 major rivers originating in the State, most of the rivers are interstate rivers. The rivers namely Chambal, Sindh, Betwa, Ken flow northward and meet with Yamuna whereas the river Son falls directly into the Ganga. Narmada, Tapti and Mahi rivers flow westward and meet Arabian Sea whereas Wainganga and Pench rivers meet Godavari in the south.

Annual run-off from these rivers within the State is around 81500 MCM, out of which about 56800 MCM has been allocated to the State. As per the report of Water Resource department of this available 56800 MCM, 44064 MCM has been utilised under Minor, Medium & Major irrigation schemes.

Further, the estimated quantity of ground water in the state is 34159 MCM of which 17950 MCM of ground water is tapped for irrigation annually. As per ground water classification report 2018, of the total 313 blocks, 228 are safe, 58 semi-critical, 2 critical and 25 are over exploited. Ground water table in many areas have gone down, thereby making it difficult to make use of Ground Water for the purpose of irrigation and hence, there is a need to promote water harvesting to ensure recharge of ground water. Surface run-off should be minimised to make optimum utilisation of rainwater.

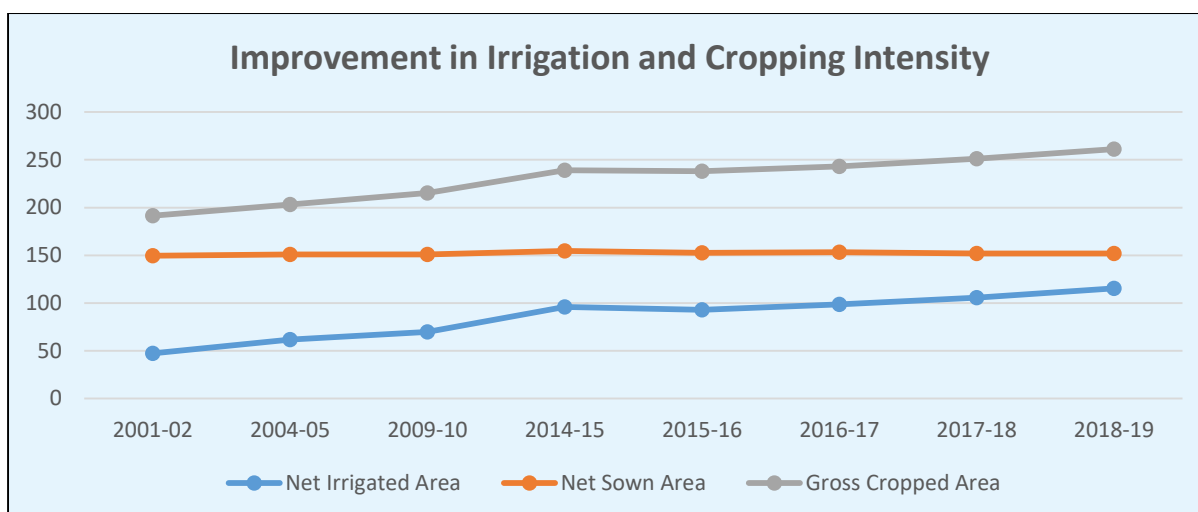
Net irrigated area which was 47.35 lakh ha in 2001-02 has increased to 115.35 lakh ha in 18-19. During the same period Net Irrigated Area to Net Sown Area which was 31.65% in 2001-02 has increased to 75.86%, thereby resulting in enhancing Cropping intensity from 128% to 172%. The major sources of irrigation are dug wells & tube wells followed by canals/channels. Table below shows that how improvement in irrigation facilities have contributed to State's agriculture:

**Table 1.4**  
**Improvement in Irrigation and Cropping Intensity**

(Lakh Ha)

Particulars Year	Net Irrigated Area	Net Sown Area	Gross Cropped Area	NIA to NSA (%)	NSA to GCA (%)
2001-02	47.35	149.62	191.47	31.65	127.97
2004-05	61.93	150.78	203.06	41.07	134.67
2009-10	69.92	150.95	215.35	46.32	142.66
2014-15	95.84	154.54	239.13	62.02	154.74
2015-16	92.84	152.52	238.17	60.87	156.16
2016-17	98.76	153.31	243.17	64.42	158.61
2017-18	105.66	151.91	251.14	69.55	165.32
2018-19	115.35	152.05	261.15	75.86	171.75

Source: Economic Survey Reports & Agriculture Census Report; Irrigation Intensity - NIA to NSA; Cropping Intensity- NSA to GCA



Line chart above clearly shows that State is improving its irrigation facilities resulting in increasing Gross Cropped Area. The crop acreage, cropping intensity and irrigation intensity has increased, and many farmers are now able to harvest a third crop during the year. Overall cropping intensity is likely to surpass even 200% in coming years due to priority given to irrigation by the State.

As per water resource department, Govt. of Madhya Pradesh, there are 19 major, 97 medium and 5344 minor completed projects/schemes in the state. Apart from completed schemes, 28 major, 45 medium and 338 minor schemes are in various stages of construction. On completion of these ongoing projects around 16.87 lakh ha of land can be brought under irrigation, which will increase Net Irrigated Area to 132.22 thereby increasing Irrigation Intensity from present 76% to 86%. There exists more scope & potential under irrigation so as to cover every inch of Net Sown Area under Irrigation.

Government of India created a dedicated Long Term Irrigation Fund (LTIF) in NABARD with a corpus of ₹20,000 crore for funding Central and State shares for the identified projects under (PMKSY-AIBP) which aims to fast track implementation of incomplete major & medium irrigation projects. Details of LTIF Projects sanctioned in the State by NABARD is furnished in Chapter 5 of this document. Apart from this a 'Micro Irrigation Fund' (MIF) with an initial Corpus of ₹5000 crore has also been created with NABARD under PMKSY.

## 1.8 Performance of Agriculture Sector

Madhya Pradesh has done extremely well in the agriculture sector and agriculture and allied sector activities continue to be one of the major sources of employment and livelihood for rural population in the State. As per agriculture census there are 100.03 lakh landholdings of which 76% are less than 2 ha thereby signifying the need to address the issues of small & marginal farmers.

Madhya Pradesh is known as "Soya Pradesh" as around 60% of the national production is in the State. Area under cultivation of Soyabean was 50.10 lakh Ha, 54.19 lakh Ha and 61.94 lakh Ha in the year 2017-18, 2018-19 and 2019-20 respectively.

As per Agriculture Statistics at a Glance 2019, MoA & FW, GoI, Madhya Pradesh holds the first position in production of pulses (32% national share) & oilseeds (22% national share) and second position in production of food grains (12% national share). Table 1.5 shows the



production under major crops during last few years. Crop wise data has been furnished in Chapter 4 of this document.

**Table 1.5**  
**Production of major crops in MP**

(in lakh MT)

Item	2017-18 (4 <sup>th</sup> Est)	2018-19 (4 <sup>th</sup> Est)	2019-20 (1 <sup>st</sup> Est)
Total Cereals	341.65	382.43	504.33
Pulses	94.69	60.43	49.46
Oilseeds	69.47	74.33	52.84
Fibre crops incl Sugarcane	15.07	14.07	15.72
Total	520.88	531.26	622.35

(Source: Department of farmer Welfare & Agriculture Development, Government of Madhya Pradesh)

Madhya Pradesh is also holding top position in seed certification. 39.75 lakh MT of certified seeds were distributed in the State in 2017-18.

## 1.9 Animal Husbandry & Dairy Development

Madhya Pradesh, with a cow population of 18.74 million, buffalo population 10.30 million & goat population of 11.06 million, accounts for 9.73 % of total cattle population, 9.38 % of the buffalo population and 7.43% of goat population of the country (Livestock Census 2019). Milk production increased from 75.14 lakh MT (2010-11) to 159.11 lakh MT (2018-19) registering a growth of nearly 112% as against country's growth rate of 54% during this period. As per the data of NDDDB on bovine animals & milk production, the average milk yield per animal in the State is 1260 litres per year per bovine animal which is less than the national average of 1376 litres. However, per capita availability has increased from 287 grams/day (2010-11) to 538 grams/day (2018-19) in MP while during the same period per capita availability at national level increased from 281 grams/day (2010-11) to 394 grams/day (2018-19). Currently, liquid milk represents the biggest product segment in Madhya Pradesh, accounting for majority of the market share in the region. Some of the fastest growing segments include frozen/flavoured yoghurt, cheese, flavoured milk, butter milk etc. but still milk processing needs to be picked up. Credit potential and other related analysis has been presented in Chapter 3 & Chapter 4 of this document.

The details of AH infrastructure available in the State is given below:

**Table 1.6**  
**Details of Infrastructure in Animal Husbandry**

Sl. No.	Particulars	2017-18	2018-19	2019-20
1	No. of Functional Milk Routes	516	517	524
2	No. of Functional Dairy Cooperatives	7190	6498	7811
3	Membership of Functional Dairy Cooperatives	264653	257418	268087
4	No. of Members Per Functional DCS	37	40	34
5	Avg Milk Procurement (LPD)	1102657	1010888	828527
6	No. of AI Centres	1160	1102	1151
7	Success rate of AIs performed (%)	24.80	28.00	28

(Source: [www.sanchidairy.com](http://www.sanchidairy.com))

## 1.10 Horticulture Sector

Horticulture segment has become the sunrise sector for MP. Private and Public sector investment in irrigation together with public investment in roads and connecting the hinterland to markets has bolstered the production of fruits, vegetables, spices and other

horticulture crops. The area under horticulture crops has increased from 11.97 lakh ha in 2010-11 to 20.64 lakh ha in 2018-19, which forms 8.21% of GCA of the State, which is quite less than the national average of 13.12% i.e. GCA under horticulture. Though, State is a top producer of several horticulture crops there exists a large potential and scope to diversify cropping pattern. As per Horticultural Statistics at a Glance 2018 (Horticulture Statistics Division, Department of Agriculture, Cooperation & Farmers Welfare, MoA&FW) MP ranks 1<sup>st</sup> in production of Spices (30.86% share), 3<sup>rd</sup> in production of vegetables (10.48% share) and loose flowers (16.54% share), 5<sup>th</sup> in production of Fruits (7.88% share) and 3<sup>rd</sup> in overall Horticulture produce with a share of 8.50%. Also, the state ranks third in production of medicinal and aromatic plants.

Table 1.7 below indicates the major fruit growing districts in the state and table 1.8 indicates the rank among major horticulture produce.

**Table 1.7**  
**Major Fruit Crop Growing Districts of the state**

S.No	Fruit crops	Major production districts
1	Mango	Betul, Hoshangabad, Jabalpur, Bhopal, Jhabua,
2	Orange	Chhindwara, Mandsaur, Shajapur, Rajgarh, Betul, Hoshangabad
3	Aonla	Betul, Jhabua, Jabalpur, Bhopal, Rewa, Tikamgarh
4	Guava	Rewa, Gwalior, Indore, Ujjain, Hoshangabad
5	Banana	Burhanpur, Khandwa, Badwani, Khargone, Dhar
6	Papaya	Dhar, Ratlam, Burhanpur, Badwani

**Table 1.8**  
**National Rank of MP for various Horticulture Produces (Production wise)**

S.No	Rank	Horticulture Produce
1	1st	Tomato, Garlic, Mandarin Orange
2	2nd	Chillies(Green), Onion, Peas, Ambla-Indian Gooseberry(Aonla)
3	3rd	Capsicum, Cauliflower, Cucumber, Loose Flowers, Coriander, Chillies (Dried)
4	4th	Bottle gourd, Muskmelon, Sweet Orange, Papaya
5	5th	Brinjal, cabbage, Potato, Cumin, Pomegranate
6	7th	Carrot, Reddish, Watermelon, Banana
7	8th	Sweet Potato
8	9th	Strawberry, Beans, Grapes
9	10th	Sapota (Cheeku)

Source: Horticultural Statistics at a Glance, Horticulture Statistics Division, Department of Agriculture, Coop & Farmers Welfare, GoI.

### **1.11 Status of Farmers' Producers Organization**

More than 375 FPOs are promoted by various agencies in the State, of which 249 are promoted by NABARD. The FPOs are working in various areas starting from inputs to processing of various commodities. This has helped the farmers aggregate their produce, which in turn has increased their bargaining power and given a boost to their income. The average membership of an FPO is 350-400 members. The major activities of these FPOs are procurement, processing and marketing of agriculture and horticulture produce, milk procurement and marketing, spices and organic farming etc.

There's a huge potential for FPOs which has led the Central Govt. to announce the formation of 10000 FPOs in 5 years. This aggregation has led to use of more technology for selling their products. Some of the FPOs are also active on NCDEX, e-NAM etc. Of 10000 FPOs, 4000 FPOs will be formed by NABARD across the country of which 43 FPOs will be formed in current Financial Year in the State by NABARD.

The salient features and status of FPOs in detail has been given in Chapter 6 of this document.



### 1.12 Warehousing Sector

The total warehouse storage capacity in the State is more than 220 lakh MT, of which around 109.90 lakh MT is owned by MP State Warehousing & Logistics Corporation and balance by FCI, MARKFED, Mandi Board, Coop Societies etc. There is regional disparity in availability of warehouses in the state. With increase in production & productivity over time, there is need to enhance storage infrastructure in the state and ensuring equitable distribution of the same to overcome regional disparities. Thus, there is a need to map underserved districts and create the required infrastructure.

Cold storage capacity in the State is around 13.74 lakh MT with 302 cold storages. The State is known for its high level of production of wheat, soya, pulses, onion, pomegranate, orange, ginger, garlic and milk. An increase in production, without corresponding facilities for scientific storage, marketing, support price etc. may not result in accrual of benefit to the primary producers.

### 1.13 Agriculture Market

Madhya Pradesh has 556 regulated markets, (257 are wholesale Market (Krishi Upaj Mandis), 299 Sub Mandis) and 1321 haat bazaars. The Madhya Pradesh State Agricultural Marketing Board is coordinating the implementation of e-NAM i.e. electronic portal of National Agriculture Market. The move is part of implementation of the roadmap for doubling income of the farmers by 2022. The online agri-market is expected to give choice to farmers to sell their produce in either physical mandis or online platform. The easy access to sell online trade is likely to boost their incomes and improve availability, moderating price rise.

Out of 585 Mandis across 18 State/UTs that are linked to e-NAM, 58 are in Madhya Pradesh.

### 1.14 MSME (Micro Small and Medium Enterprise)

The number of MSME units established in the State has been increasing consistently since the beginning of the decade. The details of number of units, investment and number of persons employed are as under:

**Table 1.9**  
**MSME sector growth in the state**

Year	Number of units	Investments (₹ in crore)	Number of persons employed
2015-16	48179	5172	194761
2016-17	87071	9547	363812
2017-18	206142	14402	596990
2018-19	297595	19285	1030084
2019-20*	223816	14571	771482

Source: Economic Survey, 2018-19, Govt. of Madhya Pradesh; \* upto December 2020 for 2019-20

In Handloom sector, as per the Economic Survey of Madhya Pradesh, 2019-20, 17210 units out of 27410 handloom units were in operation providing employment to 45000 weavers/workers in 2018-19. The state government has merged several schemes under integrated cluster development programme under which financial assistance is provided for diagnostic study (for development of new clusters and strengthening of old clusters), creation of market linkages and consultancy services, training, etc.

### 1.15 Infrastructure

**Roads:** Madhya Pradesh has a total road length of 342564 km, with 267934 km of pucca roads (cement concrete, black top/asphalt, metalled). The road length per 1000 population (as per census 2011) in Madhya Pradesh has increased from 2.74 Km (All India: 4.03 km) in 2011-12 to 4.72 Km in 2016-17. The length of classified road network is given in Chapter 5 of this document.

**Airports:** At present, there are five operational airports in the state, which are under the operational control of Airports Authority of India – an international airport at Indore and domestic airports at Bhopal, Gwalior, Jabalpur and Khajuraho. The largest airport in the State is at Indore, the commercial capital of the State.

**Railways:** The state has a total rail network of 5113 km covering two railway Divisions, viz. West Central Railway and Western Railway with 07 sub divisions and has 723 major and minor railway stations. All major trains pass through the State thus giving excellent connectivity to the State.

### 1.16 Power

As per National Power Portal, the total installed capacity including State, Centre and Private sector stands at 28565 MW as on 30.11.2020. State is Power surplus and 24 hours electricity supply is being provided to all industrial units as well as non-agri consumers. Agriculture consumers are being provided with 10 hours of electricity supply.

Efforts are being constantly made in Madhya Pradesh to produce energy from alternative sources of renewable energy along with conventional energy production. At present, over 670 MW power is being generated from solar, wind, biomass and small hydro projects. Madhya Pradesh is in the leading position in solar energy generation in the country. The Rewa Solar Project with 750 MW and is one of the largest single site solar plant in the world. Solar power projects of 5000 MW are under construction in Madhya Pradesh.

*Note: Other areas such as Agri-Infrastructure Fund (AIF), PACS as MS, Refinance Schemes of NABARD etc. has been mentioned in relevant chapters.*

## BANKING PROFILE

1. NETWORK OUTREACH & OTHER PARAMETERS (As on 31/03/2020)										
Agency	No. of Banks	No. of Branches				SHGs Savings/Credit Linked			Other Parameters	
		Total	Rural	Semi-urban	Urban	Savings Linked	Credit Linked	Difference	ATMs	NPA %
Commercial Banks *	40	5427	1520	1692	2215	95250	50758	44492	9200	9.65
Regional Rural Bank	2	1320	854	318	148	169483	62467	107016	0	22.21
District Central Coop. Bank & StCB	39	877	297	470	110	26236	8893	17343	22	18.35
Primary Agr. Coop. Society (PACS)	4523	4523	4523	0	0	0	0	0	0	-
Others-SFBs (8) + Postal Banks (1)	9	334	41	108	185	0	0	0	98	1.78
All Agencies (excluding all PACS)	90	7958	2712	2588	2658	290969	122118	168851	9320	10.91
* After merger of banks, 34 Commercial Banks are in operation wef 01.04.2020										
2. DEPOSITS & LOANS OUTSTANDING [₹ lakh]										
Agency	Amount of Loan [₹ lakh]					Amount of Deposit [₹ lakh]				
	31.03.2018	31.03.2019	31.03.2020	Growth & Share (%) 2020		31.03.2018	31.03.2019	31.03.2020	Growth & Share (%) 2020	
Commercial Banks	22991550	25406039	27605403	8.66	83.07	32420342	34528099	37239380	7.85	87.92
Regional Rural Bank	1180619	1186366	1235391	4.13	3.72	1988325	2153341	2321943	7.83	5.48
Cooperative Banks	3120223	3637422	3688549	1.41	11.10	2134560	2448912	2596139	6.01	6.13
Others-SFBs (8) + Postal Banks (1)	-	505551	702775	39.01	2.11	-	187309	198138	5.78	0.47
All Agencies	27292392	30735378	33232118	8.12	100.00	36543228	39317661	42355601	7.73	100.00
3. CD-RATIO					4. Performance under Financial Inclusion (PMJDY Data)					
Agency	CD-RATIO				Agency	Cumulative as on 01.04.2020 [₹ lakh]				
	31.03.2018	31.03.2019	31.03.2020			Accounts (No.)	Deposit	Rupay Debit Cards issued		
Commercial Banks	70.92	73.58	74.13		Commercial Banks	-	-	-	-	
Regional Rural Bank	59.38	55.09	53.21		Regional Rural Bank	-	-	-	-	
Cooperative Banks	146.18	148.53	142.08		Cooperative Banks	-	-	-	-	
Others-SFBs	-	269.90	361.63		Others-SFBs	-	-	-	-	
All Banks	74.69	78.17	78.46		All Agencies	34871895	6887.09	28815701		
5. PERFORMANCE TO FULFIL NATIONAL GOALS (2019-20) ₹ Lakh- under PSL (Disbursement)										
Agency	Priority Sector Loans		Loans to Agriculture		Loans under KCC		Loans to MSME		Loans to Women	
	Amount	% to Total Loan	Amount	% to Total Loan	Amount	% to Total Loan	Amount	% to Total Loan	Amount	% to Total Loan
Commercial Banks	8226905	79.83	4770949	73.44	2221917	58.33	2833135	91.06	522163.06	67.82
Regional Rural Bank	505435	4.90	446477	6.87	431584	11.33	40403	1.30	29401.88	3.82
Cooperative Banks	1165526	11.31	1156131	17.80	1155621	30.34	8507	0.27	27469	3.57
Small Finance Banks	407425	3.95	122974	1.89	0	0.00	229373	7.37	190841	24.79
All Agencies	10305290	100.00	6496532	100.00	3809121	100.00	3111419	100.00	769875	100.00
6. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh-under PSL]										
Agency	2017-18			2018-19			2019-20			Average Ach. (%) last
	Target	Achievement	Ach'ment %	Target	Achievement	Ach'ment %	Target	Achievement	Ach'ment %	
Commercial Banks	8878563	7132958	80.34	10070752	8466196	84.07	11384050	8226905	72.27	78.55
Regional Rural Bank	1385751	596891	43.07	1521056	572771	37.66	1659239	505435	30.46	36.69
Cooperative Banks	2423684	1287819	53.13	2747896	1254975	45.67	3158388	1165526	36.90	44.52
Small Finance Banks	-	-	-	3826	63648	1663.57	99296	407425	410.31	456.81
All Agencies	12687998	9017668	71.07	14343530	10357590	72.21	16300973	10305290	63.22	68.49
7. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]										
Broad Sector	2017-18			2018-19			2019-20			Average Ach. (%) last
	Target	Achievement	Ach'ment %	Target	Achievement	Ach'ment %	Target	Achievement	Ach'ment %	
Crop Loan	6722871	4649299	69.16	8031863	5170572	64.38	8999600	4749590	52.78	61.33
Term Loan (Agri)	2763882	1438862	52.06	2894534	1477250	51.04	3385327	1746942	51.60	51.56
Total Agri. Credit	9486753	6088161	64.18	10926397	6647822	60.84	12384927	6496532	52.46	58.64
MSME	1844216	2251202	122.07	2094549	3061520	146.17	3018838	3111419	103.07	121.08
Other Priority Sector	1357029	678305	49.98	1322584	648248	49.01	897208	697340	77.72	56.58
Total Priority Sector	12687998	9017668	71.07	14343530	10357590	72.21	16300973	10305290	63.22	68.49
8. RECOVERY POSITION [₹ lakh]										
Agency	2016-17 (June 2016)			2017-18 (June 2017)			2018-19 (June 2018)			Average Rec. (%) last
	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	757180	558950	73.82	891300	653000	73.26	1206583	872198	72.29	73.00
Cooperative Banks	1976534	1338531	67.72	2259697	1400539	61.98	2275490	1341883	58.97	62.67
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Disbursement in FY 2019-20										
Total PSL (In ₹ lakhs) 10305290		Total Non-PSL (In ₹ lakhs) 1291152			Total PSL+Non-PSL (In ₹ lakh) 11596442			Total ATMs (as on 31.03.2020) 9320		

## CHAPTER – 2

### BANKING PROFILE

#### 2.1 Banking Profile

Effective, efficient and extensive Financial Services are paramount to usher in 'Development through Credit' and ensuring the 'Financial Inclusion'. Indian banking industry, including rural cooperatives have contributed immensely towards achieving a sustained economic growth and food security in the country. As on 31 March 2020 there were 40 Scheduled Commercial Banks (12 Public Sector Banks & 22 Private Sector Banks), 2 Regional Rural Banks (RRBs), 1 State Cooperative Bank (MPStCB), 38 District Central Cooperative Banks (DCCBs) and 8 Small Finance Banks (SFBs) in the State. Payment Banks viz. IPPB and FINO are also operating in the State.

#### 2.2 Branch Network

As on 31 March 2020 banking services in the State are covered through a network of 7958 branches of which 2712 (34%), 2588 (33%) and 2658 (33%) branches were located in rural, semi urban & urban areas, respectively. Besides, brick and mortar branches, 10343 business correspondents are actively working and extending banking facilities in 11864 rural Sub Service Areas. Public Sector Banks constitute 55% of the banking network in Madhya Pradesh followed by Regional Rural Banks (18%), Private Sector Banks (14%), Cooperative Banks (11%), and others (2%). As on 31 March 2020, the State has 9,320 number of ATMs.

#### 2.3 Digital District Programme

SLBC in consultation with the stake holders has identified two districts 'Indore & Betul' in the State on a pilot basis to make it 100% digitally enabled as per instructions of RBI and with a view to expand digital payments ecosystem. State Bank of India has adopted 'Vidisha' district also under Digital District programme. Accordingly, three districts are identified on pilot basis for 100% digitization by 31 March 2021.

#### 2.4. Performance under the Annual Credit Plan (ACP) - 2019-20

The achievement percentage under the ACP for priority sector lending was 72% and 63% in 2018-19 and 2019-20 respectively. As against a total target of ₹163005 crore the achievement was ₹103053 crore was achieved. A target of ₹ 176217 crore has been set for 2020-21. The sector-wise performance is given in Table 2.1.

**Table 2.1**  
**Sector- wise performance under Annual Credit Plan**

Sector	2018-19		2019-20		(₹ crore)
	Target	Achievement	Target	Achievement	2020-21 Target
Agriculture	109264	66478	123857	64965	134236
MSME	20945	30615	30201	31114	32078
OPS	13226	6483	8947	6974	9903
Total	143435	103576	163005	103053	176217

Source: SLBC

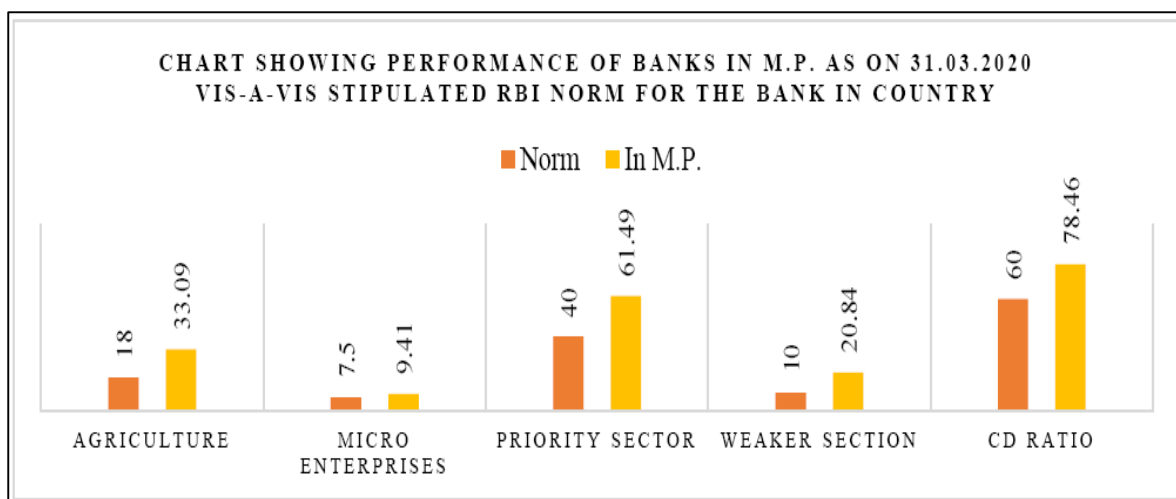


Figure 2.1 RBI norms on Priority Sector Vis-à-vis Performance of Banks in the State

## 2.5 Highlights of the Performance of the Banks during FY 2019-20

### 2.5.1 Key Banking Parameters

A comparative position of some of the key banking parameters in the State over the last three financial years is given in Table 2.2.

**Table 2.2**  
**Key Banking Parameters**

(₹ Crore)

Particulars	2017-18	2018-19	2019-20	% Change
No. of Branches	7,279	7,684	7,958	3.57
ATMs	9,554	9,316	9,320	0.04
Total Deposits (o/s)	3,65,432	3,93,177	4,23,556	7.73
Total Advances (o/s)	2,72,924	3,07,354	3,32,321	8.12
CD Ratio (%)	74.69	78.17	78.46	0.37
Agriculture (o/s)	99,393	1,02,143	1,09,952	7.65
Priority Sector Advances (o/s)	1,70,550	1,84,868	2,04,332	10.53
% NPA to total Advances	8.05	11.62	10.91	

Source: SLBC

- During the period 2011–20, deposits grew at a CAGR (Compound Annual Growth Rate) of 12.07%. Deposits at the end of March 31, 2020 stood at ₹ 4, 23,556 crore with an annual growth rate of 7.73%.
- During the period 2011–20, credit off-take grew at a CAGR of 15.47%. Credit to agriculture, MSME, housing, education and priority sector grew at 7.65%, 8.04%, 22.18%, 5.38% and 10.53% respectively annually in March 2020.
- Priority sector advances increased by 10.53% in March 2020 as compared to an increase of 8.40% in March 2019.
- The overall CD ratio in the State increased to 78.46% as on 31 March 2020 from 78.17% as on 31 March 2019. The CD ratio as on 31 March 2020 was below 40% in respect of 09 districts viz. Anuppur (22.80%), Dindori (33.90%), Niwari (39.49%), Rewa (32.76%), Shahdol (29.16%), Sidhi (37.42%), Singrauli (21.80%), Tikamgarh (35.61%) and Umaria (26.56%) which is a cause of concern.

## 2.6 Agency-wise Analysis of Financial Institutions

### 2.6.1 Commercial Banks

As on 31 March 2020, there were 40 Commercial Banks operating in the State with a branch network of 5427 branches with 3212 rural and semi urban branches. The comparative position of the financial parameters of the CBs in the State during the last three years is given below.

**Table 2.3**  
**Financial Parameters of Commercial Banks**

(₹ lakh)

Parameters	2017-18	2018-19	2019-20	Growth Rate (%)
Deposits o/s	32420342	34528099	37239380	7.85
Loans & Advances o/s	22991550	25406039	27605403	8.66
Priority Sector Advances o/s	13307297	13955240	15289275	9.56
Agriculture Advances o/s	6097596	6577653	6879751	4.59
MSME o/s	5129812	5149042	5484470	6.51
CD Ratio (%)	70.92	73.58	74.13	-
No. of Branches	5103	5296	5427	2.47

Source: SLBC

- CD ratio slightly increased to 74.13% as on 31 March 2020 as against 73.58% in 2018-19.
- The achievement under Agriculture advances and priority sector lending was 61% and 72% respectively in 2019-20 under Annual Credit Plan.
- The achievement under the MSME segment was 102% of its target.
- The NPA was 9.65% of its total advances.

### 2.6.2 Regional Rural Banks (RRBs)

As on 31 March 2020, there were 2 RRBs operating in the State with a branch network of 1320 branches with 1172 rural and semi urban branches. The comparative position of the financial parameters of the RRBs in the State during the last three years is given below.

**Table 2.4**  
**Financial Parameters of RRBs**

(₹ lakh)

Parameters	2017-18	2018-19	2019-20	Growth Rate (%) 19-20
Deposits o/s	1988325	2153341	2321943	7.83
Loans & Advances o/s	1180619	1186366	1235391	4.13
Priority Sector Advances o/s	1080790	1024638	1133748	10.65
Agriculture Advances o/s	767607	698626	792591	13.45
MSME o/s	107400	121622	128421	5.59
Weaker Section o/s	534426	541899	481501	-11.15
Priority Sector Adv. Disb.	596891	572771	505435	-11.76
Agriculture Advances Disb.	514999	504894	446477	-11.57
Recovery (%)	73.26	72.29	67.75	-
CD Ratio (%)	59.38	55.09	53.21	-
% of Gross NPA to Loans o/s	14.02	17.32	22.21	-
Profit/Loss during the year (\$)	(-)5917	(-)38940	(-)416337	-
No. of Branches	1315	1320	1320	-

Source: NABARD & SLBC

(\$ ) The increase in losses during 2018-19/2019-20 is due to pension liability.

- During 2019-20, the deposits increased by 7.83% while advances grew by 4.13% as compared to previous year's growth of 8.30% and 0.49% respectively. The CD ratio for 2019-20 declined to 53.21% as compared to 55.09% as on 31 March 2019 which is much below the All India RRB CD ratio of 65%.
- The Gross NPA of the RRBs was above the tolerable limit of 5% and is an area of concern.
- Both the RRBs in the State, have incurred losses. As a banking segment, they have incurred a loss of ₹416337 lakh in 2019-20, as compared to loss of ₹38940 lakh the previous year. The NPA was 22.21% of its total advances in 2019-20.
- The recovery of RRBs has declined from 72.29% in 2018-19 to 67.75% in 2019-20.
- The achievement under agriculture advances and priority sector lending was 30.72% and 30.46% respectively in 2019-20 under Annual Credit Plan. The achievement under the MSME segment was 31.02% of the targets allocated.

### 2.6.3 Cooperative Banks

#### (i) Short Term Cooperative Credit Structure (STCCS)

The three tier STCCS consists of Madhya Pradesh State Co-operative Bank (MPStCB) operating at the Apex level, 38 DCCBs operating at the district level and 4524 PACS operating at the grass root level. The StCB and DCCBs together had 877 branches of which 767 were rural and semi urban branches. The StCB and all DCCBs are operating on the CBS platform.

The important financial parameters of the STCCS during the last three years is furnished below:

**Table 2.5**  
**Financial Parameters of Cooperative Banks**

(₹ lakh)

Parameters	MPStCB			DCCBs (38)		
	2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
No. of branches	24	24	24	831	831	831
Owened funds	176087 (2.90)	207967 (18.10)	212848 (-2.87)	526260 (9.41)	579757 (10.17)	661598 (14.12)
Deposits o/s	466708 (-20.91)	534043 (14.43)	610448 (14.31)	1736980 (8.17)	1920534 (10.61)	2003530 (4.32)
Borrowings o/s	698997 (-4.83)	737750 (5.54)	566647 (-23.19)	1085260 (12.49)	1150146 (5.98)	1046289 (-9.03)
Loans and Advances o/s	1036098 (-3.08)	1104308 (6.58)	1130801 (2.40)	2369500 (27.69)	2506234 (5.77)	2601132 (3.79)
Net Profit/loss during the year	6351	2124 (-66.56)	12789 (502.12)	-132	-9201	-9266
Gross NPA (%)	4.81	4.86	5.36	18.4	22.47	27
CD Ratio (%)	222	207	185	136	130	130
Recovery (%)	89.33	89.27	89.05	67.75	61.98	40

Source: NABARD

Note: Figure in brackets shows % growth over previous year as on 31 march 2020

- All the 38 DCCBs has been licensed by RBI.
- CRAR of Apex Bank was 16.64% as against CRAR of 13.15% as on 31 March 2019.
- 07 DCCBs had CRAR below 9%, of which 04 DCCBs had negative CRAR.
- MPStCB posted profit of ₹127.89 crore in 2019-20 an increase of 502% compared to the previous year.



- All the DCCBs put together, have incurred net current losses amounting to ₹ 4844 lakh in 2019-20.
- The recovery has declined over the previous year, by 35% for DCCBs and by 48% for StCB. This is an area of concern.
- The CD ratio in respect of MPStCB and DCCBs was 185% and 130% respectively.
- The achievement under Agriculture advances and priority sector lending was 37.61% and 36.90% respectively in 2019-20 under Annual Credit Plan. The achievement under the MSME segment was 15.19% of its target.

## (ii) Primary Agricultural Cooperative Societies (PACS)

PACS are the grass root level credit institutions of STCCS. In Madhya Pradesh, there are 4524 PACS having a membership of 76.18 lakh. The PACS are resource poor, have weak finances and are heavily dependent on higher tiers for funding. The key indicators of PACS as on 31 March 2020 are as under:

**Table 2.6**  
**Financial Parameters of PACS**

				(₹ lakh)
Parameters	2017-18	2018-19(*)	2019-20	Growth Rate (%) 18 – 19
No. of PACS operating in the state	4524	4524	4524	-
Total membership (No.)	77.17	75.99	76.18	0.25
Borrowing membership (No.)	44.18	43.09	39.23	-8.96
Total Share Capital	166692	219804	226398	3.00
Total Reserve & other funds	35168	36315	37768	4.00
Total Deposits outstanding	126133	133051	133101	0.04
Borrowings outstanding	1258812	1259743	1147105	-8.94
Loans and advances o/s	1885168	2096474	2027363	-3.30
Loans Issued	1319153	1307650	NA	-
The average recovery position (%)	64.87	NA	NA	-
No. of societies in profit	1987	2132	NA	-
Total Profit for the year	16689	21586	NA	-
No. of societies in Loss	2537	2392	NA	-
Total Loss for the year	28369	24581	NA	-

Source :MPStCB

- While the membership of PACS has increased by 0.25%, the borrowing membership has witnessed a decline of 9%.
- The number of loss making PACS were from 2392 in 2018-19.
- The number of profit making PACS were 2132 Societies in 2018-19.
- Common Accounting System is in operation in 449 PACS of 12 DCCBs on a standalone model.

## (iv) Issues affecting the health of the Cooperatives in the State:

The following are some of the major issues affecting the health of the cooperative structure in the State which need to be addressed at various levels:-

- **Capital Adequacy** – Despite capital infusion by Government of Madhya Pradesh (GoMP), 09 out of 38 DCCBs have CRAR below the prescribed norm of 9%.
- **Loans and Advances** – Major portion (more than 70%) of the cooperative bank loan



portfolio comprises of crop loan with consequential concentration risk. These banks need to diversify their portfolio into other areas and take measures to reduce their concentration risk.

- **Technology and skill upgradation** – Although the cooperative banks have switched over to CBS platform, many are yet to introduce technology linked add-on products like cards, ATMs, etc. This weakness is affecting their competitiveness vis-à-vis other banks.
- **Governance Issues** - As on date Elected Board exists in only 2 DCCBs i.e Chhatarpur and Sehore. Given the essence of the Cooperative Sector, there is a need to put in place Elected Board at the earliest as also adhere to the “Fit and Proper Criteria” prescribed by RBI.
- **Compliance to Fit & Proper Criteria** – MP State Cooperative Bank and 4 DCCBs (Bhopal, Chhatarpur, Dewas and Mandla) are not complying with the stipulated norms of Fit & Proper Criteria.
- **IS Audit and Migration Audit** - In MP many DCCBs are yet to prepare IS Audit policy and are not taking up annual IS Audit exercise. As far as migration audit is concerned, 36 DCCBs have completed the audit (except Gwalior & Siddhi DCCBs) in the state.
- **Imbalances** – Out of 4524 PACS imbalances exists in 2682 PACS as on 31 March 2020, amounting to ₹3267.66 crores.

## **2.6 Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**

The PM-KISAN scheme was launched in February 2019 to provide income support of ₹.6,000 per year (disbursed in three instalments of ₹.2,000 each) to farmer families with the aim of supplementing their financial needs in procuring inputs for appropriate crop health and yields. 76 lakh farmers in the State have registered under PM-KISAN. In Madhya Pradesh, a similar scheme has been brought out by the state Govt., Mukhyamantri Kisan samman Nidhi wherein the registered farmers under PM-KISAN are paid an amount of ₹4000/- p.a. in two half yearly instalments. Thus, ₹ 10000 is the total income support the farmers are now getting in Madhya Pradesh.

## **2.7. Financial Literacy and Credit Counselling Centres (FLCCCs)**

There are 52 FLCCCs functioning in Madhya Pradesh set up by Six Lead Banks, viz., Central Bank of India, State Bank of India, Bank of India, Bank of Baroda, Indian and Punjab National Bank. which are providing financial literacy and credit counselling to the public. The thrust of FLCCCs has been financial literacy awareness programme with an objective to ensure opening of bank accounts and educating them on benefits attached with accounts and enrolment under social security schemes. The FLCCCs have been conducting Financial Literacy programmes on a regular basis.

Over 37000 training & capacity building programmes for promoting Financial & Digital Literacy has been conducted by NABARD in the State over the years, which has resulted in opening of 221000 Bank Accounts, issuance of 2500000 Rupay debit/KCC cards along with 400 micro ATMs. This has benefitted over 4000000 people directly or indirectly living in the rural areas.

Rural Self-Employment Training Institutes (RSETIs) hand hold the trained persons in various skills for getting employment/self-employment. There are 52 RSETIs in the State set up by the Lead Bank in each district. One RUDSETI has been set up in Bhopal by Canara Bank and Bank of India.

## 2.8. Social Security Schemes

**Pradhan Mantri Jan Dhan Yojana (PMJDY)**, a National Mission on Financial Inclusion, was launched in August 2014 with the objective of covering all households with at least one bank account per household across the country. As on 25.11.2020, 348.18 lakh PMJDY accounts have been opened of which 205.60 lakh and 142.58 Lakh are in rural and urban areas respectively. Further, 76% of PMJDY accounts are issued with Rupay Cards. Banks are making efforts to take up financial literacy activities to bring down the number of zero balance accounts and increase the utilisation/activation of RuPay Cards.

Other Social security schemes which are being implemented are:

**Pradhan Mantri Suraksha Bima Yojana (PMSBY)** envisages Personal Accident Insurance (PAI) cover of ₹2 lakh for an annual premium of ₹12 per annum. In Madhya Pradesh under PMSBY, 110.42 lakh subscribers were insured under the scheme as on 02.06.2020.

**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** provides Life insurance cover of ₹2 lakh for a premium of ₹330 per annum. In Madhya Pradesh, under PMJJBY, 30.14 lakh subscribers were insured under the scheme as on 02.06.2020.

**Atal Pension Yojana (APY)** a pension scheme for workers in the unorganised sector under which the subscribers would receive a guaranteed fixed monthly pension ranging from ₹1000 to ₹5000, on attaining the age of 60 years, depending on their contributions, which would vary depending on the age of joining the APY. The minimum age of joining APY is 18 years and maximum age is 40 years. As on 31.03.2020, Madhya Pradesh ranked eighth in enrolments under the scheme with 12 Lakh subscribers.

**Table 2.7**  
**Revised Guidelines on Priority Sector Lending – 2020**

Categories	Commercial Banks (@)	Foreign banks < 20 branches	Regional Rural Banks	Small Finance Banks	Urban Cooperative Banks
Total Priority Sector	40 %	40 % (!)	75 % (!!)	75 %	40 % (75% wef 2024)
Agriculture (!!!)	18 %	NA	18 %	18 %	NA
Micro Enterprises	7.5 %	NA	7.5 %	7.5 %	7.5 %
Weaker Sections (#)	12 %	NA	15 %	12 %	12 %
Note: All % figures above are in percent terms of ANBC/CEOB; (@) – Commercial Banks includes Domestic Commercial Banks & Foreign Bank with more than 20 branches (!) Export lending – upto 32% (FB<20); (!! ) RRBs: Lending to Medium Enterprises, Social Infrastructure and Renewable Energy - only up to 15 % of ANBC; (!!!) Agriculture (18%): 10% SMF ->>> 12% SMF wef 2023-24 (other than UCBs); (#) Weaker Sections: RRBs- 15% & Others - 10% ->>> 12% wef 2023-24					
<b>Adjustments for weights in PSL Achievement</b> <ul style="list-style-type: none"> <li>➤ Higher Weight to PSL (125%) – Districts where Per Capita Lending is less than ₹ 6000/-</li> <li>➤ Lower Weight to PSL (90%) – Districts where Per Capita Lending is more than ₹ 25000/-</li> <li>➤ High PSL Districts in MP: Bhopal, Gwalior, Harda, Hoshangabad, Indore, Jabalpur, Narsinghpur, Ratlam, Sehore, Shajapur and Ujjain.</li> <li>➤ Low PSL Districts in MP: Alirajpur, Bhind, Anuppur, Dindori, Mandla, Niwari, Panna, Sidhi, Singrauli, Tikamgarh and Umaria.</li> </ul>					

Source: RBI/FIDD/2020-21/72 - Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-Dated-21 September 04, 2020

## CHAPTER – 3

### NABARD’S PERCEPTION ON THE DEVELOPMENT PERSPECTIVE OF THE STATE

#### 3.1 Introduction

NABARD has its footprints in almost every area of development starting from providing credit support to Rural Financial Institutions (RFIs) through refinance, rural infrastructure funding, deepening of financial inclusion, women empowerment through capacity building, capital formation & climate proofing of agriculture, besides strengthening of rural financial institutions through its supervisory roles. Promotion of best practices in farm sector is embedded in NABARD’s mandate and it strives to support all up-scalable ideas in the rural development domain. The theme for the State Focus Paper 2021-22 is “Collectivization of Agriculture Produce for Enhancing Farmers Income” emphasising the importance of collectivization in agriculture sector and the role it aims to play to augment the small & marginal farmers. In Madhya Pradesh, NABARD as per its mandate has successfully implemented various developmental initiatives in collaboration with Banks, State Government Departments, NGOs, FPOs, SHGs and other stakeholders.

This chapter presents the status & analysis of various aspects of development in Madhya Pradesh.

#### 3.2 Capital formation in Agriculture and increase in production and productivity

**3.2.1** There is ample evidence to show that investments in rural infrastructure have contributed immensely to agriculture productivity across many developing countries, which have, in turn, enabled the mitigation of poverty in the long-run. Capital formation in agriculture is of critical importance for the sustainability of agricultural growth. There is a direct correlation between capital formation in agriculture & reduction in poverty.

Capital formation through investment in agriculture helps in improving the stock of equipment, tools and productivity of resources deployed, which, in turn, enables the farmers to use their resources, particularly land and labour, more productively. Creation of capital goods, thus, is necessary for raising productivity of existing resources and realizing the long-term growth potential. Public sector investment in irrigation, rural roads, power, telecommunications, marketing infrastructure, and agricultural research and extension services results in higher growth of the agricultural sector and reduction in poverty as there is a direct correlation between capital investments in agriculture and its growth rate. Further, capital investments related to agricultural growth are of two categories:

- Capital investments ‘in’ agriculture – land development, irrigation, markets, etc.
- Capital investments ‘for’ agriculture – road, power, transport, etc.

#### 3.2.2 Agriculture Infrastructure Fund – “Fillip to Capital Investment in Agriculture”

India has grown as the largest producer of fruits, vegetables & food grains, however, the loss due to lack of infrastructure especially post-harvest has led to wastage of agriculture produce. Considering the importance of long-term investment in agriculture, Government of India has launched a dedicated pan India Central Sector Scheme-Agriculture Infrastructure Fund (AIF). The scheme shall provide a medium & long-term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and financial support.

The scheme will be operational from 2020-21 to 2029-30. Under the scheme, ₹ 1,00,000 crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public Private Partnership Project.

The financing by banks will be till 2023-24 and all loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 crore. This subvention will be available for a maximum period of seven years. Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹2 crore. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW).

### **3.2.3 Institutional Credit and the role of Investment Credit in Capital Formation**

The institutional credit for agriculture can be either in the form of short-term loans for cultivation of crop, marketing of produce and/or in the form of medium and long term loans. In Madhya Pradesh, share of Agri Term Loan (including agriculture infrastructure & agriculture ancillary) is in the range of 20-25% of the total agriculture sector loan during last five years, which is a matter of concern. At all India level share of the ATL has grown from 20-22% to approx. 40% of the total agriculture sector loan during the same period. Further, the share of Cooperative Banks and RRBs in ATL have been very negligible.

In order to give a boost to capital formation, for year 2021-22, the State Focus Paper has estimated a total potential of about ₹48,973.85 crore for investment credit in agriculture, which forms approx. 30 % of the total projections for agriculture sector for the year 2021-22 and efforts should be made to reach 40% in phased manner in coming years. The projections are made for the allied activities of agriculture including Agri-Ancillary & Agri-Infrastructure. With contribution of bank loan being 80% in private investments in agriculture, there is a need to look at strategies for stimulating and directing the flow of investment credit and to focus more on value addition in allied activities.

To facilitate credit flow for Investment credit, NABARD, has prepared Area Development Schemes for all the districts of the state for major sectors viz.

- Dairy Development
- Goatery Development
- Minor Irrigation
- Honey Collection and Processing
- Food Processing
- Vegetable Cultivation
- Solar Agricultural Pumps

ADS not only provides an opportunity for banks to increase their Agri Term Loan portfolio but also ensures delivery of institutional credit for investment purpose, thus increasing income of farmers. The ADS, 'inter alia', include Bank wise, branch-wise banking plan and has been

phased over a period of about 5 years (2018-2023) with the provision for updating/revising annually.

About 76 percent farmers of the state are either Small or Marginal Farmers with small and fragmented landholdings posing a great challenge in making agriculture commercially viable for sustaining livelihood to them. This challenge can be tackled by making optimum utilization of the scarce resources accompanied by technological innovations & interventions. Adopting “High-tech Agriculture” will also contribute to “Doubling of Farmers Income” along with fulfilling the goal of “Atmanirbhar Bharat”. In order to give fillip to high-tech agriculture practices NABARD has formulated 05 Bankable Model Projects (BMP) for the state as mentioned below.

- Plantation of Thai-Guava (High Density Plantation)
- Strawberry cultivation using Hydroponics
- Mosambi cultivation with Inter-cropping
- Multi-layer/Vertical farming
- Flavored Jaggery making.



All these practices are presently being done by the progressive farmers of the State in different districts, which have been shaped in the form of bankable model schemes for replication. Banks may consider financing under ADS & BMP to increase long term lending in agriculture. Special focus is required for enhancing capital formation in agriculture and allied sectors for sustainability of agricultural operations.

### **3.3 Financing Small and Marginal Farmers/Oral Lessees etc.**

The security based lending practices in vogue, results in asset-less borrowers not getting access to institutional credit and some may be in the trap of moneylenders and middlemen for lack of collateral on their part. Many of the left-out farmers are landless farmers, tenant farmers, sharecroppers, oral lessees. According to NSSO 70th round findings, the leased-in areas as a percentage age of operated area for All-India is 10.9%. One way to finance them is through Joint Liability Group (JLG) mode whose principle of mutual guarantee and timely repayments due to peer pressure lay the foundation for their success.

The scheme for financing the rural poor through the JLG mode is a tool available with the banks for providing loans to the small/marginal/tenant farmers, oral lessees, sharecroppers etc. It enables the banks to reach the farmers through a group approach, adopt cluster approach, and facilitate peer education and credit discipline. Department of Agriculture may like to consider exploring the scope of forming JLGs in particular in areas where Water User Associations or Farmers Producers' company have been formed, so that bank finance can be provided to them.

The share of incomes from cultivation across categories is inversely proportional to land size. In the Landless and lower marginal size group (.01 to .40 ha) the share of income from cultivation to total income in the respective group is 0.57% and 17.75% respectively. The net receipts from farming of animals for these two land size categories come to 26.36% and 22.14% respectively. The share of income from cultivation jumps to 45.56% in the land size category 0.41 to 1.00ha and in the 1 to 2 ha category cultivation contributes 65.01%.

**Table 3.1**  
**Land Size wise sources of Income in Madhya Pradesh in 2013 for Agricultural Households (Monthly Income in ₹.)**

Size class of land possessed (hectares)	Income from wages	Net receipt from cultivation	Net receipt from farming of animals	Net receipt from non-farm business	Total income
1. Landless < 0.01	2694 (66.37)	23 (0.57)	1070 (26.36)	272 (6.70)	4059 (100)
2. Lower Marginal (0.01 - 0.40)	1845 (53.96)	607 (17.75)	757 (22.14)	210 (6.14)	3419 (100)
3. Upper Marginal (0.41 - 1.00)	1630 (38.56)	1926 (45.56)	596 (14.10)	75 (1.77)	4227 (100)
4. Small (1.01 - 2.00)	1316 (23.30)	3672 (65.01)	615 (10.89)	45 (0.80)	5648 (100)
5. Semi-Medium (2.01 - 4.00)	987 (10.19)	7237 (74.71)	1409 (14.55)	54 (0.56)	9687 (100)
6. Medium (4.01 - 10.00)	366 (1.91)	16268 (85.04)	1575 (8.23)	920 (4.81)	19129 (100)
7. Large (>10.00)	844 (2.05)	36615 (88.93)	2586 (6.28)	1128 (2.74)	41173 (100)
All sizes (Average)	1431 (22.14)	4064 (62.87)	832 (12.87)	137 (2.12)	6464 (100)
Note: Figures in the parentheses is % to the total to the respective size category					
Source: Government of India (2014) Key Indicators of Situation of Agricultural Households in India, Report no NSS KI (70/33), National Sample Survey Organisation, MoSPI, GoI.					

### 3.4 KCC/Rupay KCC, Land Records – Digitization & Charge Creation

#### 3.4.1 KCC/Rupay KCC

The state has approximately 100.03 lakh landholdings as per agri census 2015-16 (98.44 lakh cultivators as per SLBC portal) whereas the total number of KCC issued by banks in the state is approx 62.19 lakh as on 31.03.2020. This also includes the cases of dual or multiple financing by the banks due to several reasons viz. improper charge creation or removal of the land records, discontinuation of No Dues, Non-seeding of Aadhar etc. The actual beneficiaries of KCC are lower than the number of KCC issued and there is a large gap to be covered for



achieving KCC saturation in the State. Coverage of this gap will result in achievement in 100% KCC saturation along with providing adequate & timely credit to farmers.

Government of India launched a drive in February, 2020 to provide Kisan Credit Cards (KCCs) to all PM-KISAN beneficiaries, who were not covered under KCC. Both RRBs & MPStCB in the state have achieved saturation under KCC to PM-KISAN beneficiaries except in the cases of dual financing. This has strengthened the flow of institutional credit in agriculture.

In the Budget 2018-19 the Union Government announced to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry and Fisheries (AH & F) to help farmers meet their working capital requirements. Accordingly, RBI in consultation with NABARD, extended the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries. State Government has started a campaign to issue KCC to dairy farmers associated with milk unions and societies to cover 2.67 lakh such farmers.

Overall, the progress is sluggish and without active participation of the banks, objectives of extending credit facility under KCC (AH & F) may not be achieved. Banks need to spread awareness regarding the scheme amongst farmers and motivate them to diversify their farm activities to fulfil the national goal of doubling the farmers' income.

Providing RuPay Kisan Card to all the eligible KCC holders will empower them to transact on a digital platform for purchasing agricultural inputs, accessing the sale proceeds of their crops and for their consumption needs. However, to achieve the same the existing infrastructure has to be upgraded like installation of micro ATMs and merchant PoS devices, especially in rural areas. NABARD provides support under Financial Inclusion Fund to strengthen this digital infrastructure requirement of RRBs and Cooperatives.

As per the revised Kisan Credit Card guidelines, all the banks have to provide ATM/Debit cards to all the KCC account holders, which could be used at ATMs/PoS Machines etc. The idea behind introducing "RuPay Kisan Cards" is to provide access of instant credit to the farmers on an ongoing basis, so as to, substantially reduce visit to the branches/PACS by the farmers. Since Cooperative Banks are on CBS, they can offer services on par with Commercial Banks. One of them is KCC cum Savings Bank account along with a RuPay Kisan card for the farmer through which farmers can withdraw money/undertake transaction from various ICT driven channels like ATMs, micro-ATMs, POS, etc.

Since PACS are not banks, they cannot issue such cards to their customers and their account holders are not covered by Deposit Insurance and Credit Guarantee Corporation (DICGC). Hence, after completing digitization of PACS and allowing PACS to issue RuPay Kisan Cards to their members, the cooperative Banks are required to formulate organizational, procedural and accounting processes for the same. A mechanism has already been suggested to the co-operative banks wherein they are in a position to provide electronic RuPay Kisan cards to the ultimate borrower of PACS. It will not only extend the benefits available under CBS but also bring in greater transparency in the system.

### **3.4.2 Land Records Digitization & Charge Creation:**

Madhya Pradesh is the leading state in land governance in the country. As per NCAER Land Records and Services Index (N-LRSI 2020), released by the economic think-tank the National

Council of Applied Economic Research (NCAER), Madhya Pradesh tops land record digitization followed by Odisha & Maharashtra. Access to land is a critical factor for economic growth and poverty reduction. For government, industry, agriculture and citizens to be able to use this asset effectively and to minimize dual agriculture financing it is important to have access to reliable land records. Though, most of the land records in the state are digitized, there are certain gaps which needs to be addressed for which state has accorded approval for special budget for the digitization of land records under the Digital India Land Records Modernization Programme.

The process of registering online-mortgage of the land records by banks has started in the state. As per SoP, the banks forward online request/application to respective revenue authorities for registering mortgage on the land offered for loan. The same has to be either rejected or accepted for creation of charge within a maximum time limit of 7 days; however, banks are facing issue of delay in approval, which needs to be addressed.

### **3.5 Agriculture and Allied activities-Prospects and Performance**

Agriculture remains the main stay of the economy of the State. Wheat, paddy, soyabean, gram, pulses and oil seeds are some of the major crops grown in the State.

Crop loans being short term in nature, are meant to cover the crop production expenses, post-harvest expenses, contingencies, etc. In Madhya Pradesh, prompt repaying farmers can avail crop loans up to ₹ 3 lakh at effective 0% RoI, if availed from Co-operative banks, and at effective 4% RoI, if availed from Commercial Banks and RRBs. The interest subvention facilities provided by the Govt. of India and Govt. of Madhya Pradesh have helped in lowering the cost of cultivation.

Production & productivity both has seen rising trend due to improvement in irrigation facilities. Data related to the same has been furnished in Chapter 1 and Chapter 4 in relevant sections.

In Madhya Pradesh milk production has increased from 75.14 lakh MT (2010-11) to 159.11 lakh MT (2018-19) registering a Compounded Annual Growth Rate of approx. 10%. Compared to increase in production, processing has not picked up and, there is a need for the modernisation of existing processing, storage, transportation and marketing infrastructures and creation/facilitation of additional infrastructures, particularly in the cooperative sector. Sanchi the leading milk brand of the State needs to consider processing of milk into multiple products as done by other dairy cooperatives like Amul, which will add to the income of milk producers and milk societies. Alongside the Cooperative Sector, there are 100 big and small private players dealing in 40 lakh LPD whereas the Cooperative sector is dealing in 12 lakh LPD.

Dairy cooperative coverage is moderate in the State and a separate set of strategies needs to be devised for increasing milk procurement by dairy cooperatives. The existing dairy cooperative institutional structure in the states may have some limitations. To address the same, alternative forms of institutions like Producer Companies, Producer Organizations, Self Help Groups, etc. will have to be evolved and promoted, besides establishing/strengthening the existing dairy cooperatives.



### 3.6 Climate Change – Adaptation & Mitigation

Climate change is another risk factor that affects agriculture. The impact of climate change is being felt globally. However, vulnerability of India is more pronounced due to its continued dependency on agriculture and excessive pressure on natural resources for providing livelihoods, as well as inadequate coping mechanisms. For instance, while in the short run, impact may not appear severe, most crops are likely to witness yield decline after 2030, when temperature threshold limit of many crops might get breached. Madhya Pradesh is one of the states that is likely to be more vulnerable in times of extreme events.

Climate change challenges in Madhya Pradesh emanate due to changes in spatial and temporal distribution of monsoon, increase in frequency and intensity of rains, loss of rainy days and increase in the frequency and intensity of extreme climatic events including droughts, floods and heat waves. With predominance of small holders with low adaptive capacity, agriculture sector is highly vulnerable to climate change. Climate change also adversely affects forestry, animal husbandry, fisheries and other allied sectors, which provide livelihoods to a large chunk of the population.

Madhya Pradesh has prepared a State Action Plan on Climate Change (SAPCC) consistent with the objectives of NAPCC, focusing on the state specific issues relating to climate change and strategies to tackle them. Under this framework climate change action plans have been prepared for Agriculture & Allied sectors, forest & biodiversity, water resources, urban development, transport, energy, industry & mining and human health for guiding the short and long-term interventions across the state. State has also commissioned programmes under the National Mission for a Sustainable Agriculture (NMSA) to build farmers' resilience and preparedness to the impacts of climate change on farm productivity.

Following are few suggested action points to mitigate the effects of climate change:

- Avoidance of activities like stubble burning that enhances greenhouse gases emission. Crop residue should be converted either into manure or fodder with technology.
- Use of climate resilient adaptive agriculture crops such as pulses, sorghum, millets, etc. and practices like SRI (System of Rice Intensification), DSR (Direct Seeding of Rice), etc.
- Conservation and management of water resources through improved water management practices like regular de-silting of canals and other water retaining bodies such as dams, check dams etc., higher efforts to increase the utilization of irrigation potential available in the state and use of micro-irrigation techniques
- Changes and diversification in agricultural practices like substitution, integrated and mixed farming, development of science and technology especially in agriculture and allied activities
- Changes and improvements in management of water, like regular de-silting of canals and other water retaining bodies viz dams, check dams etc., higher efforts to increase the utilization of irrigation potential available in the State.
- Check on industrial discharge into municipal drainage system, municipal treated water may be utilized in the fields for irrigation purpose (industrial affluent free) which will also add to the soil nutrients.
- Measures to prevent ground water pollution and contamination.
- Risk management techniques and more suitable crop insurance schemes.
- Use of energy efficient techniques like solar power, biogas.

### 3.7 Farmers Producers Organization

Aggregation is an effective method to mitigate the risk in agriculture and strengthen livelihoods of farmers, particularly the small and marginal farmers. It helps effectively link producers with off-takers to achieve economies of scale along the value chain. Aggregation as a concept is time tested and has been adopted in different forms through the years. It is one of the viable solutions to address various problems facing agriculture which is predominantly smallholder driven. Seventy-six per cent farmers of Madhya Pradesh possess less than two hectares (ha) of land. Smallholders often suffer from poor access to quality inputs, institutional credit and other resources, organized markets, modern farming technologies, etc. Economies of scale are not available to most smallholders, which becomes a critical weakness as overheads on inputs and services purchased are very high. Their bargaining power in the marketplace for outputs too remains limited by their low individual marketable surplus.



Figure 3.1 Likely Benefits of Aggregation

Organizing small farmers to achieve economies of scale can spur farm-level efficiency. Efforts are being made to form different types of farmer collectives and rural collectives such as self-help groups (SHGs), SHG Federations, joint liability groups (JLGs), etc. The FPOs are expected to evolve by combining the traditional cooperative spirit with the managerial efficiency of modern companies. They are seen as a ray of hope for improving farmers' welfare, alleviating poverty and minimizing risks by virtue of being closer to the rural poor. Government of India has announced formation of 10,000 new Farmer Producer Organisation (FPOs) across the country to ensure economies of scale for farmers over the next five years. These FPOs will be formed by NABARD, SFAC & NCDC.

At present, there are over 6000 FPOs in India of which more than 4300 are promoted by NABARD. In the State, 249 FPOs are promoted by NABARD out of 375 FPOs operating in the State. A dedicated chapter on "Collectivization of Agricultural Produce for enhancing Farmer's Income" i.e. Chapter 6, explicitly mentions about the FPOs along with initiatives taken by Government of India and NABARD to promote FPOs along with Status of the FPOs in the State.

### **3.8 Micro Small & Medium Enterprises**

Micro, Small & Medium Enterprises (MSME) are known as engine of economic growth and are necessary for promoting equitable development. Rural entrepreneurship empowers rural people in general and promotes the rural economy. It also provide access to credit, technology and (local as well as global) market for MSMEs. It also develop clusters to provide common minimum facility to MSMEs. Through Self-employment schemes it encourage youth to establish their enterprise at their home town/village.

Banks have been consistently achieving their targets set under MSME over the last three years in the State. Percentage of credit to micro enterprises to total advances was 9.41% as on 31st March 2020, which is above the regulatory Norm.

Government of India announced a special economic and comprehensive package of ₹20 lakh crore - equivalent to 10% of Country's GDP to provide relief and credit support related to businesses, especially MSMEs and revive the economy disrupted due to COVID-19 pandemic. GoI has revised MSME classification to cover more number of units. Banks in the State have actively supported this drive. A specific section under chapter 4 of this document explicitly indicates about the available potential, issues & suggested action points for MSME sector. State has come up with State MSME Policy, 2019 as well as MSME Promotion Scheme, 2019 that will provide new employment opportunities.

To promote crop diversification, the MP Govt. has resolved to bring more investment in MSME and agro-processing sector. The recent policy announcements by the State Govt for promotion & development of MSME Sector and Start-Ups is aimed at attracting investments and entrepreneurs to the State. The State Government has unveiled Roadmap on Atmanirbhar Madhya Pradesh by 2023 and becomes the first state to do so for achieving self-reliance. This roadmap explicitly mentions about setting up of MSME corridors, going vocal for local etc., which will play an important role in strengthening MSME sector in the state along with job creation.

NABARD has also prepared a scheme for promoting FPOs in off –farm sector clusters, which have received prior support under its programmes. NABARD extends grant support for capacity building, market linkages, etc. for the same.

### **3.9 Micro Credit**

**3.9.1** The Self Help Group- Bank Linkage Programme (SHG-BLP) is about to complete three decades of its existence as an alternative mechanism for providing formal banking services to the unreached rural poor. Through a simple and informal savings-led and savings linked process, the thrust of the SHG-BLP has been on provision of microcredit to the poor for meeting their emergent credit needs to enabling them to take up livelihoods for combating poverty.

#### **3.9.2 Status of SHG BLP in the State**

An exercise of mapping of block- wise potential for promotion of SHGs was undertaken by NABARD. A brief summary is presented below.

**Table 3.2**  
**Potential for SHGs in Madhya Pradesh**

S.No.	Particulars	Numbers
1	No. of Rural Households in the State (for SHG formation)	1,47,39,932
2	Total No. of SHGs that can be formed (@13 members per SHGs)	11,33,841
3	No. of SHGs cumulatively savings linked as on 31.03.2020	3,70,219
4	No. of SHGs that can be formed and Savings linked (2-3)	7,63,622
5	No. of SHGs having Bank Loan outstanding as on 31.03.2020	1,05,855
6	No. of SHGs having potential to be credit linked (2-5)	10,27,986

All India ratio of credit to saving linkage is around 50% whereas in the State it is less than 30% and also; Average loan per SHG in MP is lower at ₹ 0.57 Lakh as compared to all India average of ₹ 1.80 Lakh as on March 2019.

Based on a study conducted by NABARD, the following are some of the few issues in SHG financing:

- Irregular Monitoring/supervision by Banks
- Lack of diligent credit appraisal or rating of SHGs before extending bank loan
- Inadequate training to bank staff and SHPIs.
- Groups formed with a focus for availing subsidy from Government as majority of the NPA accounts pertained to subsidy-linked programmes.
- Absence of handholding support from Self Help Promoting Institutions (SHPI)

NABARD and SRLM have been making concerted efforts for sensitizing the bankers and NGOs through capacity building on a continuous basis. These efforts include conduct of district level workshops, exposure visits, capacity building of SHG leaders and skill development programmes through Livelihood Entrepreneurship Development Programmes (LEDPs) for SHG members. As result of the convergence of efforts of stakeholders, the programme has been steadily gaining pace.

The State Government has recognized the need & the potential of SHGs for upliftment of the poor, and thus launched a credit linked subsidy scheme to SHGs with 4% interest subvention. SHG Bank-Linkage target for financial year 2020-21 has been considerably hiked to ₹1400 crore matching with the potential assessed by NABARD.

NABARD in the year 2019-20 has sanctioned 18 LEDPs with expected livelihood benefits to around 2000 SHG members and 10 MEDPs to provide micro enterprise training to SHG members in the State.

### **3.9.3 Digitization of SHGs through Project E-Shakti**

Keeping in view the Government of India's mission for creating a digital India, NABARD launched E-Shakti in 2015, a project for digitization of all Self Help Groups (SHG) in the country. The need for digitization of SHGs records has been felt for quite some time due to problems in manual bookkeeping. Transparent and proper maintenance of records of the SHGs will facilitate in nurturing and strengthening of SHGs and will lead to enhanced confidence level among the members and banks. This will help in promoting the national agenda of Financial Inclusion and pave the way for credibility of SHG data, address the issues related to credit appraisal of SHGs by banks.

NABARD has successfully implemented E-Shakti project in 25 districts of the State and 35000+ SHGs have been digitalized on E-shakti platform. This will reduce the drudgery of bookkeeping, reduce dependence on cash transactions and avoid multiple financing of SHGs. NABARD has signed an MoU with MP SRLM for strengthening & digitization of SHGs including creation of livelihood opportunities and market linkages. Further, banks have been provided access to the e-shakti portal for credit appraisal, quantum of assistance, repayment etc. Bankers may reap the benefits of SHG digitization, as it will smoothen the credit appraisal by providing all essential data at one place.

*(Portal link- <https://eshakti.nabard.org/>)*

### **3.9.4 Roadmap for the future**

There is a need to identify those branches which are not participating in SHG-BLP and involve them actively in programme implementation.

- Identification of the dormant SHGs and planning their revival.
- The capacity building and training programmes for the stakeholders, particularly for newly recruited bank officers, may be organized in the districts by NABARD/SRLM.
- Convergence with Government programmes like NRLM may be ensured to maximize the benefits to SHG members.
- SHG-BLP to gradually shift from providing access to banking services to livelihood for SHG members.
- Self-paced learning programmes on SHGs is available on BIRD's website. Bankers & other stakeholders can make use of it for enhancing their understanding on SHG's formation and credit linkage.

### **3.10 Rural Infrastructure and Linkage Support**

The Indian farmer has suffered not only due to restrictions on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to good physical infrastructure. RIDF has emerged as NABARD's major partnership with the State Governments for the creation of a wide variety of rural infrastructure. Further, NABARD manages several funds viz. LTIF, DIDF, FAIDF, MIF, FPF, WIF etc. for strengthening of rural infrastructure across the nation. Impact of NABARD's efforts through various development funds can be best summarized by outlining the phenomenal achievements as mentioned below:

- NABARD has aided State Government in creation of irrigation potential of around 23.65 lakh ha in the State.
- Rural Bridges with length of 46352 meters & Rural Road with length of around 17350 Km has been funded by NABARD in the State.
- Various other infra such as warehouses, rural drinking water supply, power projects, aanganwadi, hospitals etc. has also been supported.
- To give fillip to food processing sector, NABARD has funded Mega Food Park as well as Agro Processing Cluster in the State.

Initiatives of NABARD has resulted in Capital Formation for Agriculture i.e. support for linkages. For more extensive details on rural infrastructure & linkage support in Madhya Pradesh, readers are requested to refer to chapter 5 of this document. i.e "Infrastructure Support".

### 3.11 Financial Inclusion

Financial Inclusion is the “process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular, at an affordable cost in a fair and transparent manner by regulated, mainstream institutional players”. Financial Inclusion and Financial Literacy are two pillars where Financial Inclusion acts on the supply side i.e. for creating access and financial literacy acts from the demand side i.e. creating a demand for the financial products and services. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. Banking services are essentially for welfare of the public. It is imperative, therefore, that the availability of banking and payment services to the entire populace without discrimination is the avowed objective of public policy. Providing access to basic banking services is the first phase of the financial inclusion process.

In 2019-20, NABARD has provided grant support of ₹716.36 lakh to its stakeholders in the state for increasing the ambit of Financial Inclusion as mentioned below:

- 7809 Financial Literacy programmes were conducted through Commercial Banks, RRBs and Cooperatives covering 3.90 lakh rural population and 2400 Going Digital Programmes in 15000 Govt. Higher Secondary Schools were conducted in collaboration with RBI, SLBC and State Government covering around 300000 students.
- Conducted 42 FLAPS in assistance with District Institute for Education and Training (DIET) across the State.
- 02 RRBs and 12 DCCBs are using the Mobile Vans provided by NABARD under its grant assistance for creation of financial literacy and providing e-banking related services.
- Provided support to 33 DCCBs & MPStCB for on boarding on PFMS (Public Finance Management System).
- RRBs and MPStCB enrolled to Authentication/e-KYC User Agency (AUA/KUA).
- Supported RRBs for setting up 97 Aadhaar Enrollments Centers.

Some of the issues that require additional impetus from the bankers are fast tracking Aadhar/Mobile seeding, distribution/activation of Rupay card, conduct of financial literacy programmes by the branches in association with the Financial Literacy Counsellors etc.

### 3.12 Past Trends in Credit flow in the State

The table gives a snapshot of the flow of GLC in the State since 2010-11 in the state.

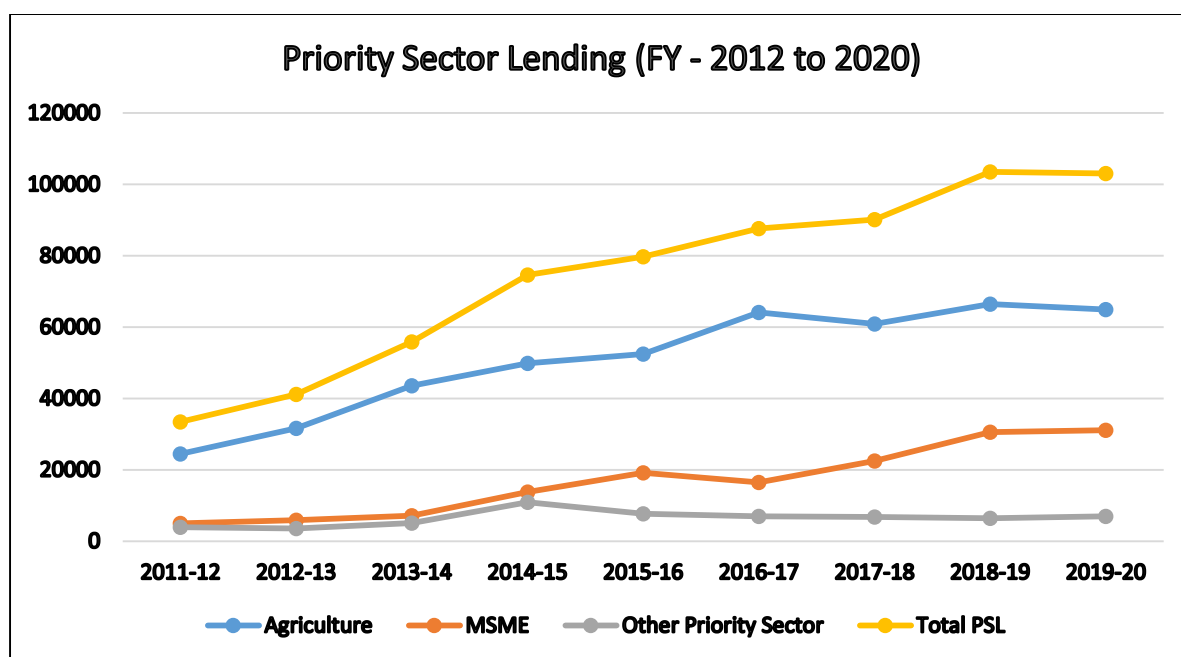
**Table 3.3**  
**GLC Flow to Priority Sector from 2011-12 to 2019-20**

(₹ Crore)

Year	Crop Loan	ATL	Total Agri	MSME	OPS	Total
2011-12	19557	4936	24493	5023	3904	33420
2012-13	26779	4872	31651	5950	3594	41195
2013-14	NA	NA	43618	7181	5099	55898
2014-15	NA	NA	49870	13822	10934	74628
2015-16	NA	NA	52502	19163	7672	79787
2016-17	50034	14128	64162	16516	7000	87678
2017-18	46493	14389	60882	22512	6783	90177
2018-19	51706	14772	66478	30615	6483	103576
2019-20	47496	17469	64965	31114	6974	103053

Source: SLBC

It is observed from the above table that there has been a steady increase in the total GLC over the years except during 2019-20. The overall compounded average growth rate of the priority sector lending in the state since 2011-12 to 2019-20 is around 15.11%. In terms of volume, the total credit flow under Priority Sector Advances in the State has increased manifold from around ₹ 33420 crore in 2011-12 to ₹ 103053 crore in 2019-20. There has been positive correlation between Priority Sector credit flows to the GDP of the state as well as agriculture production over the years as this fact is evident from the increased agriculture production & productivity in the state.



Source: SLBC Data; X-axis represents year and Y-axis represents amount in ₹ Crore

During 2019-20 for the first time since 2011-12, Madhya Pradesh witnessed slight negative growth in total priority sector lending over the last year. About one-third economy of the state directly depends on primary sector wherein agriculture's contribution is over 90% signifying the importance of agriculture credit. Efforts should be made to maintain steady growth and in the coming FY 2021-22 banks will be acting as major agents for turnaround of economy, which got affected due to COVID in 2020-21. It is essential that credit delivery pace is maintained for creating demand & employment.

**PLP projections vs ACP target:** The following table indicates the narrowing gap between the PLP projections and Ground Level Credit (GLC).

**Table 3.4**  
**PLP projections vs GLC**

(₹ Crore)			
Particulars	2017-18	2018-19	2019-20
PLP- Agri	94578	117489	132395
ACP Agri-target	94868	109264	123857
Agri- Achievement (GLC)	60882	66478	64965
% of Ach. to PLP (Agri)	64.37	56.58	49.07
% of Ach. to ACP Targets (Agri)	64.18	60.84	52.45
PLP –PS	134439	153107	174971
ACP PS- Target	126881	143435	163009



Particulars	2017-18	2018-19	2019-20
PS-Achievement (GLC)	90177	103576	103053
% of Ach. to PLP (PS)	67.08	67.65	58.90
% of Ach. to ACP Targets (PS)	71.07	72.21	63.22

It may be observed that in the year 2019-20, the potential identified in the PLPs for agriculture sector was achieved to the extent of 49% (approx.) where as overall Priority Sector achievement was 59 % (approx). Achievement of the target under agriculture sector has been declining over the past three years. Banks, may therefore plan for achievement of the target set for each year so as to achieve the goals of economic growth, capital formation, doubling of farmers' income, etc.

### 3.13 Doubling of Farmers' Income by 2022

The major source of information on income of farmers based on large sample survey is the Situation Assessment Survey (SAS) by NSSO conducted during 2002-03 for the first time and repeated in 2012-13.

**Table 3.5**  
**Level of Income of Farm Holdings and Doubling Time (Years)**

State	Total Annual Income (₹)		CAGR (%)		Doubling time in Years @ given CAGR	
	2002-03	2012-13	Nominal	Real	Nominal	Real
MP	17160	74508	15.82	9.82	4.74	7.40
All India	25380	77124	11.76	5.24	6.24	13.56

Source: Computed from NSSO (2005 & 2014) Situation Assessment Survey

NSSO is the source that provides direct estimates of farmer's income and currently we have estimates for farmer's income for two years viz. 2002-03 (NSSO, 59th Round) and 2012-13 (NSSO, 70th Round). In Madhya Pradesh the average annual income of a farmer household was ₹ 17,160 (All India: ₹ 25,380) in 2003 which increased to 74,508 (All India: ₹ 77124) in 2012-13, a more than fourfold increase in a span of 11 years. However, this increase is in nominal terms, whereas its growth in real terms i.e., after negating the impact of inflation is what matters most. In real terms, for the year 2012-13 the annual income translates to ₹ 43,768 (at 2003 prices) for Madhya Pradesh. Thus, between 2003 and 2012-13 the CAGR in nominal terms works out to 15.82% and in real terms it is 9.82%. At these growth rates, farmer's income in nominal terms will double in 4.74 year However in real terms, it will take over 7 years. Since the aim is to double the income in real terms, hence there is a need to put in place a implementable action plan that can shorten this period.

**Table 3.6**  
**Sources of Annual Income in Madhya Pradesh as per NSSO Year 2013;**

In (₹)

Sources of Income	Annual Income	% Share in Annual Income
Income from Wage/salaries	15984	21.45
Net receipt from cultivation	48192	64.68
Net receipt from farming of animals	8784	11.79
Net receipt from nonfarm business	1548	2.08
Total	74508	100

Source: NSSO, 70th Round

As per NSSO, 70th Round, annual income of the farmer in the state is ₹ 74,508 of which about 65% is earned from cultivation. This reflects that there is a need for diversification of the activities to increase income. The livestock sector offers immense potential in the State. There is also an urgent need to increase the share of income from off-farm business as incremental gains from off-farm activities are quicker to achieve, if an appropriate eco system is put in place.



Figure 3.2 Broad Schema for Enhancement of Farmers' Income

Fundamentally, there are three options available for enhancing income of farmers, viz., increasing the gross income, reduce the costs and stabilize the income.

### Madhya Pradesh's Roadmap for Doubling Farmers Income

Madhya Pradesh was the first State to devise Roadmap for Doubling Farmers Income. The roadmap has delineated sub-sector-wise interventions (and targets) and the financial resources required. The document also presented the projected contribution of different pathways to the income increase as depicted in the table below.

**Table 3.7**  
**Pathways of Income Increase – Madhya Pradesh Roadmap**

S N.	Pathways of Income Increase- Particulars	Projected increase (%)
1	Reduction in input cost for agriculture operations	15
2	Increase in productivity	30
3	Area Increase	14
4	Agriculture Diversification	20
5	Reduction in Post-harvest Losses	6
6	Better remunerative prices for farmers (Agriculture marketing/dissemination of prices, etc)	15
<b>Total</b>		<b>100</b>

Source: Roadmap for Doubling Madhya Pradesh Farmers' Incomes in 05 years. Government of Madhya Pradesh, 2016.

The estimated contribution given in above table brings home the point that productivity increase and diversification are two important routes accounting for half of the projected income augmentation. The roadmap provides details of target and interventions for eight sub-sectors namely, crop sector, agroforestry, horticulture, food processing, animal husbandry, fisheries, sericulture & bee keeping and bamboo and other minor forest produce. The building blocks of the roadmap rests on simple assumptions. For example, bridging the gap in the

recommended seed rate for soybean and the actual seed rates observed in field conditions will help reduction in cost of inputs. Thus, efforts of such kind can go a long way in identifying the sources of cost reduction that can be implemented straightaway.

NABARD has also prepared a farm-sector development plan and the activities proposed in this plan are synchronized with those of the State Government. The programmes proposed and its impact on increasing the income level of farmers is given in the table below

**Table 3.8**  
**Programmes Proposed & its Impact on Increasing the Income of Farmers**

S.No	Intervention	Outcome
1	Watershed projects	Improvement in ground water levels, soil conservation, availability of water for life saving irrigation, lesser chance of crop loss, scope for allied activities like dairy, poultry etc. which add to the income of the farmers
2	Soil testing and soil health card	Use of required fertilisers only resulting in increased productivity, improvement in soil health, reduction in cost of cultivation leading to increased incomes.
3	Seed production	Assured seed availability locally. Lower cost of production and better productivity ultimately leading to increased incomes.
4	Low cost poly houses	Increased production by 35% to 50%, even in adverse weather conditions, better quality of the produce fetching relatively higher prices leading to increased incomes.
5	Increasing productivity of pulses	Adoption of improved management practices result in lower cost of production, increased productivity and farm incomes.
6	Agri extension farms	Farmers who see the demonstration units will be motivated to adopt the practices being followed. Even if 10% of the farmers who visit these units adopt the improved package of practices, their income levels would improve.
7	CAT programmes	Farmers undertaking the visit shall be following the learnt practices on their fields, which serve as demonstration centres for neighbouring farmers. Adoption of scientific practices lead to reduced cultivation costs, improved productivity and increased incomes.
8	Automatic weather stations	Area specific weather and crop advisories help the farmers in timing their agricultural operations and cutting down the expenditure leading to improved incomes.
9	Breed improvement of cattle and buffaloes and balanced feeding	With feeding of mineral mixture and deworming at regular intervals, productivity of the existing milch animals can increase by 20 to 30% with the same inputs. Further, by upgrading the local animals with descript indigenous breeds productivity is expected to double over a 3-5 year period. This increased productivity coupled with market linkages shall result in increased incomes.
10	Breed improvement of goats	Breed improvement. Increase in meat and milk production by 30 to 50% leading to higher incomes

### 3.14 Integrated Farming System

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

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

The advantages of IFS are indicated below:

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

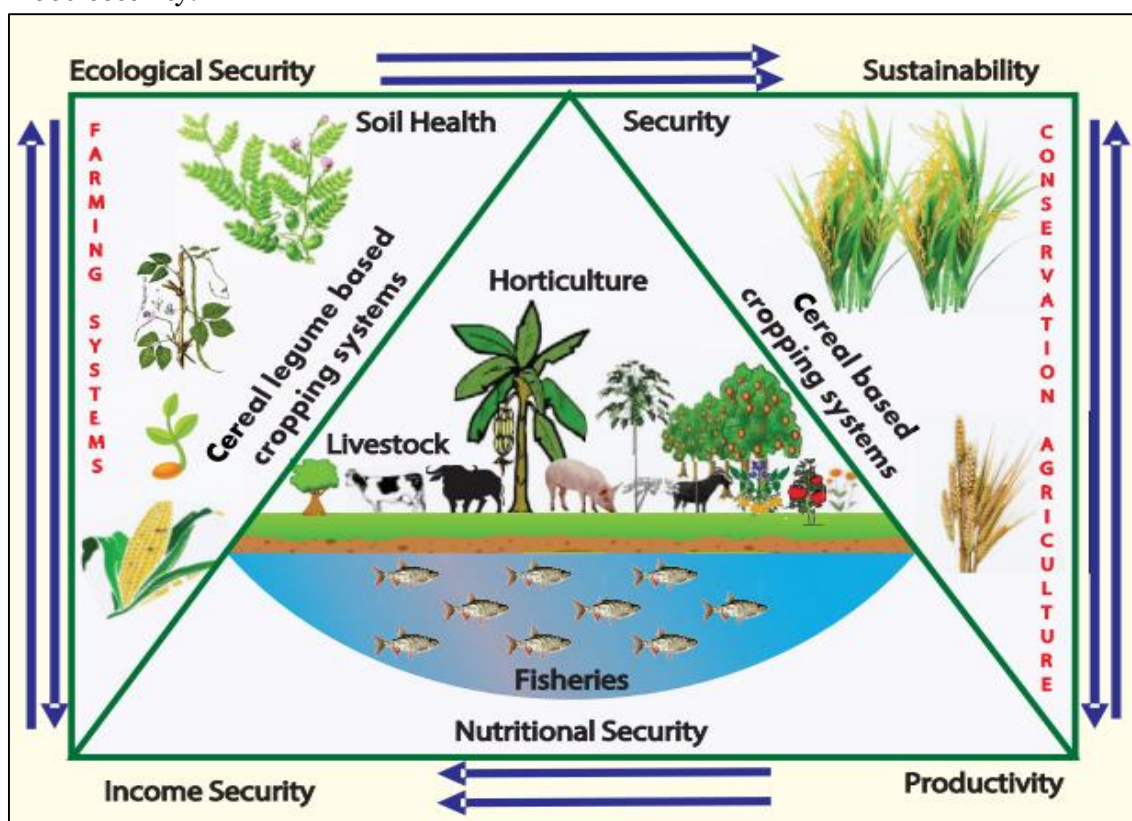


Figure 3.3: Flow chart showing Integrated Farming System

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. There is a need for evolving appropriate integrated farming systems in the state as it is blessed with diverse agro-ecological situations. Some of the integrated farming combinations possible in states are suggested below:

- Agriculture + Dairy + Agro Forestry + Bio-Gas/vermi Plant
- Horticulture + Fisheries Pond + Poultry + Bio-Gas/vermi Plant
- Horticulture + Vegetable + Poultry + Fisheries Pond + Agro Forestry



- Agriculture + Medicinal/Bio-Fuel Crops + Animal Husbandry + Bio-Gas/vermi Plant
- Agriculture + Solar Crop + Dairy + Apiculture + Poultry + Bio-Gas/vermi Plant

Integrated farming is a smart farming approach where residue of one activity act as input to another. This practice not only increases the income of farmers but also provide a sustainable solution against distorting ecological balance.

### 3.15 Agro Forestry

Agroforestry is the practice of growing trees on farms for the benefit of farm family. It is defined as “any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land. This is done either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area”. Agroforestry practice, can contribute substantially to advancing a sustainable agriculture through its influence on ecological and social process.

Agro-Forestry has not picked up that well and can reap its optimum benefits with little effort. Some of the issues indicating the reasons behind slow-pace of agro forestry in the state are highlighted in the chart below. These issues require immediate attention as agro-forestry can be an important tool in increasing farmers’ income sustainably.

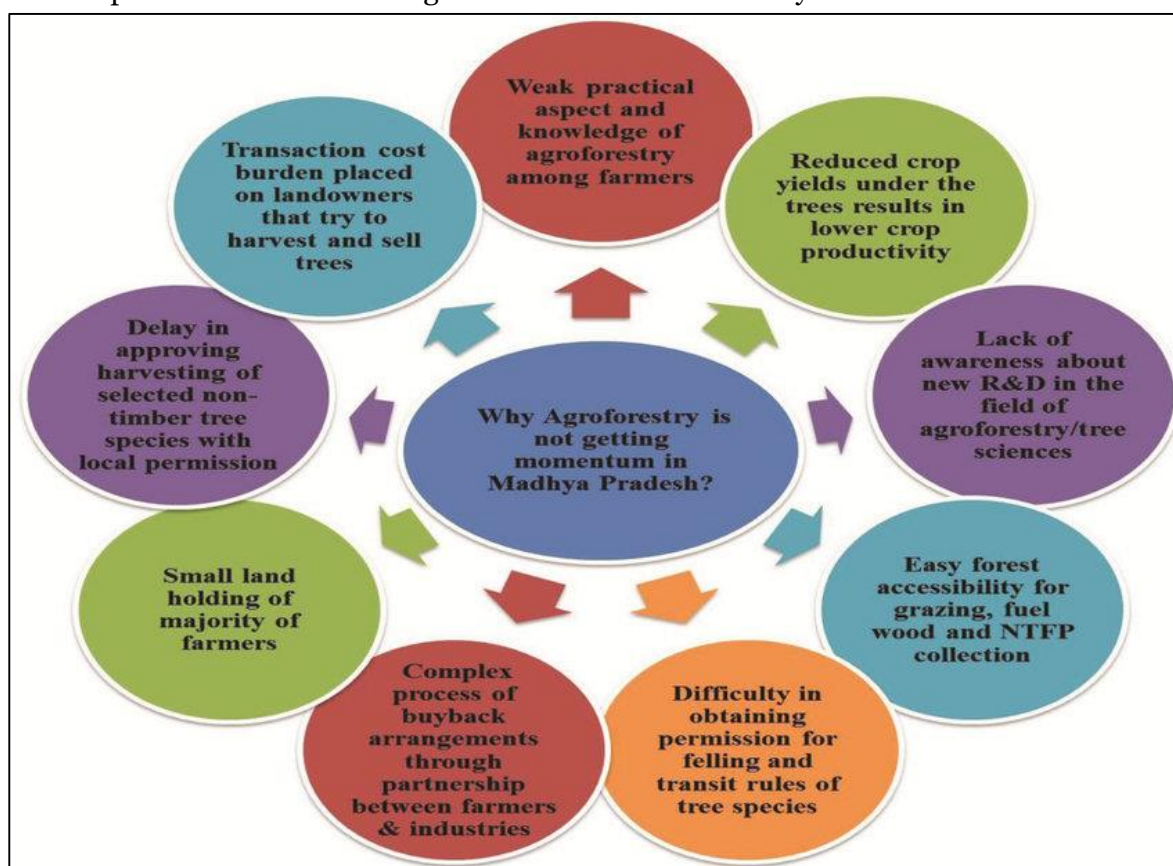


Figure 3.2 Agro forestry not getting momentum in the State

### Suggestive Agroforestry Models for Madhya Pradesh

Based on research and experimentation, the following are few suggestive agro-forestry models coupled with integrated farming, for the state:

**Table 3.9**  
**Agroforestry Models for Madhya Pradesh**

Classification	Tree Species	Intercrops	Recommended Area
Agri-silvicultural System	Bakain (Melia azedarach)	Foxtail Millet, Soybean	Western areas of the State
Agri-silvicultural System	Ardusa, Ardu (Ailanthus excelsa) Block & Boundary plantation	Green gram, Cluster bean & cowpea	Entire State
Agri-silvicultural and Silvi-pastoral System	Shisham/Sissoo (Dalbergia sissoo)	Wheat, mustard, barley, lentil (Rabi) and green gram, black gram, sesame (Kharif) ; Shisham with Napier and other suitable grasses	Bundelkhand region of MP and other arid and semi-arid region of the state
Silvi – Horti Agro-forestry System	Sagwan/Teak (Tectona grandis) + amla (Phyllanthus emblica)	Horse gram, Field bean, low spreading legume fodder during initial years, Sesbania grandiflora as fodder crop and host	Entire State
Agri-silvicultural System	Golden Bamboo (Bambusa vulgaris)	Green gram, black gram and sesame during Kharif season and mustard, chickpea and barley during Rabi season	Bundelkhand region of MP and other arid and semi-arid region of the state
Agri-silvi-horticultural System	Gmelina arborea and Eucalyptus spp.	Rice, Mustard, Linseed, Lentil, Okra, Pointed gourd, Bottle gourd and fodder	Entire State

**Bamboo Mission:** Government of India has exempted bamboo grown in non-forest areas from the requirement of felling/transit permit. The move will encourage bamboo plantation by farmers and help enhance their income. This amendment has now created a viable option for cultivation of bamboo in cultivable wasteland of the State.

Bamboo forms an important forest produce with high significance in socio-economic life of rural areas of the State. Harvesting of bamboo from natural forests generates every year employment of about 2.25 million person-days equal to ₹ 112.5 million wage earning. One hectare of bamboo plantation can produce 200 person-days of employment and 900 person-days in cottage industry with the raw material from this plantation.

Madhya Pradesh State Bamboo Mission (MPSBM) is promoting bamboo cultivation through its various schemes, covering entire gamut of operation i.e, cultivation, processing and marketing. Bamboo is one of the best suitable agro forestry crop, which has the potential in providing additional and sustainable income to the farmers of the State. In Madhya Pradesh, Basods (bamboo artisans) are important consumers of bamboo. Besides, the population living in the vicinity of forests also use/consume bamboo as per the State Nistar Policy. The total domestic requirement of bamboo, including Basods, has been estimated to be 1870 lakh stems. The potential for the same has been assessed and mentioned in Chapter 4 of this document.

Further, Bamboo based Farmers Producer Organisations (FPO) can be promoted across the State with at least one in each agro climatic zone. Bamboo is having several species and the ecology of the state support the cultivation of various species. Bamboo can be utilised for various purposes viz. furniture, art & craft, animal fodder, incense sticks, bamboo charcoal, cosmetics, medicinal use, low load structures, utensils, musical instruments, in fact some of

the bamboo species are edible and bamboo is consumed as pickle, vegetable etc. Considering the diverse species and usage, State Government in collaboration with State Bamboo Mission & NABARD may work together for promoting bamboo based FPOs.

### **3.16 Watershed initiatives in the district –Banking Plan and increase in credit flow**

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources through grant assistance by NABARD with the help of local NGOs. The major outcomes of the watershed development programme include increase in area under cultivation (up to 35%), improvement in productivity of various crops (29 - 53%), enhancement of groundwater recharge, change in net sown area and irrigated area, generation of additional employment, reduction in migration due to creation of employment, increase in cropping intensity and reduction in soil loss.

These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. Accordingly, the concessional refinance scheme (at 3% RoI) has been launched by NABARD, not only to encourage banks to lend to economic activities and create sustainable livelihood and employment opportunities in the rural areas but also to address the issues arising out of reverse migration.

In addition, this concessional refinance is also available for lending under Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the nation. These projects are being implemented by NABARD under Tribal Development Fund.

In the State, there are 35 ongoing watershed & 83 wadi projects, promoted by NABARD, benefitting around 1.50 lakh & 0.70 lakh families respectively. As conditions of these areas have improved people are looking for more opportunities for growth. Therefore, it is essential to ensure delivery of institutional credit in these areas which can be done by formulating area specific & dedicated Banking Plans. NABARD in association with banks are working in this regard and several banking plans are being prepared for launching in the State. Two such plans have been launched in Betul & Chhindwara in association with Madhya Pradesh Gramin Bank & Central Bank of India respectively.

### **3.17 PACS as Multi Service Centres**

Cooperatives are the lifeline for credit in rural areas and these institutions during 2019-20, extended 25% of the Crop Loan, signifying their importance. State is having 3-tier cooperative structure with MPStCB at apex level, DCCBs at middle and Primary Agriculture Cooperative Societies (PACS) at bottom. These are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. However, PACS are not in great shape and concerted efforts needs to be put in to lift the state of their operations. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD which are discussed below.

The rural credit cooperatives albeit extensive network have not been peer competent in terms of technology adoption especially at PACS level resulting in very limited services affecting the viability and sustainability of these organisations. Operations of PACS have certain limitations



& technology can be utilised as a facilitator to address these issues. NABARD, therefore contemplated to step up efforts on PACS computerisation through a stimulus grant support from Cooperative Development Fund (CDF). In this direction steps has been taken by NABARD in association with department of Cooperatives, GoMP. After completion of the project, the PACS will get integrated into one technology platform within the state and will be capable of getting integrated into national network at a later date.

NABARD has been supporting PACS as MSC program from the year 2012 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating creating investment opportunities for rural youth in agriculture and also, making PACS as more competitive.

In Madhya Pradesh there are 4524 PACS of which around 2100 PACS are in profit. During the current fiscal roadmap for transforming 351 profitable PACS in the state, has been prepared. Under policy initiative refinance is available at 4% RoI. This will help many PACS to convert into MSCs, thereby boosting their balance sheet.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Atmanirbhar Bharat initiative of GoI, for establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure, it is expected that farmers would be able to reduce post-harvest losses and increase their value realization for the produce. PACS are having option to take refinance in convergence with AMI Scheme of GoI wherein they can claim 3% interest subvention, hence making 1% as effective RoI.

### **3.18 Skill India Scheme related to Agriculture and non-Agriculture**

Skill development is an important driver to address poverty reduction by improving employability, productivity and helping sustainable enterprise development and inclusive growth. While there is large scale unemployment there is also the paradox of unavailability of appropriately skilled manpower. Informal workers, high levels of under employment, skill shortages, labor markets with rigid labour laws, and institutions, dominate the employment sector in India further worsened by CoVID 19. During COVID lockdown, Agriculture sector was the only sector that was least affected signifying the importance of agriculture and its allied sectors. The huge migration of agriculture labour out of fear to their native places who have acquired knowledge of different agricultural operations in due course of time with practice left a temporary vacuum of human resource in agriculture. Although the techniques developed and mechanization came to rescue of farmers but not up to the desired level but attracted the attention to develop skill in agriculture sector. India is short of skilled human resource in agriculture and so is Madhya Pradesh. There is a need to conduct a state level study to analyse the skill gaps in agriculture. These skill gaps may be addressed by formulating Agriculture Sector Skill Councils at District level in convergence with KVKs. Training related to horticulture, post-harvest management, bee keeping, dairy, high-tech farm practices may be provided to farmers. Leading institutes such as ICAR & State Universities may act as resource point. In an attempt to encourage banks in the State, to lend for high-tech farm practices, NABARD has formulated Area Development Schemes & Bankable Model Projects details of which are mentioned at the beginning of this chapter.

### 3.19 COVID-19 related initiatives of the Government of Madhya Pradesh

Government of Madhya Pradesh responded swiftly to the COVID-19 crisis by introducing a series of interventions across all sectors. This not only helped in reviving economy but also provided livelihood opportunities. Some of the initiatives are mentioned below:

- **Rozgar Setu Scheme:** The Madhya Pradesh Government launched the ‘Rozgar Setu’ scheme, to help secure employment for skilled workers who lost their job & returned to their homes due to COVID. Madhya Pradesh was the first state to devise such work plan for the workers. In this State Government acted as a setu (bridge) between workers and employers. This fulfilled the labor requirement of industries as well as provided employment to workers during the Covid-19 pandemic.
- **CM Rural Street Vendor Credit Scheme** (मुख्यमंत्री ग्रामीण पथ विक्रेता ऋण योजना): Street vendors are an integral part of the rural informal economy as they provide various materials and services to rural people at reasonable prices. They are known as Rehri Wala, Thele Wala etc. COVID-19 resulted into shutting down of their business thereby adversely affecting their livelihoods. Madhya Pradesh Government, on lines with PM-Svanidhi (GoI’s Scheme for Urban Street Vendors), launched a dedicated scheme for the rural street vendors. Under the scheme an amount upto ₹10,000/- (working capital) interest free loan through banks is provided to the street vendors in rural areas. The state government bears 14 percent interest subsidy on loans per beneficiary. In addition, the state government under the scheme gives a credit guarantee. In order to have smooth & streamlined operation, “Kamgar Setu Portal” was launched by state.
- **Jeevan Shakti Yojana:** State launched the Jeevan Shakti Yojana during COVID pandemic which not only provided employment to women but also provided thrust in fighting the pandemic. Under this scheme, unemployed women living in the urban areas were provided employment in which entrepreneur women sold masks prepared by them directly to the state government.
- **Ensuring Procurement at Right Price:** The State Government passed an ordinance to insert required provisions in acts related to agriculture, keeping in mind that farmers get the right price for crops and to prevent distress sale of agri produce. These initiatives ensured the procurement of farmers’ produce at right prices and the state procured more wheat than any other state during COVID also, an incredible achievement for the state, which till a decade ago had to depend on wheat allocation from the Centre to meet its needs.

**Table 3.10**  
**Procurement of Wheat (Lakh MT)**

State/Year	2019-20	2020-21	Growth
Madhya Pradesh	67	129	92.54%
Punjab	129	127	-1.55%
Haryana	93	74	-20.43%
Rajasthan	14	22	57.14%
Uttar Pradesh	37	35	-5.41%
Other States	1	1	0.00%
India	341	388	13.78%

Source: Food Grain Bulletin-June, 2020, Department of Food and Public Distribution, Govt. of India

There has been a growth of 92.5% in wheat procurement over previous year.

- **Atmanirbhar Madhya Pradesh Roadmap – 2023:** Madhya Pradesh is the first state to have a roadmap on the lines of Atmanirbhar Bharat for making state self-reliant in major aspects. It is a clear strategy on infrastructure and agriculture development, health,

education, economy, employment and good governance. Some of the key features of Atmanirbhar MP are shown in the table below.

**Table 3.11**  
**Key features of Atmanirbhar MP**

<b>‘Atmanirbhar’ MP Roadmap – 2023</b>	
Developing MSME Corridors	100% Domestic Tap Water Connection
Setting up Green Energy Corridors	Going Local in Purchase of Goods
Converting SHCs/PHCs into Health & Wellness Centre	Education for All
Priority to Agriculture & Farmers	Increasing Area under Irrigation
Farmers Producer Organizations (FPO) Movement for Collectivization of Agriculture Produce	Women's Empowerment
Public Participation and Social Audit through Deen Dayal Committees	

### **Initiatives of Government of India/RBI/NABARD**

- NABARD under Special Liquidity Fund (SLF), announced by the Government of India to support Rural Financial Institutions, released an amount of ₹2000 crore to MP State Cooperative Bank for ensuring liquidity at ground level to ensure that farmers got adequate and timely credit for Kharif.
- RBI announced extension of moratorium period and allowed rephasing of loans. This move provided relief to many MSMEs. Measures were also taken to provide special credit limits to MSMEs for ensuring liquidity.
- NABARD came up with various Long Term Refinance schemes at concessional rate for ensuring liquidity viz. PACS as MSC, special refinance for Wade/Watershed, WASH, refinance for supporting MSMEs involved in Food Processing etc.
- Government of India announced special package for agriculture and MSMEs including several schemes and creation of new funds.

### **3.20 Horticulture Development and Food Processing – Sunrise Sectors for Madhya Pradesh**

The Central Institute of Post-Harvest Engineering and Technology (CIPHET), Ludhiana, estimated the harvest and post-harvest losses in country at around ₹ 93000 crore in 2012-13 nearly 16% of fruits and vegetables and 6% of cereals. Missing links such as processing capacity, transport links and storage facility are reasons for this wastage. Promotion of food processing industries can play a vital role in reducing huge losses and ensure better prices to the farmers. Food Processing can emerge as a major sector for doubling of farmer's income as the state is bestowed with abundant resources in terms of agriculture produce and suitable incentives from the State Govt. However, it requires coordination between horticulture department, industries department (MSME), Madhya Pradesh Trade and Facilitation Corporation (MPTRIFAC) and bankers.

As discussed in chapter 1, State is the leading producer of several Cereals, Fruits & Vegetables. This diverse basket of agricultural raw material base and agro-climatic attributes provide the requisite platform for the state to leverage upon, for development of a vibrant food processing industry. Horticulture is one of the burgeoning sectors in the State.

Madhya Pradesh is not having problem of production but “Problem of Plenty”. The State is now surplus in several commodities but processing infrastructure has not improved much when compared with improvement in production due to better irrigation facilities. Production without processing results in less income to farmers as high production leads to fall in prices affecting the farmer’s income. Primary and Secondary processing of agri commodities will lead to better price realization

The involvement of Farmers’ Producer Organization (FPO) for quality raw material supply and modernization of technology can play a vital role in making Indian food industry go global with suitable incentives by State Govt. and credit support from the banking sector. Food processing has been identified as a thrust area in “Make In India”.

The Reserve Bank of India has classified loans upto an aggregate limit of ₹ 100 crore for agro and food processing, as priority sector agriculture. NABARD has also identified financing Food Processing sector as a thrust area for providing 100% refinance to banks. Govt. of India has instituted a special Food Processing Fund (FPF) with a corpus of ₹ 2000 crore with NABARD to provide concessional finance to Mega Food Parks and Designated Food Parks and to the individual units being set up in these food parks. State Governments, entities promoted by State Governments or Govt. of India joint ventures, Special Purpose Vehicles, Cooperatives, Federations of Cooperatives, Farmers Producer Organizations, Corporates, Companies, Entrepreneurs, etc. are eligible for term loan assistance, with a tenure of seven years (two years moratorium), directly from NABARD, for setting up Designated Food Parks and individual food processing units in these parks. Details of the designated food parks and agro processing clusters has been mentioned in Chapter 5.

Based on raw material availability in the state and adjoining areas. Table below indicates the products that have the potential for processing in the state.

**Table 3.12**  
**Scope for Food Processing Activities**

<b>Commodity</b>	<b>Preferred Region</b>	<b>Preferred Activity</b>
Potato	Indore, Ratlam, Mandsaur, Ujjain	Potato Chips, flakes, potato fries, frozen foods, ready to cook food, potato extruded snacks
Wheat	Indore, Ratlam, Mandsaur, Ujjain, Neemuch	Flour mills, bread and bakery, pastas, readymade chapattis, wheat based alcohol fermentations
Pulses	Guna, Vidisha, Narsinghpur, Chhindwara	Polishing, packaging, pappad, roasted pulses, snacks noodles, dried soup mixes
Oranges	Chhindwara, Hoshangabad	Orange fruit processing, juices, squashes, marmalades

## CHAPTER - 4

### POTENTIAL CREDIT OUTLAY

#### 4.1 Credit Potential for Agriculture

Agriculture sector is broadly divided into 03 sub-sectors viz Farm Credit, Agriculture Infrastructure and Ancillary Activities. Out of total projection of ₹ 217374.34 crore for Priority Sector in the state for the year 2021-22, projected potential for agriculture sector has been assessed at ₹ 160709.73 crore.

Madhya Pradesh has been playing a lead role in ensuring food security of the nation, thus acting as the food bowl of the country. It is an agrarian state where about 55% of the population thrives on Agriculture. Creation of good irrigation and rural connectivity infrastructure as well as its utilization is one of the major factors for high agriculture growth in the State.

Madhya Pradesh holds the first position in production of pulses (32% national share) & oilseeds (22% national share) as per Agriculture Statistics at a Glance 2019, MoA & FW, GoI. The State also holds second position in production of food grains (12% national share). The agricultural production in terms of area under cultivation & production of major crops in the State for last three years is given below in table 4.1:

**Table 4.1**  
**Area, Production and Yield of Major crops**

Crop	2017-18		2018-19		2019-20	
	Area (‘000 ha)	Prod. (‘000 MT)	Area (‘000 ha)	Prod. (‘000 MT)	Area (‘000 ha)	Prod. (‘000 MT)
Paddy	2035	7349	2812	7926	3110	11100
Wheat	5803	20020	7722	25276	10227	33732
Maize	1353	4813	1267	4133	1537	4527
Toor/Arhar	647	839	213	180	249	231
Gram	3590	5385	3103	3997	1927	3268
Urad	1789	1744	2437	1132	1794	503
Mustard	748	976	707	1041	675	914
Soyabean	5010	5321	5419	5809	6194	3859
Cotton (bale of 170 kg)	603	953	455	879	650	830

(Source: Department of Farmers welfare & Agriculture Development, Govt. of Madhya Pradesh)

Due to improvement in irrigation infrastructure & conversion of fallow land, the gross cropped area is increasing every year and on completion of irrigation projects, which are under construction, cropping intensity will further improve.

#### 4.1.1 Crop Production, Maintenance and Marketing

As per Agriculture Census 2015-16, the number of land holdings of Small and Marginal Farmers account for 48% and 27% of the total land holdings whereas their total land holdings account for only 15% and 24% of the total land respectively, in the state. There is an imperative need to address credit needs of this segment of farmers. In order to strengthen our farmers and provide access to bank credit, the Government of India had launched a drive in the month of February 2020 to provide Kisan Credit Cards (KCCs) to all PM-KISAN beneficiaries. There were 70.56 lakh PM-KISAN beneficiaries in the State as on 31st March 2020 and 62.19 lakh KCC have been issued by banks till 31st March 2020.

On the lines of PM Kisan Samman Nidhi Scheme, the state Govt has launched Mukhya Mantri Samman Nidhi Yojana, a DBT scheme of cash transfer of ₹4000/- in two instalments to farmers in the state. Thus, the eligible farmers in the State will be getting ₹10,000/- in a year through DBT for purchase of inputs and meet other related expenses. This will make farming more viable for 76% Small & Marginal Farmers of the State.

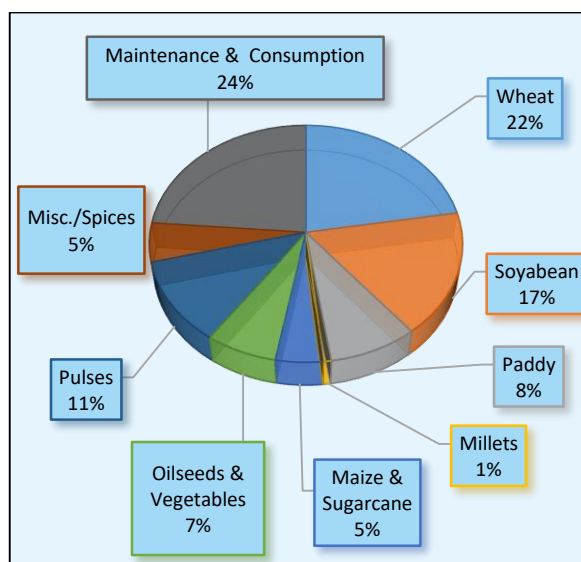
The details related to Net Sown Area, Gross Cropped Area, Cropping Intensity, Net & Gross Irrigated area etc. has been indicated in State Profile.

#### 4.1.1.2 Projections for the year 2021-22

The potentials for Crop loan has been assessed at ₹ 11173587.70 lakh for the year 2021-22 as against ₹ 10300564.74 lakh assessed for the year 2020-21, projecting a growth of 8.48% over the previous year.

**Table 4.2**  
**Crop Wise Physical and Financial Projection**

Activity	Physical (Ha)	Financial (₹. lakhs)
Wheat	6762236	2492418.70
Soyabean	4792386	1892364.04
Paddy	2522346	937953.52
Millets	367509	79861.79
Maize & Sugarcane	1440511	500928.28
Oilseeds & Vegetables	1727331	752806.90
Pulses	4446011	1277923.42
Misc./Spices	876085	590155.93
Maintenance Consumption	NA	2649175.12
<b>Total</b>	<b>22934415</b>	<b>11173587.70</b>



Ref: District wise breakup of the activities is given in Annexure 1(A).

Banks disbursed ₹ 4749590 lakh during 2019-20 and a target of ₹ 9686400 lakh has been set for the year 2020-21.

#### 4.1.1.3 Issues and suggested Action Points

##### Issues:

- Disruption of repayment culture because of Debt Waiver Schemes, banks are unable to lend fresh credit as previous overdue not settled in farmers account.
- Provision of credit to tenant farmers/share croppers.
- Gap in the extension services, low coverage and delay in claim settlement under PMFBY and issuance of Soil Health Cards (SHCs).
- Unchecked use of fertilizers and pesticides degrading the soil quality.
- Issue of pledge financing against the crops.
- Lower Individual Maximum Borrowing Power (IMBP) fixed by PACS due to lack of resources.
- Large number of SF and MF either are outside the banking fold or are unable to avail adequate credit.

- Disparity in Scale of Finance (SOF) across the districts & no separate SoF for progressive farmers making use of high-tech practices in agriculture.
- Delay in approving/rejecting online mortgage by the authorities. Online mortgage will prevent multiple financing.

### **Suggested Action Points:**

- Awareness camps may be conducted by banks in association with state government to make farmers aware about the benefits of on time repayment.
- Covering all PM-KISAN beneficiaries under KCC. Besides this, banks should aim at covering each and every farmer including share croppers/tenants under the ambit of KCC.
- Timely availability of good quality seeds and fertilizers need to be ensured before the sowing season.
- To bring uniformity and reduce disparity in SOF, SLTC may rationalize the SoF recommended by DLTCs such that it may have uniformity at least in the districts falling in same agro climatic zone to avoid under or over financing. Further, there may be provision of extra 10 % for progressive farmers who adopt modern farming practices viz Precision/Integrated farming, Greenhouses etc.
- Workshops/Trainings for farmers on water management, micro-irrigation, use of organic manure, effect of excessive use of fertilizers. Farmers to be encouraged to use solar pump sets instead of diesel/electric pump sets, usage of Drip and Sprinkler irrigation.
- Agri universities, KVKs, RETIs and FLCs can play active role in disseminating technology at the doorsteps of the farmers.
- Farmers Producers Organizations (FPOs) need to be encouraged for collective farming and aggregation of produce. There is a need to strengthen and make effective use of Farmers' Club.
- Tenant farmers and oral lessees may be grouped under JLGs to facilitate bank linkage. Banks need to prepare special road map for such cultivators. In addition, propagation of collective farming techniques amongst the SF and MF needs to be promoted.
- Banks to encourage post-harvest loans against Negotiable Warehouse Receipts.
- Insurance premium to be promptly deducted for all loanee farmers and remitted to the insurance company by banks. Banks/Insurance companies should ensure that all crop insurance related claims are settled in time as it provides relief to the distressed farmers.
- A thrust needs to be given to agro processing units to leverage the bumper agri production in the state.

### **4.1.2 Water Resources**

**4.1.2.1** The State is rich in water resources. There are 10 major rivers in the State. All the rivers of the state are rain fed. The average surface water availability in the state at 75% dependability is estimated to be 81500 MCM. Out of this, 56,800 MCM is allocated to the State and remaining 24,700 MCM of water is allocated to neighboring states under various Inter State Agreements.

The State has an ultimate irrigation potential of 152.05 lakh Ha i.e. Net Sown Area against which 115.35 lakh Ha has been irrigated. The share of NIA to NSA is around 76%, which is one of the highest in the country. Strengthening of irrigation infrastructure will result in 100% coverage of Net Sown Area under irrigation and augment conversion of fallow and wasteland



into arable land. At present, 70% of the area is irrigated by the tube/bore wells, 20% by canals/channels and 10% by tanks & other sources.

As per the administrative report of Water Resource department, GoMP, a total of 5460 projects up-to December, 2019 under different categories viz Major (culturable command area >10000 ha; 19 projects), Medium (culturable command area 2000 - 10000 ha; 97 projects) and Minor/Micro Irrigation (culturable command area <2000 ha; 5344 projects) have been completed. NABARD has also funded several of these projects under LTIF/RIDF as mentioned in Chapter-V of this document.

The classification of the state of groundwater development in the 313 blocks is as under.

**Table 4.3**  
**Ground Water Classification (Block Wise)**

Critical	Semi-critical	Over exploited	Safe
2	58	25	228

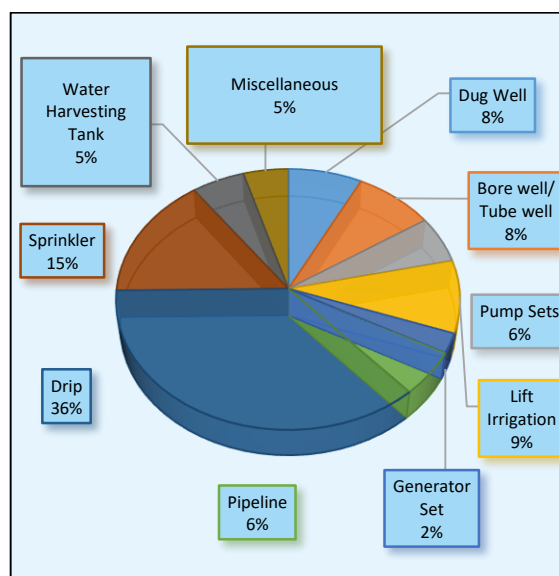
Source: Ground Water Year Book, India – 2017-18

#### 4.1.2.2. Projections for the year 2021-22

Taking into account factors such as unit cost, improvements in infrastructure etc., the projections for 2021-22 has been estimated at ₹ 849004.47 lakh as against ₹ 783588.05 lakh estimated for 2020-21. This represents an increase of 8.35% over that of the previous year. The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.4**  
**Water Resources - Physical and Financial Projection**

Activity	Physical	Financial (₹ lakh)
Dug Well (No.)	74101	64090.108
Bore well/Tube well (No.)	65676	69371.506
Pump Sets (No.)	138604	48829.45
Lift Irrigation (Ha)	64315	76299.48
Generator Set (No.)	45738	20796.13
Pipeline (Ha)	216476	47181.83
Drip (Ha)	327263	308372.52
Sprinkler (Ha)	224667	129525.616
Water Harvesting Tank (CuM)	70435	45772.39
Miscellaneous (No.)	86921	38765.44
<b>Total</b>	<b>1314196</b>	<b>849004.47</b>



District wise breakup of the activities are given in Annexure 1 (B).

#### 4.1.2.3 Issues and suggested Action Points:

##### Issues:

- Despite substantial increase in irrigation facilities, the credit growth under agriculture & allied activities is not commensurate.
- There is a need for proper maintenance of completed medium and minor irrigation

projects as also the irrigation potential utilized as against irrigation potential created.

- Most irrigation methods prevalent in the State are traditional in nature. Considering the impact of climate change on agriculture water efficient irrigation methods needs to be adopted.
- The State needs assured irrigation, particularly through Minor and Micro irrigation structures, by promoting substitution of traditional irrigation practices with water efficient methods such as drip and sprinkler irrigation.
- Silting in major tanks/water reservoirs adversely affects the water storage capacity.

### **Suggested Action Points:**

- Water User's Associations to be formed in all the completed irrigation projects to take care of their regular maintenance. WUAs may also prepare an area plan for increasing the credit flow in all completed irrigation projects locations.
- Diesel/electric pumps must be replaced with solar pumps. This will bring sustainability in agriculture and farmers must be encouraged to make use of solar/energy efficient pump sets in the fields for irrigation.
- Banks should encourage financing under water efficient methods of irrigation viz drip and sprinkler irrigation.
- Banks should plan separate road map for credit disbursement for the area where irrigation facilities have been improved substantially. Improvement in irrigation facilities denotes higher agriculture potential and need for enhanced credit which is essential to increase productivity and income of the farmers.
- De-silting of major tanks to retain their water storage capacity for better utilization of the resource.
- Government may assess crop wise water requirements & educate the farmers for efficient crop water management.

### **4.1.3 Farm Mechanization**

**4.1.3.1** Farm Mechanization leads to increased production and productivity through better utilization of irrigation potential, adoption of multiple cropping pattern, etc., besides minimizing cost, increasing income, reducing drudgery in operations and increasing cropping intensity. Post-harvest machinery helps in reduction of post-harvest losses and adds value through cleaning, grading and scientific packing. Farm operations like hoeing, irrigation, harvesting, threshing and marketing are required to be performed at appropriate time, with quality and precision to improve the yield. As production increases with mechanization of the farm operations, it creates good scope for commercialization of agriculture.

Further, timely marketing is also possible by quick mechanical transportation, cleaning and handling. The average size of farm holdings of 1.57 ha in the State, which is higher than the national average of 1.08 ha, is conducive for mechanizing the farming operations at a faster pace. Generally, one tractor is suitable for 23 ha of farm land. Considering present GCA and pace in improvement of cropping intensity patterns, there should be at least 11.35 lakh tractors in the State to carry on farm operations viz. ploughing, sowing etc. with complete mechanization. At present there are 7.68 lakh tractors in the State, thus indicating the gap of 3.67 lakh tractors. This gap needs to be covered in phased manner. Further, all efforts should be made to popularize IoT i.e. controlled farming techniques through robotics, drones and other smart technologies.

CIAE, Bhopal, an ICAR centre has developed several prototypes of agri implements suitable for use by machinery, which may be financed by banks.

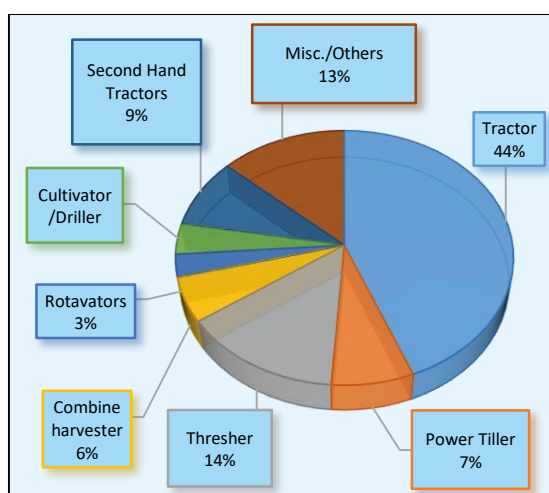
#### 4.1.3.2. Projections for the year 2021-22

While assessing potential various factors viz. size and spread of land holdings; irrigation facilities available, farmers' acceptance of farm mechanization activity; credit flow for the sector in the past etc. has been considered. The potential for farm mechanization for the year 2021-22 is assessed at ₹ 1146408.02 lakh as against ₹ 1065460.06 lakh estimated for 2020-21 projecting a growth of 7.60% over the previous year.

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.5**  
**Farm Mechanisation- Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Tractor	85225	503799.385
Power Tiller	51881	82291.06
Thresher	71217	163044.15
Combine Harvester	3134	64618.46
Rotavators	34966	33135.41
Cultivator/Driller	36607	44888.32
Second Hand Tractors	31828	101769.71
Misc./Others	157479	152861.525
<b>Total</b>	<b>472337</b>	<b>1146408.02</b>



District wise breakup of the activities is given in Annexure 1 (C).

#### 4.1.3.3 Issues and suggested Action Points

##### Issues:

- NPAs, particularly in farm machinery equipment's, are higher as compared to other agriculture loans.
- Disparity in spatial distribution of equipment dealers; farm equipment showrooms/shops are mostly located in few urban centers.
- Lack of technical knowledge about the choice of farm equipment best suited for farms.
- Absence of service stations in interior parts of the state.

##### Suggested Action Points:

- The problems of mechanization of smaller holdings can be overcome through (i) Cooperative management of farm machinery; (ii) Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings; (iii) Devising cost effective smaller machinery suitable for small farms; (iv) Popularizing the use of Power Tillers in place of tractors. Awareness may be created about power tillers instead of tractors, which are more conducive for small size land holdings.
- Technical expertise may be provided to the farmers with respect to appropriateness of farm machinery and its proper use.

- Service units should be encouraged and mobile service units to be started to fill the void of service stations in the interior/rural areas.
- Youth to be trained and provided bank loan for maintenance of farm equipment. Start-up culture may be promoted in farm mechanization sector. Youth can also act as counsellor to the farmers for bringing mechanization in the fields. Banks may encourage financing of power driven sprayers to control insect/pest on large-scale.
- The use of reaper may be considered in place of combined harvester as the stump left after harvesting by combined harvester can be converted into straw by the reaper. This will also help in controlling air pollution. Pellet making units may be promoted for effective utilization of surplus residue of harvested crops by reaper.
- ACABC scheme, PACS as MSC, CHCs should be promoted and banks may consider these while sanctioning agriculture credit.

#### **4.1.4 Plantation and Horticulture including Sericulture & Floriculture**

**4.1.4.1** The agro climatic conditions of the state is conducive for development of plantation and horticulture crops on a large scale. Due to their perennial nature, they help in preventing soil erosion by providing high-density green cover to the soil. Reclaimed wastelands and degraded lands can be effectively put to use for cultivation of various horticulture crops after suitable treatment. Being labour intensive, cultivation of horticulture crops provides employment and value addition in the form of processing, grading and packaging etc., further increasing the opportunities in rural areas.

The major fruit crops grown in the State are mango, guava, orange, banana, lemon and melons. The total area under cultivation of fruit crops is around 3.71 lakh ha. In addition, vegetable cultivation is one of the fast growing activities, especially in the areas surrounding the cities and urban areas. Green peas, onion, cauliflower, tomato etc. are some of the prominent vegetable crops grown in the State with an area of around 9.05 lakh ha under cultivation.

Floriculture that includes cultivation of flowering and ornamental plants for direct sale or for use as raw materials in cosmetic, perfume and pharmaceutical sector, is one of the emerging activity in the state. The state has 0.30 lakh Ha under floriculture and ranks 3rd in production of Loose Flowers (production 3.95 lakh MT). Major flower crops grown in the state are Marigold, Rose, Rajnigandha, Gladiolus, Chrysanthemum etc. Floriculture is a high value crop for the farmers, which gives more income to the farmers, and hence it has an important role in doubling of farmers' income in the state. Spices such as garlic, ginger, chilly, coriander etc. are the prominent spice crops that are grown in around 7.18 lakh ha.

The agro climatic conditions of the State are also suitable for sericulture development. Mulberry, Tassar and Eri are the three varieties of silk produced in the State. The silk industry is labour intensive and hence serves as an effective tool for poverty alleviation. In order to make silk production more profitable, weaver societies have to be made more organised and effective.

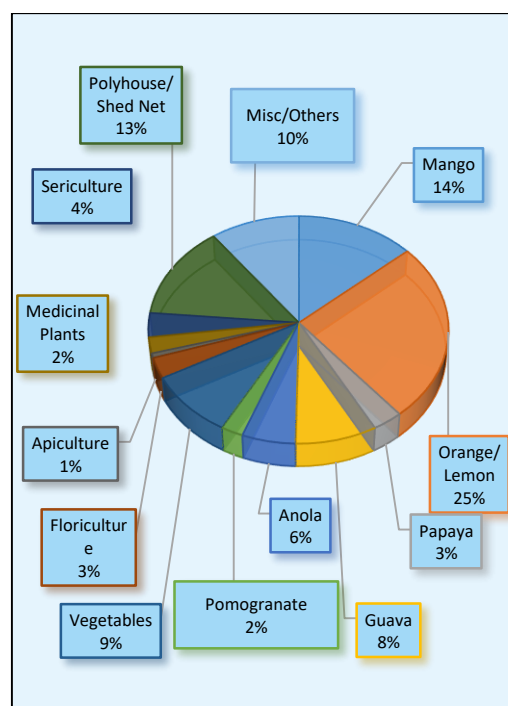
#### **4.1.4.2 Projections for the year 2021-22**

The component wise physical and financial projections for the year 2021-22 is assessed at ₹ 326204.19 lakh as against credit potential during 2020-21 of ₹ 305756.42 lakh representing a growth of 6.69% over last year.

The component wise physical and financial projections for the year 2020-21 are as under:

**Table 4.6**  
**Plantation & Horticulture - Physical and Financial Projection**

Activity	Physical	Financial
	(Ha)	(₹ lakh)
Mango	30058	44340.72
Orange/Lemon	70283	82678.06
Papaya	12444	10038.39
Guava	28127	27147.67
Anola	21010	17711.97
Pomogranate	6242	7391.02
Vegetables #	45354	29681.21
Floriculture #	6855	9548.95
Apiculture	5541	2091.5
Medicinal Plants#	9682	7356.6
Sericulture	3683	11214
Polyhouse/Shade-Net/Nursery	7390	43800.27
Misc/Others	30691	33203.83
<b>Total</b>	<b>277360</b>	<b>326204.19</b>



# Districts where SoF is defined for these activities, the potential for the same has been taken in Crop Loan section under Miscellaneous. District wise breakup of the activities are given in Annexure 1 (D).

#### 4.1.4.3 Issues and suggested Action Points:

##### Issues:

- Shortage of planting material & inadequate extension support.
- Lack of awareness amongst farmers about package of practices for different crops.
- Lack of awareness and facilities for post-harvest management of crops viz grading, sorting & packaging.
- Lack of response from banks for horticulture loan.

##### Suggested Action Points:

- Horticulture department should give wide publicity about the various subsidy schemes available.
- Green-house/Poly-house/Shade-nets for cultivation of vegetables and flowers to be popularized.
- Community drying yards to be constructed for chilies, turmeric etc.
- Cluster promotion of medicinal & aromatic plants with market tie-ups will help in increasing the income of farmers.
- KVKs and AUs to disseminate improved technology to the farmers' fields. The technology of multi species/high density cropping systems increases the productivity per unit area.
- Establishment of Tissue Culture Labs in Universities, Research institutions, KVKs through Government support or by Private sector through Institutional credit.
- SHGs and JLGs to take up nursery activities on a large scale to increase the availability of planting material.
- There is a need to establish and promote local mandis at panchayat and block levels and link them digitally (e-GrAMS).

- Area based schemes to be implemented for development of horticulture clusters.
- Landless entrepreneurs, who are otherwise interested in undertaking horticulture, can be facilitated to take land on lease to promote horticulture including poly house cultivation.

#### 4.1.5 Forestry and Wasteland Development

**4.1.5.1** The State has the largest forest cover in the country. As per the India State of Forest Report 2019, the forest cover in the state is 77,483 sq. km, which is 25.14% of the state's geographical area. However, the recorded forest area including reserve forestland and tree cover is 94,689 sq.km, which is 30.72% of its geographical area. The major sub-sectors that require credit support are farm forestry, social forestry, agro forestry commercial forestry, wasteland development, cultivation of medicinal plants, primary processing of honey etc.

Madhya Pradesh State Bamboo Mission (MPSBM) has formulated several schemes, which covers the entire gamut of operation i.e, cultivation, processing and marketing, which has the potential in providing additional sustainable income to the farmers. Bamboo also forms an important forest produce with high significance in socio-economic life in rural areas of the state.

Agro-forestry is an effective tool to mitigate risks viz. economic as well as environment and for better returns. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is proven. The details on Agro-Forestry are provided in Chapter-III of this document.

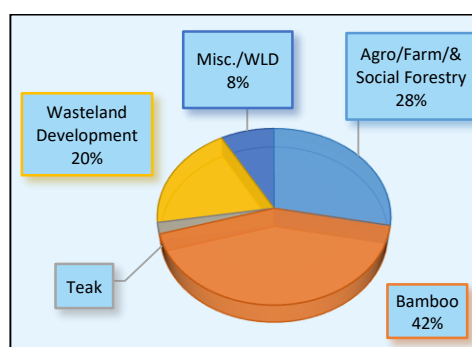
The state has 9.67 lakh ha of cultivable wasteland & 10.29 lakh ha of fallow land, which may be utilised for cultivation after development. In initial phases, millets can be cultivated on the developed land, as millets are hardy and grow well in dry zones as well as on wastelands, which generally have less fertile soil. Millets are highly nutritious, non-glutinous and rich in fibre, and easy to digest. Further crops like Jatropha (biofuel), Alovera (medicinal), sisal (fibre), castor (medicinal & biofuel) etc. also grows well in less fertile/dry land.

#### 4.1.5.2 Projections for the year 2021-22

The PLP projections for the year 2021-22 after taking into account factors such as unit cost and other developments stands at ₹ 58596.07 lakh. The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.7**  
**Forestry & Wasteland Development - Physical and Financial Projection**

Activity	Physical	Financial
	(Ha)	(₹ lakh)
Agro/Farm & Social Forestry	29059	16450.78
Bamboo	16738	24790.85
Teak	2777	1205.89
Wasteland Development	20360	11361.79
Misc./WLD	6961	4786.76
<b>Total</b>	<b>75895</b>	<b>58596.07</b>



District wise breakup of the activities is given in Annexure 1 (E).

#### **4.1.5.3 Issues and suggested Action Points**

##### **Issues:**

- Lack of modern practices in forestry.
- Reluctance of the bankers in financing long gestation projects.
- Forestation on private lands not picking up due to absence of forward and backward linkages.
- Inadequate facilities of marketing of forest produce.

##### **Suggested Action Points:**

- State may formulate policy on promotion of agro forestry. Bamboo based FPOs may be formulated & banks may lend for such activities.
- The rules and procedures for felling and transport of wood from private lands in the State needs to be liberalized to encourage the farmers to benefit from tree growing activities.
- Extension programme to promote afforestation should be based on well-tested technical and economic data to guide the farmers and the public in the right direction.
- Improving marketing Infrastructure for wood as well as non-wood forest produce. Joint forestry management groups (JFMGs) may be promoted for conservation of forest and marketing of the forest produce.
- Nurseries to take up the supply of forest species planting material. Promotion of NWFP/NTFP and medicinal plants.
- Investments in AYUSH can bring a revolution in farming of medicinal plants.
- The wasteland/dryland areas should be utilized for the cultivation of millets & other suitable crops.

#### **4.1.6 Animal Husbandry – Dairy Development**

**4.1.6.1** Next to crop production, Animal Husbandry is the most important income generating activity in rural areas. It plays an important role in the socio-economic development of Madhya Pradesh. These activities have not only contributed to food basket and draught animal power but have also maintained ecological balance.

Livestock, on an average, contributes about 12 per cent of farmers' income in India, and for SF, MF and landless labourers it is about 36 per cent. Furthermore, while farmers' income is growing at 3.5 per cent annually, income from livestock is growing at about 14.5 per cent. Therefore, in order to double income of farmers, it is important to focus on Animal Husbandry, particularly dairy. Considering this, Govt. of India has extended the KCC facility to the dairy & animal husbandry sector beneficiaries also.

Madhya Pradesh accounts for 9.7% of cattle and 9.4% of buffalo population as per the Livestock Census 2019. Efforts of the State Government in increasing milk production are yielding desirable results. As per data of NDDB for 2018-19, Madhya Pradesh has achieved third position in milk production in the country. The milk production in 2018-19 was 15.91 Million Tonnes, which is 8.15% higher than previous year (2017-18, 14.71 Million Tonnes). Also per capita milk availability in 2018-19 was 538 gm/day, which is higher than the national average 394 gm/day.



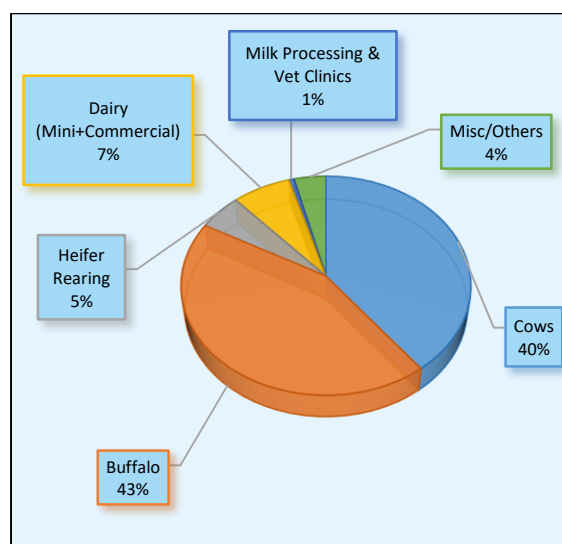
#### 4.1.6.2 Projections for the year 2021-22

The projection for the year 2021-22 after taking into account factors such as unit cost and other developments stands at ₹ 791225.41 lakh. This represents an increase of 14.51% over that of the previous year (₹ 690957.07 lakh).

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.8**  
**Dairy Development - Physical and Financial Projection**

Activity	Physical (No)	Financial (₹ lakh)
Cows	144438	159915.44
Buffalo	158962	245116.99
Heifer Rearing	19413	38718.15
Dairy (Mini+Commercial)	25957	208666.92
Milk Processing & Other Infra	1703	24026.34
Veterinary clinics	661	1495.55
Misc/Others	14150	15728.32
Working capital	NA	97557.70
<b>Total</b>	<b>365284</b>	<b>791225.41</b>



District wise breakup of the activities is given in Annexure 1 (F). Working Capital not indicated in Pie-Chart.

MP State Cooperative Dairy Federation Ltd (MPCDF) is the apex body of the 3 tier dairy cooperative structure in the State of Madhya Pradesh. The 6 regional Cooperative Milk Unions situated at Bhopal, Indore, Ujjain, Gwalior, Jabalpur and Sagar (Bundelkhand) procures raw milk from the village level dairy cooperative societies, process and market the pasteurized liquid milk in sachets and milk products under the brand name of “Sanchi” to the rural and urban consumers.

However, some of the infrastructure created for this sector is not being put to use to their full capacity.

#### 4.1.6.3 Issues and suggested Action Points:

##### Issues

- Non-availability of quality animals (especially high producing crossbred animals). The state has to depend on States like Gujarat and Haryana for improved breeds of animals.
- Inadequate feed, fodder and veterinary care facilities.
- The dairy management practices adopted by the farmers are unscientific. Training facilities for dairy entrepreneurs are not adequate.
- Lack of access to market in interior locations.
- Inadequate milk processing infrastructure in the state. Some of the Milk Unions of the state have become weak.

## **Suggested Action Points**

- Due to inadequate availability of quality green fodder, the milk yield of the dairy animals is not to the desired extent. To overcome this problem Govt. should provide & popularize hybrid fodder seeds like NBH (Napier Bajara Hybrid), Berseem & Sorghum etc. amongst the farmers.
- Wide publicity and training may be imparted for calf rearing in selected blocks to the youth for taking up this as a commercial activity.
- The Milk Unions of Ujjain, Bundelkhand and Gwalior needs to be strengthened and managed professionally.
- Borrowers having adequate infrastructure for fodder cultivation, access to essential veterinary services and marketing tie-up may be encouraged to take up commercial dairy farming.
- Encourage establishment of Private Veterinary Clinics with AI facility and Private cattle and buffalo breeding farms in rural areas by providing incentives and financial support to unemployed veterinary graduates.
- Milk marketing infrastructure of the State may be strengthened by increasing (i) number of milk unions, milk societies and milk routes, (ii) quantity of milk procured, (iii) capacity utilization of existing milk processing infrastructure.
- Insurance companies may ensure renewal of the insurance coverage through banks, arrange to retag animals and guide farmers.
- The KVKs may conduct more programmes on dairy management for farmers.
- Financing by banks may be done on a cluster development basis with tie-up arrangements with milk federations, marketing societies and NGOs.
- FPOs may be organized as dairy collectives for development on cluster cum co-operative basis.

### **4.1.7 Poultry Development**

**4.1.7.1** Poultry farming in the State is dominated by small backyard units. Commercial rearing of hybrid variety is very limited. Since major feed ingredients like maize and soya meal are abundantly available in the State, commercial poultry farming may be encouraged by inviting reputed breeding farms to establish units in the State.

Rearing of Kadaknath, a native breed of Jhabua and Alirajpur districts, which is now GI tagged, may be explored in other districts also, as the demand for meat of these birds is very high. Egg production increased from 11776 lakh p.a. in 2014-15 to 21432 lakh p.a. in 2018-19.

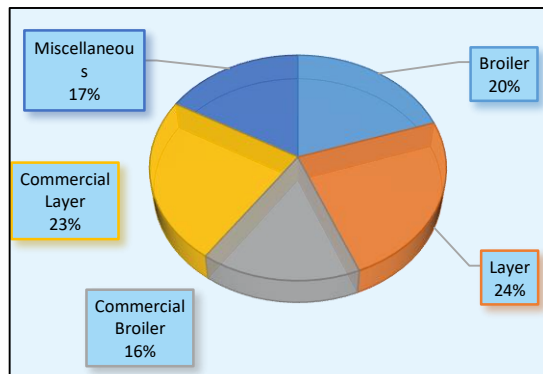
#### **4.1.7.2 Projections for the year 2020-21**

The PLPs for 2021-22 has projected a credit potential of ₹ 94291.70 lakh over the previous year projections of ₹ 73398.06 lakh.

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.9**  
**Poultry Development - Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Broiler	14292	16013.33
Layer	10939	19232.12
Commercial Broiler	2842	12832.54
Commercial Layer	635	18879.86
Miscellaneous	15926	13475.24
Working Capital	NA	13858.60
<b>Total</b>	<b>44634</b>	<b>94291.70</b>



District wise breakup of the activities is given in Annexure 1 (G). Working Capital not indicated in Pie-Chart.

#### 4.1.7.3 Issues and suggested Action Points

- Companies involved in poultry sector may be invited for establishment of breeding farms and hatcheries in the State.
- Contract farming may be thought of considering the wide potential available in the state.
- Health care services in the form of vaccine and insurance facilities may be ensured.
- Awareness about poultry may be created amongst farmers by the KVK through Farmers Clubs. Backyard poultry may be encouraged on a large scale, especially among the SHGs and JLGs.
- Poultry feed mixing plants may be set up with one plant in each district.
- Poultry dressing and packaging units may be set up in cities and district headquarters.
- There is big gap in demand and supply of eggs because of high initial cost of establishment of poultry layer farm. Therefore, banks should come forward to finance these projects.
- Farming of local poultry breeds (Kadakhnath) can be promoted through bank finance in JLG mode.
- Poultry sector gets affected due to rumors as witnessed during initial phases of COVID-19. Department should come forward for creating awareness among consumers so that poultry farmers do not suffer losses.

#### 4.1.8 Sheep, Goat, Piggery

**4.1.8.1** The State is having ample scope for sheep and goat rearing as adequate grazing and browsing area is available to feed the animals.

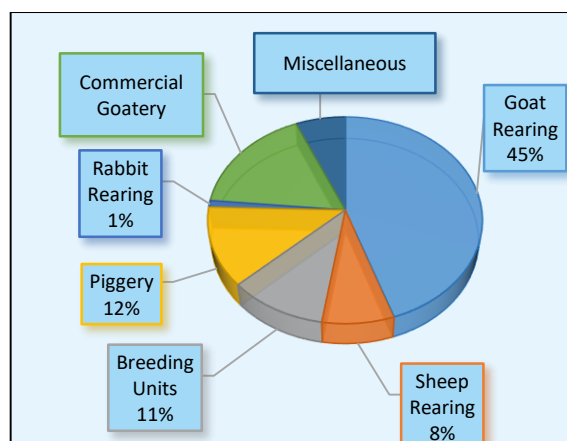
##### 4.1.8.2 Projections for the year 2021-22

The credit potential for the year 2021-22 after taking into account factors such as unit cost and other developments stands at ₹ 116849.69 lakh. This represents an increase of 14.55% over that of the previous year (₹ 102010.33 lakh).

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.10**  
**Sheep, Goat, Piggery - Physical and Financial Projection**

Activity	Physical (No)	Financial (₹ lakh)
Goat Rearing	56330	46530.93
Sheep Rearing	12635	8056.34
Breeding Units	9158	10992.46
Piggery	4621	12901.40
Rabbit Rearing	632	1082.02
Commercial Goatery	2269	17757.92
Miscellaneous	238	6681.12
Working Capital	NA	12847.50
<b>Total</b>	<b>85883</b>	<b>116849.69</b>



District wise breakup of the activities is given in Annexure 1 (H). Working Capital not indicated in Pie-Chart.

#### 4.1.8.3 Issues and suggested Action Points

- AH department may provide the necessary health care and extension services.
- Commercial goat rearing and stall fed goat rearing may be encouraged on a large scale around cities and districts bordering other States.
- Awareness may be created amongst the members of SHGs and JLGs about goat rearing.
- Breeding units, meat processing & wool processing units should be financed to encourage the sector.
- Strengthening of extension and support services for imparting necessary technical information & skills to the prospective entrepreneurs.

#### 4.1.9 Fisheries Development

**4.1.9.1** India, with about 7.7% of the global fish production, is the third largest fish producing country and the second largest aquaculture fish producer in the world. The country is also home to more than 10% of the global fish biodiversity and is one of the 17-mega biodiversity rich countries. Fisheries and aquaculture witnessed manifold rise in its production during past decades, from 7.5 lakh tons in 1950-51 to 137 lakh tons in 2018-19. The sector provides livelihood to about 16 million fishers and fish farmers at the primary level and almost twice the number along the value chain, and has enough potential to generate income, employment, growth in subsidiary industries, and earn foreign exchange for the nation. Besides offering a rich source of cheap and nutritious diet, the sector is also a source of livelihood for a large section of the economically backward population of the country.

MP being a landlocked state, the development of the sector in the State is entirely dependent on the inland water resources. The State, however, is blessed with abundant water resources in the form of rivers, ponds, lakes and dams. The Fish Farmers Development Agency (FFDA) has its centres in 38 districts of the State.

In 2018-19, fisheries sector in the state provided employment of 239.89 lakh man-days. State has performed well in developing fisheries sector, out of 4.25 lakh ha water spread area 4.20 lakh ha has been established for fish rearing. There are 2415 fisheries cooperative societies employing 89498 members. There are several schemes implemented by Centre as well as State

Governments to support fisheries sector viz. Fisherman Credit Card, Bachat-Sah-Rahat, Neel-Kranti Yojna etc.

The State is adequately placed with regard to production of fish seeds as can be seen from the table below.

**Table 4.11**  
**Fish Seed production**

Year	Target (In Lakh)	Achievement (In Lakh)	%
2015-16	10500	9521	90.67
2016-17	10700	11113	103.85
2017-18	11870	11172	94.12
2018-19	13650	13730	100.58
2019-20 ( up-to Nov,2019)	14170	14135	99.76

(Source: Dept of Fisheries & Eco-Survey 2019-20, GoMP)

The total production of fish has also doubled in the past 15 years. In 2018-19 & 2019-20 (Nov 2019), fish production stood at 1.73 lakh MT & 1.06 lakh respectively. Fisheries sector plays an important role in generating employment; therefore, there is scope for financing fish farmers in the State.

#### 4.1.9.2 Projections for the year 2021-22

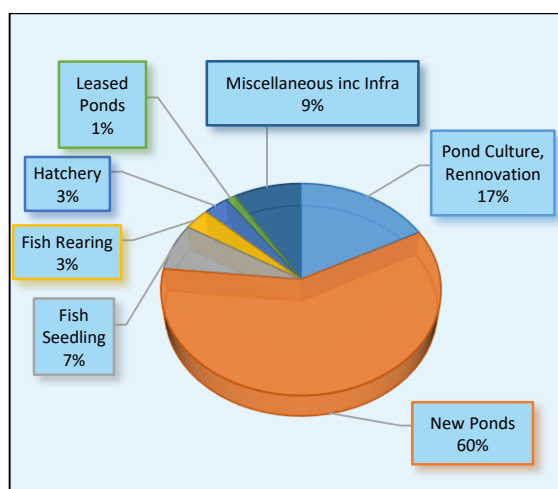
The credit potential of ₹ 105910.57 lakh for the year 2021-22 has been assessed after taking into account factors such as unit cost and other developments representing an increase of 6.83% over that of 2020-21 (₹ 99137.61 lakh).

This is because of the identified viable activity that can be undertaken for doubling of farmer's income and related state subsidy earmarked for the scheme. Considering this, Govt. of India has extended the KCC (AH) facility to the fisheries sector.

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.12**  
**Fishery - Physical and Financial Projection**

Activity	Physical (Ha)	Financial (₹ lakh)
Pond Culture & Renovation	10659	17059.87
New Ponds	8684	58604.39
Fish Seedling	1219	7038.96
Fish Rearing	1664	3196.03
Hatchery	168	3238.96
Leased Ponds	1402	1129.03
Miscellaneous inc Transport/Infra	3683	8499.09
Working Capital		7144.24
<b>Total</b>	<b>27479</b>	<b>105910.57</b>



District wise breakup of the activities are given in Annexure 1 (I). Working Capital not indicated in Pie Chart.

#### 4.1.9.3 Issues and suggested Action Points

- Inadequate storage and marketing facilities.
- Inconsistency in quality of fish seeds/fingerlings.
- Department of fisheries, Govt. of Madhya Pradesh may focus on linking fisherman societies to fish processing industries in the state or neighboring state.
- Lack of awareness among fish farmers about modern fish farm practices may be addressed by training and exposure visits of the farmers to other states.
- Generally, banks are hesitant to finance fisheries sector. Banks, in close coordination with fisheries department, can work together in improving the credit scenario.

#### 4.1.10 Others

**4.1.10.1** With mechanization in agriculture the importance of bullocks and bullock carts is being substituted with mechanised farm equipment's. However, many farmers rely on traditional animal farm power in many parts of the State. Native breeds of Malvi, Nimari and Kenkhata, bullocks of Haryana and Gir breeds are being used for various field operations.

#### 4.1.10.2 Projections for the year 2021-22

Taking into account the changes in unit cost and other developments, the credit potential for 2021-22 has been assessed at ₹ 78810.35 lakh. This represents an increase of 4.60% over that of the previous year (₹ 75347.39 lakh).

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.13**  
**Others rural activities - Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Two Wheeler	105369	51293.55
Bull/Ox	12872	6145.74
Bullock-Carts	13661	6475.598
Others - incl. Mini Truck	7504	14895.46
<b>Total</b>	<b>139406</b>	<b>78810.35</b>

A 3D pie chart illustrating the distribution of credit potential for rural activities. The largest segment is 'Two Wheeler' at 65%, followed by 'Others' at 19%, 'Bullock-Carts' at 8%, and 'Bull/Ox' at 8%.

Activity	Percentage
Two Wheeler	65%
Others	19%
Bullock-Carts	8%
Bull/Ox	8%

*District wise breakup of the activities are given in Annexure 1(J).*

## 4.2 Agriculture Infrastructure

### 4.2.1 Construction and Utilisation of Storage Facilities

**4.2.1.1** Post-harvest management of agricultural and horticultural produce is one of the biggest challenges facing the agriculture sector. Absence of proper storage facilities forces the farmers to go for distressed sale of their produce. However, these storage facilities have to be on scientific lines incorporating sorting/grading facilities, preferably near market yards.

Storage infrastructure ensures selling of produce at better times' thereby avoiding distress sales of the produce by the farmers.

The total warehouse storage capacity in the State is more than 220 lakh MT, of which around 109.90 lakh MT is owned by MP State Warehousing & Logistics Corporation and balance by FCI, MARKFED, Mandi Board, Coop Societies etc. There is regional disparity in availability of warehouses in the state. With increase in production & productivity over time, there is need to enhance storage infrastructure in the state and ensuring equitable distribution of the same to overcome regional disparities. As on 31.08.2020, there were 302 cold storages in the State with the total installed capacity of 13.74 lakh MT. The warehouse capacity is likely to increase in 2020-21 with construction of Warehouses by PACS under NABARD instituted "PACS as MSC" scheme. Scheme details are mentioned in Chapter 3 of this document.

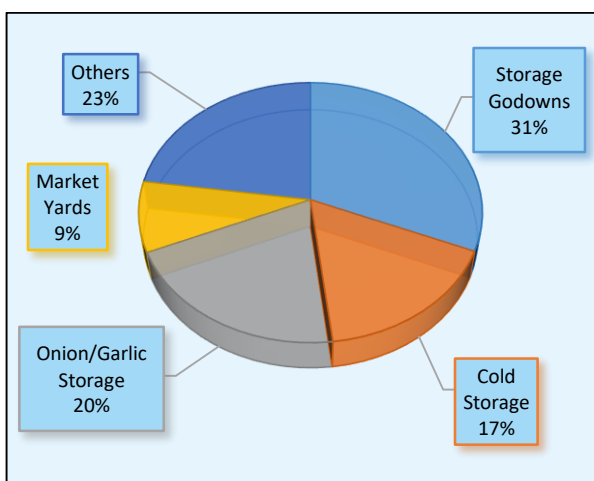
Agriculture production including cereals, oilseeds and fibre crops in 2019-20 was 622.37 lakh MT as per 4<sup>th</sup> estimated data. It is observed from the data on production, post-harvest losses and consumption that there is an average surplus of 50-60% in major agri crops grown in the state. Comparing this with warehousing capacity available it can be estimated that there is a requirement of 360 lakh MT of storage capacity to mitigate the post harvest losses. Thus there is a gap of 140 lakh MT which needs to be covered in phased manner. Similarly, there was an average surplus of 60-70% of the 303 lakh MT (1<sup>st</sup> estimated data) horticulture production in 2019-20. This signifies the importance of establishing strong network of cold chains as well as promoting agro processing infrastructure in the State.

#### 4.2.1.2 Projections for the year 2021-22

The credit potential for 2021-22 has been assessed at ₹ 494239.88 lakh which represents an increase of 17.29 % over that of the previous year (₹ 421400.48 lakh). The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.14**  
**Storage Godown - Physical and Financial Projection**

Activity	Physical	Financial
	(MT/Nos.)	(₹ lakh)
Storage Godowns	5627192	154662.4
Cold Storage	1359278	83128.75
Onion/Garlic Storage	573316	101046.105
Market Yards (Nos.)	4295	43142.68
Others-Storage Infra	239605	112259.94
<b>Total</b>	<b>7803686</b>	<b>494239.88</b>



District wise breakup of the activities are given in Annexure 1(K).



#### **4.2.1.3 Issues and suggested Action Points:**

##### **Issues:**

- SF/MF are generally not able to reap the benefits of the warehouse & cold storage facilities. They may be organized into FPOs.
- Lack of awareness about scientific storage techniques amongst farmers and entrepreneurs.
- Skewed distribution of the storage facilities available in the state.

##### **Suggested Action Points:**

- Micro warehouse with a capacity ranging from 100 to 500 MT may be propagated at the Panchayat level, which will benefit the small farmers.
- Accreditation of warehouses to Warehousing Development & Regulatory Authority for issue of Negotiable Warehouses' Receipt may be ensured.
- Farmers may form Producer Groups (FPOs/FPCs) to aggregate their product and deal with organised buyers for selling and sellers for availing benefits of bulk purchases.
- Primary processing viz., cleaning, sorting and grading needs to be developed at the farmers' organization and village level.
- Efforts may be made for expanding the cold chain functioning and strengthening of the market linkages.

#### **4.2.2 Land Development, Soil Conservation and Watershed Development**

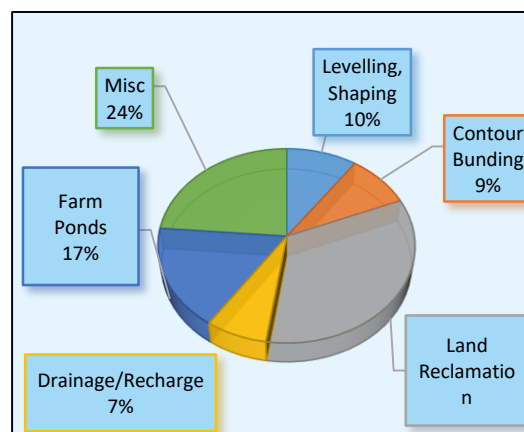
**4.2.2.1** Land development covers a broad spectrum of activities such as land levelling, bunding, soil conservation, reclamation of saline and alkaline soil, construction of farm ponds and watershed approach for soil and water conservation. The State's soil can be broadly classified into shallow and medium black, deep medium black, alluvial, mixed red and black soil. The soil is rich in potassium and has moderate levels of nitrogen and phosphorus. Depending upon the rainfall conditions, topography and land classification etc., activities under the sector are selected. Many of the activities related to Land development are either subsidised by the Government or are being executed with the support of budgetary resources. NABARD has developed the BHUVAN portal from NRSC, Hyderabad for monitoring its watershed projects.

##### **4.2.2.2. Projections for the year 2021-22**

Taking into account factors such as unit cost, technology and other developments, the credit potential for 2021-22 has been assessed at ₹ 115899.96 lakh. The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.15**  
**Land Development - Physical and Financial Projection**

Activity	Physical	Financial
	(Ha)	(₹ lakh)
Levelling, Shaping	55830	11314.68
Contour Bunding	57580	10380.09
Land Reclamation	61932	39006.93
Drainage/Recharge	18335	8171.37
Farm Ponds	39051	19604.76
Misc #	87508	27422.13
<b>Total</b>	<b>320236</b>	<b>115899.96</b>



#Misc – Surface water management, well recharge & others. District wise breakup of the activities are given in Annexure 1(L).

#### 4.2.2.3 Issues and suggested Action Points:

##### Issues:

- In the absence of knowledge about soil type, the farmers are unable to put the required nutrients in the right quantities which results in degradation of land.
- Lack of awareness about water and soil conservation measures.
- Lack of awareness about vermi-compost and organic fertilizers.

##### Suggested Action Points:

- Soil Health Card scheme of the Govt. of India should be popularized on a large scale among farmers making them aware about the nutritional requirements of their land for better productivity.
- Watershed approach to be popularized to cover more area for water and soil conservation. NABARD has launched special refinance scheme in which refinance is available at concessional rate for financing any activity under priority sector in watershed areas, financial institutions may take advantage of this.
- Commercial production of organic inputs may be encouraged by NGOs, farmer clubs, KVKs etc.
- Creation of awareness among farmers about farm ponds, low cost composting techniques and their benefits, integrated nutrient management and pest management through institutional mechanism like Farmer Field Schools (FFS).

#### 4.2.3 Other Activities under Agri Infrastructure

**4.2.3.1** Seeds and fertilizers are crucial inputs for increasing and sustaining agricultural production and productivity. The first Green Revolution in the country took place on the strengths of High Yielding Variety (HYV) seeds. However, the higher doses of chemical fertilizers gradually affected the soil fertility adversely and the productivity stagnated leading to the renewed thrust on 'Paramparagat Kheti' and more and more use of bio-fertilizers/pesticides, vermi compost, etc. Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agri products. This is making organic farming a growing business.

Further, plant tissue culture in recent years, has become important in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. The yield is better as the progeny comes from selected mother plants. The tissue culture laboratories can also be used to produce bio-fertiliser.

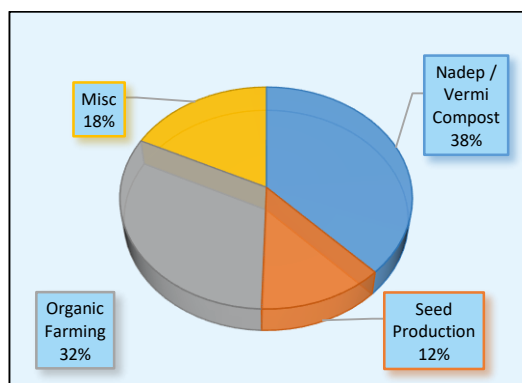
Biotechnology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, pest management and veterinary feed additives or supplements. For promotion of organic farming, identification of potential areas and crop is crucial. A holistic approach involving integrated nutrient management and pest management would be the best farming strategy, some of its components are Bio pesticides; Bio-fertilizers; Vermi-compost etc.

#### 4.2.3.2 PLP Projections for the year 2020-21

The credit potential for 2020-21 has been assessed at ₹ 94253.12 lakh representing a growth of 8.45% over the previous year (₹86907.81 lakh). The component wise physical and financial projections for the year 2020-21 are as under:

**Table 4.16**  
**Other Agri Infra - Physical and Financial Projection**

Activity	Physical (No.)	Financial
		(₹ lakh)
Nadep/Vermi Compost	156695	35598.23
Seed Production	15092	11989.56
Organic Farming	14803	29935.48
Misc (inc Tissue Culture)	12187	16729.85
<b>Total</b>	<b>198777</b>	<b>94253.12</b>



# Organic Farming: Organic Farming+Bio Fertilisers & Pesitices. District wise breakup of the activities are given in Annexure 1(M).

#### 4.2.3.3 Issues and suggested Action Points:

##### Issues:

- Lack of awareness about vermi-compost and organic fertilizers and pesticides.
- Inadequate propagation of tissue culture technology.

##### Suggested Action Points:

- Increased use of organic manure will result in reduced consumption of chemical/inorganic fertilizers, thereby saving the cost to farmers and reduction in the fertilizer subsidy bills of the government.
- Commercial production of organic inputs may be encouraged by NGOs/Farmers club etc.
- Technology available with KVKs and AUs for tissue culture may be widely popularized amongst progressive farmers.
- Seed production activities may be encouraged through the FPO mode.

## 4.3 Ancillary Activities

### 4.3.1 Food and Agro Processing

**4.3.1.1** Food processing industry has been accorded high priority by Government of India (GoI) and NABARD. Storing of the primary agriculture produce is one of the major problems of the agri industry. Post-harvest losses are in the range of 3% to 18% in food grains, fruits and vegetables, milk, meat, poultry and fish products. Processing helps in reducing such losses, besides increasing the shelf life of the commodities.

The State is bestowed with a number of favourable factors for food grain production and its processing. It is the largest producer of wheat, oil seeds, pulses and gram in the country. It is also the largest producer of garlic and coriander. Moreover, commercially flavoured varieties of wheat and potato are grown in the State. A large unexploited species of rare and valuable medicinal/herbal plants are also available in the State. All these factors are favourable for setting up several agro processing industries in the State.

Government of India has launched a centrally sponsored scheme, PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme) for providing financial, technical and business support for up gradation of existing micro food processing enterprises. This is a landmark initiative under Atmanirbhar Bharat Abhiyan offering excellent opportunity for micro food entrepreneurs, FPOs/SHGs/Co-operatives to benefit from the ₹10000 crore Scheme for Formalization of 2 lakh Micro Food Processing Enterprises. The unorganized food processing sector in India comprises nearly 25 lakh units, which contributes to 74% of employment in food processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family based enterprises supporting livelihood in rural household and minimizing their migration to urban areas. These units largely fall within the category of micro enterprises.

In rural areas, there is a need to fund micro enterprises, especially the unorganised ones and bring them into the ambit of formal sector. In order to give fillip to PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme), NABARD has come up with special refinance scheme at 4% RoI to all banks for financing micro processing enterprises.

There are 15 Designated Food Parks in the state (04 Mega Food Parks including 02 Spice Parks; 06 Food Parks and 05 Agro Processing Clusters). One MFP in the state viz. Avantee MFP and one Agro Processing Cluster viz. Nimar Agro Park has been financed in the state by NABARD, details of which has been provided in Chapter 5 of this document.

The State also has Agriculture Export Zones for various commodities such as wheat, potato, onion, garlic, other spices, pulses, gram, oranges etc. The details of the zones and the districts covered as under:

**Table 4.17**  
**Agri Export Zones**

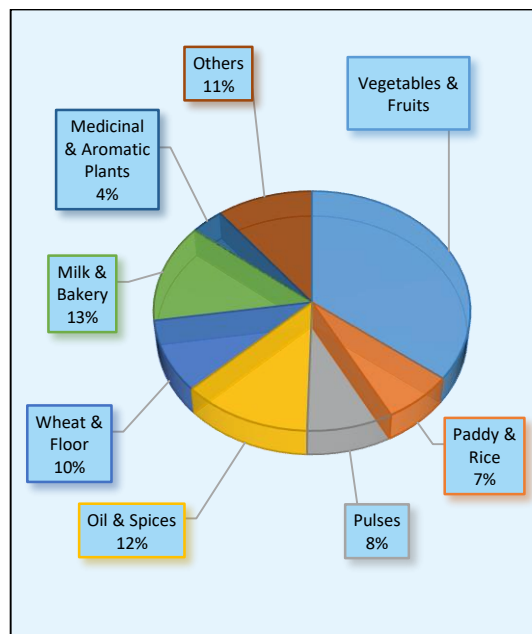
<b>AEZs</b>	<b>Districts covered</b>
AEZ Wheat	Ujjain Zone (Neemuch, Ratlam, Mandsaur and Ujjain), Indore Zone (Indore, Dhar, Shajapur and Dewas) and Bhopal Zone (Sehore, Vidisha, Raisen, Hoshangabad, Harda, Narsinghpur and Bhopal)
AEZ (Potato, Onion & Garlic)	Malwa, Ujjain, Indore, Dewas, Dhar, Shajapur, Ratlam, Mandsaur, Neemuch, and Khandwa
AEZ Seed-spices-	Ujjain, Shajapur, Ratlam, Mandsaur, Neemuch, Guna and Rajgarh
AEZ (Lentil & Gram)	Chhindwara, Vidisha, Narsinghpur, Raisen, Shivpuri and Guna
AEZ (Oranges)	Hoshangabad, Chhindwara and Betul

#### 4.3.1.2 Projections for the year 2021-22

The credit potential for 2021-22 has been assessed at ₹ 439783.33 lakh, which represents an increase of 6.34% over that of the previous year (₹ 413550.37 lakh). The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.18**  
**Agro Processing – Physical and Financial Projection**

Activity (Mill/Processing)	Physical (No./MT)	Financial (₹ lakh)
Vegetables & Fruits	5272	124892.39
Paddy & Rice	4547	23916.40
Pulses	1671	28999.16
Oil & Spices	3339	43642.52
Wheat & Floor	2604	34250.50
Milk & Bakery	3605	46833.15
Medicinal & Aromatic Plants	234	12764.79
Others	4361	37068.81
<b>CAPITAL (WC+TL)</b>		
<b>Term Loan</b>		352367.72
<b>Working Capital</b>		87415.61
<b>Total (WC+TL)</b>		<b>439783.33</b>



# Pie-Chart does not include Working Capital. District wise breakup of the activities are given in Annexure 1(N)

#### 4.3.1.3 Issues and suggested Action Points:

##### Issues:

- Lack of synergy/linkage between the micro, small and medium enterprises for processing.
- Inadequate financial assistance – assistance not being available at the right time and in right amount.

##### Suggested Action Points:

- Activities like soya processing, which offer good scope for employment generation and export earnings, may be considered as core activities as the state is the largest producer of soybean. Similarly, state is a major producer of wheat, pulses (including gram) and other oilseeds, thus offering good scope for units based on these commodities.
- Western Madhya Pradesh especially Indore & Ujjain division and to lesser extent districts of Jabalpur and Bhopal division have large surpluses of fruit, vegetable and spices. Accordingly, to increase the shelf life of perishables, cold chamber on farms, reefer vans, cold storages with climate control are required.
- Both Govt. of India as well as Govt. of Madhya Pradesh may create infrastructure in terms of power, water, transport, silos, cold storage etc. This will also ensure continuous supply of raw material needed for the growth of the agro processing industry.
- Create awareness on the facilities available in Designated Food Parks/Agro Processing Clusters so that more individual units are established.

- The entrepreneurial capabilities of the sector owners may be improved further by giving them the necessary training and exposure. Skill development of workers at all levels may be upgraded.
- Linkage between growers and the processing industry may be addressed by introducing contract farming.
- For a consistent and healthy growth of the sector, proper and appropriate backward and forward linkages need to be ensured.

#### 4.3.2. Ancillary Activities -Others Activities

**4.3.2.1** To encourage setting up Agri-Clinic and Agri-Business Centres (ACABCs) by agriculture graduates Govt. of India introduced a subsidy scheme. The basic concept of the agri-clinics is to provide expert services and advise to farmers on cropping practices, technology dissemination, crop protection, market trends and prices of various crops in the markets and clinical services for animal health etc. Similarly, Agri Business Centres is to provide agri-inputs and farm equipment on hire/lease etc.

Producers are unable to realize optimal value for their produce due to small land holding, and it is not financially viable for them to adopt high technology and high yielding varieties of inputs. Through better organisation, they can jointly have access to finance and better linkages to markets.

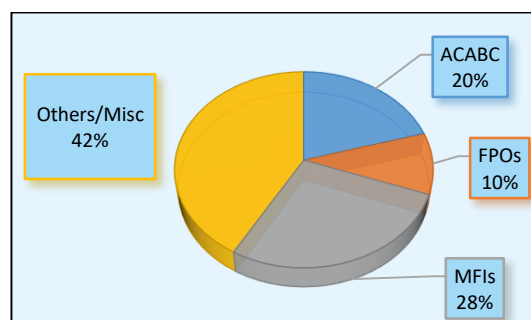
In order that farmers get better remuneration for their produce, grant support is being provided by NABARD for formation and capacity building of FPOs. In the state 249 FPOs have been sanctioned and promoted by NABARD. The major activities of these FPOs are procurement, processing and marketing of agriculture and horticulture produce; milk procurement and marketing; organic farming, etc. With the announcement of central sector scheme on formation of 10000 FPOs in the country, scope in financing FPOs is going to increase in next few years. List of FPO ratings in MP is available at SLBC portal acting as guide to the banks in financing FPOs.

#### 4.3.2.2. Projections for the year 2021-22

The total credit projection put together for all the activities under this sub sector is ₹ 185909.41 lakh for the year 2021-22 are as under:

**Table 4.19**  
**Others Agri Ancillary - Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
ACABC	2517	38031.61
FPOs	740	18800.6
MFIs	1156	51597
Others #	35108	77480.20
<b>Total</b>	<b>39521</b>	<b>185909.41</b>



# Others: Retail/Self-Emp/Consumers etc. + PACS/LAMPS/Transport etc. District wise breakup of the activities are given in Annexure 1 (O).

### **4.3.2.3 Issues and suggested Action Points**

#### **Issues:**

- Inadequate follow up and handholding by the sponsored Nodal Training Institutes to guide ACABC trainees in setting up ventures.
- Lack of enthusiasm among the banks to participate under the scheme resulting in poor credit linkage and preference towards salary employment amongst agriculture and allied graduates.
- The extension services are not uniformly and adequately available.

#### **Suggested Action Points:**

- Banks may come forward to actively implement the scheme in order to strengthen the agriculture extension and marketing services.
- Follow up and hand holding by Nodal Training Institutes needs to be strengthened by appointing suitable experts.
- Banks may come forward and take the benefit of the credit guarantee risk cover being given by SFAC and finance FPOs.
- NGOs should motivate farmers to form FPOs and access credit and grant support under the Centrally Sponsored Scheme on formation of FPOs.

### **4.4 Micro, Small and Medium Enterprises**

The Micro, Small and Medium Enterprises have a special place in the overall Industrial sector. Their propensity to absorb a huge labour force, ability to locate themselves near the source of raw material, flexibility in adopting to changes in technology, export potential, lower level of financial investment etc underline the need for giving greater importance to this sector. In 2018-19, capital investment of ₹19285 crore & during 2019-20 (till December 2019) ₹14571 crore was done in MSME sector by the state, which resulted in generating employment to about 10.30 lakh people & 7.71 lakh people respectively.

The MSME sector has tremendous potential in the state. MSMEs are classified either as manufacturing enterprises or as service enterprises. The Govt of Madhya Pradesh has also framed MSME Development Policy, MSME Promotion Scheme and MP Start Up Policy in October 2019, thereby giving incentives and facilities to Entrepreneurs for setting up MSME units/Start Ups in the State.

Govt. of India vide gazette no. 1532 dated 01.06.2020 has revised MSME classification, which is provided in the table below. This has increased the purview of the MSME sector & prevents existing units from ousting due to crossing the limits. Now, more enterprises can take the benefit of government's schemes tailored for MSME thereby promoting entrepreneurship in the country and also increasing the scale of the units.



**Table 4.20**  
**Classification of MSME**

<b>Sector</b>	<b>Micro</b>	<b>Small</b>	<b>Medium</b>
<b>Manufacturing &amp; Services</b>	Investment < ₹ 1 Cr and Turnover < ₹ 5 Cr	Investment < ₹ 10 Cr and Turnover < ₹ 50 Cr	Investment < ₹ 50 Cr and Turnover < ₹ 250 Cr

Source: Govt. of India vide gazette no. 1532 dated 01.06.2020

The State is strategically placed and has several factors to its advantage, which can pave the way for its rapid industrial development. It is rich in mineral resources like limestone, coal, bauxite, ores of iron, copper & manganese, diamond, rock sulphate, silica, marble, granite and flagstones, which serve as raw material for many industries. The central location of the State with excellent rail and road connectivity with all major trade centres of the country along with adequate availability of power that can help in industrialisation of the state.

Taking advantage of the excellent resources with it, the State has also taken several proactive measures to usher in a faster pace of industrial development. The Government has set up the MP Trade and Investment Facilitation Corporation, which acts as a single window centre for channelizing all industrial investments. Status on MSME units has been given in Chapter 1 of this document.

Due to COVID-19 lockdown, many MSME units were affected badly. In order to cope with the same and to revive MSME units, Centre as well as State Government have taken several initiatives, some of which are indicated below. The likely impact of these initiatives is making positive difference and more explicit & positive impact will be visible during the year 2021-22.

- ₹3 lakh crore Emergency Working Capital Facility for Businesses, including MSMEs Provision made for ₹20,000 crore subordinate debt for MSMEs which are NPA or are Stressed
- 2% Interest subvention on MUDRA-Shishu Loans, where repayment is done within 12 months.
- New definition of MSME as indicated above.
- PM SVANidhi (PM स्वनिधि) for providing affordable loans to street vendors in urban areas. On lines with PM SVANidhi, Madhya Pradesh Government launched Mukhyamantri Gramin Path Vikreta Yojana for rural street vendors.

Further, Madhya Pradesh Govt. has released a roadmap, “Atmanirbhar Madhya Pradesh by 2023” with an aim to make the State self-reliant. This contains provisions for creation of dedicated MSME corridors as well as other points which will boost MSME sector in the State. Other details regarding this roadmap has been indicated in Chapter 3 of this document.

Taking into account the changes in unit cost and other developments such as state policies, Atmanirbhar Bharat Package etc. the PLPs for 2021-22 has assessed the potential at ₹3610195.01 lakh. This represents an increase of 12.82% over that of the previous year at (₹3200088.79 lakh). The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.21**  
**MSME – Physical and Financial Projection**

<b>Manufacturing Sector</b>		
<b>A. Term Loan</b>	<b>Physical (No)</b>	<b>Financial(₹ lakh)</b>
Micro	199010	847562.86
Small	16410	235243.74
Medium	2809	398825.20
<b>Total (A)</b>	<b>218229</b>	<b>1481631.80</b>
<b>Working Capital (B)</b>	<b>-</b>	<b>543826.12</b>
<b>Manufacturing Sector Total (TL+WC) (A+B)</b>		<b>2025457.92</b>
<b>Service Sector</b>		
<b>C. Term Loan</b>	<b>Physical (No)</b>	<b>Financial(₹ lakh)</b>
Micro	165042	746569.60
Small	18310	281290.60
Medium	3067	204334.04
<b>Total (C)</b>	<b>186419</b>	<b>1232194.24</b>
<b>Working Capital (D)</b>	<b>-</b>	<b>352542.85</b>
<b>Service Sector Total (TL+WC) (C+D)</b>		<b>1584737.09</b>
<b>Total MSME (A+B+C+D)</b>		<b>3610195.01</b>

*District wise breakup of the activities are given in Annexure 1 (P).*

The ground level credit flow for this sector during last three years viz 2017-18, 2018-19 and 2019-20 was ₹ 2251202 lakh, ₹ 3061520 lakh and ₹3111419 lakh respectively. An amount of ₹ 3200100 lakh has been set as target for the year 2020-21.

#### **4.4.3 Issues and suggested Action Points**

- Timely sanction of loans and covering the same under CGTMSE by banks.
- The working capital as well as investment needs of Medium, Small and Micro enterprises, and artisan/handicraft units should be adequately met in hassle free manner.
- Units that convert agricultural waste and urban waste into fertilizer should be encouraged. Government should pay special attention to the problem of industrial sickness.
- Government to ensure uninterrupted power supply to the industries.
- 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.
- Promotion of Off Farm Producer Organizations in the identified clusters with handloom and handicraft works as their core or sub-core activities.
- Awareness may be created by DIC amongst the entrepreneurs about the opportunities in the MSME sector and available government incentives & schemes.
- Activities like garment making, leather products, silk reeling which offer good scope for employment generation and export earnings, may be considered as core activities and given the needed attention by the Government
- The entrepreneurial capabilities of the sector owners may be improved further by giving them the necessary training and exposure. Ensuring bank finance to start-ups and first generation entrepreneurs trained under entrepreneurship/skill development programmes.
- Assistance through venture capital may be provided for activities such as information technology, e-commerce, multi-media, data communication etc.
- For facilitating the Stand-up India scheme, an interactive portal [www.standupmitra.in](http://www.standupmitra.in) has been developed by SIDBI through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal.

- An Integrated infrastructure package for rural tourism and eco-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. will give a thrust to this sector.

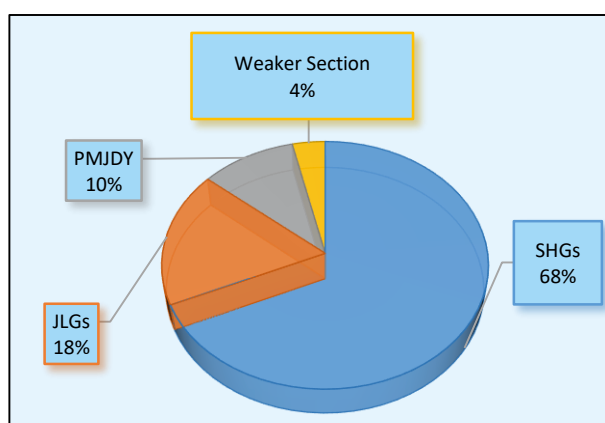
#### 4.5 Others-Miscellaneous

**4.5.1** In terms of RBI guidelines on PSL, loans to SHGs, JLGs, SC/ST, distressed persons to repay their debt to non-institutional lenders etc. are also reckoned under Priority Sector Lending. One of the reasons for rural poverty in our country is low access to credit and financial services. SHGs & JLGs can play an important role in alleviating rural poverty along with fulfilling the goal of women empowerment, especially in rural areas.

**4.5.2** The projected potential for the sector is ₹241556.98 lakh for the year 2021-22 with an increase of 14.81% over previous year (₹210390.44 lakh). The component wise physical and financial projections are as under:

**Table 4.22**  
**Others –Miscellaneous- Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
SHGs	123478	165120.20
JLGs	9205	42795.03
PMJDY	486806	25003.55
Other Weaker Section	10645	8638.20
<b>Total</b>	<b>630134</b>	<b>241556.98</b>



District wise breakup of the activities are given in Annexure 1 (Q).

#### 4.5.3 Issues and Suggested Action Points

##### Issues

- Credit linkages of SHGs by Banks are on lower side. All commercial Banks including RRB and DCCB are required to credit link SHGs promoted by NABARD and NRLM scheme as per the eligibility.
- Lack of training, capacity building and exposure among bankers regarding credit linkages of SHGs/JLGs.

##### Suggested Action Points

- Insurance partners need to extend hands through their channels in stepping up enrolment drive.
- Training, capacity building and exposure visits for the bankers may be arranged by the SRLM/NABARD to understand the needs of JLG financing and facilitate quick credit linkage.
- DCCBs and RRBs to take up financing SHGs/JLGs on larger scale.
- Training programme for Govt. officials so as to sensitise them to form bankable SHGs and

- provide support to the banks in recovery of loans.
- Capacity building of SHG and JLG for enabling them to undertake economic activities.
- Conduct of NGOs/Banks interface meets to sort out the operational issues in the SHG Bank linkage programme.
- NABARD has rolled out E-shakti project in 25 districts in the state. Bank may avail the facility of digitally maintaining and record keeping of SHGs using E-shakti portal and App. (Ref: <https://eshakti.nabard.org/Aboutus.aspx>).

#### 4.6. Export Credit

Madhya Pradesh, by virtue of its central location, varied agro climatic zones, impressive agricultural growth and rich natural resources, offers immense scope for contributing to the export performance of the country.

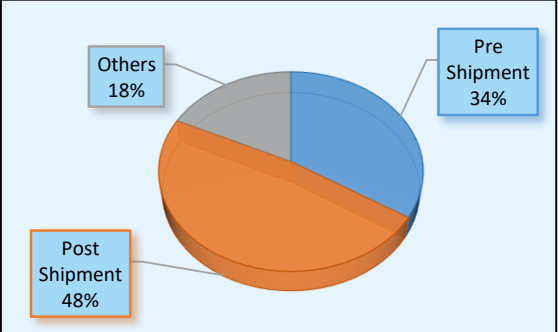
**4.6.1** While the infrastructure associated with export is taken care of by the Government, banks play an important role in providing the much-needed credit for financing export. Lending by banks for export purposes is an eligible item under priority sector definitions of RBI. Financing for export purposes, is broadly classified under Pre-shipment and Post shipment credit facilities. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

#### 4.6.2. Projections for the year 2021-22

The total credit potential under this sub sector for 2021-22 is assessed at ₹ 138427.87 lakh which represents an increase of 11.36% over the previous year (₹ 124298.04 lakh). The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.23**  
**Export Credit – Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Pre Shipment	1638	47056.00
Post Shipment	1520	66602.40
Others	47053	24768.47
<b>Total</b>	<b>50211</b>	<b>138427.87</b>



District wise breakup of the activities are given in Annexure 1 (R).

During the year 2018-2019 & 2019-20, banks disbursed ₹40070 lakh & ₹47647 lakh respectively under this activity. For the year 2020-21, the target is ₹ 53000 lakh.

#### 4.6.3 Issues and suggested Action Points

- The export market for wheat and soya products need further development.
- Lack of information and clarity on procedural norms and regulations of various countries regarding specification as well as methods of sampling, inspection and testing.

- Improving fiscal incentives to exporters. Ensuring availability of funds to exporters, reduction in ECGC premium, availability of pre-shipment and post-shipment credit.
- Fixing of standards and specifications for the scheduled products.
- Air cargo facilities need to be established to facilitate exports in specific zones.
- Exporters need to organize themselves unitedly to face global competition instead of each exporter trying to export in small quantities in an unorganized manner.
- Developing infrastructure for post-harvest handling and marketing.
- Product diversification based on global consumption pattern and demand.
- Expanding & diversifying export market as over 90% of our exports of fruits and vegetables are presently exported to West Asian and East European markets.
- Increasing availability of quality seed and planting material keeping in view the global trends. For this purpose, export houses may explore the possibility of entering into MoU with ICAR and AU/Institutes/Colleges engaged in research activities for this purpose.

#### **4.6.4 Commodity specific interventions**

##### **Soybean/De Oilseed Cake**

- FIEO has expressed concern on issues like certification becoming expensive to small exporters, price monitoring etc
- Industries may be set up for value added products of Soyabean viz. Papad, chips, instant mix, flour, ready to eat snacks, milk, Tofu etc. besides Soya oil.

##### **Wheat**

- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries
- There is no proper arrangement for identifying the buyer's market. Thus, the export market for this commodity stands unorganized even if its production is high in MP.

##### **Garlic**

- A dehydration unit has been set up in Avantee Mega Food Park Ltd, Dewas, funded by NABARD. This MFP is functional at present and farmers need to be encouraged to make use of the same. It will benefit garlic growers in garlic belt of state, which contribute about 25% of national garlic production.
- Due to non-availability of facilities in the state, the garlic stock goes to Gujarat for processing, thus affecting the state's revenue.

##### **Engineering, capital goods and Automobile components**

- Common effluent treatment plants should be set up in industrial areas like Dewas, Dhar etc.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector for Automobile components.

##### **Floriculture**

- In view of the various agro climatic zones, the state has the potential to emerge as a floriculture destination. At present 30000 ha area is under floriculture and Marigold, Rajnigandha, Rose, Gladiolus etc. are the major flowers grown.
- The state can consider giving incentives to farmers for popularizing cultivation of flowers for export especially, Rose, Gladiolus, Rajnigandha (Tube Rose).
- State may also consider ear marking floriculture zones for flowers keeping in view the climate suitability for the flowers.

## 4.7 Education

**4.7.1** Education is one of the most powerful tools of poverty and inequality reduction, leading to development of an individual as well as of the nation. Therefore, ensuring access to quality education for all, in particular for the poor and rural population, is central to the economic and social development of the country. The system of higher education in India has undergone drastic transformation in recent years and the cost of education, in private as well as in public sectors, has increased substantially. There has also been an upsurge in studies in foreign universities. All this has created a big demand for credit under the sector.

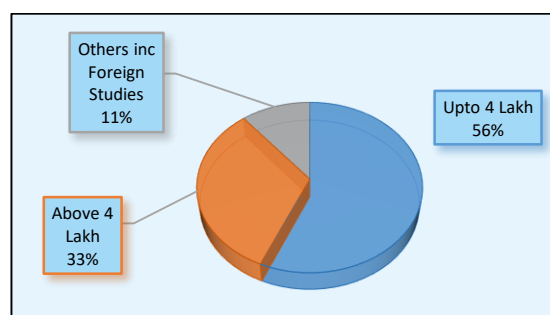
There is a huge gap between seats available in all colleges put together and the number of students completing school education. In order to standardize the loan facilities for this sector, the IBA has formulated a model educational loan scheme, which is being implemented by all banks. Education can enhance people's lives and thus has therefore gained importance as a separate sector under Priority Sector.

### 4.7.2 Projections for the year 2021-22

The credit potential for 2021-22 has been assessed at ₹ 255992.97 lakh. The increase in projection is 6.52% over the previous year (₹ 240329.70 lakh).

**Table 4.24**  
**Export Credit – Physical and Financial Projection**

Activity (inc. Vocational Courses)	Physical	Financial
	(No)	(₹ lakh)
Upto 4 Lakh	36188	144753.10
Above 4 Lakh	11114	83347.18
Others inc Foreign Studies	4381	27892.69
<b>Total</b>	<b>51683</b>	<b>255992.97</b>



District wise breakup of the activities are given in Annexure 1 (R).

During the year 2018-19 & 2019-20 banks disbursed ₹ 52643 lakh and ₹ 42049 lakh respectively under this sector. For the year 2020-21, the target is ₹103700 lakh.

### 4.7.3 Issues and Suggested action points

#### Issues:

- High drop out rates of girls/tribal youths in Secondary/High School Stage in the state.
- Rising level of NPAs in Education loan.

#### Suggested action points:

- 21.10 % of the population of MP belongs to tribal community. Tribal students may be given career counselling at middle school level to make them aware about higher education options and how it can improve their lives.
- Banks to organize education loan camps at Block level and Schools to arrange lectures on career counsellors.
- Professional courses of high employability rate may be given priority to ensure repayment

of loan.

- Govt. sponsored special coaching cells in the educational institutions may be promoted to enhance the capabilities of students in entrance exams of professional courses.
- Banks may be given support by the government in recovery of education loans where borrower has defaulted despite having repaying capacity.

## 4.8 Housing

**4.8.1** Housing is not only one of the most important basic needs; it also propels growth in the economy and creates employment opportunities. The demand for housing as well as the cost of housing is ever increasing in urban as well as in rural areas. The increasing demand, coupled with the revision in the PSL guidelines, the recent initiatives of the government and NABARD and the expected fall in real estate prices has created significant credit potential under the sector.

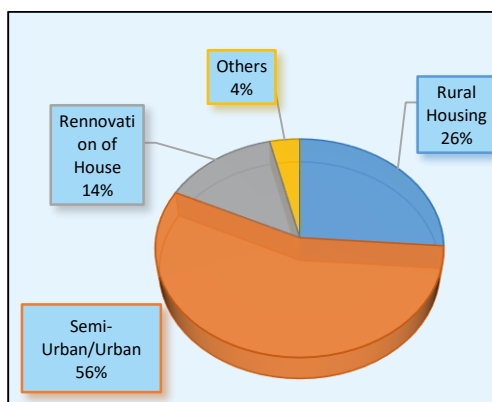
The Pradhan Mantri Awas Yojana (Urban) & Pradhan Mantri Awas Yojana- Gramin (PMAY-G) in Mission mode envisages provision of Housing for All by 2022.

### 4.8.2 Projections for the year 2021-22

The total credit potential under housing sector for 2020-21 is assessed at ₹ 1074607.89 lakh representing an increase of 9.82% over the previous year (₹ 978491.78 lakh). The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.25**  
**Housing – Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Rural Housing	116482	281323.90
Semi-Urban/Urban	50874	601289.94
Renovation of House	89273	152205.00
Others	8493	39789.05
<b>Total</b>	<b>265122</b>	<b>1074607.89</b>



*District wise breakup of the activities are given in Annexure 1 (R).*

During the year 2018-19 & 2019-20, banks disbursed ₹ 490288 lakh ₹ 351365 lakh respectively under this sector. For the year 2020-21, the target is ₹ 713100 lakh.

### 4.8.3 Issues and Suggested Action points

- State Governments, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans, which should, interalia, adequately provide for housing and basic services for all.
- Ensuring larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments.
- Special schemes for catering to the housing needs of SC/ST, disabled persons, slum dwellers, street vendors, informal sector workers, women headed households,



single/working women.

- Up-gradation of construction skills.
- Accelerated development of housing and infrastructure sectors along with forging strong partnerships between public, private & cooperative sectors
- Developing cities/towns in a manner, which promotes a healthy environment, encouraging use of renewable energy resources and ensuring effective solid-waste management.

## **4.9 Renewable Sources of Energy and Waste Management**

**4.9.1** The energy generated from sources such as solar, wind, sea, bio waste and small hydro are termed as renewable energy. The vast area of the State with varied geographical conditions, offer excellent scope for generating energy from solar, wind, bio waste and small hydro sources. The State has surplus power from conventional sources. However, the conventional energy sources are not perennial and will face shortage eventually. Hence, it is necessary to tap the renewable energy sources.

The state has a potential of more than 5,000 MW in wind power, 1,200 MW in biomass, 750 MW in small hydro, and over 5,000 MW in solar sector. The state has witnessed considerable development on various fronts in previous years viz Wind power, Solar Power, Small Hydro and Biomass based power. Further, India's one of the largest solar power plant with 750 MW capacity is situated in Rewa and it is expected to reduce the carbon emission drastically, by an amount equivalent to 15 lakh tonne of carbon dioxide annually.

The districts of Dewas, Shajapur, Betul, Ratlam, Neemuch, Mandsaur, Dhar and Barwani have proven sites for generation of wind power. Energy from biomass can be harnessed from three sources. Viz, i) field level residues such as paddy straw, stalks of various crops, ii) plantation crop residues and iii) agro industries residue. Biomass based power projects have been installed in the districts of Balaghat, Dewas, Barwani, Guna, Dhar, Raisen, Narasinghpur and Bhopal. With around 300 days of clear sun, the State also offers good scope for solar energy generation. The cities of Bhopal, Indore, Gwalior and Rewa are considered as good sites with a potential of 5.5 Kw/sq.m.

There exists good potential for financing off-grid renewable energy projects viz Solar Water Pumps, Solar Water Heaters, Solar Lighting - Street as well as Home Lights, Bio-mass based units etc. Govt. of India has launched Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM) Scheme for farmers for installation of solar pumps and grid connected solar and other renewable power plants in their fields which provides an opportunity to harvest solar energy as third crop ensuring an additional and sustainable income to them.

## **4.9.2 Projections for the year 2021-22**

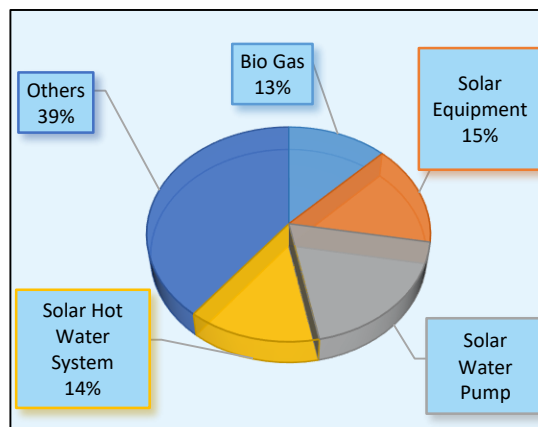
Renewable energy is increasingly becoming an integral part of energy security in the state because of the several environmental benefits it offers

Taking into account cost and other developments the projections for 2021-22 has been estimated at ₹ 88268.65 lakh. This represents an increase of 8.52% over that of the previous year (₹ 82206.59 lakh) reflecting the growing importance given to this sector.

The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.26**  
**Renewable Energy – Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Bio Gas	26913	11168.68
Solar Equipment	23660	13563.43
Solar Water Pump	12237	17075.24
Solar Hot Water System	15569	12316.87
Others	9187	34144.43
<b>Total</b>	<b>87566</b>	<b>88268.65</b>



District wise breakup of the activities are given in Annexure 1 (S)

During 2018-19 & 2019-20, an amount of ₹ 235 lakh & ₹ 101814 lakh has been disbursed by banks respectively. For the year 2020-21, the target is ₹ 28800 lakh.

### 4.9.3 Issues and suggested Action Points

#### Issues:

- Lack of awareness about the need for using renewable energy sources.
- Lack of linkages between potential users, prospective entrepreneurs and financing agencies.

#### Suggested Action Points:

- Promoting usage of solar equipment viz. solar water pumps, solar water heaters, solar lighting - street as well as home lights etc. Banks may explore possibility of providing loans for installation of solar equipment in homes as an additional component under home loan sanctioned to their customers.
- There is a need for creation of synergy between corporate sector, Govt/Private institutions and NGOs so that low cost renewable energy technologies can be developed and disseminated in rural areas.
- A technology mission for new crops for producing biodiesel needs to be set up.
- The CSR initiatives of corporates to be tapped for implementing renewable energy power projects.
- The farmers may harvest solar energy as “Third Crop” in agriculture. Awareness drives for the same may be conducted.

### 4.10 Social Infrastructure Support

**4.10.1** Infrastructure development is aimed at improving the standard of living of the people; there are certain types of investment, which have a direct bearing on the social lives of the people, especially in the rural areas. Govt. of India and Govt. of Madhya Pradesh have been emphasizing creation of social infrastructure with private investment and through PPP mode. Investments in schools, health care, drinking water and sanitation are some examples of Social Infrastructure. The investments in this sector have been the prerogative of the Government.

However, the gap between the demand for and supply of these infrastructure has been widening over the years.

The recent changes in the priority sector guidelines of RBI, has encouraged private participation through bank credit for this sector. Bank's extending loans up to a limit of ₹ 5 crore per borrower for activities viz. schools, health care facilities, drinking water facilities, sanitation facilities etc. are included under this category. Also, Loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres are reckoned under PSL.

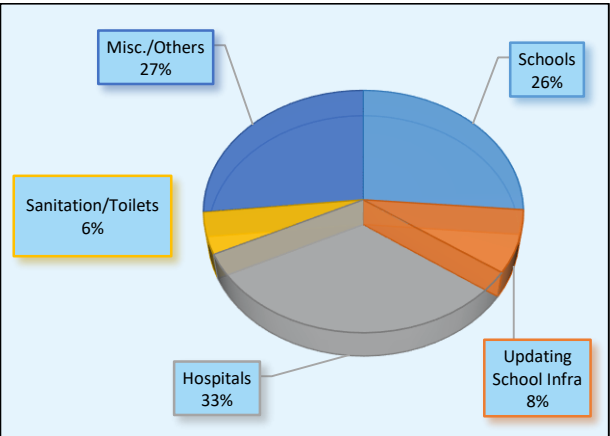
Important sector wise analysis for various social infrastructure indicators has been discussed in Chapter V of this document.

#### 4.10.2 Projections for 2021-22

The projected potential for 2021-22 is ₹ 257410.59 lakh representing a growth of 5.37% over the previous year (₹ 243984.10 lakh). The component wise physical and financial projections for the year 2021-22 are as under:

**Table 4.27**  
**Social Infrastructure – Physical and Financial Projection**

Activity	Physical	Financial
	(No)	(₹ lakh)
Schools	1453	67628.50
Updating School Infra	758	21574.30
Hospitals	716	85152.00
Sanitation/Toilets	96559	14340.19
Misc./Others	2509	68715.60
<b>Total</b>	<b>101995</b>	<b>257410.59</b>



*District wise breakup of the activities are given in Annexure 1 (S)*

During the year 2018-19 & 2019-20, an amount of ₹ 5600 lakhs & ₹ 17700 lakh has been disbursed by banks respectively. For the year 2020-21, the target is ₹ 59500 lakhs.

#### 4.10.3 Issues and Suggested Action Points

- For creating awareness among the people about proper sanitation, the Village Water and Sanitation Committees may be formed.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured right from planning to the management stage.
- Convergence between drinking water supply and sanitation needs to be strengthened.
- Operation and Maintenance of assets created needs to be ensured.

## 5. Summing Up

The total potential that is available for financing through bank credit for the year 2021-22 has been projected at ₹ 21737433.83 lakh (₹ 217374.34 crore), which is 9.35% more than the projections for the year 2020-21 (₹ 198786.03 crore). While crop loan constitutes around 51.40% of the projections, the share of Agriculture Term Loan including Agriculture Infrastructure & Agriculture Ancillary Activities is around 22.50% of the total projections. The MSME sector and all other sectors viz. Education, Housing, Export, Renewable Energy & Social Infrastructure etc. constitute a share of 16.61% and 9.46% of the total priority sector projections, respectively.

The focus and theme of the year 2021-22 is “***Collectivization of Agriculture Produce for Enhancing Farmer’s Income***”. Sustainable Agriculture, doubling farmer’s income, creation of capital formation in agriculture, development of allied activities to agriculture etc. are other important underlying basis in assessment of potential for the FY 2021-22.

The key areas where there is a need to focus has been mentioned in Annexure-III & Annexure-IV of this document.

## CHAPTER - 5

### INFRASTRUCTURE PLANNING

#### 5.1 Concept and Importance of Infrastructure

Infrastructure development plays a catalytic role in the growth of any economy. High transaction costs arising from inadequate and inefficient infrastructure can impede the economy from realising its full growth potential regardless of the progress on other fronts. Physical infrastructure covering transportation, power and communication through its backward and forward linkages facilitates investment and growth whereas social infrastructure including education, health care, water supply, sanitation, sewage disposal, etc. have a direct impact on the quality of life thus facilitating overall Human Development.

Madhya Pradesh has over the years made good stride in infrastructure development, yet the State lags as compared to the rest of India on various parameters. 32.1 percent (31.65% as per Samagra portal) of MP's population lives below the poverty line compared to the national average of 21.9 percent as per Tendulkar committee poverty estimates. Within the State, poverty rates in the rural areas are also higher compared to urban areas, across all social groups. While progress has been made on the literacy front in the last decade and a half, the State has to catch up on most of the social and economic indicators as compared to other states. Poor infrastructure adversely impacts the efforts to expand social opportunities as well as avenues for increasing incomes in the productive sector. As per NITI Aayog's SDG India Index 2.0, Madhya Pradesh has been designated an *Aspirant* state in case of performance on *SDG-9: Industry, Innovation and Infrastructure*. This indicates wide scope for investments in infrastructure development in Madhya Pradesh. Also as per NITI Aayog's Agricultural Marketing and Farm Friendly Reforms Index 2019, Madhya Pradesh is ranked 4<sup>th</sup> at all India level. State has taken lead in agricultural reforms. Supportive measures through infrastructure development and policy level reforms will help the state to utilize full potential in rural sector.

#### 5.2 Rural Infrastructure: Role in Agriculture and Poverty Alleviation

Rural infrastructure, both physical and institutional, such as irrigation, tube wells, tractors, roads, electricity, regulated markets, storage capacity, health of financial institutions, training & extension services, rural literacy, etc. together play a key role in determining the agriculture output. Increase in productivity in agriculture is an effective driver of economic growth and poverty reduction, both within and outside agricultural sectors. Such productivity increase depends on good rural infrastructure, well-functioning domestic markets, appropriate institutions and access to appropriate technology. The studies conducted by Rajaraman (2003) concluded that there are established empirical evidences on the positive growth and poverty eradication outcomes of investment in rural infrastructure, and on higher incremental returns to infrastructure provision in relatively poorly endowed regions on account of increased production, value addition and employment generation. In the context of Madhya Pradesh, these results indicate that investment in rural infrastructure projects can be the best antidote for pulling people out of poverty where 32% of the population is below the poverty line.

### 5.3 Estimate of Investment Required for Infrastructure Development

Integrated and holistic rural infrastructure planning is need of the hour with major infrastructure sectors such as rural connectivity, irrigation, e-markets, education and health complementing and supplementing each other. The Task force on National Infrastructure Pipeline (NIP) has projected an expenditure of ₹ 111.30 lakh crore for the period 2019-20 to 2024-25 for the country. The Centre (39%) and state (40%) are expected to have almost equal share in implementing the NIP in India, followed by the private sector (21%). Expected allocation to various sectors of Rural economy is given in table 5.1

**Table 5.1**  
**Projected Investment in Rural Economy (All India)**

Sector	Allocation (Percentage)
Roads	18%
Irrigation	8%
Rural Infrastructure	7%
Social Infrastructure	4%
Agriculture and Food Processing Infrastructure	2%

Source: Report of the Task Force on National Infrastructure Pipeline-Department of Economic Affairs

### 5.4 Status of Infrastructure in the State

#### 5.4.1 Road Network

Being a land-locked state, road network is crucial for economic growth. To enable improved connectivity and expansion of surfaced roads, the Government of Madhya Pradesh is developing entire stretches of village roads and district roads as CC (Cement- Concrete) Roads which would entail a higher investment cost, but with relatively low maintenance cost.

Though MP have shown progress in developing the road network over the years, there are certain gaps identified while preparing Potential Linked Plans for individual districts, such gaps have been listed in Annexure-III of this document. Govt of Madhya Pradesh may consider bridging those gaps, which will improve rural connectivity. The length of classified road network in Madhya Pradesh and its comparison at the All India level as on 31 March 2017 is presented in Table 5.2.

**Table 5.2**  
**Road Network in Madhya Pradesh – Status as on 31.03.2017**

Sl. No.	Category of Road	Road length (Km)		Share of MP in each category of road (%)
		All India	Madhya Pradesh	
1	National Highway	114158	7854	6.88
2	State Highway	175036	11389	6.51
3	Rural Roads	3266916(\$)	229674	7.03
4	Urban Roads	526483	17305	3.29
5	Project Roads	328897	36136	10.99
6	District Roads	586181	40296	6.87
7	<b>Total</b>	<b>4997671 (\$)</b>	<b>342654 (#)</b>	<b>6.86</b>

Source: Basic Road Statistics of India, 2016-17; Ministry of Road Transport and Highways, GoI (Excl.JRY Roads)

#Of total length, Surface Road in MP is 267934 Km

\$ Including JRY, Rural Road length is 4166916 Km & thus total road length stands at 5897671 Km

The road length per 1000 population (as per census 2011) in Madhya Pradesh has increased from 2.74 Km (All India: 4.03 km) in 2011-12 to 4.72 Km in 2016-17 (All India: 4.87 Km),

registering a growth of 72%. In Madhya Pradesh the road length per 1000 sq. km increased from 652 km in 2011-12 to 1112 Km in 2016-17, thereby indicating increase in availability of roads per unit area. However, there is wide disparity in rural and urban road density which indicates significant scope for increasing the rural road network.

#### 5.4.2 Status of existing Social Infrastructure and Critical Gaps

Madhya Pradesh ranks 26<sup>th</sup> amongst all States on the Human Development Index, with a value of 0.594 against the national value of 0.640 as per HDI 2018. Some of the important sector wise analysis is as under:

##### 5.4.2.1 Education

The Govt. of India and the Govt. of Madhya Pradesh, through various programmes have strived to achieve 'education for all'. The available School infrastructure in the State is given in table 5.3 and Higher & Technical Education infrastructure in table 5.4.

**Table 5.3**  
**School Infrastructure in the State**

(Numbers)

Primary Schools @	Middle Schools@	High School #	Higher Secondary#
80807	30228	8373	8998

Source: Economic Survey 2018-19, GoMP @ Government # Government & Others

**Table 5.4**  
**Technical Education Infrastructure in the State**

(Numbers)

Engineering & Architecture	Computer Education	Management Education	B. Pharma/D. Pharma	Diploma (Engg)
164	42	154	113	136

Source: Economic Survey 2018-19, GoMP

**Table 5.5**  
**Education Parameters of the State**

	Gross Enrolment Ratio(6-10 yrs) 2016-17	Gross Enrolment Ratio (11-13 yrs) 2016-17	Pupil Teacher Ratio Primary/Jr. Basic 2016-17	Pupil Teacher Ratio Middle/Sr. Basic 2016-17	Pupil Teacher Ratio all schools 2016-17
MP	92.13	89.73	22	35	23
All India	95.12	90.73	25	24	23

Source: District Information System for Education, 2016-17

Table 5.5 indicates Gross Enrolment Ratio (GER) which gives a measure of the number of students enrolled in school at different grade levels (like elementary, middle and high school) to the total number of children in that age group. Prima-facie, a higher GER ratio is reflective of better access to education. The GER for the State in the age group of 11-13 years is almost closer to the All India average, reflecting lower dropouts in middle school and continuation of students from primary school. However, a lower GER in the age group 11-13 years as compared to GER in age group 6-10 years is reflective of reduced enrolments in the middle schools. Further, there is scope to improve the pupil to teacher ratio in the primary schooling level vis-à-vis All India average, in the State.



#### 5.4.2.2 Drinking Water:

India has 180 million rural households. Only about 33 million have access to piped water. The Jal Jeevan Mission (JJM), announced by Govt. of India, aims to provide piped water supply (Har Ghar Jal) to all rural and urban households by 2024. The Mission also proposes to create local infrastructure for rainwater harvesting, groundwater recharge and management of household waste water for reuse in agriculture.

The budget available under the Mission for the State in 2020-21 is ₹3093 crore which includes Central allocation of ₹1280 crore (US\$ 181.59 million) and matching State share and an amount of ₹244.95 crore (US\$ 34.75 million) as unspent balance.

Under this life changing Mission, Madhya Pradesh has planned to have 100 per cent Functional Household Tap Water Connection (FHTC) by 2023-24. Out of 1.21 crore rural households in the State, 13.52 lakh households have been provided with tap connections. The State plans to provide tap connections to 26.27 lakh households in rural areas in 2020-21. While planning for universal coverage of households, priority is given to water scarce areas, quality-affected areas, SC/ST dominated habitations/villages, aspirational districts and Sansad Adarsh Gramin Yojana villages, particularly Vulnerable Tribal Groups.

**Table 5.6**  
**Functional Tap Water Connections in Rural Households**

No. of Households (MP)	Households with tap connections as on 15 Aug 2019	Percentage	All India Percentage
1,23,05,452	13,53,151	11%	17%

Source: Jal Jeevan Mission Dashboard

A detailed assessment on availability & quality of water resources for each gram panchayat needs to be made for effective implementation of Group Water Supply Scheme. State is very close to the national average in providing safe drinking water access, however there is a disparity of about 10% between urban and rural areas. Critical interventions required to bridge gaps are listed in Annexure-III of this document.

#### 5.4.2.3 Sanitation

Since the launch of Swachh Bharat Mission – Gramin, toilets have been constructed in about 63 lakh houses. Madhya Pradesh is the leading state in Rural Sanitation with toilets in about 91 lakh rural households. State has been declared as ODF (Open Defecation Free) since 02 October 2018 as per Economic Survey of Madhya Pradesh 2018-19. NABARD is providing a Special Refinance facility to banks for financing Water, Sanitation and Hygiene (WASH) activities such as construction of toilets, converting toilets to toilet with bathroom, piped water connections etc.

Swachh Survekshan 2020 ranked Indore as the cleanest city for Fourth time in a row and Bhopal as the best self-sustainable state capital city of India, thereby reflecting the state's commitment to Swachh Bharat. However, there are certain gaps in rural sanitation which needs to be covered. State is devising Rural Solid Waste Management Policy in phased manner to make the villages cleaner & greener.

#### 5.4.2.4 Health Infrastructure

The Govt. of Madhya Pradesh aims to ensure comprehensive healthcare for all. The Government health care facilities in rural areas are of three tier: Health Sub Centres (one for every 5000 population in non-tribal areas/3000 population in tribal areas), Primary Health Centres (one for every 30000 population in non-tribal areas/20000 population in tribal areas), Community Health Centres (one for every 1, 20,000 population in non-tribal areas/80,000 population in tribal areas). Civil hospitals and district hospitals act as referral centres for these PHCs.

The State lags behind in all India parameters in respect of important Health care indicators viz Life Expectancy at birth, Infant Mortality Rate (IMR) per thousand births, Maternal Mortality Rate (MMR), total fertility rate, Birth Rate (BR) and Death Rate (DR) as given in Table 5.7 below. Hence, there is need and scope for improving health services and providing good quality medical facilities to the public in the state.

**Table 5.7**  
**Details of Life Expectancy, IMR, MMR etc.**

	<b>Life expectancy at birth (in yrs) 2010-14</b>	<b>IMR (2014-16)</b>	<b>MMR (2014 - 16)</b>	<b>Total Fertility Rate 2016</b>	<b>BR (per 1000 - 2016)</b>	<b>DR (1000 - 2016)</b>
MP	64.2	47	173	2.8	25.1	7.1
All India	69.6	34	130	2.33	20.4	6.4

Source: SRS & NITI Aayog; BR – Birth Rate; DR- Death Rate

As per the data of National Health Profile 2019, there are 465 government hospitals with capacity of 35905 beds in MP, each hospital catering to about 1.56 lakh population. State lags in health infrastructure, average population served per Govt. Hospital bed is 2335 as against national figure of 1695 (reference period 01.01.2016 for government hospitals only). The onset of COVID-19 Pandemic has once again highlighted the need for investing in Public Health Infrastructure.

#### Public Private Partnership (PPP)

The State has been a pioneer in Public Private Partnership (PPP) and has been utilizing PPP mode for funding capital intensive infrastructure development in sectors such as agriculture, bio-technology, energy, forest, health & family welfare, horticulture, food processing, housing, environment, information technology, roads, technical education, etc.

#### 5.4.2.5 Agri Infrastructure - Warehousing Sector

Agricultural produce has doubled in last 10 years in Madhya Pradesh and reached next to Punjab and Haryana in productivity. This has necessitated expansion of storage capacity in the state. Expansion in irrigation facilities and popularization of micro irrigation system has played an important role. The government scheme of MSP with bonus has encouraged the farmers to increase the production of wheat and other commodities like Maize, Paddy, Gram, Moong, Tur, Urad etc. aided by the increase in procurement over the years. The procurement of wheat has steadily increased in the state from 73 lakh MT in 2015-16, to 129 lakh MT in 2019-20.

The total storage capacity available in the State is 220 lakh MT including MPWLC (109.90 lakh MT), other Central & State Government organizations and private Sector. Further, there is a gap in rural areas and tribal regions of the state. In order to create better infrastructure and also reduce the gap, GoI has set up Agriculture Infrastructure Fund (AIF) of Rupees One Lakh Crore for creation of farm gate infrastructure. For farmers and aggregation points viz., PACS as MSC, FPOs, Cooperative societies, Agripreneurs, startups etc. the implementation period is 2020-21 to 2029-30. It incentivizes the borrower as there is an interest subvention of 3% upto ₹2 Crore. Besides credit guarantee is available to eligible borrowers under CGTMSE. The scheme can also be dovetailed with the AMI Scheme of GoI in which 25% and 33.33% subsidy is available to the borrowers.

#### **5.4.2.6 Pack houses and Cold Storages**

There is a need to increase the number of multi product pack houses. The total capacity of multi-purpose cold storage facilities is over 13.74 lakh MT in Madhya Pradesh. Potatoes alone utilize over 50% of this capacity. Presently, cold storage capacity is concentrated at few places. Collection & grading centres along with the wet warehouses (cold Storage) should be developed and Farmers Producers Organizations should be promoted so that fruits and vegetable growers can get remunerative prices. Annexure-III of this document depicts the gap where such storage facilities are required.

#### **5.4.2.7 Multi-purpose and Soil Testing Laboratory**

Special thrust has been given for undertaking Soil Test of farmlands since 2014-15. Between 2015 and 2019, 1.78 crore Soil Health Cards have been issued by the state government in two cycles corresponding to 89 lakh landholdings.

- The soil testing laboratories can be set up in PPP mode. For viability of Soil testing laboratories, coverage of farmers (say upto 50000 farmers/lab for analysis of major nutrients) may be fixed. Such initiative will enhance the employment opportunities, balanced use of fertilizers and savings in cost of cultivation at farmers' level.
- Multipurpose labs for soil testing, leaf tissue analysis, pathological diagnosis lab, and disease forecasting Labs may be established at one place.
- The State should also explore setting up more Weather forecasting centers to safe guard the crop from natural calamity. Multipurpose, clinical diagnosis labs to be set up for correct diagnosis of crop damage and dissemination of correct remedial measures to protect the crops.

#### **5.4.2.8 New Fertilizer & Seed Quality Control lab**

Seeds and fertilizer are the most important inputs to increase the production & productivity in agriculture. Quality of seeds and fertilizers directly influence the productivity. Seed testing laboratories at Bhopal, Jabalpur, Hoshangabad, Rewa, Shahdol, Indore, Ujjain, Morena and Sagar and fertilizer quality control laboratories at Ujjain, Sagar, Hoshangabad, Morena, Rewa and Shahdol are proposed to be established at divisional level by the State.

According to Ministry of Agriculture and farmers Welfare at all India level, consumption of fertilizers (N-P-K) is 123.4 Kg/Ha, while for Madhya Pradesh it is 79.70 Kg/Ha. This indicates scope for enhancing fertilizer consumption in the state. Investments need to be made in enhancing availability of fertilizers especially to small and marginal farmers. Efforts should be made to make use of bio-fertilizers.

#### 5.4.2.9 Construction of Training-cum-Information Centre in Fisheries

Training programmes are being organized regularly for fishermen throughout the state, but infrastructure facilities such as training cum information centres and camping facilities for the trainees are not provided at all places. There is need to expand training cum information facilities to provide better access to farmers. Cabinet Committee on Economic Affairs (CCEA) has approved creation of FAIDF (Fisheries and Aquaculture Infrastructure Development Fund) with an aim is to boost fish production to achieve the target of producing 20 million tonnes of fish production by 2022-23. NABARD is designated as the nodal agency along with National Cooperatives Development Corporation (NCDC) and scheduled banks for this fund. State Govt Department or Fish farmers' cooperatives can avail the financial assistance under the fund for fisheries infrastructure development.

#### 5.5 Financing Infrastructure - Various Modes

Rural infrastructure projects have their own special features, viz large capital requirement; high sunk cost; a large proportion of the cost has to be irrevocably committed upfront before the project becomes operative; long gestation periods; returns are slow to pass in; sector is sensitive to local social, political and cultural environment and policy changes, and the services produced/generated are non-tradable.

All these make private capital entry difficult in the basic rural infrastructure sector. It is also important to mention that the population that requires such infrastructure has very limited ability to pay for the use of these infrastructure. Therefore, state needs to invest in drinking water, sanitation, roads, irrigation and housing in a more focused approach. Given the fact that Infrastructure requirements are huge and the available resources are invariably less in terms of both quantum and instruments, there is a constant need to devise innovations to fund the sector. The Table 5.8 lists some of the issues associated with different modes of infrastructure financing.

**Table 5.8**  
**Financing Infrastructure- Some Issues with respect to Mode of Financing**

<b>Mode of Financing</b>	<b>Some Issues/Constraints/Limitations</b>
Debt Finance	Quantum is insufficient, Tenor, Asset-Liability Mismatches confronted (Commercial Banks), slow development of efficient corporate bond market, limited Pension Funds
Equity Finance	Risk appetite for financing infrastructure is limited. Developers have cited issues relating to conflict of interest, interest, fiscal/taxation, fiscal/taxation, Companies Act, (legal/procedural hassles).

*Source: Financing of Infrastructure, A presentation, Planning Commission (NITI Aayog website)*

Infrastructure requirements are financed through (a) Budgetary Support and (b) Other than Budgetary Support (Commercial Banks, NBFCs, DFI and Insurance Companies). The instruments of non-budgetary support with respect to rural infrastructure funding are limited as many of the requirements are not viable in the conventional terms. Thus, Banks and DFIs can provide long term project financing options. Establishing a vibrant and efficient corporate bond market, use of pension funds etc. are some of the other options. Similarly, with regard to Debt quantum, tenor, investment norms financial institutions can explore dynamic and flexible alternatives.

An innovation like Viability Gap Funding (VGF) with PPP support have found limited success and has its own constraints with respect to funding rural infrastructure. Therefore, there is a

need to strive for constant innovative mechanism for funding rural infrastructure requirements.

## 5.6 Irrigation Sector

The net irrigated area in the State stands at 115.35 lakh hectares, which accounted for about 76% of the net area sown. The details of the irrigation potential utilised in Large & Medium and Small irrigation projects are presented in Table 5.9.

**Table 5.9**  
**Irrigation Potential Utilization**

(Area in '000 hectare)

Year	Large and Medium Irrigation Projects	Small Irrigation Projects	Total Irrigation Projects
2012-13	1440.88	579.78	2020.66
2013-14	1569.00	761.00	2330.00
2014-15	1633.10	758.90	2392.00
2015-16	1968.71	781.68	2750.39
2016-17	1998.63	904.11	2902.74
2017-18	1814.16	658.88	2473.04
2018-19 (upto Dec 2018)	2046.31	875.93	2922.24

Source: Economic Survey 2018-19, Govt. of Madhya Pradesh

The LTIF was introduced by Govt. of India in 2016-17 to enable State Governments to complete 99 projects financed under the Accelerated Irrigation Benefit Programme (AIBP) throughout the country. All of the identified projects were envisaged to be completed by Dec 2019.

In Madhya Pradesh, 21 projects were identified under LTIF which will bring in another 8.73 lakh Ha under irrigation, details of which are given in the Table 5.10 below. The Fund envisages that these identified projects are completed in a time bound manner.

**Table 5.10**  
**List of LTIF Projects in Madhya Pradesh**

S. No.	Name of Project	District	Targeted Irrigation Potential (Th. Ha)	Irrigation Potential Created (Th. Ha)	Financial Outlay (In ₹ .Crore)
1	Sindh Project Phase (II)	Shivpuri	162.1	158	947.52
2	Indira Sagar Project Canal Phase – I & II	Khandwa	62.2	59.45	330.33
3	Indira Sagar Project Phase-III	Barwani	20.7	13.38	389.29
4	Omkareshwar Project Canal Phase-IV (OSP Lift)	Khargone	54.63	53.4	585.93
5	Bargi Diversion Project Phase-I	Jabalpur	21.194	19.49	116.72
6	Mahi Project	Dhar/Jhabua	33.752	22.37	495.88
7	Barriyarpur LBC	Chhattarpur	43.85	43.85	366.70
8	Bansagar Unit 2	Rewa	154.54	118.6	2756.23
9	Mahan Project	Sidhi	19.74	16.89	194.42
10	Pench Project	Chhindwara	28.268	15	1612.64
11	Sagad Project	Vidisha	17.061	17.061	210.88
12	Singhpur Project	Chhattarpur	10.2	10.1	151.98
13	Sanjay sagar (Bah) Project	Vidisha	17.807	17.807	247.40
14	Mahuar Project	Shivpuri	13.775	13.775	125.93
15	Indira Sagar Project Canal Phase- IV (206 Km to 243 Km)	Khargone	19.6	8.1	441.17
16	Indira Sagar Project Canal Phase- V (Khargone Lift)	Khargone	33.14	29.5	419.00

S. No.	Name of Project	District	Targeted Irrigation Potential (Th. Ha)	Irrigation Potential Created (Th. Ha)	Financial Outlay (In ₹ .Crore)
17	Omkareshwar Project canal Phase II (RBC km. 9.70 to Km 65.50)	Dhar	19.578	15.5	183.86
18	Omkareshwar Project Canal Phase-III (RBC Km 65.50 to Km 142)	Khargone	48.592	40.34	262.62
19	Bargi Diversion Project Phase II (km 63 to km 104)	Jabalpur	31.899	25.07	163.65
20	Bargi Diversion Project Phase III (Km 104 to Km 154)	Katni	26	3	1164.17
21	Bargi Diversion Project Phase IV (Km 154 -Km 197)	Katni	34	10	565.77
	<b>Total</b>		<b>872.6</b>	<b>710.683</b>	<b>11732.09</b>

Financial resource (both loan and grant) has been provided under this fund for State Governments to take care of the resource constraint faced by irrigation projects. The total sanction under these 21 projects are ₹ 2,863.18 crore against which the disbursements were ₹ 998.71 crore as on 30 September 2020. **The two implementing departments in the State (WRD and NVDA) should strive to complete the projects in time.**

Dedicated Micro Irrigation Fund (MIF) with an initial corpus of ₹ 5,000 crore has also been set up by Govt. of India in NABARD which will strengthen the state's irrigation potential. This will ensure efficient and better utilisation of water resources in the state.

## 5.7 Overview of Rural Infrastructure Development Fund (RIDF) - All India and MP

**5.7.1** RIDF, set up in 1995-96, is in its 26<sup>th</sup> tranche and has emerged as one of the cheapest sources of financing rural infrastructure projects in the country with over 37 activities covering the entire gamut of rural infrastructure. Presently the prevailing Interest Rate is 2.75% pa (Bank Rate 4.25% - 1.5%) with a repayment period of 7 years including 02 years of moratorium. Decline in RoI on RIDF loans has led to additional demand on the Fund from State Governments for infrastructure development in rural areas.

As on 31 March 2020, 25 tranches of RIDF with total allocation of ₹3,48,500 crore have funded 6.76 lakh projects with cumulative sanctions of ₹3,85,359 crore (including ₹ 18, 500 crore under NRRDA). RIDF XXVI for the FY 2020-21 has a total corpus of ₹30000 crore. The corpus announced for each tranche is allocated among different states as per "Normative Allocation Norms" as indicated in Table 5.11 below:

**Table 5.11**  
**Norms for RIDF allocation**

S.No	Norms	Weightage
1	Geographical Area of the States	15%
2	Rural Population	15%
3	Composite Infrastructure Development Index	20%
4	Inverse of Rural CD Ratio	15%
5	Performance under RIDF (Utilization of NA, actual drawals to drawables (%))	20%
6	%age of Borrowing Power under RIDF to drawables	10%
7	Share of irrigation and agri related projects to total sanctions	5%
	<b>Total</b>	<b>100%</b>



## 5.7.2 RIDF at a glance in Madhya Pradesh

### 5.7.2.1 Allocations and Sanctions over the years

Since its inception (1995-96), sanctions under RIDF to Madhya Pradesh have grown over the years. In the last couple of years, the sanctions have outstripped the allocations indicating the increased absorption capacity of the State Government to fund the requirements of rural infrastructure. It is estimated that RIDF has funded an average 20% of the State's expenditure on rural infrastructure in the last three years. Interestingly, at the All India level also, RIDF contributes around 20% of the rural infrastructure funding.

### 5.7.2.2 Physical and Financial Progress

**Table 5.12**  
**Progress under RIDF Projects** (as on 31.03.2020)

Total Projects sanctioned (RIDF-1 to RIDF-XXV)	3587 Nos.
Total RIDF loan sanctioned (RIDF-1 to RIDF-XXV)	₹ 26126.06 Crore
No of projects under ongoing tranches (RIDF-XX to RIDF-XXV)	401 Nos.
RIDF loan sanctioned for ongoing Tranches (XX – XXV)	₹ 12295.59 Crore
RIDF loan disbursed under ongoing Tranches	₹ 7748.09 Crore
Borrowing limit under Article 293(3) for FY 2020-21	₹ 3000 crore

### 5.7.3 Details of Ongoing Projects and Normative allocation:

A total of 401 projects were sanctioned during RIDF-XX to RIDF-XXV having RIDF loan of ₹12,295.59 crore against which an amount of ₹7748.09 crore has been disbursed. For the ongoing tranches (ie RIDF XX onwards), the agriculture and related sector has the maximum share (69.80%) in the sanctions, followed by rural connectivity (16.60%) and social sector (13.60%).

Table 5.13 shows that the projects sanctioned during last 9 years were more than normative allocation for the state. Amongst the total sanction, though the number of irrigation projects (16 nos.) is less, its share in total loan sanctioned (₹ 8,582.12 crore) is highest at 69.80%. In terms of loan sanctioned, irrigation projects are followed by roads and bridges (319 nos.) with a loan of ₹ 2,041.04 crore accounting for 16.60% of the sanctions. Of the balance share of 13.60% of sanctions, rural drinking water projects account for 11.90% of the sanctions (15 nos & ₹ 1376.99 crore) and social sector projects (Health, ITI) account for 2.40% of the sanctions (₹295.43 crore).

The trend in sanctions follows the priority and thrust of the State Government in respect of rural infrastructure in the same order – irrigation, rural connectivity & drinking water. However, there is ample scope for investing in the health sector given the poor indicators at the social level viz., IMR, MMR etc.



**Table 5.13**  
**Normative Allocation v/s Sanctions under RIDF in MP**

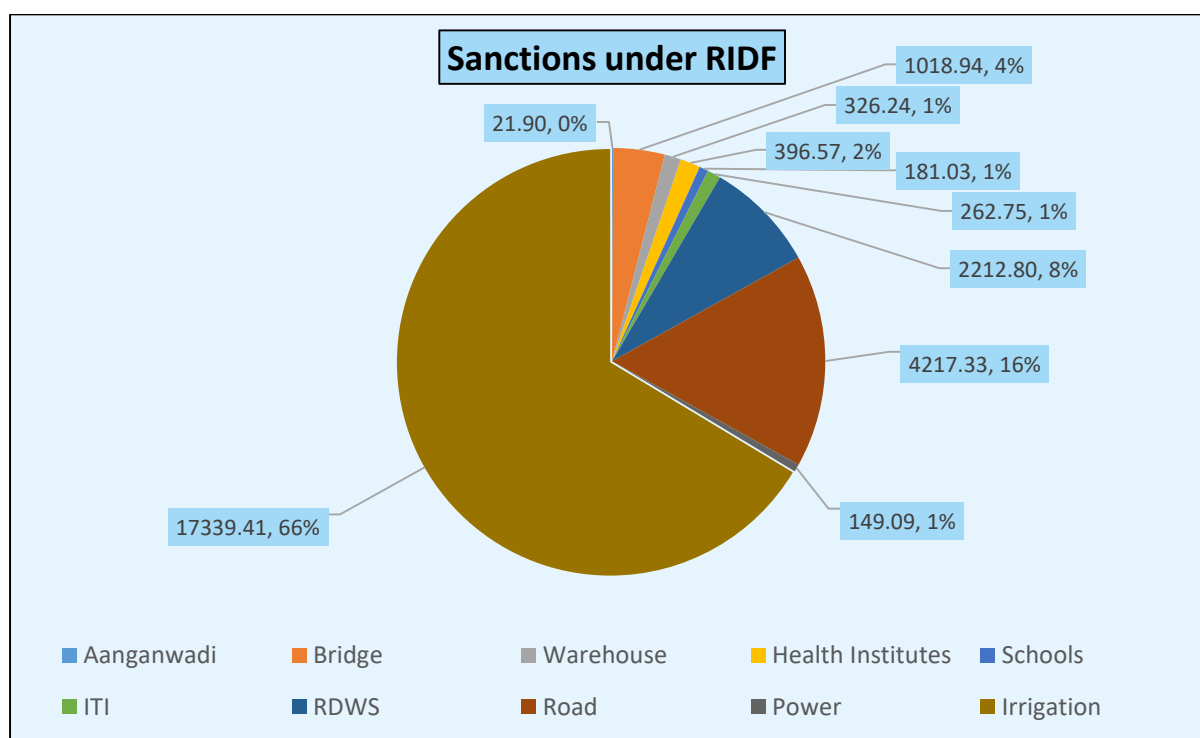
(₹ .crore)

Year	Normative Allocation	Sanctions	% Achievement of Normative allocation	Disbursement
RIDF-XVIII(2012-13)	1250.00	1480.60	118	1250.00
RIDF-XIX (2013-14)	1500.00	2103.90	140	1250.00
RIDF-XX (2014-15)	1500.00	1975.00	132	1500.00
RIDF-XXI (2015-16)	1280.00	1852.50	144	2000.00
RIDF-XXII (2016-17)	1500.00	1855.10	124	2000.00
RIDF- XXIII (2017-18)	1450.00	2019.46	139	1170.30
RIDF- XXIV (2018-19)	2200.00	2236.87	101	1828.44
RIDF- XXV (2019-20)	2200.00	2464.49	112	1685.54
RIDF- XXVI (2020-21)	2350.00	2389.86	102	875.21 (As on 30.09.2020)

It is imperative that the gap between the sanctioned amount and disbursements under the ongoing tranches be bridged and be in tandem for phased releases in the interest of timely completion of projects. Annexure III of this document reflects the major infrastructure gaps which can be financed under RIDF like Roads, Bridges, Aanganwadis, and Health Infrastructure etc.

#### 5.7.4 How the allocation to different sectors in RIDF carried out in Madhya Pradesh?

**Chart No.5.12 Sector wise - share of RIDF**



## **5.8 Funding Infrastructure for increasing De-risking of Agriculture**

The State has in recent years witnessed challenges in agriculture sector due to changing weather and climatic factors. For de-risking agriculture, one of the instruments is to increase the penetration of crop insurance along with better targeting of the product in sync with the ground realities. One way of improving the effectiveness of the crop insurance (weather based) schemes is to increase the penetration of Automated Weather Stations (AWS) at a radius which can capture the weather related perils for making the scheme effective. For setting up AWS, public investment needs to flow (wholly or partially). This critical infrastructure can be funded under RIDF, which can aid the functioning of the private sector market in agriculture insurance.

## **5.9 Warehousing Infrastructure Fund (WIF)**

Warehouse Infrastructure Fund (WIF) was established in NABARD, by Government of India in 2013-14, for providing loans to meet the requirements for scientific warehousing infrastructure for agriculture commodities in the country. It was a major step towards fulfilling NABARD's mission of rural prosperity through credit and related services, as for the first time through WIF, an avenue was made available for lending to high value infrastructure projects of private sector, besides the rural infrastructure projects of State Governments & State owned Corporations/entities. Loans from WIF are available for construction of dry warehouses, silos, cold storages, cold chain infrastructure etc. Since 2016-17, APMCs can also avail these funds for construction of marketing infrastructure facilities. Support under WIF can also be availed for construction of scientific warehousing facilities at PACS level, construction of bulk milk coolers/chilling centers/reefer vans under dairy sector, creation of modern marketing infrastructure (in the light of APMCs' linking with eNAM portal), construction of cold chains for perishable agricultural commodities, etc.

Under WIF, direct loans to State Government and State owned Corporations are made available, on the lines of extant RIDF guidelines. Loan facility is also available to Private Sector based on Prime Lending Rate of NABARD.

### **5.9.1 Construction and Renovation of Warehouses at different location of Madhya Pradesh –**

In 2019-20, NABARD has sanctioned a term loan of ₹200.06 crore to State Govt. for construction and modernisation of Godowns having collective capacity of 1.95 lakh MT at different locations of Madhya Pradesh. The project is likely to result in **a.** Saving farmers from distress sale; **b.** Reduction in storage loss; and **c.** Maintaining quality of the food grains stored. The project will be conforming to the requirements of Scientific Storage norms stipulated by WDRA.

## **5.10 Food Processing Fund**

Government of India (GoI) has accorded top priority for the development of the Food Processing Industries in the country and accordingly the Hon'ble Finance Minister had announced setting up of a Special Fund of ₹2000 crore in NABARD to make available affordable credit for setting up Mega Food Parks/Food Parks/Agro Processing Cluster and agro-processing units being set up thereunder. Only the Designated Food Parks and the individual processing units in the Designated Food Parks will be eligible for financial assistance from the Fund. The designated Food Parks identified in MP are as under:

**Table 5.14**  
**Designated Food Parks/Mega Food Parks/Agro Processing Clusters in MP**

S.No	Name of Designated Food Park	District	Location
1	MFP-Avantee Mega Food Park Pvt. Ltd.	Dewas	Binjana
2	MFP- Indus Mega Food Park Pvt. Ltd.	Khargone	Panwa, Kasrawad
3	Spice Park*	Chhindwara	Unranala
4	Spice Park*	Guna	Mavan
5	Food Park- M.P. Audyogik Kendra Vikas Nigam (Gwalior) Ltd.	Bhind	Malanpur, Ghirongi
6	Food Park- M.P. Audyogik Kendra Vikas Nigam (Jabalpur) Ltd.	Chhindwara	Borgaon
7	Food Park- M.P. Audyogik Kendra Vikas Nigam (Bhopal) Ltd.	Hoshangabad	Piparia, Babai
8	Food Park- M.P. Audyogik Kendra Vikas Nigam (Indore) Ltd.	Khargone	Nimrani
9	Food Park- M.P. Audyogik Kendra Vikas Nigam (Indore) Ltd.	Mandsaur	Jaggakhedi
10	Food Park- M.P. Audyogik Kendra Vikas Nigam (Jabalpur) Ltd.	Mandla	Maneri
11	APC- M/s Nimar Agro Park	Barwani	Sendhwa
12	APC- M/s Bharti Agro Cluster	Betul	Betul Khandwa
13	APC- M/s Sun Valley Agro Food Park	Khargone	Maheswar, Depalpur
14	APC- M/s Frisco Overseas Pvt. Ltd.	Indore	Mohna, Depalpur
15	APC- M/s Vivek Agrifoods Pvt. Ltd.	Chhindwara	Chhindwara

(\* There are 02 designated Spice Food Parks by Spice Board in MP)

GoI has also announced PM Scheme for Formalisation of Micro processing enterprises (PM FME) under the Atmanirbhar Abhiyan (MoFPI) in which ₹25000 crore investment is expected. NABARD has announced a special refinance scheme at 4% for this sector wherein it is envisaged that besides creation of new enterprises, modernisation of existing enterprises and transiting the enterprises to the formal sector in rural areas.

#### **5.10.1 Pradhan Mantri Kisan SAMPADA Yojana**

A new central sector scheme viz. Pradhan Mantri Kisan SAMPADA Yojana (Scheme for creation of processing and preservation capacities and modernization/expansion of existing food processing units) has been launched by Ministry of Food Processing Industries (MoFPI) for which detailed revised instructions were issued vide Govt. of India notification dated 13.12.2017. Pradhan Mantri Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.

Pradhan Mantri Kisan SAMPADA Yojana is expected to leverage investment of ₹31,400 crore for handling of 334 lakh MT agro-produce valued at ₹1,04,125 crore, benefiting 20 lakh farmers and generating 5,30,500 direct/indirect employment in the country by the year 2019-20.

Accordingly, the proposals for establishing food processing units under Pradhan Mantri Kisan SAMPADA Yojana in (a) Mega Food Parks assisted by the Ministry; (b) Agro-Processing Clusters assisted by the Ministry; and (c) Designated Food Parks notified by the Ministry from time to time for assistance from Food Processing Fund created in NABARD in a State/UT (d) Agro Processing Unit to be set in these designated food park would be eligible for capital grant.

### **5.10.2 Mega Food Park**

M/s. Avantee Mega Food Park Pvt. Ltd. (AMFPPL) is a Special Purpose Vehicle (SPV) which has commenced the work relating to establishment of the Mega Food Park. It is based on hub-and-spoke model with provision of strong backward and forward linkages that creates a sustainable agro value chain. It has three vital components, (i) the Central Processing Unit (CPC) in Dewas, (ii) 4 Primary Processing Units (PPC) at Indore, Ujjain, Agar Malwa & Dhar and (iii) 16 Collection Centres (CC). Further, a network connecting the CPC with the PPCs as also connecting the CPC & PPCs to demand centres such as tier 1 & tier 2 cities and export market is also proposed.

The CPC is located at village Binjana in Dewas district. The Central Processing Centre (CPC) comprises of Core Processing Facilities which includes Food Irradiation Centre, Grain Processing Facility up to 18 Ton/hour capacity, Steel storage Silos of 16000 MT capacity for food grains & oil seeds, Dry & Finished Warehouse of 2500 MT & 5000 MT capacity respectively, Cold Storage of 4000MT capacity, Dehydration Plant, Quality Control & Microbiology Lab with Research and Product Development Centre, Industrial shed for MSME sector on ready to use (Plug and Play) mode.

In addition to the core infrastructure, the Mega Food Park also have all the basic & non-core infrastructure like availability of water, electricity, ETP (Effluent Treatment Plant), STP (Sewage Treatment Plant), weigh bridge, common administrative block with training centre, Medical/first aid centre, Farmer Assistance Centre, Banks/ATMs, Canteen, Fire Protection System, Workers Residential Block, etc.

NABARD has sanctioned ₹56.52 crore of term loan under its Food Processing Fund to M/s. AMFPPL. An amount of ₹53.69 crore has been disbursed to the SPV. The project is nearing completion and was inaugurated by Hon'ble Union Minister for Food Processing Industries on 05 Dec 2019. It has 24 fully developed industrial plots of various sizes with all required permission to setup agro/food based industry in the Park

### **5.10.3 Agro Processing Cluster (APC)**

NABARD has sanctioned the term loan of ₹ 13.99 crore under Food Processing Fund to M/s Nimar Agro Park a partnership firm having four partners and has commenced work for setting up an Agro Processing Cluster at Sendhwa in Barwani District of Madhya Pradesh. It is based on hub-and-spoke model with provision of strong backward and forward linkages that creates a sustainable agro value chain. The project of warehouse having capacity of 7500 MT and Integrated Pack House, Ripening Chamber having a capacity of 200 MT, Two Sorting, Grading and Washing line having a capacity of 2 MT/hour each and two Reefer Truck having a capacity of 10 MT each.

### **5.11 NABARD Infrastructure Development Assistance (NIDA)**

NIDA is a line of credit support for funding rural infrastructure projects. NIDA is designed to fund State owned institutions/corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. Traditionally, NABARD has been closely working with State Governments through RIDF to fund various infrastructure initiatives. However, the borrowing power of State Governments is limited under Article 293, thus limiting the off-take of RIDF. In the course of multiple interactions with State Governments, it was understood that State Governments would like a wider range of financial products to support creation of rural infrastructure. In addition, State Governments are

looking for avenues to borrow off-budget (e.g. through corporations) to avoid exceeding their borrowing power limits.

The assistance under NIDA is available on flexible interest rates and terms with longer repayment period as compared to RIDF. Further, the PPP projects and funding Infrastructure Finance Companies has been made eligible under NIDA for widening the reach.

**Table 5.15**  
**Key features of NIDA**

S. No.	Type of loan	Term loan for Rural Infrastructure
1	Tenure	Long term, upto 15 years. Can be extended upto 25 years depending upon project's requirement.
2	Interest rate	Varies based upon project and risk profile of borrower. Interest rates will be linked to NABARD's market borrowings. As of now, NIDA products offer fixed interest rate over the tenure of the loan; however this can be reviewed in future
3	Moratorium	Based upon the specific project and borrower, moratorium of upto 5 years.
4	Security	Appropriate security will have to be provided by borrower, based upon risk profile and nature of project. State Govt. guarantee is not mandatory, but can be requested based upon the risk profile and nature of project
5	Repayment	Repayment schedule can be designed based upon borrower's requirements, nature of project and risk profile. E.g. based upon borrower's cash flows, a ballooning repayment schedule can be designed, with the greater share of principle repayment structured towards the later tenure of the loan.

Since the tenor of the loan is for 15 years, it provides the State, the required flexibility to space out its requirements over a longer period as compared to RIDF loan which is of much shorter period.

In Madhya Pradesh, three irrigation projects have been sanctioned to NBPCL under NIDA in 2020-21 which once completed, will utilize 0.50 MAF share of Narmada River system. Brief details of projects are as under:

**Table 5.16**  
**Projects Sanctioned under NIDA**

S. No.	Name of Project	Districts	CCA	No. of villages to be benefitted	Loan Amount (₹ Crore)
1	Upper Narmada Micro Lift Irrigation Project	Dindori and Anuppur	45,600 ha	119	1165.42
2	Badnawar Lift Irrigation Scheme	Dhar	50,000 Ha	125	1428.30
3	Narmada Kshipra Link Multipurpose Project	Dewas, Ujjain and Shajapur	30,000 Ha	100	1745.83

## 5.12 Rural Infrastructure Promotion Fund (RIPF)

Rural Infrastructure Promotion Fund has been created with an objective to promote capacity building initiatives as also efforts for creation of innovative/experimental/promotional infrastructure, especially in rural areas. The activities supported should lead to promotion of sustainable infrastructure development in rural and agriculture & allied sector. They should include a component for documentation of experience during implementation. Infrastructure

assets created should result in improvement or generate demand for other infrastructures of higher order.

### **5.13 Identification of Critical Infrastructure**

There are a number of areas where investments have taken place, but the full benefit of the investment could not be reaped, because the final lap has not been completed or envisaged earlier. For example, there might be a village road which leads up to a canal bank. Constructing a bridge across the canal will connect the two banks. The bridge serves as a critical link. Such types of investments which when completed will provide the last mile connectivity or will serve as the vital link is called as critical infrastructure. Identification of such critical infrastructure has been listed in Annexure-III of this document.

### **5.14 Rural Infrastructure Planning**

Since the infrastructure requirements of the state are huge, it becomes imperative that infrastructure planning in an integrated manner be taken up for the state as a whole. This should necessarily take into account the various options available for its funding and the cost involved. Currently, each Department has its own annual plan which is independent of other departments. It is necessary that dovetailing of rural infrastructure plans is taken up, say for a period of 3 to 5 years and its prioritization is done. The source of funds should also be identified.

On pilot basis the planning of rural infrastructure in select districts on the above basis may be undertaken which will help in proper identification of rural infrastructure and required strategies for its development. In addition to RIDF/NIDA, state government may take advantage of LTIF/MIF/DIDF/GrAM and other funds of NABARD to finance its infrastructure requirements.

While planning for infrastructure development in rural areas, requirements related to Information Technology requirements of the rural economy need to be assessed. Government, through Bharat Broadband Network and National Optical Fiber Network, is planning to expand the IT infrastructure. Assessments need to be made for use of this infrastructure towards agriculture and allied activities. Precision agriculture techniques need to be promoted on the basis of IT infrastructure. Further emerging areas like Internet of Things (IoT) should be explored for better service delivery in agriculture and rural sector.

### **5.15 Summing up**

The importance of Infrastructure can hardly be overemphasised for a growing economy like Madhya Pradesh. The requirement and demand for Infrastructure is only going to increase in coming years exerting immense pressure on the scarce resources available for its development. Hence, there is a case for adopting holistic view and utilise the available sources of funding to the maximum. For better infrastructure investment plans, we need to anticipate the future requirement and capacity, otherwise, the infrastructure becomes inadequate in a few years leading to gaps and inadequacies. Effective investment policies must target the requirements and achieve gaps in a holistic manner. There is a definitive case for framing policies keeping in view the convergence and interconnectedness between various infrastructures for enhancing more output per unit of infrastructure investment.

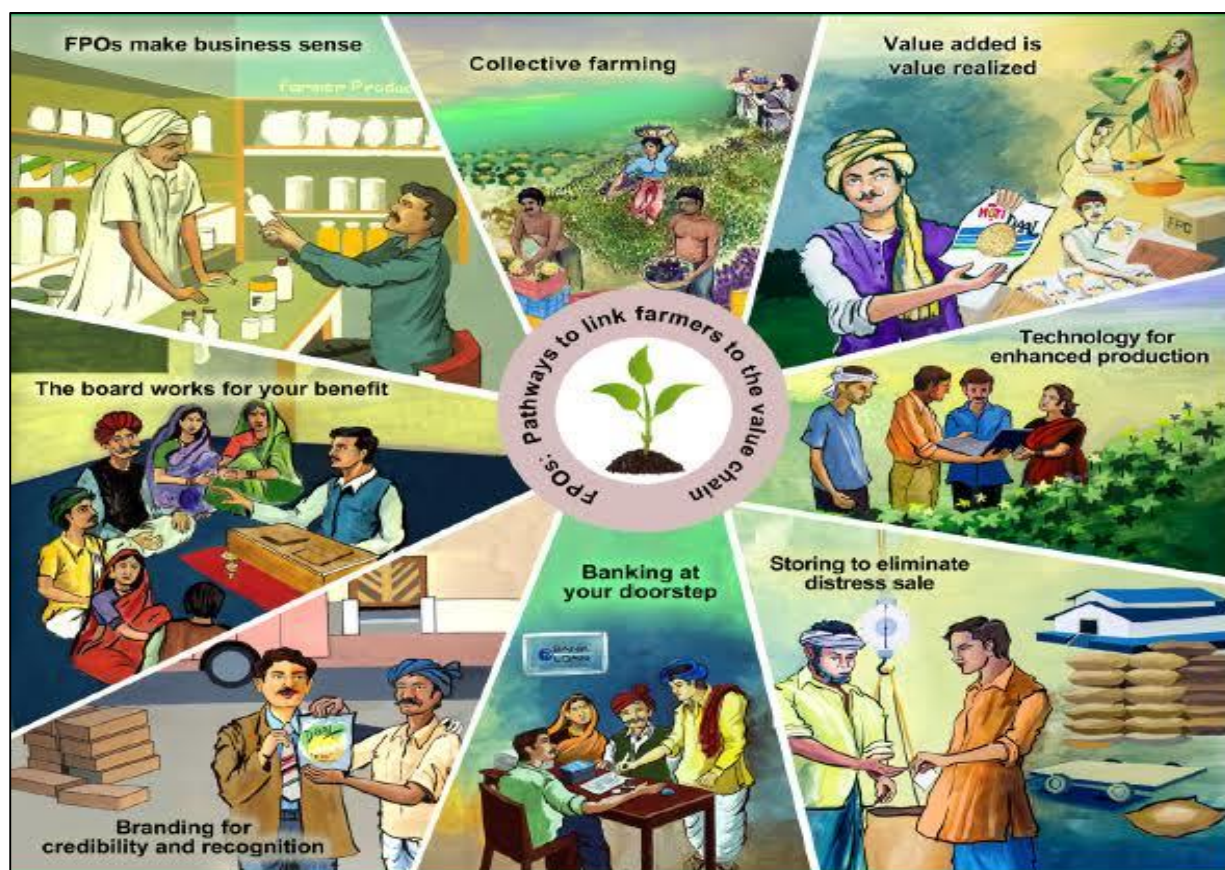


## CHAPTER - 6

### COLLECTIVIZATION OF AGRICULTURAL PRODUCE FOR ENHANCING FARMER'S INCOME

#### 6.1 Introduction

Agriculture sector is the backbone of the State's economy and contributes almost one-third to its GVA as indicated in Chapter 1 of this document. It is the main source of employment for over 55% population of the State. As per 2015-16 agri census, there are 100.03 lakh landholdings in the State, of which around 76% farmers are either Small or Marginal farmers. The landholdings are highly fragmented, scattered and heterogeneous, further raising cost of cultivation, inadequate market infrastructure, increasing risks due to climate change, limited access of farmers to public resources, modern technologies and affordable credit, agriculture has gradually become less profitable for most of the farmers. The problem is more acute for small and marginal farmers mainly due to small size of marketable surplus, lack of access to quality inputs, poor credit and market facilities and frequent crop failures. These constraints have resulted in high dependency of farmers on exploitative intermediaries and local money-lenders, which has led to significant reduction of farmers' share in the consumers' price. This situation calls for major structural reforms and transformational initiatives towards the revitalisation of Indian agriculture both by way of stepping up of investments for creation of infrastructure for productivity enhancement and post-harvest agri logistics as also by bringing reforms in agricultural marketing system for boosting agricultural growth. A sustainable solution lies by organising farmers into Farmer Producers' Organisation (FPO).





Collectivisation is the future for Small and Marginal farmers. Government of India, to speed up collectivization has announced creation of 10000 FPOs in 05 years through NABARD, NCDC and SFAC. 4000 and 3000 FPOs each will be formed by NABARD, NCDC and SFAC respectively. NABARD will be forming 43 FPOs in 24 identified districts in 2020-21. The scheme envisages creation of a FPO in each block based on the one crop-one district as identified by the State Govt.

## 6.2 Current scenario and scope of Collectivization through FPOs

Recognizing the importance of collectivization through formation of FPO, amendments in the Indian Companies Act, 1956 has paved way for promotion and building of producers' organizations. Over 375 FPOs have, so far, been promoted by various agencies like SFAC, NABARD, State Government departments and Civil Society Organizations over the last 8-10 years in the State. Out of these, NABARD has promoted 249 FPOs under funds set up by Govt. of India and NABARD.

**Table: 6.1**  
**FPOs at Glance in Madhya Pradesh (NABARD Promoted)**

S No.	Particular	Remark
1	Total FPOs	249
2	District Covered	44
3	Implementing Agencies (POPIs)	52
4	Villages Covered	4022
5	Total Members	83302
6	Total Male Members	60263
7	Total Female Members	23079
8	Total SC/ST Members	47527
9	Total SF/MF Members	66519
10	Amount of Grant Sanctioned (₹ Lakh)	2425.95
11	Amount of Grant Disbursed (₹ Lakh)	1494.684
12	Equity Mobilized (₹ Lakh)	531.09
13	FPO's Turnover (₹ Lakh)	1069.54
14	Total Loan Aailed (₹ Lakh)	997.20
14	Grading A/B/C/D	28/87/27/88

Considering the number of Small & Marginal Farmers at 76 lakh and average membership of around 1000 per FPO including the scope for future expansion in the membership, there exists a scope of promoting around 7000 FPOs in the state. There is tremendous potential for formation and nurturing of new FPOs in the areas of NTFP, Dairy & Animal feed, Horticulture, Apiculture, Fisheries etc .for increasing the income of farmers and boosting the overall growth of agricultural economy .

Quality seed is a vital input in agriculture. Farmer's access to superior quality seed is the key to increase the agricultural productivity and production. Informal Seed System, when strengthened with IT and brought under the ambit of FPO framework, can bring a "Paradigm shift" in the way seed village programme is being implemented. It not only enables establishing a robust seed traceability system assuring consumers' a quality product but also increases the food production which is largely dependent on the progress of seed programme.

### **6.3 Major benefits to farmers through FPO membership**

- Reduction in the cost of production by bulk procurement of quality inputs including certified seeds at wholesale price and increased production through adoption of modern agricultural practices
- Crop diversification and cultivation of high value commercial agriculture crops by building the technical capacities and creating common infrastructure
- Aggregation of produce and bulk transport to reduce marketing cost, thus, enhancing net income of the farmers
- Building the scale through aggregation to enable farmers take advantage of the economies of scale and improve bargaining power for better price negotiation on equal terms
- Access to modern technologies, financial resources, agri-logistics/infrastructure facilities and other support services required for business transaction
- Reduction in post-harvest losses through processing/value addition, better quality control and efficient management of value chain/supply chain
- Improved price discovery, adoption of contract farming system and efficient farm extension/advisory services .
- Improved social capital and net income to farmers on sustainable basis

### **6.4 Important initiatives for promoting collectivization through FPOs**

#### **6.4.1 Initiatives by Govt .of India**

- In the Union Budget (2013-14), two major initiatives to support Farmer Producer Companies (FPCs) (viz., support to the equity base of FPCs by providing matching equity grants for enhancing the net worth and Credit Guarantee support for facilitating collateral free lending to FPCs. Accordingly, Equity Grant and Credit Guarantee Funds were created in SFAC with corpus of ₹50 crore and ₹100 crore, respectively .
- In the Union Budget 2018-19, GOI, announced two important measures to promote FPOs to enable farmers to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns of the produce .These measures are )i (launching of "Operation Greens "for onion, potato and tomato crops (TOP) on the lines of Operation Flood with an allocation of ₹500 crore to address price fluctuation in vegetables for the benefit of farmers and consumers by promoting FPOs and creating agri-logistics, processing facilities and professional management system and )ii (granting 100 %tax exemption to FPOs with annual turnover of up to ₹100 crore for a period of 5 years .
- The Govt .of India, in the Union budget 2019-20, announced a Central Sector Scheme for promotion and nurturing of 10,000 FPOs across the country to be implemented over a period of five years .In order to facilitate adequate credit support for smooth implementation of the Scheme, two separate credit guarantee funds have been created )a fund of ₹1000 crore in NABARD and ₹500 crore in NCDC (besides further augmenting the corpus of equity grant fund earlier set up in SFAC. The guidelines for the scheme have been announced by the Government of India in July 2020.
- In order to give a boost to Agriculture which has been stagnating for the last few years the Govt. of India has brought several agro reforms through:

### The Farmers Produce Trade and Commerce )Promotion and Facilitation (Act, 2020

- ✓ The Farmers 'Produce Trade and Commerce )Promotion and Facilitation (Act, 2020 will create an ecosystem for the farmers and the freedom related to sale and purchase of their produce outside the physical premises of APMC markets ,thereby creating competition in agricultural marketing .
- ✓ This competition is expected to help build more efficient value chains in agriculture by reducing marketing costs, enabling better price discovery and improving price realization for farmers .Furthermore, state governments are prohibited from levying any market fee, cess etc outside APMC areas

### The Farmers )Empowerment and Protection (Agreement of Price Assurance and Farm Services Act, 2020 .

- ✓ The legislation on contract farming will allow farmers to enter into a contract with agri-business firms or large retailers on pre-agreed prices of their produce ,thus boosting private sector investment and the Indian farm produce to national and global markets, and in agricultural infrastructure .
- ✓ Farmers have been provided adequate protection against sales, lease, or mortgage of farmers 'land as it is totally prohibited in it .The farmers 'land is also protected against any recovery in this Act.

### The Essential Commodities )Amendment (Act, 2020

- ✓ It seeks to remove commodities like cereals, pulses, oilseeds, edible oils, onion and potatoes from the list of essential commodities.
- ✓ The legislation will boost investment in cold storages and modernization of food supply chain .
- ✓ It will also create competitive market for these produce by preventing their wastage.

➤ **Agriculture Infrastructure Fund )AIF** (of ₹1.00 lakh crore, for farm-gate infrastructure has been launched. Scheme details are given in Chapter 3 of this document. Under the scheme financing facility will be provided to FPOs also upto ₹2.00 crore with 3% interest subsidy. This will give fillip to GoI's Scheme on formation of 10,000 FPOs and also increasing farmer's income through collectivization.

➤ **Credit Guarantee Scheme for FPOs**

Under the Central Sector Scheme for FPOs, GOI along with NABARD has set up a Credit Guarantee Fund )CGF (with a corpus of ₹1000 crore .The objective of the CGF is to provide credit guarantee cover )CGC (to all eligible lending institutions to enable them to provide collateral free direct loan to FPOs by minimizing their lending risks .This scheme is expected to ensure higher credit flow to FPOs for their business development in the coming years.

#### **6.4.2 NABARD's initiatives for FPO promotion**

- Producer Organization Development Fund (PODF) (was set up in 2011 for providing promotional assistance to producers' organizations for their capacity building, market facilitation and other accompanying measures. The fund was used to leverage promotion & nurturing of new FPOs over a period of 3-5 years and also for extending credit-linked promotional support to the existing FPOs for capacity building, market linkage facilitation and other ecosystem services)
- Considering the need for a centralized data base on FPOs for better planning and monitoring, NABARD has created a dedicated web portal and digitized the data in respect of all its FPOs including profile of the shareholder members for seamless communications among the stakeholders. The portal facilitates in generating various reports pertaining to rating of the FPO, Share capital, turnover, membership, Business activities etc.
- In order to facilitate marketing of FPO produce at remunerative prices and purchase of inputs at competitive prices, the existing web portal is being developed as virtual marketplace to bring buyers and sellers at a common platform.
- NABKISAN Finance Ltd., the subsidiary of NABARD was strengthened with adequate financial resources and manpower support to provide life cycle-based credit facility to FPOs. Further, in order to provide lending comfort to its subsidiaries and mitigate the credit risks, a credit guarantee scheme was designed for accelerating flow of credit to FPO sector. As on 30 June 2020, NABKISAN has provided loans to 70 FPOs in Madhya Pradesh, of which 30 FPOs are promoted by NABARD. The total amount of loan assistance sanctioned is around ₹20 crore and of this, ₹16 crore has been disbursed.
- Depending on the scope of business activities and organizational capabilities, various model projects for financing FPOs were prepared and shared with the concerned stakeholders to facilitate credit support from banks/financial institutions.
- NABARD, with support of Bankers Institute for Rural Development (BIRD), has been organizing regular capacity building/training programmes for FPOs, banks and other stakeholders on promotion and building of sustainable FPOs through credit plus interventions and other support measures including convergence of various schemes of State/Central Government and other organizations. In addition, on-line training modules/certificate courses have been developed and programmes are conducted for the benefit of FPO members.
- 5 Agri-Business Incubation Centers (ABICs) (viz. Madurai Agri Business Incubation Forum (MABIF) (at Tamil Nadu Agricultural University, Madurai, ABIC at Chaudhary Charan Singh Haryana Agricultural University) (CCSHAU), Hisar, Agricultural & Food Engineering Department (AgFE), IIT Kharagpur, Rajmata Vijay Raje Scindia Krishi Vishwa Vidyalaya, Gwalior and AIDEA at NAARM, Hyderabad) have been set up for providing business incubation services to emerging FPOs/agri-entrepreneurs. Also, a Centre of Excellence is being established at BIRD, Lucknow for pursuing action research and knowledge management in FPO space.
- To facilitate on-boarding of FPOs on e-NAM platform of Govt. of India for direct marketing of their produce, a grant support of ₹500 per FPO is being provided to expedite the process in a mission mode. In Madhya Pradesh 35 FPOs have been on boarded on e-NAM portal.

- As per the new policy guidelines, all FPOs promoted under any scheme of NABARD are eligible for a onetime grant of ₹5.00 lakh as Business Development Assistance (BDA) (to expand business operations on matching basis of share capital contributed by its members. The POs which have progressed satisfactorily and have prospects to perform better will be supported for a further period of two years )4<sup>th</sup> and 5<sup>th</sup> year .(Both the schemes are based on certain deliverables/benchmarks achieved by the concerned PO.

## **6.5 Key issues & challenges in building sustainable FPOs**

Some of the field studies have clearly established the positive outcome of FPOs in terms of improved access to inputs & services, institutional credit, marketing facilities and increased net income of farmers. A recent study conducted by Price Water Cooper reveals the accrual of the several benefits to farmers.

- Sale of agri produce through FPOs has resulted in increased price realization to members by around 22%.
- Incidence of cost of marketing is approximately 31 %lower than other marketing channels.
- More than 82 %of Producer Organizations have license for marketing essential inputs and 28 per cent of members have purchased inputs from FPOs, which led to a net savings of ₹1384 per acre.

However, there are challenges and policy gaps in the ecosystem as indicated below :

- Inadequate technical skills and awareness among the farmers about potential benefits of collectivization, regulatory/statutory compliances, market dynamics, etc .and non-availability of competent agency for providing handholding support in the rural areas.
- Non-availability of experienced, trained and professionally qualified CEO to manage FPO business professionally and poor decision-making ability of the Board of Directors about governance, resource mobilization and business management.
- Since FPOs are mostly represented by small and marginal farmers having poor resource base, their capacity to mobilize internal resources and access credit facility for business operations is limited .Further, the credit guarantee cover being currently offered by SFAC for providing collateral-free loans is available only to the Producer Companies having minimum 500 shareholder membership. Hence, the FPOs registered under other legal forms and those with lesser number of shareholder membership, are excluded from the SFAC scheme, thus keeping a majority of FPOs out of the fold of credit guarantee.
- Poor market connect of FPOs with the agri-industry, market players, large retailers, processors, etc., mainly due to inadequate agri-logistics )i.e .transport facilities, storage, value addition/processing, brand building, etc(., weak supply chain and lack of price discovery mechanism .
- Lack of risk mitigation mechanism particularly to cover price/market risks for FPOs.
- Convergence of FPOs with other Govt schemes.

## **6.6 Suggested policy measures for building robust FPO ecosystem**

### **6.6.1 State/Central Government**

- The Govt. of India/State Govt. may support creation of basic infrastructure facilities at GP/block/district level like warehouses, agro-processing units, assaying, transport, etc., for facilitating aggregation, value addition and direct marketing of agricultural produce by FPOs.
- Gramin Agricultural Markets (GrAMs) may be strengthened with basic facilities for cleaning, grading, sorting, storage, etc. and the FPOs may be entrusted with their operation & management.
- Considering Seed Production as a business activity, there is a need for preparing FPO centric seed production plan in the district .It may include identifying Seed Production Clusters in the district, providing information on District wise and Crop wise Seed Replacement Rate and assess Demand and Supply Gaps.
- Information on existing schemes of GoI/State Govt .including special schemes implemented through RKVY may be made available to farmers through FPO and convergence may be explored, especially for capital investments like seed godown, seed processing machinery etc. as also explore the utilization of the existing infrastructure created by the States in the potential districts.
- There is a strong felt need to delineate the roles and services being offered by ICAR Institutes, Regional Stations of SAUs, KVKs, Seed Producer Groups/existence of an on - going seed village programme, private companies, FPOs) if any (and Seed Certifying Agencies to the seed producers and assess the potential for forming FPOs/strengthening existing FPOs.
- Since more than 75 %of the credit needs of emerging FPOs are mainly in the form of working capital loans ranging from ₹20 lakhs to as much as ₹100 lakhs, the Govt .of India may consider extending interest subvention facility for working capital loans as well as for term loan to FPOs at least during initial 5 years to make their business viable/sustainable.
- The State Govts may declare the WDRA-accredited warehouses and FPO collection centers as “extended designated markets”. The existing/emerging warehouses in the rural areas may be accredited for use by FPOs .
- State Govts may allot small parcel of panchayat land to FPOs for construction of small warehouse/collection Centre/primary processing Centre for the benefit of farmers .
- In order to speed-up issue of various licenses to FPOs, the State Governments may adopt single window approach for meeting all the regulatory requirements relating to FPO business operations.
- The State Govt. may issue advisories to district administration for convergence of resources under various farmer centric schemes for facilitating capacity building and skill development of producer members.
- Considering the diverse nature of agricultural commodities, emerging market demands and focus on boosting exports, a systematic mapping of available potential for building FPOs at GP/block/district level is imperative for effective planning and policy interventions.

- GoMP may support FPOs by way of creating a dedicated fund to increase the net worth of the FPOs, improve the access to credit and reduce the cost of funds.

### **6.6.2 RBI/Banks & Financial Institutions**

- RBI may consider advising banks and other financial institutions for financing FPOs based on life cycle approach including collateral-free loans upto ₹20 lakhs )on the lines of loans to SHGs under SRLM (to meet their initial financial needs for aggregation and marketing of agricultural produce of members .
- Banks may develop/innovate loan products to meet the credit needs of FPOs )adopt credit plus approach/ against the available credit guarantee cover or based on business models/cash flow of FPOs .For this, the lending agencies may collaborate with NABARD, SFAC and State Federations of FPCs to assess the credit needs and design appropriate loan products for FPOs as a part of their corporate business development strategy .
- SLBC may consider incorporating FPO financing as a separate sub-target under the agriculture sector and monitor the credit flow on a regular basis .Similar advisory may be issued to LDMs for monitoring at the district/block level .

## **6.7 Way Forward**

- State Govts may adopt suitable policy to promote and support FPOs and designate a nodal department for its implementation by bringing synergy among various stakeholders .
- Commodity clusters/production hubs suitable under different agro-climatic conditions may be identified in each district and complete value chain may be developed around that with FPO as back-end enabler for production, aggregation, value addition and marketing of produce.
- Govt .may establish FPO Incubation Centres in each cluster with technical support of the Agricultural Universities/ICAR Institutions for providing technical handholding to FPOs for their business development to achieve sustainability.
- For FPOs already on boarded on e-NAM platform, the state nodal department may facilitate for direct marketing and necessary back-end logistics may be provided for easy movement of the agricultural produce.
- Digital linking of FPOs with buyers, sellers and transport agencies for real time and online marketing of farm produce for better price realization may be encouraged through appropriate policy interventions.
- The Ministry of Corporate Affairs )MCA (may consider incorporating suitable relaxation in the Companies Act to make provision for limited equity participation of value chain service provider in the Company with certain ceiling to ensure that decision making power remains with primary producers.
- FPOs may be exempt from statutory and regulatory compliances as also from payment of penalties on default in certain compliances relating to timeline for filing of returns, maintenance of registers, etc., for a period of at least 5 years from the date of registration to enable them to adjust to the regulatory business environment, stabilize operations under "ease of doing business "and get equipped with various statutory/non-statutory provisions of the companies Act.



### **Phalam Sampada Producer Company Ltd, Chhindwara**

**Members: 600+**

**Registered: Companies Act, 1956 on 15.01.2014**

600 tribal women came together and started a small business center at Tamia. The women are collecting Non Timber Forest Produce (NTFP) and processing various items such as raw honey, Jamun, Amla etc. into Jamun Vinegar, Triphala Powder, Amla Candy, Jamun squash, Bel squash etc. In addition, they are also making nutritious bakery items from locally available raw material such as maize, kodo-kutki, mahua and like items.

Under NABARD guidance FPO has successfully marketed its products in various fairs at Bhopal and across India. NABARD has sanctioned a Rural mart to the FPO to scale up its marketing activities, under which grant support has been extended for hiring of a shop and salary of the sales person for a period of two years.

The income of FPO members grew by almost 30% since 2014. It is a model which can be showcased for creating a sustainable livelihood intervention in tribal areas.

### **Rewanchal Mahila Farmer Producer Company (RMFPC), Hoshangabad**

**Members: 550+**

**Registered: Companies Act, 1956 on 10.10.2016**

FPO had taken seed license to make best quality seeds available to members. The FPO is dealing in input supply and selling animal fodder. They have also applied for Mandi and fertilizer licenses.

FPO took 1.5 acre leased land and started farming/cultivation of Moringa (Drum stick) along with market identification before plantation itself. This is being done with intercropping of vegetables and the farm is purely organic. The women have started mushroom cultivation after obtaining training. The small machinery for processed mushroom have also been planned through a common facility centre along with market identification of processed and perishable mushroom.

#### **Uniqueness**

FPO is fully owned company by 550 small and marginal women farmers from 24 villages. These women are the members of 66 Self Help Groups (SHGs) formed under the SHPI projects of NABARD way back in 2007-08. The women were managing their small business activities. In the year 2016, these 66 SHGs with 500 women and initial equity capital of ₹1.00 lakh registered a company in October 2016 with the financial support from NABARD and its promoting organization POPI – Yukti Samaj Seva Society.





# **ANNEXURES**

## **2021-22**



**ANNEXURE I**  
**DISTRICT-WISE & SECTOR WISE PLP PROJECTIONS FOR 2021-22**

Sr No.	District	Crop Loan/KCC	Water Resources	Farm Mechanization	Horticulture including Sericulture	Forestry & Wasteland Development	Animal Husbandry - Dairy	Animal Husbandry - Poultry	Animal Husbandry - Sheep, Goat, Piggery etc.	Fisheries Development	Others - Agri Credit	Sub-Total Agri Loan (1 to 10)	Storage Facilities - Warehouse, Yards, Cold Storage Chains etc.	Land Development, Soil Conservation & Watershed Development	Others-Tissue Culture, Vermi Composting etc.	Sub-Total (12 to 14)	Food & Agro Processing
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Agar-Malwa	150894.33	6907.83	8097.23	18487.71	649.37	4333.54	528.90	1863.92	1059.80	1939.20	194761.83	2861.78	193.06	3944.64	6999.48	6922.00
2	Alirajpur	78542.36	6205.28	3482.10	1627.11	98.80	3091.40	168.16	118.59	223.63	1446.40	95003.83	3070.50	896.40	648.32	4615.22	770.64
3	Anuppur	46253.18	1674.20	3926.80	1099.85	619.80	2588.94	810.28	531.39	639.30	222.20	58365.94	742.50	426.60	243.26	1412.36	571.00
4	Ashok Nagar	162266.00	4606.40	3550.00	2646.17	229.00	7795.19	211.20	211.00	172.92	520.00	182207.88	1545.00	209.60	266.40	2021.00	1747.20
5	Balaghat	203596.01	8633.06	22759.20	2202.66	545.30	29178.90	2189.06	1320.27	7288.34	782.46	278495.26	1176.52	1131.88	226.04	2534.44	6713.88
6	Barwani	154692.20	26268.88	9667.28	5185.84	2212.20	18584.50	385.31	3013.79	764.87	5538.81	226313.68	7826.25	1187.92	563.60	9577.77	2025.60
7	Betul	182585.00	8671.20	15632.50	6932.16	1616.20	7696.00	652.20	1326.80	582.00	301.50	225995.56	9225.00	1553.20	394.40	11172.60	1940.00
8	Bhind	199330.01	29083.74	40113.92	4126.66	939.20	62485.58	1304.92	711.62	399.20	615.84	339110.69	3408.00	126.08	725.68	4259.76	4475.52
9	Bhopal	122401.89	27067.26	8419.38	11534.84	965.23	19584.61	3091.91	4111.24	1291.75	2051.95	200520.06	6566.70	5634.67	1176.91	13378.28	28561.50
10	Burhanpur	122561.43	13097.52	3406.76	1770.66	474.65	13720.88	1304.84	1997.02	354.47	1177.61	159865.84	5552.00	1927.40	717.08	8196.48	8698.33
11	Chhatarpur	268788.00	544.00	486.00	2272.00	4.00	1856.00	1057.00	272.00	300.00	11.00	275590.00	1864.00	26.00	352.00	2242.00	401.00
12	Chhindwara	281009.82	23194.96	37026.02	16572.25	590.65	11150.70	618.00	1876.14	555.50	985.26	373579.30	1252.50	1258.40	5302.50	7813.40	8166.68
13	Damoh	180277.00	14918.59	6666.44	2255.62	183.36	9625.85	718.12	390.87	83.33	282.11	215401.29	2085.00	1361.60	1001.29	4447.89	2570.25
14	Datia	128581.16	14352.74	15222.38	3175.40	432.00	14737.00	303.60	1921.56	2313.60	818.50	181857.94	2212.50	1286.40	2112.50	5611.40	5797.00
15	Dewas	347125.22	18057.05	37675.95	4064.98	1638.66	12803.81	490.36	1952.80	999.19	1892.13	426700.15	9079.13	1807.78	1294.55	12181.46	5035.50
16	Dhar	434647.20	28353.12	31689.46	9899.20	596.48	13672.08	3373.12	1287.82	5347.40	1261.39	530127.27	4758.75	2696.20	8994.01	16448.96	14336.00
17	Dindori	72218.96	3559.08	13044.81	2342.84	2844.68	3529.24	3192.00	2501.60	2559.72	157.02	105949.95	1185.00	925.52	1162.40	3272.92	642.75
18	Guna	163339.93	6291.20	14570.38	3282.96	1246.00	7355.24	733.65	751.48	402.28	222.40	198195.52	8955.00	2879.84	1587.60	13422.44	1230.00
19	Gwalior	268324.00	24632.00	75989.00	5772.64	1355.00	63756.00	701.90	3716.51	4229.00	1637.80	450110.85	6112.50	2184.00	2571.20	10867.70	10758.72
20	Harda	172547.70	14556.00	18079.75	4262.20	2686.40	7117.03	1058.40	2119.20	2525.56	429.70	225381.94	18487.50	2617.20	4274.80	25379.50	4295.00
21	Hoshangabad	375258.16	30505.34	48247.81	15170.74	4857.30	14786.24	2551.45	2628.53	1697.89	3425.90	499129.36	66403.65	1174.80	4020.64	71599.09	11155.20
22	Indore	303502.94	48809.96	64478.90	10518.08	5465.52	59904.64	11063.10	17900.60	2065.38	720.00	524429.12	57426.75	29803.95	4017.69	91248.39	110316.38
23	Jabalpur	195555.82	23095.76	22740.30	5337.61	1068.20	8105.03	2815.02	1478.51	544.80	2212.50	261650.51	8084.25	3073.95	1183.16	12341.36	14667.50
24	Jhabua	117458.71	10112.92	10305.13	3893.08	103.00	3242.20	234.62	151.46	147.98	378.00	146027.10	505.58	486.08	868.48	1860.14	580.00
25	Katni	129523.55	7198.44	13672.80	3014.22	886.16	5549.18	725.33	647.76	458.25	2144.47	183820.16	821.25	336.00	1211.22	2368.47	15481.42
26	Khandwa	253317.61	25042.34	8209.57	7730.90	387.43	16734.46	2068.40	6161.03	457.94	2593.85	322703.53	13027.50	3839.16	1603.38	18470.04	3399.26
27	Khargone	405284.36	74257.44	12624.45	7242.64	708.40	30021.98	746.57	2824.04	997.53	5499.60	540207.01	17865.00	5238.56	2008.30	25111.86	4548.48
28	Mandla	95888.38	13216.92	13396.44	3700.74	5519.36	4539.38	6274.64	4051.84	2750.40	555.88	149893.67	1911.00	2174.40	2057.60	6143.00	1232.25
29	Mandsaur	315003.00	25040.00	21439.95	15164.16	248.20	18006.24	5727.20	590.15	2047.15	1331.04	404597.09	13231.88	521.00	245.55	13998.43	12389.50
30	Morena	171411.50	25971.20	91351.00	2936.76	988.52	26515.42	486.56	629.72	609.58	2374.40	323274.66	732.75	1706.10	1694.80	4133.65	1842.80
31	Narsinghpur	362396.29	4614.48	23822.52	868.51	364.19	4214.04	1322.94	889.90	1613.76	74.26	400180.89	12711.75	575.42	431.04	13718.21	5364.30
32	Neemuch	121296.50	9558.40	4606.69	3561.18	140.36	10043.16	866.24	491.28	298.48	950.46	151812.75	13237.50	336.12	234.85	13808.47	10589.50
33	Niwari	55870.00	352.00	1426.00	7974.00	142.00	880.00	870.00	640.00	798.00	76.00	69028.00	936.00	390.00	147.00	1473.00	1168.00
34	Panna	104013.00	14435.63	8306.55	1025.12	814.20	2336.80	337.60	797.30	908.20	1074.65	134049.05	1762.50	1621.68	924.80	4308.98	4118.40
35	Raisen	462513.10	14595.20	47761.64	4334.61	274.05	12079.52	2169.21	1054.05	4787.32	6552.00	556120.70	13350.00	1738.80	412.70	15501.50	9956.40
36	Rajgarh	339987.83	16411.42	24247.00	10366.10	1903.20	23673.39	1810.18	11170.20	1823.50	1503.45	432896.27	22560.00	1574.40	4543.04	28677.44	21990.00
37	Ratlam	587743.60	37398.00	36014.18	14690.76	1072.42	15262.26	897.90	10292.94	398.19	9936.00	713706.25	20425.67	3940.30	2491.51	26557.48	4939.80
38	Rewa	142924.91	10249.91	43211.85	2226.89	952.37	7700.13	8065.82	860.95	1996.60	1377.95	219567.38	4722.75	306.84	664.55	5694.14	5106.80
39	Sagar	378444.30	9213.76	51890.00	4509.75	410.24	29923.68	2489.40	685.75	662.51	1300.00	479529.39	4477.50	1418.00	2807.25	8702.75	2758.80
40	Satna	208159.58	38899.39	27036.96	4809.71	554.24	12574.87	2147.20	338.22	7764.52	1590.45	393875.14	11890.98	3350.75	2397.90	17639.63	9775.22
41	Sehore	367930.69	28769.72	25532.25	3836.41	966.50	24387.28	3583.32	1958.00	2712.30	840.45	460516.92	20722.95	2652.88	2988.60	26364.43	6040.00
42	Seoni	165680.84	9727.76	29580.38	1762.71	83.39	6540.67	511.45	1015.83	1083.20	140.04	216126.27	1725.00	644.50	772.27	3141.77	3664.74
43	Shahdol	51694.46	8264.57	864.57	941.92	814.40	4814.72	906.96	581.06	844.64	133.63	71194.64	1076.25	394.68	232.33	1703.26	714.00
44	Shajapur	238059.64	19081.80	22946.00	35312.24	2340.64	12669.60	1073.28	3537.28	895.28	562.00	336477.76	7803.75	254.81	12320.00	20378.56	6642.24
45	Sheopur	107288.58	7275.00	10739.53	9707.68	1791.16	9994.69	5363.84	3075.02	1464.00	2604.00	159303.50	1348.50	406.66	210.60	1965.76	5200.00
46	Shivpuri	169291.85	16572.67	38752.33	11363.90	3136.00	9993.02	531.62	4698.14	1070.00	2380.00	257789.53	1870.00	744.06	160.06	2731.12	24955.00
47	Sidhi	84748.17	2757.34	6626.08	1326.84	342.46	11791.52	135.48	210.14	28465.80	3744.47	140148.30	6256.37	683.30	674.37	7614.04	2142.67
48	Singrauli	43751.49	3012.40	6063.05	1351.10	337.82	7338.50	670.96	1852.66	1150.80	565.28	66094.06	3808.67	577.75	857.50	5243.92	1265.00
49	Tikamgarh	152309.00	4320.00	720.00	8860.00	7.00	498.00	279.00	136.00	185.00	100.00	167414.00	758.00	80.00	182.00	1020.00	293.00
50	Ujjain	577292.22	12441.01	31983.00	5357.63	942.50	61312.10	2004.30	2828.93	1271.80	395.55	695829.04	34762.50	11052.72	3104.32	48919.54	18273.60
51	Umaria	25210.58	732.91	1406.41	1589.05	216.40	6055.40	303.79	558.00	510.68	510.68	16841.42	1150.50	333.74	363.18	1847.42	2256.50
52	Vidisha	324795.64	22462.96	19499.32	6205.40	834.46	15074.80	2365.39	687.83	656.00	537.81	393119.61	28950.00	4138.80	863.25	33952.05	1298.00
	Total	11173587.70	849004.47	1146408.02	326204.19	58596.07	791225.41	94291.70	116849.69	105910.57	78810.35	14740888.17	494239.88	115899.96	94253.12	704392.96	439783.33

**ANNEXURE I**  
**DISTRICT-WISE & SECTOR WISE PLP PROJECTIONS FOR 2021-22**

(₹ lakh)

Sr No.	District	Others - ACBC/PACS/MFI/FPO etc.	Sub-Total (16 to 17)	Total Agri-Credit (11+15+18)	MSME - Term Loan	MSME - Working Capital	MSME Total (20+21)	Miscellaneous - SHGs/JLGs/P MJDY etc.	Export Credit	Education Loan	Housing Loan	Export, Education & Housing Total (24+25+26)	Social Infrastructure Involving Bank Credit	Renewable Energy	Sub-Total Infrastructure & Renewable Energy (28+29)	Total Priority Sector (19+22+27+30)
		17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	Agar-Malwa	1340.00	8262.00	210023.31	36177.80	7235.64	43413.44	2800.00	800.00	3902.00	856.00	5558.00	14288.72	850.94	15139.66	276934.41
2	Alirajpur	24.00	794.64	100413.69	10088.00	4035.20	14123.20	6295.00	0.00	3542.00	3672.00	7214.00	2944.00	427.19	3371.19	131417.08
3	Anuppur	368.00	939.00	60717.30	10500.00	2625.00	13125.00	5410.00	0.00	540.75	8811.00	9351.75	1258.00	387.90	1645.90	90249.95
4	Ashok Nagar	480.00	2227.20	186456.08	10160.00	2032.00	12192.00	2800.00	320.00	2360.00	3240.00	5920.00	784.00	394.01	1178.01	208546.09
5	Balaghat	479.00	7192.88	288222.58	37344.00	7468.80	44812.80	5737.50	0.00	3100.50	13866.33	16966.83	1221.60	1161.41	2383.01	358122.72
6	Barwani	17740.10	19765.70	255657.15	18516.80	93520.00	112036.80	16929.00	192.00	1986.00	12127.50	14305.50	5198.00	838.80	6036.80	404965.25
7	Betul	482.80	2422.80	239590.96	15520.00	3104.00	18624.00	3005.00	0.00	2942.00	6901.20	9843.20	3060.00	371.03	3431.03	274494.19
8	Bhind	850.24	5325.76	348696.21	54120.00	8118.00	62238.00	963.00	0.00	3964.50	11577.60	15542.10	10080.00	472.50	10552.50	437991.81
9	Bhopal	2856.00	31417.50	245315.84	487320.00	398300.00	885620.00	2494.10	1620.00	14859.00	165361.20	181840.20	6577.97	651.98	7229.95	1322500.09
10	Burhanpur	96.00	8794.33	176856.65	35600.00	7120.00	42720.00	1684.00	800.00	869.60	3483.00	5152.60	3692.56	711.90	4404.46	230817.71
11	Chhatarpur	264.00	665.00	278497.00	4800.00	1920.00	6720.00	2200.00	0.00	376.00	2624.00	3000.00	428.00	96.00	524.00	290941.00
12	Chhindwara	2928.00	11094.68	392487.38	30320.00	6064.00	36384.00	5715.00	3600.00	9915.00	31173.75	44688.75	7397.60	3239.78	10637.38	489912.51
13	Damoh	1492.00	4062.25	223911.43	14420.00	2884.00	17304.00	5140.00	48.00	1249.00	19935.00	21232.00	2096.00	327.06	2423.06	270010.49
14	Datia	1215.00	7012.00	194481.34	26800.00	6750.00	33550.00	1200.00	18.00	4425.00	7640.00	12083.00	801.00	577.80	1378.80	242693.14
15	Dewas	1612.00	6647.50	445529.11	45760.00	11440.00	57200.00	2910.00	7416.00	2546.50	19958.40	29920.90	5280.00	1891.08	7171.08	542731.09
16	Dhar	1560.00	15896.00	562472.23	64800.00	12960.00	77760.00	4379.00	7800.00	3250.00	21671.91	32721.91	40112.80	476.19	40588.99	717922.13
17	Dindori	204.00	846.75	110069.62	9080.00	4320.00	13400.00	9567.50	838.40	2757.50	7555.50	11151.40	923.00	1346.63	2269.63	146458.15
18	Guna	9680.00	10910.00	222527.96	21880.00	3871.00	25751.00	2505.00	1360.00	8790.00	6615.00	16765.00	4749.75	1297.35	6047.10	273596.06
19	Gwalior	2816.00	13574.72	474553.27	159536.00	29530.00	189066.00	2450.00	416.00	30000.00	68548.00	98964.00	4254.50	464.84	4719.34	769752.61
20	Harda	1164.01	5459.01	256220.45	33000.00	6600.00	39600.00	8300.00	1680.00	2425.00	12060.00	16165.00	6436.00	4378.50	10814.50	331099.95
21	Hoshangabad	2615.00	13770.20	584498.65	108400.00	21680.00	130080.00	4960.00	14768.00	13782.50	44730.00	73280.50	6560.00	820.80	7380.80	800199.95
22	Indore	19237.00	129553.38	745230.89	454885.00	90977.00	545862.00	11425.50	57000.00	19750.00	109760.00	186510.00	6378.53	30304.35	36682.88	1525711.27
23	Jabalpur	15096.00	29763.50	303755.37	150868.00	37717.00	188585.00	6202.50	960.00	15113.00	86103.75	102176.75	6201.51	1231.66	7433.17	608152.79
24	Jhabua	128.00	708.00	148595.24	17920.00	7168.00	25088.00	13420.00	0.00	2001.95	7502.50	9504.45	5852.50	341.46	6193.96	202801.65
25	Katni	556.00	16037.42	182226.05	31111.60	6222.00	37333.60	2960.00	3160.00	1080.00	6448.50	10688.50	592.50	887.21	1479.71	234687.86
26	Khandwa	234.00	3633.26	344806.83	35240.00	8810.00	44050.00	2069.42	400.00	1729.00	4020.32	6149.32	3266.78	922.08	4188.86	401264.43
27	Khargone	41946.10	46494.58	611813.45	34553.38	61090.50	95643.88	15872.70	720.00	2178.50	19116.00	22014.50	5761.80	1727.56	7489.36	752833.89
28	Mandla	288.00	1520.25	157557.23	18560.00	6395.00	24955.00	13825.00	2096.00	3761.87	7850.50	13708.37	842.00	1089.00	1931.00	211976.60
29	Mandsaur	650.00	13039.50	431635.02	7588.00	4905.00	12493.00	3685.00	640.00	530.00	2124.00	3294.00	444.76	273.77	718.53	451825.55
30	Morena	3399.20	5242.00	332650.31	57460.00	11200.00	68660.00	6375.00	0.00	13964.65	25767.00	39731.65	3007.90	1798.65	4806.55	452223.51
31	Narsinghpur	496.00	5860.30	419759.40	27480.00	6870.00	34350.00	1649.50	492.00	1479.50	16336.80	18308.30	9704.68	6444.25	16148.93	490216.13
32	Neemuch	384.00	10973.50	176594.72	13420.00	2695.00	16115.00	828.75	560.00	685.00	3798.00	5043.00	376.08	803.26	1179.34	199760.81
33	Niwari	48.00	1216.00	71717.00	3200.00	1280.00	4480.00	1360.00	0.00	1337.00	5280.00	6617.00	864.00	1096.00	1960.00	86134.00
34	Panna	872.00	4990.40	143348.43	8000.00	1600.00	9600.00	8002.50	5.20	1450.00	3960.00	10815.20	900.00	2022.75	2922.75	174688.88
35	Raisen	336.00	10292.40	581914.60	77360.00	15472.00	92832.00	3150.00	9616.00	3645.00	9160.00	22421.00	2062.35	875.25	2937.60	703255.20
36	Rajgarh	1248.00	23238.00	484811.71	33760.00	6752.00	40512.00	3750.00	544.00	2374.00	7045.80	9963.80	6537.02	1133.73	7670.75	546708.26
37	Ratlam	2792.00	7731.80	748295.53	35252.00	7050.40	42302.40	1098.96	249.31	7998.60	4772.65	13020.56	3519.52	541.40	4060.92	808778.37
38	Rewa	496.00	5602.80	230864.32	18820.80	3764.16	22584.96	1885.00	0.00	13068.70	16717.50	29786.20	15310.35	312.69	15623.04	300743.52
39	Sagar	11206.56	13965.36	502197.50	30200.00	6040.00	36240.00	8800.00	1560.00	5587.50	23130.00	30277.50	5134.00	806.85	5940.85	583455.85
40	Satna	1691.49	11466.62	332981.39	60228.84	12045.77	72274.61	7813.50	64.96	5147.00	29795.40	35007.36	6990.92	1288.60	8279.52	456356.38
41	Sehore	1480.00	7520.00	494401.35	24312.00	6078.00	30390.00	1850.00	5520.00	2283.75	3868.83	11672.58	2766.10	1944.18	4710.28	543024.21
42	Seoni	1304.00	4968.74	224236.78	16240.00	4060.00	20300.00	3000.00	400.00	2866.00	17019.00	20285.00	4356.80	860.92	5217.72	273039.50
43	Shahdol	480.00	1194.00	77091.90	3330.00	13320.00	16650.00	5970.00	0.00	1450.00	12150.00	13600.00	1770.75	312.97	2083.72	112395.62
44	Shajapur	1816.00	8458.24	365314.56	52800.00	10560.00	63360.00	1943.55	976.00	5952.00	4284.00	11212.00	10647.00	777.78	11424.78	453254.89
45	Sheopur	1008.00	6208.00	167477.26	21200.00	4240.00	25440.00	2917.50	40.00	3425.00	17874.00	21339.00	915.24	1759.39	2674.63	219848.39
46	Shivpuri	1584.00	26539.00	287059.65	16800.00	3360.00	20160.00	3520.00	40.00	4640.00	30240.00	34920.00	2844.00	329.40	3173.40	348833.05
47	Sidhi	2264.00	4406.67	152169.01	16473.10	3294.62	19767.72	2758.00	0.00	1663.60	14164.20	15827.80	7495.13	272.57	7767.70	198290.23
48	Singrauli	792.00	2057.00	73394.98	17528.00	3505.60	21033.60	337.50	0.00	1680.00	5496.75	7176.75	7935.80	1168.63	9104.43	111047.26
49	Tikamgarh	48.00	341.00	168775.00	3200.00	1280.00	4480.00	1660.00	0.00	424.00	4960.00	5384.00	408.00	1541.00	1949.00	182248.00
50	Ujjain	13275.00	31548.60	776297.18	52560.00	10512.00	63072.00	4413.00	11200.00	2622.50	69687.00	83509.50	4840.87	2432.70	7273.57	934565.25
51	Umaria	848.00	3104.50	41793.34	6670.00	1920.00	8590.00	1570.00	0.00	922.00	2448.00	3370.00	916.00	434.45	1350.45	56673.79
52	Vidisha	9640.00	10938.00	438009.66	21132.00	6138.00	27270.00	0.00	508.00	7600.00	25920.00	34028.00	624.20	1350.45	1974.65	501282.31
	Total	185909.41	625692.74	16070973.87	2602295.32	1007899.69	3610195.01	241556.98	138427.87	255992.97	1074607.89	1469028.73	257410.59	88268.65	345679.24	21737433.83

**ANNEXURE I(A)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR SHORT TERM CREDIT FOR CROP PRODUCTION, MARKETING & MARKETING**

(₹ lakh )

Sr No.	District	Wheat		Gram		Maize		Sugarcane		Potato		Garlic		Onion		Paddy	
		Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial
1	Agar-Malwa	52520	25209.60	33128	13251.20	16968	5090.40	0	0.00	3232	2262.40	4040	2828.00	4848	4751.04	2626	525.20
2	Alirajpur	21500	7525.00	11600	2900.00	32300	4845.00	0	0.00	0	0.00	0	0.00	1440	763.20	7800	1560.00
3	Anuppur	13000	3580.00	4000	904.00	9500	1330.00	0	0.00	300	369.60	0	0.00	160	168.00	59000	16072.00
4	Ashok Nagar	160000	56000.00	60000	18000.00	4000	800.00	0	0.00	4000	2240.00	0	0.00	2000	900.00	8000	1600.00
5	Balaghat	66928	22086.24	51381	14900.49	10375	2178.75	2816	1999.36	0	0.00	0	0.00	0	0.00	262618	110300.00
6	Barwani	80000	28000.00	7000	2450.00	43000	10750.00	2200	1980.00	0	0.00	0	0.00	2000	2484.00	0	0.00
7	Betul	127000	50800.00	30000	9300.00	120000	42000.00	9500	9500.00	0	0.00	0	0.00	0	0.00	19000	6650.00
8	Bhind	150000	48000.00	35000	9100.00	10000	1600.00	0	0.00	0	0.00	0	0.00	0	0.00	120000	33600.00
9	Bhopal	98800	44460.00	10640	3458.00	3617	718.88	69	56.06	0	0.00	0	0.00	0	0.00	12202	6101.00
10	Burhanpur	13496	5668.33	9348	2804.40	15675	4702.50	5665	5098.50	0	0.00	0	0.00	530	424.00	730	219.00
11	Chhatarpur	272000	89760.00	72000	20880.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Chhindwara	139100	47294.00	47520	16632.00	228500	63980.00	13050	10440.00	8170	12908.60	0	0.00	0	0.00	30515	9764.80
13	Damoh	102575	32824.00	115051	36816.32	2000	360.00	0	0.00	650	351.00	1005	301.50	2675	749.00	61000	19520.00
14	Datia	110000	25938.00	35000	10045.00	0	0.00	15000	8221.50	15000	26250.00	0	0.00	0	0.00	30000	14175.00
15	Dewas	269000	96840.00	83200	25792.00	9050	1991.00	150	63.00	9840	6396.00	10713	6963.45	13003	5201.20	0	0.00
16	Dhar	277500	105450.00	78860	23658.00	78000	23400.00	5300	4346.00	23600	18408.00	2600	2080.00	3000	1440.00	0	0.00
17	Dindori	26700	6408.00	11965	3469.85	21600	4968.00	0	0.00	0	0.00	0	0.00	0	0.00	64590	19377.00
18	Guna	86000	38700.00	54500	16350.00	15350	3070.00	1150	644.00	0	0.00	0	0.00	0	0.00	0	0.00
19	Gwalior	130000	40040.00	5000	1500.00	0	0.00	24000	19200.00	10000	7200.00	0	0.00	0	0.00	98000	37240.00
20	Harda	153000	61200.00	21500	6665.00	13000	4160.00	400	336.00	0	0.00	0	0.00	550	440.00	3000	1200.00
21	Hoshangabad	301000	120400.00	73000	24820.00	50000	16000.00	5500	4620.00	378	415.80	0	0.00	700	560.00	165000	66000.00
22	Indore	140000	58800.00	9600	3840.00	7800	1248.00	0	0.00	9600	6240.00	0	0.00	9600	5280.00	0	0.00
23	Jabalpur	146500	52470.00	58000	19720.00	7550	1510.00	2900	1609.50	0	0.00	0	0.00	0	0.00	99000	35640.00
24	Jhabua	49800	17430.00	20900	5225.00	54000	14040.00	0	0.00	3580	2828.20	2100	1155.00	3790	2008.70	7700	1540.00
25	Katni	65500	23580.00	18000	6120.00	1400	280.00	0	0.00	1000	24500.00	0	0.00	600	504.00	120000	43200.00
26	Khandwa	147650	62013.00	35355	10606.50	29801	10430.35	0	0.00	483	483.00	0	0.00	2955	2364.00	4167	1250.10
27	Khargone	193000	67550.00	39000	13650.00	51500	12875.00	14300	12870.00	0	0.00	0	0.00	1470	676.20	0	0.00
28	Mandla	35550	8532.00	8380	2430.20	15700	3611.00	1876	276.00	276	149.04	0	0.00	386	193.00	116650	41994.00
29	Mandsaur	95000	44100.00	30000	7500.00	40000	12000.00	0	0.00	0	0.00	41300	33040.00	0	0.00	0	0.00
30	Morena	100000	42000.00	12000	3840.00	0	0.00	2000	2500.00	21000	22050.00	0	0.00	0	0.00	1000	430.00
31	Narsinghpur	167500	50250.00	101800	27486.00	56000	14000.00	101500	65975.00	0	0.00	0	0.00	0	0.00	171000	51300.00
32	Neemuch	48200	23580.00	15000	3750.00	10000	3000.00	0	0.00	0	0.00	10000	8000.00	0	0.00	0	0.00
33	Niwari	78000	23400.00	1600	480.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Panna	75000	30000.00	100000	2900.00	2500	500.00	0	0.00	1500	1350.00	0	0.00	2500	1000.00	75000	28500.00
35	Raisen	242900	75299.00	135800	41826.40	11200	2800.00	0	0.00	600	450.00	0	0.00	490	411.60	315000	154350.00
36	Rajgarh	180000	72900.00	80000	23200.00	15500	3565.00	0	0.00	3800	4005.20	2000	2716.00	6900	5133.60	0	0.00
37	Ratlam	207000	111780.00	0	0.00	89700	35880.00	0	0.00	1242	1018.44	44850	67275.00	9312	9312.00	0	0.00
38	Rewa	102800	26869.50	47945	18794.44	0	0.00	62	34.72	264	340.03	450	1228.50	394	661.92	96500	27792.60
39	Sagar	280000	92400.00	125000	36875.00	5000	1325.00	500	210.00	3000	4416.00	2500	3750.00	3000	6000.00	5000	1650.00
40	Satna	149430	55616.80	7600	2280.00	2500	575.00	0	0.00	7100	6603.00	1980	1405.80	7900	7505.00	128300	42020.00
41	Sehore	301000	120400.00	46806	13105.68	8411	2270.97	2831	2547.90	0	0.00	4630	5787.50	0	0.00	31866	12746.40
42	Seoni	131600	40796.00	30600	10710.00	48000	13920.00	1000	470.00	0	0.00	0	0.00	0	0.00	124000	46996.00
43	Shahdol	22000	6100.00	7600	1717.60	900	126.00	0	0.00	460	566.72	100	140.00	400	420.00	73000	17920.00
44	Shajapur	120000	57600.00	35500	14200.00	2100	630.00	0	0.00	8000	5600.00	5000	3500.00	5500	5390.00	100	20.00
45	Sheopur	56000	23800.00	18500	5884.85	5700	1828.22	300	376.14	0	0.00	0	0.00	0	0.00	28200	12272.64
46	Shivpuri	102500	36900.00	65000	22750.00	6900	1794.00	0	0.00	4950	2430.00	0	0.00	4950	1732.50	9850	3456.00
47	Sidhi	50905	18108.15	9835	2950.50	0	0.00	0	0.00	524	319.64	0	0.00	581	488.04	56852	19484.32
48	Singrauli	19150	7329.08	1500	448.76	10815	3228.93	0	0.00	610	373.63	165	300.30	425	357.00	18580	6933.46
49	Tikamgarh	201232	60370.00	5276	1583.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
50	Ujjain	224000	112000.00	148500	74250.00	12200	3660.00	0	0.00	1000	800.00	1200	1080.00	3300	2640.00	0	0.00
51	Umari	25900	6292.00	3650	702.80	7000	980.00	0	0.00	0	0.00	60	84.00	0	0.00	31500	7504.00
52	Vidisha	354000	107970.00	56500	16609.00	43330	9532.60	0	0.00	0	0.00	0	0.00	3770	2375.10	65000	37050.00
Total		6762236	2492418.70	2124940	659131.99	1228442	347554.60	212069	153373.68	143259	161324.30	134693	141635.05	99129	72333.10	2522346	937953.52



**ANNEXURE I(A)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR SHORT TERM CREDIT FOR CROP PRODUCTION, MARKETING & MARKETING**

(₹ lakh )

Sr No.	District	Soyabean		Jawar/Bajra/Kodo-Kutli (Millets)		Cotton		Arhar/Tur		Other Pulses (Moong, Urad, Masoor etc.)		Other Crops with under Crop Loan (Oilseeds, Vegetables etc.)		Sub-total	Post Harvest & Household Consumption	Repair & Maintenance	Total Crop Loan
		Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Physical (Ha)	Financial	Financial	Financial	Financial	Financial
1	Agar-Malwa	92920	44601.60	30805	3696.60	2424	290.88	0	0.00	0	0.00	80536	13565.64	<b>116072.56</b>	11607.26	23214.51	<b>150894.33</b>
2	Alirajpur	22400	7840.00	13900	2641.00	23000	11500.00	9300	2325.00	53100	13275.00	17755	5243.00	<b>60417.20</b>	6041.72	12083.44	<b>78542.36</b>
3	Anuppur	3600	1058.40	160	12.32	0	0.00	3000	735.00	3200	672.00	23700	10678.05	<b>35579.37</b>	3557.94	7115.87	<b>46253.18</b>
4	Ashok Nagar	100000	33000.00	0	0.00	0	0.00	0	0.00	48000	11440.00	4000	840.00	<b>124820.00</b>	12482.00	24964.00	<b>162266.00</b>
5	Balaghat	0	0.00	0	0.00	0	0.00	10454	2718.04	0	0.00	45391	8693.93	<b>162876.81</b>	16287.68	24431.52	<b>203596.01</b>
6	Barwani	40000	9600.00	25000	3875.00	77000	50820.00	7000	2240.00	0	0.00	15500	6795.00	<b>118994.00</b>	11899.40	23798.80	<b>154692.20</b>
7	Betul	60000	22200.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	<b>140450.00</b>	14045.00	28090.00	<b>182585.00</b>
8	Bhind	200	41.58	25000	3400.00	0	0.00	24996	4999.20	15000	2450.00	190000	50140.00	<b>153330.78</b>	15333.08	30666.15	<b>199330.01</b>
9	Bhopal	102181	38828.78	18	4.58	0	0.00	157	62.80	1488	405.88	58	59.32	<b>94155.30</b>	9415.53	18831.06	<b>122401.89</b>
10	Burhanpur	20220	8088.00	8700	2175.00	29715	14857.50	9015	4507.50	4970	1242.50	30423	44490.80	<b>94278.03</b>	9427.80	18855.60	<b>122561.43</b>
11	Chhatarpur	32000	7040.00	0	0.00	0	0.00	0	0.00	218400	54600.00	132000	34480.00	<b>206760.00</b>	20676.00	41352.00	<b>268788.00</b>
12	Chhindwara	42500	11900.00	7000	1960.00	40000	16000.00	33200	13612.00	0	0.00	47000	11670.00	<b>216161.40</b>	21616.14	43232.28	<b>281009.82</b>
13	Damoh	56500	15255.00	350	70.00	0	0.00	5500	1320.00	140575	30638.50	3090	469.68	<b>138675.00</b>	13867.50	27734.50	<b>180277.00</b>
14	Datia	4500	1118.25	3000	246.00	0	0.00	0	0.00	8000	2528.00	19000	10386.84	<b>98908.59</b>	9891.35	19781.22	<b>128581.16</b>
15	Dewas	333100	119916.00	1450	282.75	3100	1147.00	6000	900.00	3900	585.00	4200	942.00	<b>267019.40</b>	26701.94	53403.88	<b>347125.22</b>
16	Dhar	273000	81900.00	8500	1615.00	98500	54175.00	8300	2324.00	16200	3402.00	18300	12146.00	<b>334344.00</b>	33434.40	66868.80	<b>43467.20</b>
17	Dindori	4850	1503.50	28200	5076.00	0	0.00	7550	1968.20	37250	7450.00	35550	5332.50	<b>55553.05</b>	5555.30	11110.61	<b>72218.96</b>
18	Guna	171000	56430.00	2000	400.00	0	0.00	960	153.60	5200	1040.00	28250	8858.50	<b>125646.10</b>	12564.61	25129.22	<b>163330.93</b>
19	Gwalior	11000	3190.00	24000	5040.00	0	0.00	0	0.00	11000	2640.00	37000	13430.00	<b>129480.00</b>	12948.00	125896.00	<b>268324.00</b>
20	Harda	150000	52500.00	0	0.00	250	50.00	1000	310.00	12300	2841.00	3650	3027.00	<b>132729.00</b>	13272.90	26545.80	<b>172547.70</b>
21	Hoshangabad	79000	27650.00	749	179.76	0	0.00	19200	6720.00	47625	12632.00	20047	8662.56	<b>288660.12</b>	28866.01	57732.03	<b>375258.16</b>
22	Indore	260000	117000.00	1400	224.00	0	0.00	2200	374.00	1300	221.00	40720	40236.80	<b>233463.80</b>	23346.38	46692.76	<b>303502.84</b>
23	Jabalpur	3600	1080.00	415	53.95	0	0.00	12700	3238.50	74360	29942.60	12065	5163.00	<b>150427.55</b>	15042.76	30085.51	<b>195555.82</b>
24	Jhabua	48600	17010.00	2200	418.00	31000	15500.00	4660	1165.00	7605	1901.25	16700	10131.70	<b>90352.85</b>	9035.29	18070.57	<b>117458.71</b>
25	Katni	0	0.00	0	0.00	0	0.00	1200	312.00	1350	337.50	4000	800.00	<b>99633.50</b>	9963.35	19926.70	<b>129523.55</b>
26	Khandwa	154770	71320.00	2565	641.25	51270	25635.00	3230	1130.50	6853	1713.25	8969	7272.75	<b>194859.70</b>	19485.97	38971.94	<b>253317.61</b>
27	Khargone	59000	14160.00	0	0.00	243500	160710.00	31300	10016.00	0	0.00	15400	19250.00	<b>311757.20</b>	31175.72	62351.44	<b>405284.36</b>
28	Mandla	225	93.06	21120	4000.00	0	0.00	6350	1850.00	33600	6900.00	17890	3731.99	<b>73760.29</b>	7376.03	14752.06	<b>95888.38</b>
29	Mandsaur	230000	124200.00	0	0.00	0	0.00	0	0.00	0	0.00	69300	21470.00	<b>242310.00</b>	24231.00	48462.00	<b>315003.00</b>
30	Morena	0	0.00	111000	31080.00	0	0.00	14000	4620.00	0	0.00	77500	25335.00	<b>131855.00</b>	13185.50	26371.00	<b>171411.50</b>
31	Narsinghpur	37000	9250.00	1200	246.00	0	0.00	87400	24472.00	179800	34863.00	4925	924.38	<b>278766.38</b>	27876.64	55753.27	<b>362396.29</b>
32	Neemuch	85000	45900.00	0	0.00	0	0.00	0	0.00	3000	900.00	25100	8175.00	<b>93305.00</b>	9330.50	18661.00	<b>121296.50</b>
33	Niwari	1200	340.00	0	0.00	0	0.00	0	0.00	54300	12980.00	23000	5780.00	<b>42980.00</b>	4300.00	8590.00	<b>55870.00</b>
34	Panna	5000	1400.00	10000	1200.00	0	0.00	8500	2550.00	25000	5100.00	21250	5510.00	<b>80010.00</b>	8001.00	16002.00	<b>104013.00</b>
35	Raisen	89600	23296.00	196	47.04	0	0.00	31500	10678.50	28590	37971.92	7000	8648.85	<b>355779.31</b>	35577.93	71155.86	<b>462513.10</b>
36	Rajgarh	356000	128160.00	3000	690.00	0	0.00	0	0.00	5898	2064.30	58050	19095.00	<b>261529.10</b>	26152.91	52305.82	<b>339987.83</b>
37	Ratlam	310506	161463.12	0	0.00	42504	25502.40	0	0.00	67710	23698.50	49926	16181.00	<b>452110.46</b>	45211.05	90422.09	<b>587743.60</b>
38	Rewa	35600	11961.60	0	0.00	0	0.00	23805	7092.46	44910	10642.68	16940	4523.79	<b>109942.24</b>	10994.22	21988.45	<b>142924.91</b>
39	Sagar	225000	74250.00	3000	570.00	0	0.00	20000	4800.00	250000	60000.00	19000	4865.00	<b>291111.00</b>	29111.10	58222.20	<b>378444.30</b>
40	Satna	26400	8184.00	485	111.55	0	0.00	20000	6000.00	55837	11842.80	35820	17978.80	<b>160122.75</b>	16012.28	32024.55	<b>208159.58</b>
41	Sehore	297800	113164.00	61	12.81	0	0.00	3000	870.00	3132	783.00	16868	11335.35	<b>283023.61</b>	28302.36	56604.72	<b>367930.69</b>
42	Seoni	1600	368.00	0	0.00	0	0.00	15500	4805.00	25550	5354.75	22750	4027.05	<b>127446.80</b>	12744.68	25489.36	<b>165680.84</b>
43	Shahdol	2200	646.80	5400	3886.20	0	0.00	15700	4204.00	4200	882.00	9317	3155.65	<b>39764.97</b>	3976.50	7952.99	<b>51694.46</b>
44	Shajapur	189000	90720.00	40	4.80	0	0.00	70	28.00	12000	4630.00	2000	800.00	<b>183122.80</b>	18312.28	36624.56	<b>238059.64</b>
45	Sheopur	31500	10817.10	2800	792.68	0	0.00	3500	1140.65	24500	5804.05	55500	19813.35	<b>82529.68</b>	8252.97	16505.93	<b>107288.58</b>
46	Shivpuri	95500	28650.00	0	0.00	0	0.00	0	0.00	5350	1284.00	78500	31228.00	<b>130224.50</b>	13022.45	26044.90	<b>169291.85</b>
47	Sidhi	0	0.00	14975	3594.00	0	0.00	19335	5800.50	0	0.00	37619	14445.75	<b>65190.90</b>	6519.09	13038.18	<b>84748.17</b>
48	Singrauli	11050	4165.85	4800	1148.30	0	0.00	4500	1368.50	18700	5737.50	11050	2263.68	<b>33654.99</b>	3365.50	6731.00	<b>43751.49</b>
49	Tikamgarh	33164	9286.00	0	0.00	0	0.00	0	0.00	150736	36177.00	38060	9745.00	<b>117161.00</b>	11716.00	23432.00	<b>152309.00</b>
50	Ujjain	492000	246000.00	0	0.00	0	0.00	5000	1500.00	0	0.00	2128	2140.94	<b>444070.94</b>	44407.09	88814.19	<b>577292.22</b>
51	Umaria	2100	617.40	2900	232.00	0	0.00	3100	759.50	3000	618.00	5105	1603.05	<b>19392.75</b>	1939.28	3878.55	<b>25210.58</b>
52	Vidisha	110000	35200.00	1120	235.20	0	0.00	14600	3212.00	110800	21718.00	26170	15940.90	<b>249842.80</b>	24984.28	49968.56	<b>324795.64</b>
Total		<b>4792386</b>	<b>1892364.04</b>	<b>367509</b>	<b>79861.79</b>	<b>642263</b>	<b>376187.78</b>	<b>496782</b>	<b>146882.45</b>	<b>1824289</b>	<b>471908.98</b>	<b>1584072</b>	<b>591482.60</b>	<b>8524412.58</b>	<b>852443.67</b>	<b>1796731.45</b>	<b>11173587.70</b>

## ANNEXURE I (B)

## DISTRICT-WISE &amp; SECTOR-WISE PLP PROJECTIONS FOR WATER RESOURCES

(₹ lakh)

Sr No.	District	Dugwell (No.)		Tube-Well/Bore-Well (No.)		Pump Set - Electrical/Solar/Diesel (No.)		Drip (Ha)		Sprinkler ( Ha)		Lift (Ha)		Gensets (No.)		Pipe Line (Ha)		Water Harvesting Tank (CuM)		Miscellaneous - Renovation, Cleaning, Ponds etc.		Total Water Resources
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	
1	Agar-Malwa	1697	1140.25	1600	2176.00	687	164.83	807	548.76	909	363.60	0	0.00	1818	887.18	0	0.00	0	0.00	1800	1627.21	6907.83
2	Alirajpur	2260	2043.04	1905	1630.68	1755	438.84	1310	943.20	590	217.12	370	414.40	0	0.00	0	0.00	0	0.00	1850	518.00	6205.28
3	Anuppur	320	332.80	290	394.40	275	77.00	450	360.00	600	264.00	115	138.00	0	0.00	340	68.00	0	0.00	125	40.00	1674.20
4	Ashok Nagar	800	722.56	400	543.04	1000	282.40	600	720.00	600	278.40	0	0.00	500	268.00	8000	1600.00	600	192.00	0	0.00	4606.40
5	Balaghat	2456	1630.78	760	650.56	3853	1204.26	2168	1734.40	1198	479.20	1588	1778.56	343	148.18	0	0.00	1118	715.52	810	291.60	8633.06
6	Barwani	6140	5550.56	1540	2094.40	2816	1768.00	12400	12896.00	1275	591.60	1250	1500.00	880	408.32	3150	756.00	0	0.00	2200	704.00	26268.88
7	Betul	1700	1536.80	200	272.00	1000	240.00	2000	1920.00	1300	780.00	1600	1792.00	800	390.40	1900	380.00	1200	768.00	1850	592.00	8671.20
8	Bhind	2260	2043.04	1733	637.74	3596	719.20	12000	11136.00	10800	6912.00	0	0.00	2400	364.80	4150	564.40	2310	739.20	10140	5967.36	29083.74
9	Bhopal	111	100.26	154	131.82	1378	441.39	19080	22896.00	5618	2606.75	133	170.24	0	0.00	2650	636.00	0	0.00	265	84.80	27067.26
10	Burhanpur	525	470.40	1243	1162.48	3203	894.24	6600	6336.00	2600	1560.00	670	750.40	130	52.00	3600	720.00	1800	1152.00	0	0.00	13097.52
11	Chhatarpur	0	0.00		0.00	480	72.00	120	144.00	400	240.00	0	0.00	0	0.00	0	0.00	0	0.00	120	88.00	544.00
12	Chhindwara	2750	2483.80	1925	2613.38	5255	1516.98	6600	7920.00	3400	2284.80	1100	1408.00	0	0.00	14100	3384.00	2200	1584.00	0	0.00	23194.96
13	Damoh	376	339.60	205	278.31	2600	734.24	5450	6540.00	5100	3427.20	150	192.00	215	115.24	3000	720.00	2950	2124.00	1400	448.00	14918.59
14	Datia	9	8.14	450	612.00	1650	574.80	7800	8112.00	4500	2880.00	375	450.00	0	0.00	5250	810.60	150	96.00	400	809.20	14352.74
15	Dewas	2320	1540.48	2520	2157.12	6485	2075.20	3360	4032.00	3025	1815.00	3205	3717.80	3421	1669.45	5250	1050.00	0	0.00	0	0.00	18057.05
16	Dhar	1660	1102.24	4730	4476.40	2145	308.88	4600	5520.00	3445	1598.48	5080	6502.40	5070	2636.40	0	0.00	4680	3369.60	8265	2838.72	28353.12
17	Dindori	360	339.84	355	499.84	1650	554.40	660	417.12	1500	600.00	250	320.00	1675	361.80	0	0.00	270	136.08	110	330.00	3559.08
18	Guna	1500	1356.00	1150	1564.00	2150	746.00	710	852.00	250	150.00	0	0.00	700	375.20	1100	264.00	500	320.00	1880	664.00	6291.20
19	Gwalior	300	108.00	2000	2715.20	5736	3736.00	9330	9703.20	5850	3744.00	1000	1200.00	0	0.00	10000	1544.00	0	0.00	2940	1881.60	24632.00
20	Harda	500	452.00	380	516.80	3300	1082.40	5000	6000.00	5000	3360.00	0	0.00	2100	856.80	4000	960.00	200	128.00	300	1200.00	14556.00
21	Hoshangabad	700	632.24	400	145.60	7000	2307.20	9900	11880.00	14700	9878.40	700	896.00	350	182.70	350	84.00	7030	4499.20	0	0.00	30505.34
22	Indore	140	126.56	140	28.00	7055	2034.60	20000	19200.00	24000	13708.80	7100	7952.00	0	0.00	0	0.00	6000	4320.00	300	1440.00	48809.96
23	Jabalpur	2800	2528.96	2550	3461.88	2140	1848.20	4450	5340.00	4850	3529.20	3300	4224.00	1570	841.52	2900	696.00	0	0.00	2800	626.00	23095.76
24	Jhabua	2920	2639.68	2050	1754.50	2325	744.00	3875	2790.00	1600	588.80	770	862.40	0	0.00	1160	176.62	0	0.00	1989	556.92	10112.92
25	Katni	320	286.72	1230	442.80	300	98.40	1800	1656.00	1200	806.40	800	1024.00	1295	687.64	1200	288.00	150	108.00	5306	1800.48	7198.44
26	Khandwa	478	432.11	1000	818.00	989	334.74	8660	10392.00	10837	7282.46	478	611.84	143	76.65	5482	833.26	5633	4055.76	734	205.52	25042.34
27	Khargone	2700	2440.80	2400	3264.00	4750	4494.00	60000	43200.00	3500	1624.00	8800	10560.00	3635	1686.64	18800	4512.00	0	0.00	8300	2476.00	74257.44
28	Mandla	1140	1076.16	2175	1798.20	4380	2510.64	3800	2401.60	3300	1320.00	1090	1395.20	0	0.00	11100	2397.60	0	0.00	630	317.52	13216.92
29	Mandsaur	100	90.40	0	0.00	1500	420.00	11000	6600.00	12000	7200.00	7000	8960.00	0	0.00	4100	984.00	500	320.00	1455	465.60	25040.00
30	Morena	3871	3499.20	1855	2523.00	3303	661.00	3820	3545.00	14700	9408.00	1370	1644.00	2467	1145.00	342	465.00	2390	765.00	3620	2316.00	25971.20
31	Narsinghpur	379	251.66	180	243.36	860	282.08	1600	1408.00	1200	758.40	0	0.00	304	150.78	4200	1008.00	213	144.84	1435	367.36	4614.48
32	Neemuch	800	723.20	0	0.00	630	176.40	4200	2520.00	4750	2850.00	1650	1848.00	0	0.00	1830	439.20	800	512.00	1530	489.60	9558.40
33	Niwari	0	0.00	100	26.00	100	14.00	400	240.00	0	0.00	0	0.00	0	0.00	0	0.00	100	72.00	0	0.00	352.00
34	Panna	3358	3035.63	3010	4093.60	4135	972.40	2500	2400.00	1500	852.00	0	0.00	0	0.00	500	120.00	1525	1098.00	4000	1864.00	14435.63
35	Raisen	350	316.40	350	128.80	2950	967.60	3600	4320.00	3900	2620.80	790	1011.20	175	81.20	16900	4056.00	1555	995.20	350	98.00	14595.20
36	Rajgarh	1700	1368.80	2210	1768.00	2400	1069.02	1800	1670.40	22500	9000.00	0	0.00	0	0.00	6600	1056.00	600	384.00	340	95.20	16411.42
37	Ratlam	1032	932.93	1032	379.78	11040	2208.00	16560	15897.60	8622	4897.30	3864	3091.20	2760	662.40	13110	2622.00	8970	5740.08	3450	966.72	37398.00
38	Rewa	544	361.22	2007	738.58	5811	2087.56	743	891.60	4315	2251.20	855	1094.40	2830	1454.95	4255	1021.20	485	349.20	0	0.00	10249.91
39	Sagar	1200	1083.84	350	475.16	1650	465.96	1700	2040.00	2250	1044.00	1350	1728.00	1300	696.80	6000	1200.00	1500	480.00	0	0.00	9213.76
40	Satna	10680	9654.72	6880	9356.80	8160	1958.40	6600	7920.00	5186	3484.99	120	134.40	0	0.00	1160	176.32	2456	1768.32	12080	4445.44	38899.39
41	Sehore	1500	1356.00	2375	2033.00	2250	576.00	13700	16440.00	6500	3900.00	2496	2795.52	2150	1049.20	3100	620.00	0	0.00	0	0.00	28769.72
42	Seoni	2545	1689.88	2445	2214.44	2310	761.36	1924	1385.28	1960	1223.34	480	614.40	0	0.00	2440	546.26	2020	1292.80	0	0.00	9727.76
43	Shahdol	540	561.60	470	469.88	580	138.40	550	440.00	310	136.40	135	162.00	50	26.00	600	120.00	125	80.00	200	64.00	2198.21

**ANNEXURE I(C)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR FARM MECHANISATION**

(No.) (₹ lakh)

Sr No.	District	Tractors		Threshers		Combine Harvesters		Rotavators		Old Tractors (Second Hand)		Power Tillers		Cultivator, Driller etc.		Other Farm Equipment & Services		Total Farm Mechanisation
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	606	3408.75	1260	3308.76	0	0.00	20	15.00	323	969.60	210	315.12	200	80.00	0	0.00	8097.23
2	Alirajpur	420	2551.50	178	480.60	0	0.00	0	0.00	0	0.00	100	150.00	0	0.00	250	300.00	3482.10
3	Anuppur	300	1584.00	190	304.00	0	0.00	0	0.00	85	238.00	220	352.00	240	124.80	766	1324.00	3926.80
4	Ashok Nagar	400	2430.00	200	540.00	0	0.00	200	192.00	0	0.00	200	300.00	200	88.00	0	0.00	3550.00
5	Balaghat	2387	11189.06	961	1441.50	10	3200.00	110	82.50	779	2605.76	532	798.00	869	815.46	5219	2626.92	22759.20
6	Barwani	1480	7492.50	285	534.38	0	0.00	0	0.00	480	1350.00	0	0.00	0	0.00	1650	290.40	9667.28
7	Betul	1000	5062.50	1500	4050.00	70	1155.00	0	0.00	440	1155.00	1500	2250.00	0	0.00	7000	1960.00	15632.50
8	Bhind	4200	27216.00	2340	6739.20	0	0.00	0	0.00	1540	5494.72	415	664.00	0	0.00	0	0.00	40113.92
9	Bhopal	553	3400.95	332	622.50	6	99.00	249	224.10	83	277.79	332	498.00	277	114.26	2375	3182.78	8419.38
10	Burhanpur	155	941.63	152	410.40	5	70.69	600	540.00	115	384.68	295	464.63	460	189.73	1125	405.00	3406.76
11	Chhatarpur	52	280.00	160	40.00	2	36.00	16	16.00	0	0.00	16	24.00	16	32.00	26	58.00	486.00
12	Chhindwara	2475	15221.25	1650	4455.00	55	907.50	2200	1980.00	1375	4602.47	1450	2175.00	2200	990.00	18125	6694.80	37026.02
13	Damoh	280	1701.00	950	2565.00	6	99.00	270	259.20	350	1260.00	290	435.00	317	108.64	397	238.60	6666.44
14	Datia	1200	7380.00	625	914.06	18	243.00	1150	1380.00	325	914.06	625	914.06	750	2531.25	4000	945.95	15222.38
15	Dewas	3534	17228.45	2800	4200.00	163	2322.75	5560	5212.50	660	2207.50	0	0.00	2891	6504.75	0	0.00	37675.95
16	Dhar	3380	18252.00	3000	8640.00	0	0.00	137	131.52	975	3261.44	0	0.00	500	332.00	65	1072.50	31689.46
17	Dindori	1025	5765.63	950	2736.00	7	115.50	380	401.28	315	1063.13	1100	1732.50	715	755.80	1170	474.97	13044.81
18	Guna	950	4809.38	450	1296.00	0	0.00	330	316.80	850	1275.00	0	0.00	3430	1629.60	5110	5243.60	14570.38
19	Gwalior	6000	36900.00	10000	15600.00	116	1566.00	3300	3960.00	700	1575.00	3000	4500.00	2825	10170.00	4900	1718.00	75989.00
20	Harda	1400	8610.00	500	937.50	30	495.00	500	450.00	0	0.00	1000	1500.00	300	506.25	3836	5581.00	18079.75
21	Hoshangabad	3010	18511.50	3500	8662.50	70	1036.61	2800	2688.00	700	2341.50	4200	6930.00	2120	932.80	2604	7144.90	48247.81
22	Indore	4000	37600.00	0	0.00	44	774.40	3900	3334.50	2700	9720.00	3600	5760.00	0	0.00	6000	7290.00	64478.90
23	Jabalpur	1560	9594.00	1470	4233.60	73	1204.50	780	748.80	560	1873.20	610	915.00	2467	2251.40	1249	1919.80	22740.30
24	Jhabua	819	4975.43	1040	2995.20	0	0.00	1750	1312.50	0	0.00	0	0.00	2555	1022.00	0	0.00	10305.13
25	Katni	600	3936.00	600	1728.00	60	1056.00	180	172.80	600	2160.00	600	960.00	300	144.00	1932	3516.00	13672.80
26	Khandwa	359	2326.32	236	679.68	3	35.20	228	218.88	201	717.17	220	352.00	2545	1440.32	4050	2440.00	8209.57
27	Khargone	1600	8100.00	580	1087.50	0	0.00	0	0.00	1100	3093.75	0	0.00	0	0.00	1950	343.20	12624.45
28	Mandla	900	5062.50	1330	3830.40	13	214.50	380	401.28	74	249.75	1270	2000.25	480	601.60	2673	1036.16	13396.44
29	Mandsaur	2200	12292.50	1700	2550.00	65	877.50	320	228.00	560	1873.20	1430	2145.00	90	202.50	2510	1271.25	21439.95
30	Morena	4538	22973.63	2511	6779.70	52	7067.81	70	52.50	4200	14049.00	0	0.00	0	0.00	29085	40428.36	91351.00
31	Narsinghpur	1040	4485.00	504	945.00	90	1485.00	450	405.00	1440	4816.80	1070	1605.00	473	230.59	7658	9850.13	23822.52
32	Neemuch	325	1815.94	290	435.00	45	607.50	100	71.25	200	669.00	220	330.00	100	225.00	240	453.00	4606.69
33	Niwari	180	972.00	2	4.00	10	176.00	2	2.00	0	0.00	2	4.00	80	256.00	4	12.00	1426.00
34	Panna	471	2119.50	500	1440.00	50	825.00	250	240.00	570	1906.65	500	800.00	375	345.00	330	630.40	8306.55
35	Raisen	1500	9840.00	3464	9976.32	35	553.00	1400	1344.00	350	1120.00	11500	20240.00	490	1748.32	1400	2940.00	47761.64
36	Rajgarh	1380	8942.40	2020	3151.20	600	8640.00	520	499.20	650	1560.00	745	1192.00	345	262.20	0	0.00	24247.00
37	Ratlam	3930	19895.63	1032	2786.40	66	990.00	930	837.00	1032	3452.04	1722	2583.00	0	0.00	2412	5470.12	36014.18
38	Rewa	2660	11970.00	6190	15187.20	240	3960.00	360	345.60	1530	5117.85	3100	4650.00	180	86.40	999	1894.80	43211.85
39	Sagar	6000	36450.00	2000	5400.00	200	3300.00	2000	1920.00	0	0.00	2200	3300.00	2000	640.00	2000	880.00	51890.00
40	Satna	2719	12235.50	2856	7711.20	72	1188.00	56	50.40	1008	3371.76	320	480.00	384	195.60	468	1804.50	27036.96
41	Sehore	2950	13496.25	2100	3071.25	46	621.00	0	0.00	260	585.00	0	0.00	0	0.00	6735	7758.75	25532.25
42	Seoni	2240	13776.00	2050	5535.00	64	1056.00	1200	1035.00	1200	4014.00	800	1200.00	670	276.38	16000	2688.00	29580.38
43	Shahdol	590	3318.75	440	704.00	27	364.50	305	292.80	100	262.50	375	562.50	815	939.80	920	1819.72	8264.57
44	Shajapur	1100	7128.00	1200	3456.00	22	7040.00	100	96.00	320	1152.00	400	640.00	310	122.00	1000	3312.00	22946.00
45	Sheopur	525	5152.19	435	1013.63	40	660.00	140	126.00	450	1506.09	440	660.00	535	1018.13	810	603.49	10739.53
46	Shivpuri	1600	13350.75	2270	5122.50	250	4125.00	980	882.00	1190	3982.78	1820	2730.00	2260	6390.00	2210	2169.30	38752.33
47	Sidhi	316	1422.00	373	816.53	155	2557.50	49	44.10	97	324.47	0	0.00	398	284.93	325	1176.55	6626.08
48	Singrauli	451	2029.50	388	1117.44	48	792.00	0	0.00	121	404.75	150	225.00	59	31.86	65	1462.50	6063.05
49	Tikamgarh	100	540.00	8	20.00	4	72.00	4	4.00	0	0.00	12	20.00	44	44.00	8	20.00	720.00
50	Ujjain	1900	16743.75	1600	2700.00	192	2880.00	150	112.50	330	990.00	1650	2475.00	210	141.75	3300	5940.00	31983.00
51	Umaria	125	618.75	45	90.00	10	150.00	50	40.00	50	102.38	80	120.00	132	83.20	84	202.08	1406.41
52	Vidisha	1740	10701.00	0	0.00	0	0.00	490	470.40	840	1719.92	1560	2340.00	0	0.00	2444	4268.00	19499.32
Total		85225	503799.39	71217	163044.15	3134	64618.46	34966	33135.41	31828	101769.71	51881	82291.06	36607	44888.32	157479	152861.53	1146408.02

**ANNEXURE I (D)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR PLANTATION & HORTICULTURE INCLUDING SERICULTURE**

(Ha) (₹ lakh)

Sr No.	District	Mango		Gauva		Orange/Sweet Lime/Lemon (Citrus Fruits)		Papaya		Banana		Amla/Indian-Gooseberry		Pomegranate	
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial
1	Agar-Malwa	2000	2700.00	1600	1920.00	7245	10002.43	400	400.00	0	0.00	1212	1018.08	400	580.00
2	Alirajpur	310	691.92	375	357.00	80	92.16	40	31.36	0	0.00	40	33.60	73	85.26
3	Anuppur	170	205.44	140	133.28	150	172.80	0	0.00	0	0.00	75	63.00	25	29.20
4	Ashok Nagar	400	891.84	400	379.84	800	922.88	200	156.00	0	0.00	120	100.61	0	0.00
5	Balaghat	986	1056.99	328	312.26	27	31.10	0	0.00	0	0.00	178	148.10	0	0.00
6	Barwani	1290	1393.20	0	0.00	750	864.00	1395	1171.80	830	889.76	515	432.60	0	0.00
7	Betul	1300	1404.00	600	566.40	780	898.56	0	0.00	0	0.00	500	420.00	500	584.00
8	Bhind	0	0.00	165	157.08	660	760.32	135	105.84	0	0.00	107	89.88	0	0.00
9	Bhopal	141	151.60	125	118.70	172	198.42	77	60.06	0	0.00	36	30.18	65	75.82
10	Burhanpur	134	143.65	155	147.56	407	468.86	138	108.19	in Crop Loan Chaj		65	54.60	160	186.88
11	Chhatarpur	48	48.00	56	56.00	160	184.00	88	208.00	0	0.00	120	96.00	0	0.00
12	Chhindwara	2200	2365.44	250	237.40	7000	8075.20	200	156.00	0	0.00	270	226.37	0	0.00
13	Damoh	105	233.52	290	275.38	260	299.94	98	76.44	0	0.00	276	231.40	35	40.82
14	Datia	20	44.64	450	428.40	225	259.20	0	0.00	0	0.00	450	378.00	0	0.00
15	Dewas	449	1002.17	768	731.14	518	596.74	62	48.61	15	16.08	62	52.08	159	185.71
16	Dhar	910	982.80	0	0.00	1365	1572.48	2080	1630.72	4000	4288.00	1630	1369.20	0	0.00
17	Dindori	350	812.00	0	0.00	160	194.56	0	0.00	0	0.00	137	120.56	0	0.00
18	Guna	280	300.16	290	279.08	400	460.80	280	219.52	0	0.00	360	302.40	0	0.00
19	Gwalior	100	223.20	1300	1237.60	1700	1958.40	0	0.00	0	0.00	1300	1092.00	0	0.00
20	Harda	650	696.80	0	0.00	480	552.96	210	164.64	400	428.80	270	226.80	210	245.28
21	Hoshangabad	1750	1881.60	1050	997.08	1400	1615.04	203	158.34	0	0.00	0	0.00	0	0.00
22	Indore	900	2008.80	3700	3522.40	0	0.00	420	327.60	0	0.00	560	529.20	560	654.08
23	Jabalpur	570	612.86	565	536.33	265	305.71	260	202.80	0	0.00	780	653.95	55	64.14
24	Jhabua	655	1461.96	445	423.64	740	852.48	0	0.00	0	0.00	410	344.40	0	0.00
25	Katni	215	230.48	120	114.24	110	126.72	135	105.84	0	0.00	440	369.40	0	0.00
26	Khandwa	236	252.99	1100	1038.40	838	965.38	568	440.77	857	918.70	174	146.16	1063	1241.58
27	Khargone	1190	1285.20	1650	1557.60	1420	1635.84	0	0.00	0	0.00	890	747.60	835	968.60
28	Mandla	180	417.60	405	405.00	360	437.76	0	0.00	0	0.00	445	391.60	0	0.00
29	Mandsaur	700	750.40	600	566.40	8100	9331.20	1600	1241.60	0	0.00	100	83.20	500	580.00
30	Morena	0	0.00	240	229.28	470	541.44	315	246.96	0	0.00	294	247.00	0	0.00
31	Narsinghpur	210	225.12	207	196.57	215	248.02	0	0.00	0	0.00	0	0.00	0	0.00
32	Neemuch	60	64.32	150	141.60	1710	1969.92	0	0.00	0	0.00	45	37.44	80	92.80
33	Niwari	400	890.00	400	378.00	400	460.00	400	320.00	0	0.00	0	0.00	0	0.00
34	Panna	150	160.80	0	0.00	100	115.20	150	117.60	0	0.00	225	189.00	0	0.00
35	Raisen	375	834.00	1400	1332.80	459	528.77	70	54.60	0	0.00	691	580.44	46	53.14
36	Rajgarh	2400	5356.80	350	333.20	2745	3162.24	140	109.76	0	0.00	295	247.80	143	167.02
37	Ratlam	756	810.43	1446	1376.59	2826	3255.55	420	329.28	0	0.00	690	579.60	138	161.18
38	Rewa	262	584.78	234	222.77	73	84.10	0	0.00	0	0.00	215	180.26	0	0.00
39	Sagar	200	445.92	900	854.64	350	403.76	100	78.00	0	0.00	1300	1089.92	30	34.99
40	Satna	800	857.60	880	837.76	562	647.42	519	406.90	0	0.00	720	604.80	0	0.00
41	Sehore	342	762.52	265	252.28	189	217.73	0	0.00	0	0.00	0	0.00	0	0.00
42	Seoni	645	691.44	140	132.94	90	103.83	64	49.92	0	0.00	58	48.26	58	67.65
43	Shahdol	150	242.09	75	71.22	70	80.75	47	36.66	0	0.00	165	138.34	20	23.33
44	Shajapur	1200	2678.40	570	542.64	18510	21323.52	250	194.00	0	0.00	420	352.80	725	846.80
45	Sheopur	920	989.18	580	550.77	1070	1234.35	0	0.00	0	0.00	750	628.80	0	0.00
46	Shivpuri	1670	1795.58	1250	1187.00	1250	1442.00	0	0.00	0	0.00	1285	1077.34	0	0.00
47	Sidhi	75	167.40	70	66.64	55	63.36	0	0.00	0	0.00	80	67.20	0	0.00
48	Singrauli	74	164.58	35	33.24	100	115.36	0	0.00	0	0.00	150	125.76	0	0.00
49	Tikamgarh	40	88.00	128	120.00	40	48.00	0	0.00	0	0.00	0	0.00	0	0.00
50	Ujjain	645	1439.64	650	618.80	1722	1984.50	245	191.00	0	0.00	825	691.68	0	0.00
51	Umaria	130	139.78	100	94.96	85	98.06	65	50.70	0	0.00	400	335.36	52	60.66
52	Vidisha	315	703.08	1130	1075.76	620	714.24	1070	838.88	1320	1415.04	880	739.20	310	362.08
	<b>Total</b>	<b>30058</b>	<b>44340.72</b>	<b>28127</b>	<b>27147.67</b>	<b>70283</b>	<b>82678.06</b>	<b>12444</b>	<b>10038.39</b>	<b>7422</b>	<b>7956.38</b>	<b>21010</b>	<b>17711.97</b>	<b>6242</b>	<b>7391.02</b>

**ANNEXURE I(D)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR PLANTATION & HORTICULTURE INCLUDING SERICULTURE**

(Ha) (₹ lakh)

Sr No.	District	Vegetables#		Floriculture		Medicinal Plants		Poly House including Shed Nets		Sericulture		Apiculture		Others - Horticulture Crops		Total- P&H including Sericulture
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	1400	700.00	162	307.04	0	0.00	0	0.00	0	0.00	0	0.00	280	860.16	18487.71
2	Alirajpur	0	0.00	32	57.09	70	216.16	0	0.00	0	0.00	0	0.00	130	62.56	1627.11
3	Anuppur	0	0.00	13	24.61	20	11.20	54	342.72	0	0.00	0	0.00	150	117.60	1099.85
4	Ashok Nagar	300	135.00	0	0.00	100	44.00	0	0.00	40	16.00	0	0.00	0	0.00	2646.17
5	Balaghat	0	0.00	102	73.44	73	43.80	0	0.00	356	449.98	32	12.80	216	74.19	2202.66
6	Barwani	550	264.00	181	170.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5185.84
7	Betul	350	320.00	0	0.00	40	48.00	270	2019.60	230	671.60	0	0.00	0	0.00	6932.16
8	Bhind	0	0.00	1308	1454.50	120	291.84	0	0.00	0	0.00	3600	1267.20	0	0.00	4126.66
9	Bhopal	10116	6772.50	35	62.44	254	255.90	373	2737.84	91	1032.98	0	0.00	40	38.40	11534.84
10	Burhanpur	700	280.00	0	0.00	0	0.00	30	202.80	61	178.12	0	0.00	0	0.00	1770.66
11	Chhatarpur	2640	848.00	40	48.00	144	264.00	40	368.00	8	24.00	0	0.00	32	128.00	2272.00
12	Chhindwara	0	0.00	110	196.50	1460	700.88	330	768.46	0	0.00	155	62.00	3300	3784.00	16572.25
13	Damoh	0	0.00	0	0.00	0	0.00	169	994.92	70	28.00	0	0.00	100	75.20	2255.62
14	Datia	0	0.00	275	512.60	900	368.56	109	773.20	0	0.00	150	52.80	800	358.00	3175.40
15	Dewas	0	0.00	61	108.82	74	118.40	66	493.68	0	0.00	0	0.00	1388	711.55	4064.98
16	Dhar	0	0.00	0	0.00	0	0.00	70	56.00	0	0.00	0	0.00	0	0.00	9899.20
17	Dindori	399	214.50	95	167.20	0	0.00	82	486.96	114	347.06	0	0.00	0	0.00	2342.84
18	Guna	590	1180.00	160	222.40	210	88.00	0	0.00	80	230.60	0	0.00	0	0.00	3282.96
19	Gwalior	1000	140.00	200	372.80	1130	534.40	28	172.00	0	0.00	120	42.24	0	0.00	5772.64
20	Harda	0	0.00	300	669.00	240	96.00	86	731.60	12	32.54	12	5.28	375	412.50	4262.20
21	Hoshangabad	0	0.00	415	598.54	21	40.65	910	2377.40	1754	5978.80	0	0.00	2100	1523.29	15170.74
22	Indore	0	0.00	0	0.00	0	0.00	100	560.00	0	0.00	0	0.00	1720	2916.00	10518.08
23	Jabalpur	0	0.00	275	391.05	405	1053.00	47	597.80	155	452.60	0	0.00	630	467.37	5337.61
24	Jhabua	0	0.00	75	133.80	180	555.84	0	0.00	0	0.00	0	0.00	280	120.96	3893.08
25	Katni	0	0.00	15	26.76	215	645.00	116	720.22	0	0.00	30	3.36	700	672.20	3014.22
26	Khandwa	73	112.13	0	0.00	504	223.06	318	2018.64	62	181.04	56	103.94	107	88.11	7730.90
27	Khargone	1000	480.00	495	499.80	85	68.00	0	0.00	0	0.00	0	0.00	0	0.00	7242.64
28	Mandla	480	264.00	161	211.36	0	0.00	351	783.02	260	790.40	0	0.00	0	0.00	3700.74
29	Mandsaur	0	0.00	80	101.60	1580	320.00	330	2037.36	0	0.00	0	0.00	425	152.40	15164.16
30	Morena	500	650.00	120	130.00	0	0.00	70	523.60	0	0.00	700	246.40	210	122.08	2936.76
31	Narsinghpur	481	198.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	868.51
32	Neemuch	0	0.00	75	96.00	870	199.68	127	800.18	0	0.00	0	0.00	555	159.24	3561.18
33	Niwari	1200	1800.00	200	308.00	200	320.00	42	304.00	20	68.00	0	0.00	2780	3126.00	7974.00
34	Panna	0	0.00	0	0.00	0	0.00	25	136.12	0	0.00	0	0.00	100	306.40	1025.12
35	Raisen	0	0.00	0	0.00	0	0.00	103	594.44	0	0.00	0	0.00	319	356.42	4334.61
36	Rajgarh	0	0.00	240	369.60	0	0.00	36	269.28	120	350.40	0	0.00	0	0.00	10366.10
37	Ratlam	0	0.00	87	34.80	0	0.00	756	5654.88	0	0.00	0	0.00	886	2488.45	14690.76
38	Rewa	0	0.00	180	233.28	37	51.72	137	806.62	0	0.00	0	0.00	57	63.36	2226.89
39	Sagar	2200	990.00	320	519.36	170	53.76	0	0.00	10	4.00	0	0.00	150	35.40	4509.75
40	Satna	0	0.00	152	196.99	8	23.87	112	1234.37	0	0.00	0	0.00	0	0.00	4809.71
41	Sehore	0	0.00	245	294.00	228	364.80	195	1458.60	195	246.48	0	0.00	200	240.00	3836.41
42	Seoni	1280	480.00	17	22.07	0	0.00	4	24.52	0	0.00	0	0.00	160	142.08	1762.71
43	Shahdol	0	0.00	34	64.34	28	36.96	38	248.23	0	0.00	0	0.00	0	0.00	941.92
44	Shajapur	14500	5568.00	500	726.08	0	0.00	0	0.00	0	0.00	0	0.00	2600	3080.00	35312.24
45	Sheopur	0	0.00	0	0.00	0	0.00	890	5775.20	0	0.00	0	0.00	710	529.38	9707.68
46	Shivpuri	0	0.00	0	0.00	0	0.00	765	5146.20	0	0.00	0	0.00	960	715.78	11363.90
47	Sidhi	0	0.00	0	0.00	68	59.42	55	868.60	0	0.00	0	0.00	46	34.22	1326.84
48	Singrauli	195	184.28	43	62.69	43	11.70	117	397.25	0	0.00	0	0.00	154	256.24	1351.10
49	Tikamgarh	5400	8100.00	4	4.00	80	172.00	12	132.00	0	0.00	1	16.00	88	180.00	8860.00
50	Ujjain	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	141	432.01	5357.63
51	Umaria	0	0.00	48	77.91	125	76.00	27	183.96	45	131.40	685	279.48	70	60.78	1589.05
52	Vidisha	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	310	357.12	6205.40
<b>Total</b>		<b>45354</b>	<b>29681.21</b>	<b>6855</b>	<b>9548.95</b>	<b>9682</b>	<b>7356.60</b>	<b>7390</b>	<b>43800.27</b>	<b>3683</b>	<b>11214.00</b>	<b>5541</b>	<b>2091.50</b>	<b>23269</b>	<b>25247.45</b>	<b>326204.19</b>

**ANNEXURE 1(E)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR FORESTRY & WASTE LAND DEVELOPMENT**

(₹ lakh)

Sr No.	District	Bamboo Cultivation		Waste Land Development		Agro/Commercial / Farm & Social Forestry		Teak		Others - Forestry		Total Forestry & Wasteland Development
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	504	493.92	19	12.45	421	143.00	0	0.00	0	0.00	649.37
2	Alirajpur	30	58.80	0	0.00	100	40.00	0	0.00	0	0.00	98.80
3	Anuppur	275	539.00	180	50.40	0	0.00	190	30.40	0	0.00	619.80
4	Ashok Nagar	100	196.00	0	0.00	200	33.00	0	0.00	0	0.00	229.00
5	Balaghat	292	286.16	213	102.24	168	73.92	164	28.86	123	54.12	545.30
6	Barwani	684	868.40	0	0.00	780	1092.00	0	0.00	255	251.80	2212.20
7	Betul	645	1264.20	0	0.00	800	352.00	0	0.00	0	0.00	1616.20
8	Bhind	0	0.00	1460	724.16	0	0.00	0	0.00	960	215.04	939.20
9	Bhopal	255	499.80	2838	465.43	0	0.00	0	0.00	0	0.00	965.23
10	Burhanpur	85	14.28	310	153.76	42	38.64	0	0.00	246	267.97	474.65
11	Chhatarpur	1	2.00	0	0.00	0	0.00	0	0.00	1	2.00	4.00
12	Chhindwara	230	225.40	125	315.00	335	50.25	0	0.00	0	0.00	590.65
13	Damoh	76	148.96	0	0.00	86	34.40	0	0.00	0	0.00	183.36
14	Datia	73	144.00	300	72.00	540	216.00	0	0.00	0	0.00	432.00
15	Dewas	1363	1335.74	400	222.40	488	80.52	0	0.00	0	0.00	1638.66
16	Dhar	108	211.68	0	0.00	520	228.80	13	156.00	0	0.00	596.48
17	Dindori	270	529.20	1400	761.60	740	1089.28	0	0.00	940	464.60	2844.68
18	Guna	450	882.00	0	0.00	700	364.00	0	0.00	0	0.00	1246.00
19	Gwalior	200	392.00	1000	240.00	1000	720.00	0	0.00	0	0.00	1352.00
20	Harda	300	588.00	1000	1112.00	1925	954.40	0	0.00	8	32.00	2686.40
21	Hoshangabad	1400	3087.00	0	0.00	2170	1770.30	0	0.00	0	0.00	4857.30
22	Indore	0	0.00	2600	1703.52	8150	3762.00	0	0.00	0	0.00	5465.52
23	Jabalpur	335	328.30	1088	661.50	170	47.60	70	30.80	0	0.00	1068.20
24	Jhabua	25	49.00	0	0.00	135	54.00	0	0.00	0	0.00	103.00
25	Katni	300	588.00	500	260.00	60	29.28	0	0.00	30	8.88	886.16
26	Khandwa	0	0.00	165	163.19	73	75.56	125	23.63	12	125.05	387.43
27	Khargone	209	212.40	0	0.00	270	378.00	0	0.00	173	118.00	708.40
28	Mandla	640	1254.40	2350	1278.40	955	1405.76	1300	364.00	1170	1216.80	5519.36
29	Mandsaur	25	49.00	180	43.20	350	156.00	0	0.00	0	0.00	248.20
30	Morena	350	224.00	350	224.00	0	0.00	350	224.00	695	316.52	988.52
31	Narsinghpur	270	264.60	0	0.00	517	85.31	0	0.00	51	14.28	364.19
32	Neemuch	11	21.56	70	33.60	275	85.20	0	0.00	0	0.00	140.36
33	Niwari	50	98.00	0	0.00	100	44.00	0	0.00	0	0.00	142.00
34	Panna	205	401.80	500	260.00	50	24.40	0	0.00	500	128.00	814.20
35	Raisen	70	154.35	0	0.00	210	119.70	0	0.00	0	0.00	274.05
36	Rajgarh	300	588.00	300	288.00	600	307.20	300	240.00	60	480.00	1903.20
37	Ratlam	500	490.00	720	357.12	460	109.00	120	19.20	4	97.10	1072.42
38	Rewa	605	592.90	0	0.00	444	216.67	0	0.00	357	142.80	952.37
39	Sagar	400	392.00	0	0.00	80	13.20	0	0.00	20	5.04	410.24
40	Satna	448	439.04	0	0.00	0	0.00	0	0.00	450	115.20	554.24
41	Sehore	720	118.80	865	847.70	0	0.00	0	0.00	0	0.00	966.50
42	Seoni	32	31.36	52	33.70	130	18.33	0	0.00	0	0.00	83.39
43	Shahdol	320	627.20	255	163.20	150	24.00	0	0.00	0	0.00	814.40
44	Shajapur	400	784.00	330	332.64	2150	1068.00	0	0.00	650	156.00	2340.64
45	Sheopur	640	1254.40	0	0.00	0	0.00	0	0.00	90	536.76	1791.16
46	Shivpuri	1600	3136.00	0	0.00	0	0.00	0	0.00	0	0.00	3136.00
47	Sidhi	270	264.60	0	0.00	265	64.66	0	0.00	66	13.20	342.46
48	Singrauli	250	245.00	130	60.32	46	6.90	0	0.00	100	25.60	337.82
49	Tikamgarh	2	4.00	0	0.00	4	3.00	0	0.00	0	0.00	7.00
50	Ujjain	0	0.00	270	176.90	1230	765.60	0	0.00	0	0.00	942.50
51	Umaria	130	127.40	0	0.00	0	0.00	145	89.00	0	0.00	216.40
52	Vidisha	290	284.20	390	243.36	1170	306.90	0	0.00	0	0.00	834.46
	<b>Total</b>	<b>16738</b>	<b>24790.85</b>	<b>20360</b>	<b>11361.79</b>	<b>29059</b>	<b>16450.78</b>	<b>2777</b>	<b>1205.89</b>	<b>6961</b>	<b>4786.76</b>	<b>58596.07</b>

**ANNEXURE 1(F)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR ANIMAL HUSBANDRY (DAIRY DEVELOPMENT)**

(No.) (₹ lakh)

Sr. No.	District	Cross Breed Cows Indigeneous (2)		Buffalo (2)		Heifer Rearing		Cow-Hybrid / Desi (2)		Commercial Dairy (More than 10 Animals)		Dairy Milk Parlour		Milk Processing Unit	
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial
1	Agar-Malwa	1131	1538.43	848	1316.72	0	0.00	0	0.00	52	457.60	0	0.00	0	0.00
2	Alirajpur	1393	936.10	875	1358.00	0	0.00	0	0.00	37	296.00	0	0.00	0	0.00
3	Anuppur	800	1088.00	210	325.92	200	76.00	0	0.00	32	281.34	0	0.00	4	64.00
4	Ashok Nagar	1600	2169.60	1600	2483.20	200	83.20	1600	1077.76	0	0.00	0	0.00	0	0.00
5	Balaghat	6750	9126.00	6792	10541.18	50	400.00	0	0.00	147	1646.40	0	0.00	0	0.00
6	Barwani	0	0.00	4745	7364.25	0	0.00	3060	2056.32	50	880.00	0	0.00	0	0.00
7	Betul	1200	1632.00	750	1164.00	0	0.00	700	470.40	0	0.00	0	0.00	0	0.00
8	Bhind	3800	4012.80	9800	11681.60	0	0.00	3797	3037.60	1200	21100.80	0	0.00	205	431.32
9	Bhopal	3255	4426.80	4883	7578.42	814	312.58	4341	4584.00	0	0.00	163	391.20	59	944.00
10	Burhanpur	1020	685.44	900	1396.80	250	1170.00	0	0.00	320	4608.00	39	93.60	98	1140.72
11	Chhatarpur	160	216.00	80	128.00	0	0.00	0	0.00	80	704.00	0	0.00	0	0.00
12	Chhindwara	2975	4034.10	1450	2250.40	0	0.00	925	623.08	0	0.00	0	0.00	33	924.00
13	Damoh	3400	4610.40	1750	2716.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Datia	1000	1360.00	2250	3492.00	60	580.80	750	567.00	495	4356.00	0	0.00	0	0.00
15	Dewas	2580	3508.80	4304	6679.81	0	0.00	0	0.00	0	0.00	0	0.00	20	211.20
16	Dhar	2990	4066.40	2405	3732.56	0	0.00	2015	1354.08	0	0.00	0	0.00	0	0.00
17	Dindori	1000	1360.00	530	822.56	45	360.00	0	0.00	0	0.00	0	0.00	10	105.60
18	Guna	1100	1491.60	1500	2328.00	1200	580.80	0	0.00	65	1144.00	80	192.00	0	0.00
19	Gwalior	2400	3264.00	8100	12571.20	1000	9680.00	1000	672.00	2200	19360.00	0	0.00	0	0.00
20	Harda	1500	2040.00	2000	3104.00	0	0.00	0	0.00	0	0.00	0	0.00	9	65.23
21	Hoshangabad	1400	943.04	3150	4888.80	0	0.00	700	949.50	0	0.00	0	0.00	84	2184.00
22	Indore	4400	6846.40	4400	7751.04	2800	6272.00	1500	3360.00	900	15840.00	0	0.00	0	0.00
23	Jabalpur	1680	2278.08	1770	2747.04	565	273.46	0	0.00	75	1320.00	72	172.80	0	0.00
24	Jhabua	415	644.08	985	1733.60	0	0.00	0	0.00	10	84.40	0	0.00	0	0.00
25	Katni	1185	796.32	1200	1862.40	115	43.24	400	540.80	14	418.10	30	72.00	2	21.12
26	Khandwa	4620	3104.64	4547	7056.94	379	1773.72	0	0.00	0	0.00	67	160.80	69	803.16
27	Khargone	6249	4199.33	6453	10015.06	0	0.00	0	0.00	39	686.40	0	0.00	0	0.00
28	Mandla	980	1332.80	805	1249.36	105	840.00	0	0.00	0	0.00	0	0.00	15	158.40
29	Mandsaur	2850	3853.20	5200	8070.40	0	0.00	1700	1142.40	0	0.00	0	0.00	0	0.00
30	Morena	2540	3434.08	1394	2163.48	440	3414.40	0	0.00	350	5670.00	0	0.00	315	662.76
31	Narsinghpur	1170	786.24	1020	1583.04	0	0.00	510	689.52	0	0.00	64	153.60	19	200.64
32	Neemuch	1520	2055.04	2620	4066.24	0	0.00	2900	1948.80	70	616.00	0	0.00	0	0.00
33	Niwari	100	136.00	100	156.00	2	16.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Panna	550	369.60	550	853.60	50	18.80	500	336.00	0	0.00	0	0.00	0	0.00
35	Raisen	2465	1656.48	3050	4733.60	376	1428.80	700	946.40	35	560.00	0	0.00	0	0.00
36	Rajgarh	4800	3225.60	4800	7449.60	120	931.20	4800	6528.00	150	1320.00	0	0.00	0	0.00
37	Ratlam	2238	3043.68	1794	2784.29	0	0.00	0	0.00	66	2394.84	0	0.00	0	0.00
38	Rewa	790	1068.08	1335	2071.92	440	168.96	0	0.00	0	0.00	0	0.00	9	162.00
39	Sagar	4500	6102.00	7000	10864.00	0	0.00	0	0.00	700	4715.20	0	0.00	0	0.00
40	Satna	3775	2536.80	4104	6369.41	824	309.82	0	0.00	0	0.00	0	0.00	16	256.00
41	Sehore	5150	7004.00	8700	13503.40	0	0.00	0	0.00	0	0.00	0	0.00	13	137.08
42	Seoni	1200	1075.20	806	747.97	0	0.00	1049	755.28	0	0.00	0	0.00	65	686.40
43	Shahdol	320	435.20	620	962.24	500	188.00	310	210.80	0	0.00	0	0.00	10	160.00
44	Shajapur	3200	2150.40	3100	4811.20	110	853.60	0	0.00	100	2720.00	0	0.00	0	0.00
45	Sheopur	1020	1383.12	900	1396.80	0	0.00	0	0.00	360	1440.00	0	0.00	0	0.00
46	Shivpuri	2000	2712.00	2550	3957.60	0	0.00	0	0.00	400	1600.00	0	0.00	0	0.00
47	Sidhi	2335	3156.92	2167	3363.18	577	221.57	0	0.00	0	0.00	0	0.00	20	320.00
48	Singrauli	750	1014.00	1320	2048.64	4840	1839.20	0	0.00	0	0.00	0	0.00	5	90.00
49	Tikamgarh	40	54.00	40	62.00	1	8.00	0	0.00	0	0.00	0	0.00	0	0.00
50	Ujjain	1800	1510.56	20400	32966.40	3000	6729.60	3465	5391.54	240	3648.00	0	0.00	31	446.40
51	Umaria	600	813.60	950	1474.40	100	48.40	0	0.00	30	897.60	10	24.00	0	0.00
52	Vidisha	1020	1387.20	5360	8318.72	250	96.00	0	0.00	240	2110.08	0	0.00	0	0.00
<b>Total</b>		<b>107716</b>	<b>122674.16</b>	<b>158962</b>	<b>245116.99</b>	<b>19413</b>	<b>38718.15</b>	<b>36722</b>	<b>37241.28</b>	<b>8457</b>	<b>100874.76</b>	<b>10</b>	<b>1260.00</b>	<b>1111</b>	<b>10174.03</b>



**ANNEXURE 1(F)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR ANIMAL HUSBANDRY (DAIRY DEVELOPMENT)**

(No.) (₹ lakh)

Sr. No.	District	Pvt. Veterinary Clinic/AI Centre		Cooling Centres/Reefer Vans		Mini Dairy Unit		Feed Plant / Chaff Equipments		Others - Dairy Development		Working Capital	Total Dairy Development
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	Financial
1	Agar-Malwa	0	0.00	0	0.00	20	91.68	6	62.40	0	0.00	866.71	4333.54
2	Alirajpur	0	0.00	0	0.00	75	343.80	0	0.00	0	0.00	157.50	3091.40
3	Anuppur	8	19.20	0	0.00	50	229.20	200	73.28	0	0.00	432.00	2588.94
4	Ashok Nagar	0	0.00	1	16.63	100	880.00	0	0.00	0	0.00	1084.80	7795.19
5	Balaghat	0	0.00	0	0.00	299	1370.62	4	1393.60	470	230.98	4470.12	29178.90
6	Barwani	85	135.99	0	0.00	285	2508.00	0	0.00	0	0.00	5639.94	18584.50
7	Betul	0	0.00	0	0.00	650	4033.60	0	0.00	0	0.00	396.00	7696.00
8	Bhind	0	0.00	0	0.00	1630	14330.96	1600	1280.00	0	0.00	6610.50	62485.58
9	Bhopal	38	152.00	8	211.20	76	668.80	0	0.00	0	0.00	315.61	19584.61
10	Burhanpur	22	52.80	23	833.52	0	0.00	0	0.00	0	0.00	3740.00	13720.88
11	Chhatarpur	0	0.00	0	0.00	0	0.00	1	8.00	1	8.00	792.00	1856.00
12	Chhindwara	55	115.72	22	352.00	80	704.00	18	187.20	0	0.00	1960.20	11150.70
13	Damoh	0	0.00	14	224.00	80	704.00	0	0.00	820	300.45	1071.00	9625.85
14	Datia	0	0.00	0	0.00	300	1375.20	0	0.00	0	0.00	3006.00	14737.00
15	Dewas	36	86.40	36	864.00	0	0.00	0	0.00	32	76.80	1376.80	12803.81
16	Dhar	0	0.00	61	3400.00	39	343.20	1430	526.24	13	15.60	234.00	13672.08
17	Dindori	19	47.88	2	95.20	60	230.40	150	57.60	0	0.00	450.00	3529.24
18	Guna	0	0.00	0	0.00	110	968.00	130	47.64	0	0.00	603.20	7355.24
19	Gwalior	0	0.00	0	0.00	700	3208.80	0	0.00	0	0.00	15000.00	63756.00
20	Harda	9	21.60	9	158.40	100	880.00	900	172.80	0	0.00	675.00	7117.03
21	Hoshangabad	70	176.40	19	304.00	452	3616.00	25	338.50	0	0.00	1386.00	14786.24
22	Indore	0	0.00	0	0.00	2200	19360.00	0	0.00	0	0.00	475.20	59904.64
23	Jabalpur	0	0.00	0	0.00	115	1012.00	220	80.60	0	0.00	221.05	8105.03
24	Jhabua	0	0.00	0	0.00	120	550.08	0	0.00	0	0.00	230.04	3242.20
25	Katni	0	0.00	2	48.00	30	264.00	0	0.00	4	283.20	1200.00	5549.18
26	Khandwa	41	98.40	45	793.80	0	0.00	0	0.00	8	288.00	2655.00	16734.46
27	Khargone	85	136.00	0	0.00	455	4004.00	0	0.00	0	0.00	10981.19	30021.98
28	Mandla	30	75.60	4	190.40	70	268.80	30	11.52	0	0.00	412.50	4539.38
29	Mandsaur	42	105.84	0	0.00	300	1375.20	1400	1299.20	0	0.00	2160.00	18006.24
30	Morena	0	0.00	0	0.00	4000	6154.40	1250	496.00	0	0.00	4520.30	26515.42
31	Narsinghpur	0	0.00	24	288.00	0	0.00	0	0.00	0	0.00	513.00	4214.04
32	Neemuch	15	37.80	0	0.00	70	320.88	300	278.40	0	0.00	720.00	10043.16
33	Niwari	0	0.00	0	0.00	20	176.00	0	0.00	0	0.00	396.00	880.00
34	Panna	0	0.00	2	48.00	10	88.00	0	0.00	610	292.80	330.00	2336.80
35	Raisen	0	0.00	0	0.00	210	1848.00	174	167.04	0	0.00	739.20	12079.52
36	Rajgarh	0	0.00	36	230.40	200	916.80	48	499.20	469	172.59	2400.00	23673.39
37	Ratlam	0	0.00	0	0.00	378	3323.38	756	604.80	168	61.82	3049.45	15262.26
38	Rewa	0	0.00	11	264.00	334	2939.20	34	388.96	735	299.21	337.80	7700.13
39	Sagar	0	0.00	5	83.16	450	3960.00	0	0.00	50	18.32	4181.00	29923.68
40	Satna	0	0.00	16	384.00	216	990.15	1100	149.60	0	0.00	1579.09	12574.87
41	Sehore	27	64.80	32	768.00	16	140.00	0	0.00	0	0.00	2770.00	24387.28
42	Seoni	64	133.12	48	1017.60	86	206.40	16	166.40	0	0.00	1752.30	6540.67
43	Shahdol	15	36.00	0	0.00	375	2372.48	0	0.00	0	0.00	450.00	4814.72
44	Shajapur	0	0.00	0	0.00	100	458.40	40	416.00	0	0.00	1260.00	12669.60
45	Sheopur	0	0.00	60	864.00	515	3878.77	0	0.00	13	312.00	720.00	9994.69
46	Shivpuri	0	0.00	27	456.00	80	535.42	0	0.00	0	0.00	732.00	9993.02
47	Sidhi	0	0.00	19	456.00	358	2892.64	20	228.80	146	45.81	1106.60	11791.52
48	Singrauli	0	0.00	4	64.00	176	1548.80	28	32.76	11	351.00	350.10	7338.50
49	Tikamgarh	0	0.00	0	0.00	20	176.00	0	0.00	0	0.00	198.00	498.00
50	Ujjain	0	0.00	62	1438.00	720	6076.80	330	92.40	50	2484.40	528.00	61312.10
51	Umariya	0	0.00	0	0.00	370	2581.70	250	91.60	0	0.00	124.10	6055.40
52	Vidisha	0	0.00	0	0.00	400	2887.60	80	76.80	0	0.00	198.40	15074.80
<b>Total</b>		<b>661</b>	<b>1495.55</b>	<b>592</b>	<b>13852.31</b>	<b>17500</b>	<b>107792.16</b>	<b>10540</b>	<b>9227.34</b>	<b>3600</b>	<b>5240.98</b>	<b>97557.70</b>	<b>791225.41</b>

**ANNEXURE I(G)**

**DISTRICT-WISE AND SECTOR-WISE PLP PROJECTIONS FOR ANIMAL HUSBANDRY (POULTRY)**

(₹ lakh)

Sr. No.	District	Layers (100-500 Birds)		Broilers (100-500 Birds)		Commercial Broilers (500+ Birds)		Commercial Layers (500+ Birds)		Hen Rearing/Back Yard Poultry		Others - Poultry		Working Capital	Total Poultry
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	Financial
1	Agar-Malwa	0	0.00	0	0.00	3	18.96	3.0	360.00	0	0.00	164	44.16	105.78	<b>528.90</b>
2	Alirajpur	1	24.00	10	60.56	0	0.00	0.0	0.00	0	0.00	57	45.60	38.00	<b>168.16</b>
3	Anuppur	17	102.00	9	13.32	33	208.56	0.0	0.00	200	272.00	0	0.00	214.40	<b>810.28</b>
4	Ashok Nagar	100	86.40	200	124.80	0	0.00	0.0	0.00	0	0.00	0	0.00	0.00	<b>211.20</b>
5	Balaghat	756	907.20	686	433.55	14	89.60	4.0	108.80	0	0.00	0	0.00	649.91	<b>2189.06</b>
6	Barwani	45	86.40	171	82.08	18	113.76	0.0	0.00	0	0.00	0	0.00	103.07	<b>385.31</b>
7	Betul	45	66.60	80	505.60	0	0.00	0.0	0.00	0	0.00	0	0.00	80.00	<b>652.20</b>
8	Bhind	96	30.72	102	617.71	0	0.00	0.0	0.00	0	0.00	200	486.28	170.21	<b>1304.92</b>
9	Bhopal	0	0	114	182.4	57	345.19	6	164.88	8551	2325.87	7	56	17.57	<b>3091.91</b>
10	Burhanpur	8	108.80	0	0.00	135	813.24	0.0	0.00	0	0.00	6	36.00	346.80	<b>1304.84</b>
11	Chhatarpur	0	0.00	16	104.00	0	0.00	1.0	120.00	400	592.00	6	89.00	152.00	<b>1057.00</b>
12	Chhindwara	0	0.00	0	0.00	25	158.00	2.0	240.00	0	0.00	0	0.00	220.00	<b>618.00</b>
13	Damoh	110	47.52	140	44.80	14	100.80	5.0	153.00	0	0.00	0	0.00	372.00	<b>718.12</b>
14	Datia	0	0.00	30	44.40	0	0.00	0.0	0.00	600	259.20	0	0.00	0.00	<b>303.60</b>
15	Dewas	243	145.80	33	208.56	0	0.00	5.0	136.00	0	0.00	0	0.00	0.00	<b>490.36</b>
16	Dhar	450	666.00	416	2629.12	0	0.00	0.0	0.00	0	0.00	0	0.00	78.00	<b>3373.12</b>
17	Dindori	400	480.00	850	537.20	140	896.00	10.0	272.00	0	0.00	0	0.00	1006.80	<b>3192.00</b>
18	Guna	0	0.00	450	284.40	15	94.80	5.0	150.10	80	118.40	0	0.00	85.95	<b>733.65</b>
19	Gwalior	0	0.00	260	432.90	0	0.00	0.0	0.00	500	243.00	0	0.00	26.00	<b>701.90</b>
20	Harda	0	0.00	0	0.00	60	379.20	8.0	211.20	0	0.00	69	268.00	200.00	<b>1058.40</b>
21	Hoshangabad	350	1120.00	400	172.80	57	360.24	5.0	140.00	0	0.00	67	151.80	606.61	<b>2551.45</b>
22	Indore	0	0.00	0	0.00	200	1206.40	60.0	7200.00	0	0.00	405	2181.50	475.20	<b>11063.10</b>
23	Jabalpur	0	0.00	1015	641.78	50	316.00	29.0	870.60	440	651.00	0	0.00	335.64	<b>2815.02</b>
24	Jhabua	0	0.00	0	0.00	11	66.62	4.0	96.00	60	48.00	0	0.00	24.00	<b>234.62</b>
25	Katni	300	156.00	300	120.00	2	12.64	3.0	360.29	0	0.00	14	62.00	14.40	<b>725.33</b>
26	Khandwa	0	0.00	1400	896.00	52	332.80	13.0	141.44	0	0.00	0	0.00	698.16	<b>2068.40</b>
27	Khargone	32	15.36	197	94.56	30	189.60	3	96.00	0	0.00	0	0.00	351.05	<b>746.57</b>
28	Mandla	2550	3060.00	1520	960.64	68	435.20	16.0	435.20	0	0.00	0	0.00	1383.60	<b>6274.64</b>
29	Mandsaur	1500	4800.00	1005	321.60	50	316.00	0.0	0.00	0	0.00	30	187.20	102.40	<b>5727.20</b>
30	Morena	0	0.00	0	0.00	14	84.78	28.0	12.10	0	0.00	157	389.68	0.00	<b>486.56</b>
31	Narsinghpur	0	0.00	0	0.00	20	126.40	7.0	840.67	0	0.00	0	0.00	355.87	<b>1322.94</b>
32	Neemuch	210	67.20	54	172.80	80	505.60	0.0	0.00	0	0.00	6	37.44	83.20	<b>866.24</b>
33	Niwari	15	120.00	50	316.00	0	0.00	0.0	0.00	200	296.00	6	82.00	56.00	<b>870.00</b>
34	Panna	100	60.00	125	76.00	5	31.60	1.0	120.00	0	0.00	0	0.00	50.00	<b>337.60</b>
35	Raisen	598	290.63	0	0.00	70	476.91	22.0	743.09	175	291.38	6	216.00	151.20	<b>2169.21</b>
36	Rajgarh	0	0.00	0	0.00	30	213.30	6.0	810.65	60	83.25	90	702.98	0.00	<b>1810.18</b>
37	Ratlam	102	44.06	858	274.56	66	399.70	0.0	0.00	0	0.00	0	0.00	179.58	<b>897.90</b>
38	Rewa	690	4140.00	575	3634.00	0	0.00	0.0	0.00	0	0.00	426	61.34	230.48	<b>8065.82</b>
39	Sagar	1200	518.40	1800	576.00	0	0.00	0.0	0.00	0	0.00	0	0.00	1395.00	<b>2489.40</b>
40	Satna	0	0.00	0	0.00	336	201.60	304.0	1945.60	0	0.00	0	0.00	0.00	<b>2147.20</b>
41	Sehore	560	1793.00	141	638.15	0	0.00	0.0	0.00	0	0.00	171	889.20	262.97	<b>3583.32</b>
42	Seoni	30	12.16	44	18.30	9	56.88	1.0	120.10	0	0.00	0	0.00	304.01	<b>511.45</b>
43	Shahdol	220	192.00	460	290.72	10	63.20	0.0	0.00	14	19.04	10	14.80	327.20	<b>906.96</b>
44	Shajapur	50	12.80	0	0.00	80	505.60	4.0	480.00	12	74.88	0	0.00	0.00	<b>1073.28</b>
45	Sheopur	0	0.00	0	0.00	450	2844.00	8.0	960.80	720	311.04	0	0.00	1248.00	<b>5363.84</b>
46	Shivpuri	0	0.00	0	0.00	16	101.12	1.0	120.10	200	86.40	0	0.00	224.00	<b>531.62</b>
47	Sidhi	137	64.66	148	52.10	0	0.00	0.0	0.00	0	0.00	130	18.72	0.00	<b>135.48</b>
48	Singrauli	24	14.41	37	23.38	540	233.28	22.0	264.00	0	0.00	920	132.48	3.41	<b>670.96</b>
49	Tikamgarh	0	0.00	11	70.00	0	0.00	1.0	120.00	40	59.00	0	0.00	30.00	<b>279.00</b>
50	Ujjain	0	0.00	385	232.14	19	136.80	0.0	0.00	0	0.00	572	1363.20	272.16	<b>2004.30</b>
51	Umaria	0	0.00	0	0.00	13	82.16	13.0	36.40	95	140.60	0	0.00	44.63	<b>303.79</b>
52	Vidisha	0	0.00	200	126.40	50	316.00	35.0	1050.84	60	88.80	0	0.00	783.34	<b>2365.38</b>
	<b>Total</b>	<b>10939</b>	<b>19232.12</b>	<b>14292</b>	<b>16013.33</b>	<b>2842</b>	<b>12832.54</b>	<b>635.0</b>	<b>18879.86</b>	<b>12407</b>	<b>5959.86</b>	<b>3519</b>	<b>7515.38</b>	<b>13858.60</b>	<b>94291.70</b>

## ANNEXURE I(H)

## DISTRICT-WISE &amp; SECTOR-WISE PLP PROJECTIONS FOR ANIMAL HUSBANDRY - SHEEP/GOAT/PIGGERY

(₹ lakh)

Sr. No.	District	Sheep Rearing (5/10+1)		Sheep/Goat Reproduction		Goatery Rearing (5/10+1)		Pig Rearing (10-20)		Rabbit Rearing (No.)		Commercial Goatery (50+ Animals)		Others-Sheep/Goatery/Piggery		Working Capital	Total-Sheep/Goatery/Poultry
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	Financial
1	Agar-Malwa	404	232.70	0	0.00	1515	1212.00	0	0.00	4	7.55	6	38.88	0	0.00	372.79	1863.92
2	Alirajpur	18	13.54	0	0.00	84	72.58	0	0.00	0	0.00	0	0.00	0	0.00	32.47	118.59
3	Anuppur	10	5.73	11	88.00	300	240.00	4	2.66	0	0.00	10	80.00	0	0.00	115.00	531.39
4	Ashok Nagar	0	0.00	0	0.00	200	160.00	0	0.00	0	0.00	0	0.00	0	0.00	51.00	211.00
5	Balaghat	0	0.00	0	0.00	1043	834.40	595	395.08	0	0.00	0	0.00	0	0.00	90.79	1320.27
6	Barwani	300	172.80	0	0.00	1802	2161.00	195	249.60	0	0.00	0	0.00	0	0.00	430.39	3013.79
7	Betul	100	57.60	0	0.00	1300	1040.00	5	33.20	0	0.00	20	160.00	0	0.00	36.00	1326.80
8	Bhind	170	97.92	0	0.00	103	82.40	87	438.48	0	0.00	0	0.00	0	0.00	92.82	711.62
9	Bhopal	1687	971.71	0	0.00	3893	2647.24	4	20.16	0	0.00	26	208.00	0	0.00	264.13	4111.24
10	Burhanpur	0	0.00	0	0.00	1758	1504.84	9	5.98	0	0.00	47	451.20	0	0.00	35.00	1997.02
11	Chhatarpur	0	0.00	1	8.00	240	192.00	1	8.00	0	0.00	0	0.00	0	0.00	64.00	272.00
12	Chhindwara	330	189.02	0	0.00	1100	880.00	55	36.57	0	0.00	0	0.00	0	0.00	770.55	1876.14
13	Damoh	28	16.13	0	0.00	355	284.00	3	1.99	0	0.00	0	0.00	0	0.00	88.75	390.87
14	Datia	50	28.64	3	86.00	2000	1600.00	36	181.44	0	0.00	0	0.00	0	0.00	25.48	1921.56
15	Dewas	0	0.00	0	0.00	1230	984.00	1	0.66	0	0.00	25	800.00	0	0.00	168.14	1952.80
16	Dhar	0	0.00	0	0.00	600	480.00	13	66.52	0	0.00	0	0.00	26	624.00	117.30	1287.82
17	Dindori	100	60.80	10	88.00	1400	996.80	225	1188.00	0	0.00	0	0.00	0	0.00	168.00	2501.60
18	Guna	60	34.56	0	0.00	650	520.00	13	65.52	0	0.00	13	114.40	0	0.00	17.00	751.48
19	Gwalior	170	97.92	11	315.39	3000	2400.00	80	403.20	0	0.00	0	0.00	0	0.00	500.00	3716.51
20	Harda	50	28.80	0	0.00	1800	1440.00	10	50.40	0	0.00	0	0.00	0	0.00	600.00	2119.20
21	Hoshangabad	229	131.17	4	96.00	2046	1636.80	10	6.64	0	0.00	10	57.92	0	0.00	700.00	2628.53
22	Indore	0	0.00	144	5184.00	2200	2178.00	0	0.00	0	0.00	1300	10400.00	0	0.00	138.60	17900.60
23	Jabalpur	170	97.38	0	0.00	775	620.00	12	60.48	0	0.00	12	105.60	0	0.00	26.00	909.46
24	Jhabua	15	11.28	0	0.00	100	86.40	0	0.00	0	0.00	4	38.88	0	0.00	14.90	151.46
25	Katni	60	34.56	1	8.80	400	320.00	55	277.20	0	0.00	0	0.00	0	0.00	7.20	647.76
26	Khandwa	900	518.40	0	0.00	5900	4720.00	7	4.65	1	1.98	0	0.00	0	0.00	916.00	6161.03
27	Khargone	235	135.36	0	0.00	1625	2584.80	49	62.72	0	0.00	0	0.00	0	0.00	41.16	2824.04
28	Mandla	270	164.16	29	255.20	740	526.88	510	2692.80	0	0.00	0	0.00	0	0.00	412.80	4051.84
29	Mandsaur	56	31.81	5	120.00	300	240.00	20	13.28	5	9.44	25	144.80	0	0.00	30.82	590.15
30	Morena	105	66.36	0	0.00	490	392.00	34	171.36	0	0.00	0	0.00	0	0.00	0.00	629.72
31	Narsinghpur	0	0.00	0	0.00	975	780.00	12	7.97	0	0.00	0	0.00	0	0.00	101.93	889.90
32	Neemuch	50	28.64	4	96.00	450	360.00	0	0.00	0	0.00	0	0.00	0	0.00	6.64	491.28
33	Niwari	2	160.00	1	8.00	400	320.00	20	100.00	0	0.00	0	0.00	2	36.00	16.00	640.00
34	Panna	125	72.00	1	8.80	625	500.00	25	126.00	125	82.50	0	0.00	0	0.00	8.00	797.30
35	Raisen	106	35.00	7	225.79	350	279.10	3	14.00	0	0.00	71	500.16	0	0.00	0.00	1054.05
36	Rajgarh	300	172.80	0	0.00	3000	2400.00	325	1638.00	60	113.28	0	0.00	210	6021.12	825.00	11170.20
37	Ratlam	4482	3047.76	8796	703.68	828	476.93	96	234.62	0	0.00	582	3771.36	0	0.00	2058.59	10292.94
38	Rewa	253	202.40	0	0.00	286	162.45	104	69.14	177	375.95	0	0.00	0	0.00	51.01	860.95
39	Sagar	0	0.00	0	0.00	650	520.00	0	0.00	0	0.00	0	0.00	0	0.00	165.75	685.75
40	Satna	104	83.20	0	0.00	186	107.14	120	79.68	16	30.20	0	0.00	0	0.00	38.00	338.22
41	Sehore	0	0.00	22	704.00	1500	1020.00	0	0.00	0	0.00	0	0.00	0	0.00	234.00	1958.00
42	Seoni	0	0.00	8	70.40	1036	828.80	58	38.51	0	0.00	0	0.00	0	0.00	78.12	1015.83
43	Shahdol	25	14.32	0	0.00	620	496.00	50	33.24	0	0.00	0	0.00	0	0.00	37.50	581.06
44	Shajapur	40	23.04	75	2150.40	800	640.00	40	201.60	40	75.52	8	46.72	0	0.00	400.00	3537.28
45	Sheopur	470	269.22	0	0.00	1300	1040.00	150	756.00	0	0.00	0	0.00	0	0.00	1009.80	3075.02
46	Shivpuri	385	220.53	0	0.00	2000	1600.00	440	2217.60	0	0.00	0	0.00	0	0.00	660.01	4698.14
47	Sidhi	118	80.24	0	0.00	110	63.36	22	14.61	19	35.87	0	0.00	0	0.00	16.06	210.14
48	Singrauli	198	113.41	0	0.00	530	424.00	1080	717.12	185	349.73	0	0.00	0	0.00	248.40	1852.66
49	Tikamgarh	20	32.00	1	8.00	20	32.00	0	0.00	0	0.00	1	32.00	0	0.00	32.00	136.00
50	Ujjain	285	214.32	24	768.00	1170	1009.01	0	0.00	0	0.00	54	324.00	0	0.00	513.60	2828.93
51	Umaria	105	60.48	0	0.00	475	380.00	13	65.52	0	0.00	5	44.00	0	0.00	8.00	558.00
52	Vidisha	50	28.63	0	0.00	70	56.00	30	151.20	0	0.00	50	440.00	0	0.00	12.00	687.83
Total		12635	8056.34	9158	10992.46	56330	46530.93	4621	12901.40	632	1082.02	2269	17757.92	238	6681.12	12847.50	116849.69

**ANNEXURE I(1)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR FISHERIES**

(Ha) (No.) (₹ lakh)

Sr. No.	District	Pond Culture & Rennovation		New Ponds		Fish Seedling		Fish Rearing		Hatchery		Marketing Infrastructure (facility with Ice Boards)		Leased Ponds		Others - Fisheries		Working Capital	Total - Fisheries
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	Financial
1	Agar-Malwa	112	239.24	0	0.00	12	72.00	0	0.00	0	0.00	0	0.00	0	0.00	32	536.60	211.96	1059.80
2	Alirajpur	0	0.00	21	142.80	1	6.00	29	34.80	0	0.00	0	0.00	0	0.00	1	8.00	32.03	223.63
3	Anuppur	92	147.20	22	149.60	5	30.00	180	216.00	0	0.00	0	0.00	0	0.00	5	40.00	56.50	639.30
4	Ashok Nagar	20	32.00	16	108.80	4	24.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8.12	172.92
5	Balaghat	661	1057.60	354	2407.20	551	3099.38	0	0.00	2	37.50	31	29.76	0	0.00	39	506.90	150.00	7288.34
6	Barwani	78	109.20	68	462.40	35	61.61	0	0.00	0	0.00	0	0.00	0	0.00	340	40.80	90.86	764.87
7	Betul	70	112.00	50	340.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	130.00	582.00
8	Bhind	66	105.60	42	285.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8.00	399.20
9	Bhopal	15	24.00	4	27.20	8	48.00	153	367.20	2	48.00	3	24.00	0	0.00	52	40.35	713.00	1291.75
10	Burhanpur	26	41.60	25	170.00	2	12.00	0	0.00	0	0.00	87	52.20	0	0.00	4	7.78	70.89	354.47
11	Chhatarpur	8	16.00	8	56.00	1	6.00	1	6.00	1	20.00	1	16.00	8	8.00	8	60.00	112.00	300.00
12	Chhindwara	22	35.20	22	149.60	10	60.00	0	0.00	5	120.00	0	0.00	22	16.90	0	0.00	173.80	555.50
13	Damoh	11	16.50	3	19.13	4	22.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	25.20	83.33
14	Datia	300	480.00	200	1363.00	0	0.00	43	409.10	2	48.00	0	0.00	0	0.00	0	0.00	13.50	2313.60
15	Dewas	120	192.00	80	544.00	12	192.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	71.19	999.19
16	Dhar	0	0.00	550	3740.00	0	0.00	100	570.00	26	270.40	0	0.00	1000	600.00	0	0.00	167.00	5347.40
17	Dindori	140	352.80	100	672.00	0	0.00	95	119.32	0	0.00	100	840.00	0	0.00	9	75.60	500.00	2559.72
18	Guna	30	24.00	30	201.28	10	60.00	30	72.00	0	0.00	0	0.00	0	0.00	0	0.00	45.00	402.28
19	Gwalior	180	288.00	500	3400.00	0	0.00	0	0.00	1	24.00	0	0.00	0	0.00	46	483.20	33.80	4229.00
20	Harda	200	320.00	300	2040.00	12	72.00	0	0.00	9	43.56	0	0.00	0	0.00	0	0.00	50.00	2525.56
21	Hoshangabad	295	472.00	35	223.13	140	787.50	0	0.00	3	67.50	0	0.00	0	0.00	0	0.00	147.76	1697.89
22	Indore	0	0.00	40	96.00	0	0.00	40	240.00	0	0.00	0	0.00	225	354.38	104	715.20	659.80	2065.38
23	Jabalpur	62	99.20	170	1156.00	3	36.00	8	51.31	0	0.00	7	56.00	0	0.00	15	36.00	44.00	1478.51
24	Jhabua	22	26.40	8	54.40	3	18.00	0	0.00	0	0.00	0	0.00	0	0.00	1	8.00	41.18	147.98
25	Katni	130	168.75	30	191.25	6	33.75	0	0.00	0	0.00	0	0.00	0	0.00	6	4.50	60.00	458.25
26	Khandwa	25	40.00	46	312.80	0	0.00	7	13.55	0	0.00	0	0.00	0	0.00	0	0.00	91.59	457.94
27	Khargone	165	231.00	66	448.80	40	70.41	0	0.00	0	0.00	0	0.00	0	0.00	1250	150.00	97.32	997.53
28	Mandla	660	1062.80	180	1209.60	0	0.00	0	0.00	0	0.00	11	92.40	0	0.00	9	75.60	310.00	2750.40
29	Mandsaur	87	139.20	185	1258.00	0	0.00	7	5.15	6	144.00	0	0.00	70	56.00	10	6.40	438.40	2047.15
30	Morena	98	128.58	70	476.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5.00	609.58
31	Narsinghpur	0	0.00	120	816.00	3	5.81	71	85.20	0	0.00	0	0.00	0	0.00	48	384.00	322.75	1613.76
32	Neemuch	14	22.40	15	102.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	200	160.00	14.08	298.48
33	Niwari	40	64.00	50	340.00	1	6.00	50	120.00	2	40.00	40	64.00	25	30.00	46	94.00	40.00	798.00
34	Panna	125	200.00	85	437.20	0	0.00	0	0.00	0	0.00	5	4.00	0	0.00	0	0.00	267.00	908.20
35	Raisen	700	1120.00	420	2856.00	0	0.00	350	420.00	9	216.00	0	0.00	0	0.00	0	0.00	175.32	4787.32
36	Rajgarh	230	368.00	210	1428.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	27.50	1823.50
37	Ratlam	120	219.00	6	40.80	0	0.00	0	0.00	0	0.00	0	0.00	48	58.75	0	0.00	79.64	398.19
38	Rewa	390	624.00	47	319.60	0	0.00	0	0.00	37	888.00	0	0.00	0	0.00	0	0.00	165.00	1996.60
39	Sagar	100	160.00	60	408.00	10	60.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	34.51	662.51
40	Satna	1648	2636.80	183	1244.40	16	384.00	0	0.00	0	0.00	0	0.00	0	0.00	818	3468.32	31.00	7764.52
41	Sehore	233	372.80	165	1122.00	0	0.00	0	0.00	59	1180.00	0	0.00	0	0.00	0	0.00	37.50	2712.30
42	Seoni	0	0.00	67	375.20	35	210.00	61	73.20	0	0.00	0	0.00	0	0.00	24	192.00	232.80	1083.20
43	Shahdol	100	160.00	25	170.00	6	36.00	170	210.80	0	0.00	0	0.00	0	0.00	1	8.00	259.84	844.64
44	Shajapur	8	12.80	55	374.00	180	144.00	260	166.40	0	0.00	280	71.68	0	0.00	40	64.00	62.40	895.28
45	Sheopur	270	324.00	130	884.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	256.00	1464.00
46	Shivpuri	225	270.00	80	544.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	256.00	1070.00
47	Sidhi	2319	3710.40	3513	23888.40	34	816.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51.00	28465.80
48	Singrauli	183	292.80	60	408.00	60	360.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	90.00	1150.80
49	Tikamgarh	4	6.00	4	27.00	1	6.00	4	10.00	1	20.00	1	8.00	4	5.00	6	63.00	40.00	185.00
50	Ujjain	160	384.00	86	584.80	12	288.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15.00	1271.80
51	Umaria	15	24.00	18	122.40	2	12.00	5	6.00	3	72.00	3	12.80	0	0.00	0	0.00	9.00	258.20
52	Vidisha	80	128.00	60	408.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	120.00	656.00
Total		10659	17059.87	8684	58604.39	1219	7038.96	1664	3196.03	168	3238.96	569	1270.84	1402	1129.03	3114	7228.25	7144.24	105910.57

ANNEXURE I(J)										
DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR OTHER ACTIVITIES BULLOCK, CARTS etc.										
(No.) (₹ lakh)										
Sr. No.	District	Two Wheeler		Bull/Ox		Bullock-Carts		Others - Pearl/Oyster/Mini Truck etc.		Total - Others (Bullock carts)
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	4040	1939.20	0	0.00	0	0.00	0	0.00	1939.20
2	Alirajpur	2260	1446.40	0	0.00	0	0.00	0	0.00	1446.40
3	Anuppur	370	148.00	60	27.00	70	34.40	8	12.80	222.20
4	Ashok Nagar	1000	520.00	0	0.00	0	0.00	0	0.00	520.00
5	Balaghat	0	0.00	1059	476.55	618	305.91	0	0.00	782.46
6	Barwani	1650	1113.75	3500	1764.00	1900	923.40	4360	1737.66	5538.81
7	Betul	450	202.50	0	0.00	200	99.00	0	0.00	301.50
8	Bhind	1500	600.00	36	15.84	0	0.00	0	0.00	615.84
9	Bhopal	3473	1944.88	184	82.80	49	24.27	0	0.00	2051.95
10	Burhanpur	1160	510.40	0	0.00	40	27.21	125	640.00	1177.61
11	Chhatarpur	0	0.00	0	0.00	16	8.00	1	3.00	11.00
12	Chhindwara	550	220.00	1100	495.00	550	270.26	0	0.00	985.26
13	Damoh	475	228.00	80	36.00	35	18.11	0	0.00	282.11
14	Datia	1000	400.00	600	270.00	300	148.50	0	0.00	818.50
15	Dewas	2793	1564.08	300	135.00	390	193.05	0	0.00	1892.13
16	Dhar	2080	1164.80	0	0.00	195	96.59	0	0.00	1261.39
17	Dindori	75	30.00	161	66.97	119	60.05	0	0.00	157.02
18	Guna	240	153.60	140	68.80	0	0.00	0	0.00	222.40
19	Gwalior	4000	1600.00	40	18.00	40	19.80	0	0.00	1637.80
20	Harda	1000	400.00	0	0.00	60	29.70	0	0.00	429.70
21	Hoshangabad	7000	3360.00	70	31.50	70	34.40	0	0.00	3425.90
22	Indore	0	0.00	0	0.00	1600	720.00	0	0.00	720.00
23	Jabalpur	690	441.60	0	0.00	210	103.20	0	0.00	544.80
24	Jhabua	630	378.00	0	0.00	0	0.00	0	0.00	378.00
25	Katni	800	448.00	30	13.50	6	2.97	350	1680.00	2144.47
26	Khandwa	4319	1943.55	0	0.00	41	20.30	70	630.00	2593.85
27	Khargone	4650	2790.00	2075	1045.80	1300	631.80	215	1032.00	5499.60
28	Mandla	115	46.00	685	320.58	369	189.30	0	0.00	555.88
29	Mandsaur	3000	1200.00	140	63.00	140	68.04	0	0.00	1331.04
30	Morena	4550	1820.00	0	0.00	1120	554.40	0	0.00	2374.40
31	Narsinghpur	0	0.00	0	0.00	150	74.26	0	0.00	74.26
32	Neemuch	1500	600.00	390	175.50	360	174.96	0	0.00	950.46
33	Niwari	0	0.00	0	0.00	40	20.00	20	56.00	76.00
34	Panna	500	320.00	50	22.50	25	12.15	150	720.00	1074.65
35	Raisen	3500	1960.00	140	112.00	0	0.00	1400	4480.00	6552.00
36	Rajgarh	2450	1102.50	0	0.00	810	400.95	0	0.00	1503.45
37	Ratlam	20700	9936.00	0	0.00	0	0.00	0	0.00	9936.00
38	Rewa	1600	896.00	510	252.45	510	229.50	0	0.00	1377.95
39	Sagar	2500	1300.00	0	0.00	0	0.00	0	0.00	1300.00
40	Satna	1215	765.45	240	108.00	120	52.80	123	664.20	1590.45
41	Sehore	1390	667.20	275	123.75	100	49.50	0	0.00	840.45
42	Seoni	0	0.00	0	0.00	285	140.04	0	0.00	140.04
43	Shahdol	145	58.00	50	22.50	75	37.13	10	16.00	133.63
44	Shajapur	800	320.00	0	0.00	550	242.00	0	0.00	562.00
45	Sheopur	6510	2604.00	0	0.00	0	0.00	0	0.00	2604.00
46	Shivpuri	5950	2380.00	0	0.00	0	0.00	0	0.00	2380.00
47	Sidhi	824	461.44	102	45.90	33	16.33	671	3220.80	3744.47
48	Singrauli	705	535.80	0	0.00	60	29.48	0	0.00	565.28
49	Tikamgarh	0	0.00	0	0.00	200	97.00	1	3.00	100.00
50	Ujjain	0	0.00	710	287.55	480	108.00	0	0.00	395.55
51	Umaria	600	384.00	145	65.25	125	61.43	0	0.00	510.68
52	Vidisha	610	390.40	0	0.00	300	147.41	0	0.00	537.81
Total		105369	51293.55	12872	6145.74	13661	6475.60	7504	14895.46	78810.35

ANNEXURE 1(K)												
DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR STORAGE & MARKETING INFRASTRUCTURE												
Sr. No.	District	Cold Storage		Onion/Garlic Storage		Storage Godowns		Market Yards (Nos.)		Others- Storage Infra		Total- S&M Infrastructure
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	7070	424.20	3030	159.08	14140	318.15	32	369.60	7070	1590.75	2861.78
2	Alirajpur	2600	136.50	9600	504.00	84000	1890.00	36	540.00	0	0.00	3070.50
3	Anuppur	6000	360.00	0	0.00	15000	337.50	20	45.00	0	0.00	742.50
4	Ashok Nagar	4000	210.00	0	0.00	40000	1200.00	12	135.00	0	0.00	1545.00
5	Balaghat	4717	247.64	0	0.00	40000	900.00	7	28.88	0	0.00	1176.52
6	Barwani	14500	870.00	0	0.00	265000	6956.25	0	0.00	0	0.00	7826.25
7	Betul	50000	2625.00	0	0.00	100000	3000.00	480	3600.00	0	0.00	9225.00
8	Bhind	48000	2688.00	0	0.00	24000	720.00	0	0.00	0	0.00	3408.00
9	Bhopal	2420	145.20	9900	222.75	137500	3093.75	65	618.75	221	2486.25	6566.70
10	Burhanpur	29000	1856.00	0	0.00	64000	1536.00	0	0.00	180	2160.00	5552.00
11	Chhatarpur	10000	600.00	1600	544.00	32000	720.00	0	0.00	0	0.00	1864.00
12	Chhindwara	9000	405.00	0	0.00	21000	472.50	125	375.00	0	0.00	1252.50
13	Damoh	10000	525.00	32000	480.00	36000	1080.00	0	0.00	0	0.00	2085.00
14	Datia	10000	525.00	0	0.00	45000	1350.00	0	0.00	30	337.50	2212.50
15	Dewas	44400	3996.00	55200	2691.00	43900	2140.13	21	252.00	0	0.00	9079.13
16	Dhar	7500	393.75	0	0.00	145500	4365.00	0	0.00	0	0.00	4758.75
17	Dindori	300	18.00	150	4.50	24000	900.00	0	0.00	7	262.50	1185.00
18	Guna	90000	5400.00	3000	67.50	85000	1912.50	250	1575.00	0	0.00	8955.00
19	Gwalior	15000	787.50	0	0.00	110000	3300.00	0	0.00	180	2025.00	6112.50
20	Harda	60000	3600.00	30000	4500.00	750000	5625.00	90	1012.50	100	3750.00	18487.50
21	Hoshangabad	75000	4500.00	52500	2756.25	800000	19200.00	350	21000.00	283	18947.40	66403.65
22	Indore	61200	5508.00	34000	5970.00	60000	2925.00	0	0.00	75650	43023.75	57426.75
23	Jabalpur	75600	4536.00	12200	274.50	88000	1980.00	500	1293.75	0	0.00	8084.25
24	Jhabua	900	47.25	1730	90.83	9000	202.50	11	165.00	0	0.00	505.58
25	Katni	1000	60.00	40	11.25	25000	750.00	0	0.00	0	0.00	821.25
26	Khandwa	15000	900.00	1150	258.75	250000	11250.00	11	618.75	0	0.00	13027.50
27	Khargone	114000	6840.00	0	0.00	420000	11025.00	0	0.00	0	0.00	17865.00
28	Mandla	2100	126.00	125	3.75	47500	1781.25	0	0.00	0	0.00	1911.00
29	Mandsaur	35000	2100.00	3600	9450.00	35500	931.88	250	750.00	0	0.00	13231.88
30	Morena	10400	234.00	0	0.00	9500	498.75	0	0.00	0	0.00	732.75
31	Narsinghpur	34500	1552.50	19000	285.00	423000	9517.50	0	0.00	180	1356.75	12711.75
32	Neemuch	4000	240.00	4500	11812.50	28000	735.00	150	450.00	0	0.00	13237.50
33	Niwari	6000	384.00	200	72.00	20000	480.00	0	0.00	0	0.00	936.00
34	Panna	5000	300.00	250	712.50	25000	750.00	0	0.00	0	0.00	1762.50
35	Raisen	5000	300.00	0	0.00	370000	8325.00	10	2362.50	63	2362.50	13350.00
36	Rajgarh	85000	5100.00	65000	1462.50	111000	2497.50	600	1800.00	1040	11700.00	22560.00
37	Ratlam	63365	3801.90	3102	11655.77	75900	2277.00	897	2691.00	0	0.00	20425.67
38	Rewa	49500	2970.00	54	151.88	58000	1522.50	38	78.37	0	0.00	4722.75
39	Sagar	11000	577.50	120000	1800.00	70000	2100.00	0	0.00	0	0.00	4477.50
40	Satna	4236	254.16	3900	10968.75	20000	600.00	33	68.07	0	0.00	11890.98
41	Sehore	33320	1499.40	30910	927.30	69700	18296.25	0	0.00	0	0.00	20722.95
42	Seoni	10000	600.00	0	0.00	25000	1125.00	0	0.00	0	0.00	1725.00
43	Shahdol	6500	390.00	0	0.00	27000	607.50	35	78.75	0	0.00	1076.25
44	Shajapur	14500	761.25	51000	2677.50	60000	1800.00	0	0.00	1600	2565.00	7803.75
45	Sheopur	4000	210.00	6900	362.25	34500	776.25	0	0.00	0	0.00	1348.50
46	Shivpuri	6000	315.00	4800	252.00	56000	1260.00	0	0.00	0	0.00	1827.00
47	Sidhi	20500	1230.00	1500	4218.75	27152	712.74	46	94.88	0	0.00	6256.37
48	Singrauli	21000	1260.00	3375	2531.25	0	0.00	6	12.38	1	5.04	3808.67
49	Tikamgarh	4000	240.00	200	68.00	20000	450.00	0	0.00	0	0.00	758.00
50	Ujjain	35000	3150.00	3000	7875.00	90000	4050.00	0	0.00	153000	19687.50	34762.50
51	Umaria	2150	129.00	0	0.00	36400	819.00	90	202.50	0	0.00	1150.50
52	Vidisha	120000	7200.00	5800	15225.00	160000	3600.00	130	2925.00	0	0.00	28950.00
Total		1359278	83128.75	573316	101046.11	5627192	154662.40	4295	43142.68	239605	112259.94	494239.88

**ANNEXURE I(L)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR LAND DEVELOPMENT**

(No.) (Ha) (₹ lakh)

Sr. No.	District	Land Levelling & Shaping		Contour Bunding & Others		Land Reclamation		Drainage/ Recharge		Farm Ponds		Surface Water Management		Well Recharge		Others - Land Development / Water Harvesting		Total - Land Development
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	160	28.16	4	0.58	140	67.20	0	0.00	0	0.00	0	0.00	0	0.00	773	97.12	193.06
2	Alirajpur	900	151.20	1175	169.20	900	230.40	900	151.20	540	194.40	0	0.00	0	0.00	0	0.00	896.40
3	Anuppur	350	57.40	300	16.80	290	150.80	215	137.60	0	0.00	0	0.00	0	0.00	400	64.00	426.60
4	Ashok Nagar	400	65.60	0	0.00	0	0.00	200	144.00	0	0.00	0	0.00	0	0.00	0	0.00	209.60
5	Balaghat	506	85.01	645	108.36	605	290.00	284	213.57	0	0.00	457	267.35	503	158.45	110	9.14	1131.88
6	Barwani	780	131.04	0	0.00	405	265.68	0	0.00	600	480.00	0	0.00	490	98.00	410	213.20	1187.92
7	Betul	1650	277.20	0	0.00	0	0.00	0	0.00	550	1276.00	0	0.00	0	0.00	0	0.00	1553.20
8	Bhind	0	0.00	0	0.00	172	112.83	23	13.25	0	0.00	0	0.00	0	0.00	0	0.00	126.08
9	Bhopal	7416	1245.89	18540	1483.20	0	0.00	155	310.00	15450	2595.58	0	0.00	0	0.00	0	0.00	5634.67
10	Burhanpur	745	122.93	0	0.00	0	0.00	0	0.00	2644	1665.72	185	138.75	0	0.00	0	0.00	1927.40
11	Chhatarpur	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	101	26.00	26.00
12	Chhindwara	2200	360.80	0	0.00	0	0.00	0	0.00	1375	880.00	0	0.00	550	17.60	0	0.00	1258.40
13	Damoh	400	65.50	4500	648.00	0	0.00	0	0.00	900	648.10	0	0.00	0	0.00	0	0.00	1361.60
14	Datia	5100	816.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	112	470.40	1286.40
15	Dewas	0	0.00	0	0.00	0	0.00	340	136.00	240	153.60	930	744.00	646	423.78	1530	350.40	1807.78
16	Dhar	0	0.00	3700	1924.00	0	0.00	0	0.00	1690	553.80	0	0.00	0	0.00	1300	218.40	2696.20
17	Dindori	850	149.60	2500	320.00	1025	246.00	0	0.00	820	209.92	0	0.00	0	0.00	0	0.00	925.52
18	Guna	0	0.00	9180	1080.64	0	0.00	0	0.00	2250	1350.00	0	0.00	2150	172.00	3300	277.20	2879.84
19	Gwalior	6500	1092.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	260	1092.00	2184.00
20	Harda	1000	200.00	0	0.00	1200	787.20	75	24.00	1000	1408.00	375	198.00	0	0.00	0	0.00	2617.20
21	Hoshangabad	0	0.00	0	0.00	1700	278.80	0	0.00	1400	896.00	0	0.00	0	0.00	0	0.00	1174.80
22	Indore	0	0.00	0	0.00	38500	28378.35	0	0.00	0	0.00	0	0.00	0	0.00	4800	1425.60	29803.95
23	Jabalpur	775	127.10	1815	945.25	580	278.40	900	576.00	900	576.00	0	0.00	0	0.00	3400	571.20	3073.95
24	Jhabua	520	87.36	0	0.00	545	139.52	1285	189.00	195	70.20	0	0.00	0	0.00	0	0.00	486.08
25	Katni	300	48.00	0	0.00	0	0.00	0	0.00	120	288.00	0	0.00	0	0.00	0	0.00	336.00
26	Khandwa	293	55.38	0	0.00	0	0.00	2500	1891.89	2505	1891.89	0	0.00	0	0.00	0	0.00	3839.16
27	Khargone	1045	175.56	935	486.30	1950	1279.20	6000	1200.00	1398	1677.50	0	0.00	0	0.00	1750	420.00	5238.56
28	Mandla	3200	563.20	6600	844.80	1300	312.00	888	227.20	888	227.20	0	0.00	0	0.00	0	0.00	2174.40
29	Mandsaur	250	41.00	0	0.00	0	0.00	0	0.00	750	480.00	0	0.00	0	0.00	0	0.00	521.00
30	Morena	700	448.00	0	0.00	1575	1033.20	0	0.00	196	112.90	0	0.00	0	0.00	400	112.00	1706.10
31	Narsinghpur	750	126.00	151	21.74	660	427.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	575.42
32	Neemuch	430	70.52	0	0.00	0	0.00	0	0.00	415	265.60	0	0.00	0	0.00	0	0.00	336.12
33	Niwari	200	32.00	0	0.00	200	52.00	0	0.00	0	0.00	0	0.00	0	0.00	1600	306.00	390.00
34	Panna	500	80.00	925	236.80	810	524.88	150	390.00	175	390.00	0	0.00	0	0.00	0	0.00	1621.68
35	Raisen	350	258.30	700	315.00	0	0.00	0	0.00	0	0.00	700	409.50	0	0.00	2000	756.00	1738.80
36	Rajgarh	0	0.00	0	0.00	1800	518.40	0	0.00	0	0.00	0	0.00	0	0.00	9000	1056.00	1574.40
37	Ratlam	2758	463.34	0	0.00	2185	1433.36	828	430.56	0	0.00	3102	1613.04	0	0.00	0	0.00	3940.30
38	Rewa	924	155.23	0	0.00	0	0.00	117	17.78	0	0.00	0	0.00	0	0.00	1394	133.83	306.84
39	Sagar	2500	410.00	0	0.00	0	0.00	1400	1008.00	0	0.00	0	0.00	0	0.00	0	0.00	1418.00
40	Satna	1208	198.11	960	245.76	1200	777.60	0	0.00	1064	766.08	960	499.20	0	0.00	6000	864.00	3350.75
41	Sehore	2955	1938.48	335	107.20	0	0.00	470	284.40	0	0.00	515	206.00	0	0.00	730	116.80	2652.88
42	Seoni	1725	282.90	0	0.00	0	0.00	550	352.00	0	0.00	0	0.00	300	9.60	0	0.00	644.50
43	Shahdol	370	60.68	50	32.00	150	24.00	140	89.60	140	89.60	0	0.00	0	0.00	95	98.80	394.68
44	Shajapur	220	41.58	0	0.00	190	119.70	0	0.00	0	0.00	0	0.00	0	0.00	320	93.53	254.81
45	Sheopur	185	30.34	0	0.00	0	0.00	270	172.80	270	172.80	0	0.00	320	30.72	0	0.00	406.66
46	Shivpuri	135	22.14	960	691.20	0	0.00	320	30.72	0	0.00	0	0.00	0	0.00	0	0.00	744.06
47	Sidhi	700	114.80	0	0.00	0	0.00	0	0.00	141	90.24	602	313.01	0	0.00	1721	165.25	683.30
48	Singrauli	200	32.80	380	41.04	640	419.33	0	0.00	105	13.44	6	0.97	0	0.00	460	70.17	577.75
49	Tikamgarh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	401	80.00	80.00
50	Ujjain	0	0.00	0	0.00	3150	831.60	0	0.00	0	0.00	0	0.00	0	0.00	15600	10221.12	11052.72
51	Umaria	80	13.12	525	273.42	60	28.80	55	9.00	60	9.39	0	0.00	0	0.00	0	0.00	333.73
52	Vidisha	3600	590.40	2700	388.80	0	0.00	270	172.80	270	172.80	0	0.00	0	0.00	16750	2814.00	4138.80
Total		55830	11314.68	57580	10380.09	61932	39006.93	18335	8171.37	39051	19604.76	7832	4389.82	4959	910.15	74717	22122.16	115899.96

**ANNEXURE I(M)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR OTHERS (TISSUE,VERMI COMPOSTING,BIO-TECH ETC)**

(No.) (Ha) (₹ lakh)

Sr. No.	District	Vermi/Nadep		Seed Production		Organic Farming		Bio-Fertilizers		Bio-Pesticides		Others- Tissue Culture, Bio-tech etc.		Total-Others Agri
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	
1	Agar-Malwa	14000	3024.00	8	192.00	0	0.00	12	6.43	12	6.05	120	716.16	3944.64
2	Alirajpur	700	128.80	1150	386.40	640	133.12	0	0.00	0	0.00	0	0.00	648.32
3	Anuppur	640	111.56	15	60.00	0	0.00	0	0.00	20	6.72	204	64.98	243.26
4	Ashok Nagar	400	86.40	400	180.00	0	0.00	0	0.00	0	0.00	0	0.00	266.40
5	Balaghat	992	226.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	226.04
6	Barwani	1185	291.60	34	272.00	0	0.00	0	0.00	0	0.00	0	0.00	563.60
7	Betul	1200	248.42	260	52.00	0	0.00	0	0.00	0	0.00	14	93.98	394.40
8	Bhind	66	12.14	24	403.20	0	0.00	0	0.00	0	0.00	52	310.34	725.68
9	Bhopal	624	129.17	8	192.00	0	0.00	1	128.00	0	0.00	36	727.74	1176.91
10	Burhanpur	1252	270.43	674	366.66	0	0.00	0	0.00	0	0.00	1	79.99	717.08
11	Chhatarpur	0	0.00	8	64.00	0	0.00	1	128.00	0	0.00	5	160.00	352.00
12	Chhindwara	1650	742.50	22	528.00	0	0.00	40	2016.00	40	2016.00	0	0.00	5302.50
13	Damoh	30	201.29	800	320.00	0	0.00	5	400.00	0	0.00	1	80.00	1001.29
14	Datia	9500	1966.50	140	56.00	0	0.00	10	90.00	0	0.00	0	0.00	2112.50
15	Dewas	1720	371.52	56	134.40	54	116.63	210	336.00	210	336.00	0	0.00	1294.55
16	Dhar	585	1815.71	45	1080.00	0	0.00	52	2620.80	52	2620.80	4140	856.70	8994.01
17	Dindori	2200	554.40	0	0.00	1100	440.00	0	0.00	0	0.00	2	168.00	1162.40
18	Guna	1650	303.60	1290	516.00	0	0.00	6	768.00	0	0.00	0	0.00	1587.60
19	Gwalior	9600	1987.20	100	40.00	0	0.00	18	144.00	0	0.00	2	400.00	2571.20
20	Harda	2000	414.00	500	280.00	0	0.00	600	3580.80	0	0.00	0	0.00	4274.80
21	Hoshangabad	7400	1558.44	250	100.00	0	0.00	38	304.00	70	560.00	56	1498.20	4020.64
22	Indore	1405	1655.19	800	420.00	4	165.00	24	1530.00	0	0.00	3	247.50	4017.69
23	Jabalpur	1128	289.56	1100	264.00	0	0.00	3	384.00	0	0.00	109	245.60	1183.16
24	Jhabua	1275	234.60	1250	420.00	1025	213.20	1	0.68	0	0.00	0	0.00	868.48
25	Katni	998	224.55	50	760.00	0	0.00	0	0.00	0	0.00	1095	226.67	1211.22
26	Khandwa	410	78.72	2500	1434.66	0	0.00	0	0.00	0	0.00	1	90.00	1603.38
27	Khargone	3550	888.30	140	1120.00	0	0.00	0	0.00	0	0.00	0	0.00	2008.30
28	Mandla	2800	705.60	0	0.00	2750	1100.00	0	0.00	0	0.00	3	252.00	2057.60
29	Mandsaur	250	52.65	255	192.90	0	0.00	0	0.00	0	0.00	0	0.00	245.55
30	Morena	2500	460.00	0	0.00	0	0.00	2450	1234.80	0	0.00	0	0.00	1694.80
31	Narsinghpur	1200	118.80	12	2.88	660	158.40	510	102.00	510	48.96	0	0.00	431.04
32	Neemuch	505	106.35	175	128.50	0	0.00	0	0.00	0	0.00	0	0.00	234.85
33	Niwari	0	0.00	11	101.00	0	0.00	0	0.00	0	0.00	2	46.00	147.00
34	Panna	1000	184.00	10	152.00	0	0.00	10	200.00	10	200.00	1002	188.80	924.80
35	Raisen	1487	364.70	4	32.00	0	0.00	0	0.00	0	0.00	4	16.00	412.70
36	Rajgarh	5200	1081.60	0	0.00	0	0.00	0	0.00	0	0.00	580	3461.44	4543.04
37	Ratlam	2990	618.93	240	96.00	0	0.00	0	0.00	4	80.00	2581	1696.58	2491.51
38	Rewa	3323	512.55	0	0.00	0	0.00	0	0.00	0	0.00	38	152.00	664.55
39	Sagar	1250	263.25	1250	500.00	0	0.00	100	750.00	0	0.00	155	1294.00	2807.25
40	Satna	1600	331.20	48	15.36	0	0.00	61	1220.00	24	480.00	1421	351.34	2397.90
41	Sehore	1885	407.16	87	208.80	1070	2311.20	25	32.00	33	29.44	0	0.00	2988.60
42	Seoni	3161	665.71	0	0.00	0	0.00	360	72.00	360	34.56	0	0.00	772.27
43	Shahdol	740	121.01	15	60.00	0	0.00	0	0.00	33	11.09	6	40.23	232.33
44	Shajapur	54000	9936.00	320	128.00	0	0.00	400	208.00	500	260.00	300	1788.00	12320.00
45	Sheopur	1000	210.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	210.60
46	Shivpuri	760	160.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	160.06
47	Sidhi	2970	654.37	0	0.00	0	0.00	0	0.00	0	0.00	5	20.00	674.37
48	Singrauli	39	261.50	90	36.00	0	0.00	60	480.00	0	0.00	1	80.00	857.50
49	Tikamgarh	0	0.00	1	18.00	1	128.00	0	0.00	0	0.00	1	36.00	182.00
50	Ujjain	700	157.50	600	360.00	3	132.00	18	1224.00	3	264.00	144	966.82	3104.32
51	Umaria	150	31.60	320	76.80	0	0.00	0	0.00	0	0.00	73	254.78	363.18
52	Vidisha	1025	378.45	30	240.00	0	0.00	300	62.40	300	62.40	30	120.00	863.25
Total		156695	35598.23	15092	11989.56	7307	4897.55	5315	18021.91	2181	7016.02	12187	16729.85	94253.12



**ANNEXURE I(N)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR FOOD & AGRO PROCESSING**

(No.) (Capacity in MT differs from district to district) (₹ lakh)

Sr. No.	District	Agro-Processing Unit (Vegetables/Fruit s)		Paddy Processing & Rice Mill		Daal(Pulses) Mill		Oil Mill		Wheat & Flour		Spice Processing Unit		Milk & Bakery Processing Unit		Other Processing units (Fruits)		Medicinal & Aromatic Plants Processing		Others - Food & Agro Processing		Term Loan	Working Capital	Total - Food & Agro Processing
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	Financial	Financial
1	Agar-Malwa	14	840.00	0	0.00	0	0.00	0	0.00	0	0.00	22	2184.00	9	204.00	21	992.00	10	56.00	46	1261.60	5537.60	1384.4	6922.00
2	Alirajpur	2	208.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	364.00	0	0.00	104	20.80	592.80	177.84	770.64
3	Anuppur	1	20.00	9	288.00	4	38.40	0	0.00	4	80.00	6	24.00	0	0.00	0	0.00	0	0.00	4	6.40	456.80	114.20	571.00
4	Ashok Nagar	0	0.00	20	192.00	4	80.00	4	32.00	120	1056.00	20	96.00	0	0.00	0	0.00	0	0.00	0	0.00	1456.00	291.20	1747.20
5	Balaghat	111	1065.60	141	2781.60	0	0.00	22	205.70	201	804.00	0	0.00	0	0.00	0	0.00	0	0.00	615	738.00	5594.90	1118.98	6713.88
6	Barwani	0	0.00	0	0.00	24	364.80	18	230.40	22	457.60	9	223.20	25	300.00	0	0.00	14	112.00	0	0.00	1688.00	337.60	2025.60
7	Betul	60	432.00	2	80.00	0	0.00	0	0.00	162	960.00	0	0.00	2	80.00	0	0.00	0	0.00	0	0.00	1552.00	388.00	1940.00
8	Bhind	0	0.00	48	115.20	48	115.20	0	0.00	1980	792.00	0	0.00	528	2707.20	0	0.00	0	0.00	0	0.00	3729.60	745.92	4475.52
9	Bhopal	132	2640.00	39	2716.00	69	2208.00	53	2120.00	0	0.00	63	403.20	0	0.00	0	0.00	0	0.00	633	12762.00	22849.20	5712.30	28561.50
10	Burhanpur	85	2720.00	0	0.00	40	320.00	13	530.19	35	1400.00	140	213.92	17	136.00	60	1475.40	0	0.00	3	163.15	6958.66	1739.67	8698.33
11	Chhatarpur	3	24.00	0	0.00	1	160.00	0	0.00	2	80.00	0	0.00	0	0.00	0	0.00	0	0.00	8	70.00	334.00	67.00	401.00
12	Chhindwara	80	2560.00	3	96.00	4	48.00	100	2000.00	0	0.00	75	600.00	11	748.00	0	0.00	6	481.34	0	0.00	6533.34	1633.34	8166.68
13	Damoh	0	0.00	0	0.00	23	276.00	27	70.20	500	800.00	0	0.00	455	910.00	0	0.00	0	0.00	0	0.00	2056.20	514.05	2570.25
14	Datia	40	332.00	0	0.00	40	96.00	24	1920.00	15	1620.00	0	0.00	55	675.00	5	4.00	0	0.00	0	0.00	4647.00	1150.00	5797.00
15	Dewas	5	168.00	0	0.00	45	360.00	30	600.00	31	744.00	62	732.40	20	720.00	6	192.00	0	0.00	32	512.00	4028.40	1007.10	5035.50
16	Dhar	0	0.00	0	0.00	95	3800.00	52	332.80	95	3800.00	156	2496.00	130	1040.00	0	0.00	0	0.00	0	0.00	11468.80	2867.20	14336.00
17	Dindori	0	0.00	23	96.60	21	88.20	20	57.12	48	61.44	13	54.60	0	0.00	0	0.00	20	117.60	23	38.64	514.20	128.55	642.75
18	Guna	50	120.00	0	0.00	15	480.00	0	0.00	5	200.00	0	0.00	25	80.00	0	0.00	20	96.00	2	8.00	984.00	246.00	1230.00
19	Gwalior	111	101.60	0	0.00	20	48.00	40	3200.00	40	4320.00	0	0.00	110	1296.00	0	0.00	0	0.00	0	0.00	8965.60	1793.12	10758.72
20	Harda	60	544.00	1	40.00	5	400.00	5	40.00	253	1460.00	20	32.00	53	920.00	0	0.00	0	0.00	0	0.00	3436.00	859.00	4295.00
21	Hoshangabad	80	960.00	660	2240.00	67	2144.00	11	88.00	14	896.00	16	192.00	23	2264.00	8	512.00	0	0.00	0	0.00	9296.00	1859.20	11552.20
22	Indore	1867	61443.75	0	0.00	0	0.00	0	0.00	0	0.00	19	1068.75	91	750.00	0	0.00	61	6176.25	1898	15420.00	84858.75	25457.63	110316.38
23	Jabalpur	126	1512.00	50	2000.00	45	1440.00	0	0.00	175	1050.00	40	320.00	109	5232.00	15	180.00	0	0.00	0	0.00	11734.00	2933.50	14667.50
24	Jhabua	2	208.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	156.00	0	0.00	50	100.00	464.00	116.00	580.00
25	Katni	15	145.20	120	2400.00	300	8400.00	0	0.00	0	0.00	0	0.00	30	1200.00	0	0.00	0	0.00	23	239.94	12385.14	3096.28	15481.42
26	Khandwa	27	864.00	45	180.00	15	120.00	11	440.00	22	880.00	86	131.40	13	104.00	0	0.00	0	0.00	0	0.00	2719.40	679.86	3399.26
27	Khargone	0	0.00	0	0.00	47	714.40	23	294.40	45	936.00	42	1041.60	53	636.00	0	0.00	21	168.00	0	0.00	3790.40	758.08	4548.48
28	Mandla	32	204.80	43	180.60	36	151.20	192	246.24	47	60.16	20	84.00	0	0.00	0	0.00	10	58.80	0	0.00	985.80	246.45	1232.25
29	Mandsaur	155	4960.00	0	0.00	30	360.00	30	600.00	35	2023.20	95	760.00	31	1116.00	0	0.00	1	92.40	0	0.00	9911.60	2477.90	12389.50
30	Morena	350	280.00	40	96.00	30	72.00	0	0.00	399	159.60	0	0.00	230	1232.00	0	0.00	0	0.00	1	3.20	1842.80	0.00	1842.80
31	Narsinghpur	144	714.24	50	190.00	35	350.00	30	18.24	0	0.00	96	218.88	0	0.00	0	0.00	0	0.00	516	2800.08	4291.44	1072.86	5364.30
32	Neemuch	72	2304.00	0	0.00	20	240.00	33	660.00	29	1692.40	71	568.00	75	2700.00	0	0.00	3	307.20	0	0.00	8471.60	2117.90	10589.50
33	Niwari	8	584.00	0	0.00	0	0.00	0	0.00	6	264.00	0	0.00	0	0.00	0	0.00	0	0.00	28	126.00	974.00	194.00	1168.00
34	Panna	20	640.00	25	500.00	25	500.00	10	200.00	0	0.00	50	600.00	60	760.00	0	0.00	0	0.00	7	232.00	3432.00	686.40	4118.40
35	Raisen	20	1280.00	62	2296.00	18	504.00	8	65.00	58	1112.00	60	720.00	21	2184.00	0	0.00	0	0.00	2	136.00	8297.00	1659.40	9956.40
36	Rajgarh	530	8040.00	0	0.00	60	960.00	0	0.00	175	700.00	285	1860.00	235	4620.00	45	900.00	28	112.00	100	400.00	17592.00	4398.00	21990.00
37	Ratlam	24	288.00	18	72.00	12	192.00	62	799.84	0	0.00	66	528.00	0	0.00	94	1880.00	0	0.00	48	192.00	3951.84	987.96	4939.80
38	Rewa	12	384.00	78	1887.60	25	300.00	238	1268.06	0	0.00	52	416.00	0	0.00	0	0.00	0	0.00	0	0.00	4255.66	851.14	5106.80
39	Sagar	0	0.00	0	0.00	15	180.00	15	39.00	800	1280.00	0	0.00	400	800.00	0	0.00	0	0.00	0	0.00	2299.00	459.80	2758.80
40	Satna	0	0.00	58	1160.00	63	609.84	55	1100.00	227	604.73	71	1420.00	82	2180.00	61	1220.00	0	0.00	0	0.00	8294.57	1480.65	9775.22
41	Sehore	0	0.00	20	640.00	45	360.00	29	580.00	31	744.00	21	88.20	140	1680.00	5	160.00	5	29.40	38	550.40	4832.00	1208.00	6040.40
42	Seoni	25	400.00	77	969.40	24	288.00	28	560.00	0	0.00	42	336.00	5	340.00	0	0.00	0	0.00	15	38.40	2931.80	732.94	3664.74
43	Shahdol	1	20.00	12	384.00	5	48.00	3	19.20	2	40.00	5	20.00	3	19.20	0	0.00	0	0.00	13	20.80	571.20	142.80	714.00
44	Shajapur	60	2557.80	0	0.00	0	0.00	0	0.00	0	0.00	10	1120.00	61	1581.40	0	0.0.							

**ANNEXURE I(O)**

**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR OTHER ACTIVITIES ACABC, FPO etc.**

(No.) (₹ lakh)

Sr. No.	District	ACABC		Retail/Self Emp/Others		FPOs		MFIs		Others-PACS/LAMPS/Transport Vehicles etc.		Sub-Total
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	40	640.00	0	0.00	2	160.00	4	360.00	20	180.00	1340.00
2	Alirajpur	1	8.00	0	0.00	2	16.00	0	0.00	0	0.00	24.00
3	Anuppur	20	320.00	0	0.00	3	48.00	0	0.00	0	0.00	368.00
4	Ashok Nagar	20	320.00	0	0.00	4	160.00	0	0.00	0	0.00	480.00
5	Balaghat	37	444.00	0	0.00	7	35.00	0	0.00	0	0.00	479.00
6	Barwani	44	704.00	5640	8161.20	20	800.00	0	0.00	2280	8074.90	17740.10
7	Betul	35	338.80	0	0.00	18	144.00	0	0.00	0	0.00	482.80
8	Bhind	68	658.24	0	0.00	12	192.00	0	0.00	0	0.00	850.24
9	Bhopal	21	336.00	0	0.00	5	120.00	6	2400.00	0	0.00	2856.00
10	Burhanpur	5	80.00	0	0.00	2	16.00	0	0.00	0	0.00	96.00
11	Chhatarpur	1	16.00	0	0.00	3	120.00	0	0.00	16	128.00	264.00
12	Chhindwara	55	880.00	0	0.00	36	288.00	22	1760.00	0	0.00	2928.00
13	Damoh	7	112.00	0	0.00	7	280.00	11	1100.00	0	0.00	1492.00
14	Datia	45	810.00	0	0.00	9	405.00	0	0.00	0	0.00	1215.00
15	Dewas	87	1392.00	0	0.00	11	220.00	0	0.00	0	0.00	1612.00
16	Dhar	45	720.00	0	0.00	75	840.00	0	0.00	0	0.00	1560.00
17	Dindori	9	108.00	0	0.00	8	96.00	0	0.00	0	0.00	204.00
18	Guna	30	480.00	0	0.00	5	200.00	45	9000.00	0	0.00	9680.00
19	Gwalior	146	2336.00	0	0.00	6	480.00	0	0.00	0	0.00	2816.00
20	Harda	45	720.01	6	150.00	6	144.00	600	150.00	0	0.00	1164.01
21	Hoshangabad	105	1680.00	0	0.00	21	840.00	190	95.00	0	0.00	2615.00
22	Indore	70	1120.00	900	405.00	40	432.00	0	0.00	7200	17280.00	19237.00
23	Jabalpur	56	896.00	0	0.00	15	600.00	68	13600.00	0	0.00	15096.00
24	Jhabua	12	96.00	0	0.00	4	32.00	0	0.00	0	0.00	128.00
25	Katni	15	300.00	0	0.00	8	256.00	0	0.00	0	0.00	556.00
26	Khandwa	7	126.00	0	0.00	4	108.00	0	0.00	0	0.00	234.00
27	Khargone	145	2320.00	12720	17535.60	18	2880.00	14	560.00	1905	18650.50	41946.10
28	Mandla	15	180.00	0	0.00	9	108.00	0	0.00	0	0.00	288.00
29	Mandsaur	35	560.00	0	0.00	2	90.00	0	0.00	0	0.00	650.00
30	Morena	350	3388.00	0	0.00	14	11.20	0	0.00	0	0.00	3399.20
31	Narsinghpur	30	480.00	0	0.00	2	16.00	0	0.00	0	0.00	496.00
32	Neemuch	19	304.00	0	0.00	2	80.00	0	0.00	0	0.00	384.00
33	Niwari	0	0.00	0	0.00	10	16.00	0	0.00	20	32.00	48.00
34	Panna	25	240.00	0	0.00	4	320.00	13	312.00	0	0.00	872.00
35	Raisen	7	112.00	0	0.00	7	224.00	0	0.00	0	0.00	336.00
36	Rajgarh	48	768.00	0	0.00	6	480.00	0	0.00	0	0.00	1248.00
37	Ratlam	66	1056.00	0	0.00	2	56.00	21	1680.00	0	0.00	2792.00
38	Rewa	9	144.00	0	0.00	11	352.00	0	0.00	0	0.00	496.00
39	Sagar	40	406.56	0	0.00	10	800.00	100	10000.00	0	0.00	11206.56
40	Satna	53	848.00	0	0.00	48	38.40	0	0.00	1610	805.00	1691.40
41	Sehore	82	1312.00	0	0.00	21	168.00	0	0.00	0	0.00	1480.00
42	Seoni	40	640.00	0	0.00	8	64.00	6	600.00	0	0.00	1304.00
43	Shahdol	25	400.00	0	0.00	5	80.00	0	0.00	0	0.00	480.00
44	Shajapur	40	640.00	0	0.00	5	400.00	6	480.00	37	296.00	1816.00
45	Sheopur	23	368.00	0	0.00	8	640.00	0	0.00	0	0.00	1008.00
46	Shivpuri	19	304.00	0	0.00	16	1280.00	0	0.00	0	0.00	1584.00
47	Sidhi	37	592.00	0	0.00	21	672.00	5	500.00	1000	500.00	2264.00
48	Singrauli	12	192.00	0	0.00	15	600.00	0	0.00	0	0.00	792.00
49	Tikamgarh	0	0.00	0	0.00	2	16.00	0	0.00	4	32.00	48.00
50	Ujjain	300	6000.00	0	0.00	150	2025.00	0	0.00	1750	5250.00	13275.00
51	Umaria	31	496.00	0	0.00	11	352.00	0	0.00	0	0.00	848.00
52	Vidisha	40	640.00	0	0.00	0	0.00	45	9000.00	0	0.00	9640.00
<b>Total</b>		<b>2517</b>	<b>38031.61</b>	<b>19266</b>	<b>26251.80</b>	<b>740</b>	<b>18800.60</b>	<b>1156</b>	<b>51597.00</b>	<b>15842</b>	<b>51228.40</b>	<b>185909.41</b>

## ANNEXURE I(P)

## DISTRICT-WISE &amp; SECTOR-WISE PLP PROJECTIONS FOR MSME (MICRO SMALL &amp; MEDIUM ENTERPRISE)

(No.) (₹ lakh)

Sr. No.	District	Manufacturing Sector- Term Loan								Service Sector- Term Loan							
		Micro Enterprise		Small Enterprise		Medium Enterprise		Total of Manufacturing Sector- Term Loan		Micro Enterprise		Small Enterprise		Medium Enterprise		Total of Service Sector- Term Loan	
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial
1	Agar-Malwa	9292	2601.76	4848	1357.44	1414	12443.20	15554	16402.40	2424	10180.80	808	6625.60	707	2969.40	3939	19775.80
2	Alirajpur	190	3800.00	26	2288.00	0	0.00	216	6088.00	280	2240.00	20	1760.00	0	0.00	300	4000.00
3	Anuppur	280	3360.00	20	2400.00	1	400.00	301	6160.00	345	1380.00	37	2960.00	0	0.00	382	4340.00
4	Ashok Nagar	240	1920.00	60	2400.00	0	0.00	300	4320.00	500	2000.00	240	3840.00	0	0.00	740	5840.00
5	Balaghat	6805	10888.00	402	3216.00	132	2640.00	7339	16744.00	7075	11320.00	1090	8720.00	28	560.00	8193	20600.00
6	Barwani	36550	91648.00	0	0.00	0	0.00	36550	91648.00	1854	1872.00	0	0.00	0	0.00	1854	1872.00
7	Betul	2100	3480.00	600	1680.00	600	3120.00	3300	8280.00	275	2640.00	550	2840.00	11	1760.00	836	7240.00
8	Bhind	420	10080.00	60	14400.00	18	14400.00	498	38880.00	450	1800.00	60	1440.00	30	12000.00	540	15240.00
9	Bhopal	34988	205168.00	170	6800.00	187	14960.00	35345	226928.00	23779	190232.00	3284	65680.00	56	4480.00	27119	260392.00
10	Burhanpur	120	9600.00	6	4800.00	3	4800.00	129	19200.00	85	6800.00	6	4800.00	3	4800.00	94	16400.00
11	Chhatarpur	80	640.00	80	1600.00	1	160.00	161	2400.00	80	640.00	80	1600.00	1	160.00	161	2400.00
12	Chhindwara	1350	10800.00	80	1600.00	3	1200.00	1433	13600.00	3300	13200.00	220	1760.00	11	1760.00	3531	16720.00
13	Damoh	650	2600.00	260	5200.00	5	2000.00	915	9800.00	1300	2080.00	250	2000.00	6	540.00	1556	4620.00
14	Datia	1000	8000.00	4	1600.00	0	0.00	1004	9600.00	2000	16000.00	5	800.00	1	400.00	2006	17200.00
15	Dewas	202	16160.00	1	800.00	5	12800.00	208	29760.00	150	12000.00	1	800.00	2	3200.00	153	16000.00
16	Dhar	6500	19500.00	50	1000.00	39	15600.00	6589	36100.00	6500	22100.00	45	360.00	39	6240.00	6584	28700.00
17	Dindori	125	1000.00	9	720.00	5	4000.00	139	5720.00	110	880.00	11	880.00	2	1600.00	123	3360.00
18	Guna	700	11200.00	15	2100.00	15	6000.00	730	19300.00	250	1600.00	15	180.00	5	800.00	270	2580.00
19	Gwalior	1902	15216.00	18	7200.00	17	68000.00	1937	90416.00	4340	34720.00	15	2400.00	20	32000.00	4375	69120.00
20	Harda	600	14400.00	22	5280.00	3	2400.00	625	22080.00	480	1920.00	125	3000.00	15	6000.00	620	10920.00
21	Hoshangabad	70	5600.00	15	12000.00	13	52000.00	98	69600.00	35	2800.00	10	8000.00	7	28000.00	52	38800.00
22	Indore	32900	158255.00	43	7740.00	30	18600.00	32973	184595.00	57000	237050.00	71	12780.00	33	20460.00	57104	270290.00
23	Jabalpur	3520	56320.00	145	20300.00	24	9600.00	3689	86220.00	4495	28768.00	2750	33000.00	18	2880.00	7263	64648.00
24	Jhabua	405	9720.00	4	480.00	1	400.00	410	10600.00	195	4680.00	12	1440.00	3	1200.00	210	7320.00
25	Katni	400	5280.80	225	4950.80	35	14000.00	660	24231.60	900	4960.00	600	1920.00	0	0.00	1500	6880.00
26	Khandwa	130	10400.00	6	4800.00	1	1600.00	137	16800.00	88	7040.00	12	9600.00	1	1800.00	101	18440.00
27	Khargone	23490	56322.50	0	0.00	0	0.00	23490	56322.50	3231	4768.00	0	0.00	0	0.00	3231	4768.00
28	Mandla	165	3960.00	15	1500.00	4	3200.00	184	8660.00	150	3600.00	39	3900.00	3	2400.00	192	9900.00
29	Mandsaur	216	1728.00	35	700.00	11	2640.00	262	5068.00	105	840.00	60	1200.00	3	480.00	168	2520.00
30	Morena	2500	16000.00	50	8000.00	15	7200.00	2565	31200.00	3850	13860.00	105	8400.00	10	4000.00	3965	26260.00
31	Narsinghpur	109	4360.00	27	15120.00	4	8000.00	140	27480.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Neemuch	145	2900.00	105	4200.00	2	480.00	252	7580.00	90	1800.00	95	3800.00	1	240.00	186	5840.00
33	Niwari	20	160.00	20	400.00	2	320.00	42	880.00	100	800.00	60	1200.00	2	320.00	162	2320.00
34	Panna	25	2000.00	3	2400.00	0	0.00	28	4400.00	45	3600.00	0	0.00	0	0.00	45	3600.00
35	Raisen	11	880.00	8	6400.00	6	24000.00	25	31280.00	16	1280.00	16	12800.00	8	32000.00	40	46080.00
36	Rajgarh	7	560.00	4	3200.00	6	24000.00	17	27760.00	30	240.00	6	960.00	3	4800.00	39	6000.00
37	Ratlam	330	2640.00	84	6048.00	0	0.00	414	8688.00	2300	14720.00	987	11844.00	0	0.00	3287	26564.00
38	Rewa	877	6832.00	9	3240.00	0	0.00	886	10072.00	1322	8748.80	0	0.00	0	0.00	1322	8748.80
39	Sagar	550	4400.00	120	4800.00	0	0.00	670	9200.00	1050	4200.00	1050	16800.00	0	0.00	2100	21000.00
40	Satna	8274	6735.60	7994	19994.00	23	9200.00	16291	35929.60	9590	6101.60	2034	9153.00	1980	9044.64	13604	24299.24
41	Sehore	254	2032.00	31	1240.00	17	6800.00	302	10072.00	1035	4140.00	305	6100.00	20	4000.00	1360	14240.00
42	Seoni	54	2160.00	18	10080.00	2	4000.00	74	16240.00	0	0.00	0	0.00	0	0.00	0	0.00
43	Shahdol	135	2160.00	21	2520.00	1	400.00	157	5080.00	1100	4400.00	36	2880.00	6	960.00	1142	8240.00
44	Shajapur	20	1600.00	16	12800.00	4	16000.00	40	30400.00	2000	16000.00	20	3200.00	2	3200.00	2022	22400.00
45	Sheopur	120	9600.00	1	800.00	1	4000.00	122	14400.00	85	6800.00	0	0.00	0	0.00	85	6800.00
46	Shivpuri	40	3200.00	3	2400.00	2	8000.00	45	13600.00	40	3200.00	0	0.00	0	0.00	40	3200.00
47	Sidhi	619	495.20	451	2029.50	132	1782.00	1202	4306.70	206	1318.40	2802	10848.00	0	0.00	3008	12166.40
48	Singrauli	200	12000.00	11	1320.00	1	2400.00	212	15720.00	32	1408.00	4	400.00	0	0.00	36	1808.00
49	Tikamgarh	40	320.00	32	640.00	1	160.00	73	1120.00	100	800.00	56	1120.00	1	160.00	157	2080.00
50	Ujjain	18900	14400.00	18	3600.00	5	3600.00	18923	21600.00	19800	21600.00	18	3600.00	8	5760.00	19826	30960.00
51	Umaria	230	1840.00	135	2700.00	0	0.00	365	4540.00	155	930.00	75	1200.00	0	0.00	230	2130.00
52	Vidisha	160	640.00	30	2400.00	18	11520.00	208	14560.00	320	512.00	225	2700.00	21	3360.00	566	6572.00
Total		199010	847562.86	16410	235243.74	2809	398825.20	218229	1481631.80	165042	746569.60	18310	281290.60	3067	204334.04	186419	1232194.24

ANNEXURE I(P)													
DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR MSME (MICRO SMALL & MEDIUM ENTERPRISE)													
(No.) (₹ lakh)													
Sr. No.	District	Total- Term Loan		Manufacturing Sector-Working Capital				Service Sector-Working Capital				Total-Working Capital	Total -MSME Sector
		Manufacturing + Service Sectors		Micro Enterprise	Small Enterprise	Medium Enterprise	Total of Manufacturing Sector-Working Capital	Micro Enterprise	Small Enterprise	Medium Enterprise	Total of Service Sector-Working Capital		
		Physical	Financial	Financial	Financial	Financial	Financial	Financial	Financial	Financial	Financial		
1	Agar-Malwa	19493	36178.20	1093.49	1093.49	1093.49	3280.48	1318.39	1318.37	1318.00	3954.76	7235.24	43413.44
2	Alirajpur	516	10088.00	1217.60	1217.60	0.00	2435.20	800.00	800.00	0.00	1600.00	4035.20	14123.20
3	Anuppur	683	10500.00	513.33	513.33	513.33	1540.00	361.67	361.67	361.67	1085.00	2625.00	13125.00
4	Ashok Nagar	1040	10160.00	432.00	432.00	0.00	864.00	584.00	584.00	0.00	1168.00	2032.00	12192.00
5	Balaghat	15532	37344.00	1116.27	1116.27	1116.27	3348.80	1373.33	1373.33	1373.33	4120.00	7468.80	44812.80
6	Barwani	38404	93520.00	18329.60	0.00	0.00	18329.60	187.20	0.00	0.00	187.20	18516.80	112036.80
7	Betul	4136	15520.00	552.00	552.00	552.00	1656.00	482.67	482.67	482.67	1448.00	3104.00	18624.00
8	Bhind	1038	54120.00	1944.00	1944.00	1944.00	5832.00	762.00	762.00	762.00	2286.00	8118.00	62238.00
9	Bhopal	62464	487320.00	85586.67	85586.67	85586.67	256760.00	47180.00	47180.00	47180.00	141540.00	398300.00	885620.00
10	Burhanpur	223	35600.00	1280.00	1280.00	1280.00	3840.00	1093.33	1093.33	1093.33	3280.00	7120.00	42720.00
11	Chhatarpur	322	4800.00	320.00	320.00	320.00	960.00	320.00	320.00	320.00	960.00	1920.00	6720.00
12	Chhindwara	4964	30320.00	906.67	906.67	906.67	2720.00	1114.67	1114.67	1114.67	3344.00	6064.00	36384.00
13	Damoh	2471	14420.00	653.33	653.33	653.33	1960.00	308.00	308.00	308.00	924.00	2884.00	17304.00
14	Datia	3010	26800.00	1500.00	300.00	0.00	1800.00	3750.00	200.00	1000.00	4950.00	6750.00	33550.00
15	Dewas	361	45760.00	2480.00	2480.00	2480.00	7440.00	1333.33	1333.33	1333.33	4000.00	11440.00	57200.00
16	Dhar	13173	64800.00	3900.00	200.00	3120.00	7220.00	4420.00	72.00	1248.00	5740.00	12960.00	77760.00
17	Dindori	262	9080.00	220.00	900.00	1800.00	2920.00	600.00	400.00	400.00	1400.00	4320.00	13400.00
18	Guna	1000	21880.00	2200.00	350.00	900.00	3450.00	176.00	45.00	200.00	421.00	3871.00	25751.00
19	Gwalior	6312	159536.00	4316.67	4316.67	4316.67	12950.00	5526.67	5526.67	5526.67	16580.00	29530.00	189066.00
20	Harda	1245	33000.00	1472.00	1472.00	1472.00	4416.00	728.00	728.00	728.00	2184.00	6600.00	39600.00
21	Hoshangabad	150	108400.00	4640.00	4640.00	4640.00	13920.00	2586.67	2586.67	2586.67	7760.00	21680.00	130080.00
22	Indore	90077	454885.00	31651.00	1548.00	3720.00	36919.00	47410.00	2556.00	4092.00	54058.00	90977.00	545862.00
23	Jabalpur	10952	150868.00	14080.00	5075.00	2400.00	21555.00	7192.00	8250.00	720.00	16162.00	37717.00	188585.00
24	Jhabua	620	17920.00	1413.33	1413.33	1413.33	4240.00	976.00	976.00	976.00	2928.00	7168.00	25088.00
25	Katni	2160	31111.60	1056.00	990.00	2800.00	4846.00	512.00	480.00	384.00	1376.00	6222.00	37333.60
26	Khandwa	238	35240.00	1400.00	1400.00	1400.00	4200.00	1536.67	1536.67	1536.67	4610.00	8810.00	44050.00
27	Khargone	26721	61090.50	30977.38	0.00	0.00	30977.38	3576.00	0.00	0.00	3576.00	34553.38	95643.88
28	Mandla	376	18560.00	990.00	675.00	2600.00	4265.00	750.00	780.00	600.00	2130.00	6395.00	24955.00
29	Mandsaur	430	7588.00	1100.00	825.00	550.00	2475.00	105.00	825.00	1500.00	2430.00	4905.00	12493.00
30	Morena	6530	57460.00	1900.00	1900.00	1900.00	5700.00	1833.33	1833.33	1833.33	5500.00	11200.00	68660.00
31	Narsinghpur	140	27480.00	2290.00	2290.00	2290.00	6870.00	0.00	0.00	0.00	0.00	6870.00	34350.00
32	Neemuch	438	13420.00	500.00	675.00	600.00	1775.00	70.00	450.00	400.00	920.00	2695.00	16115.00
33	Niwari	204	3200.00	213.33	213.33	213.33	640.00	213.33	213.33	213.33	640.00	1280.00	4480.00
34	Panna	73	8000.00	400.00	480.00	0.00	880.00	720.00	0.00	0.00	720.00	1600.00	9600.00
35	Raisen	65	77360.00	176.00	1280.00	4800.00	6256.00	256.00	2560.00	6400.00	9216.00	15472.00	92832.00
36	Rajgarh	56	33760.00	1850.67	1850.67	1850.67	5552.00	400.00	400.00	400.00	1200.00	6752.00	40512.00
37	Ratlam	3701	35252.00	1800.00	1800.00	0.00	3600.00	1700.00	1750.40	0.00	3450.40	7050.40	42302.40
38	Rewa	2208	18820.80	1366.40	648.00	0.00	2014.40	1749.76	0.00	0.00	1749.76	3764.16	22584.96
39	Sagar	2770	30200.00	613.33	613.33	613.33	1840.00	1400.00	1400.00	1400.00	4200.00	6040.00	36240.00
40	Satna	29895	60228.84	2395.31	2395.31	2395.31	7185.92	1619.95	1619.95	1619.95	4859.85	12045.77	72274.61
41	Sehore	1662	24312.00	839.33	839.33	839.33	2518.00	1186.67	1186.67	1186.67	3560.00	6078.00	30390.00
42	Seoni	74	16240.00	1353.33	1353.33	1353.33	4060.00	0.00	0.00	0.00	0.00	4060.00	20300.00
43	Shahdol	1299	13320.00	423.33	423.33	423.33	1270.00	686.67	686.67	686.67	2060.00	3330.00	16650.00
44	Shajapur	2062	52800.00	2026.67	2026.67	2026.67	6080.00	1493.33	1493.33	1493.33	4480.00	10560.00	63360.00
45	Sheopur	207	21200.00	960.00	960.00	960.00	2880.00	1360.00	0.00	0.00	1360.00	4240.00	25440.00
46	Shivpuri	85	16800.00	906.67	906.67	906.67	2720.00	640.00	0.00	0.00	640.00	3360.00	20160.00
47	Sidhi	4210	16473.10	99.04	405.90	356.40	861.34	263.68	2169.60	0.00	2433.28	3294.62	19767.72
48	Singrauli	248	17528.00	1048.00	1048.00	1048.00	3144.00	180.80	180.80	0.00	361.60	3505.60	21033.60
49	Tikamgarh	230	3200.00	213.33	213.33	213.33	640.00	213.33	213.33	213.33	640.00	1280.00	4480.00
50	Ujjain	38749	52560.00	2880.00	720.00	720.00	4320.00	4320.00	720.00	1152.00	6192.00	10512.00	63072.00
51	Umaria	595	6670.00	700.00	590.00	0.00	1290.00	300.00	330.00	0.00	630.00	1920.00	8590.00
52	Vidisha	774	21132.00	170.00	760.00	3680.00	4610.00	128.00	600.00	800.00	1528.00	6138.00	27270.00
Total		404648	2713826.04	242466.09	146592.57	154767.47	543826.12	157798.44	99800.79	94943.62	352542.85	896368.97	3610195.01

ANNEXURE I(Q)										
DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR MISCELLANEOUS ACTIVITIES SHGs/JLGs etc.										
(No.) (₹ lakh)										
Sr. No.	District	SHGs- Fresh & Repeat		JLGs		Distressed Persons		PMJDY		Total - Ancillary Activities
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	2400	2400.00	200	200.00	0	0.00	200	200.00	2800.00
2	Alirajpur	3005	5360.00	180	900.00	0	0.00	700	35.00	6295.00
3	Anuppur	2860	4260.00	600	900.00	0	0.00	5000	250.00	5410.00
4	Ashok Nagar	1200	1600.00	600	1200.00	0	0.00	0	0.00	2800.00
5	Balaghat	3883	4987.50	1250	635.00	0	0.00	2300	115.00	5737.50
6	Barwani	8199	16398.00	940	423.00	0	0.00	2400	108.00	16929.00
7	Betul	2000	2000.00	1750	875.00	0	0.00	1300	130.00	3005.00
8	Bhind	1650	825.00	480	120.00	0	0.00	360	18.00	963.00
9	Bhopal	1026	2080.00	95	237.50	0	0.00	3532	176.60	2494.10
10	Burhanpur	915	915.00	700	350.00	0	0.00	8380	419.00	1684.00
11	Chhatarpur	1000	1200.00	400	200.00	0	0.00	1600	800.00	2200.00
12	Chhindwara	2500	3400.00	1100	2200.00	0	0.00	2300	115.00	5715.00
13	Damoh	2825	3300.00	700	1400.00	440	440.00	0	0.00	5140.00
14	Datia	1000	1000.00	0	0.00	0	0.00	4000	200.00	1200.00
15	Dewas	3250	2440.00	940	470.00	0	0.00	0	0.00	2910.00
16	Dhar	6500	3250.00	2115	1057.50	0	0.00	1430	71.50	4379.00
17	Dindori	3000	7125.00	900	1350.00	0	0.00	21850	1092.50	9567.50
18	Guna	880	1010.00	1350	1350.00	0	0.00	2900	145.00	2505.00
19	Gwalior	1700	1200.00	700	1050.00	0	0.00	4000	200.00	2450.00
20	Harda	2500	6500.00	1500	1500.00	0	0.00	3000	300.00	8300.00
21	Hoshangabad	1400	3325.00	1800	900.00	1400	700.00	350	35.00	4960.00
22	Indore	5000	5000.00	1000	940.00	900	445.50	112000	5040.00	11425.50
23	Jabalpur	3065	4110.00	1800	1800.00	0	0.00	5850	292.50	6202.50
24	Jhabua	4195	6795.00	1315	6575.00	0	0.00	1000	50.00	13420.00
25	Katni	2200	2500.00	800	400.00	0	0.00	1200	60.00	2960.00
26	Khandwa	1175	1175.00	450	225.00	0	0.00	14876	669.42	2069.42
27	Khargone	5700	11400.00	820	410.00	2590	3962.70	2000	100.00	15872.70
28	Mandla	5350	11075.00	1000	1500.00	0	0.00	25000	1250.00	13825.00
29	Mandsaur	1240	2960.00	600	600.00	0	0.00	2500	125.00	3685.00
30	Morena	3000	2000.00	1050	2625.00	0	0.00	35000	1750.00	6375.00
31	Narsinghpur	961	1471.00	196	98.00	0	0.00	1610	80.50	1649.50
32	Neemuch	650	550.00	815	203.75	0	0.00	1500	75.00	828.75
33	Niwari	640	780.00	1000	500.00	0	0.00	1600	80.00	1360.00
34	Panna	3000	4500.00	1000	1000.00	0	0.00	50050	2502.50	8002.50
35	Raisen	1550	2850.00		0.00	0	0.00	6000	300.00	3150.00
36	Rajgarh	2100	2550.00	600	900.00	0	0.00	3000	300.00	3750.00
37	Ratlam	1308	715.20	342	287.28	0	0.00	2412	96.48	1098.96
38	Rewa	2600	1300.00	900	450.00	0	0.00	2700	135.00	1885.00
39	Sagar	4000	5000.00	1500	3000.00	800	800.00	0	0.00	8800.00
40	Satna	1960	1960.00	208	208.00	3280	1640.00	80110	4005.50	7813.50
41	Sehore	2800	1675.00	700	175.00	0	0.00	0	0.00	1850.00
42	Seoni	1575	2195.00	765	765.00	0	0.00	800	40.00	3000.00
43	Shahdol	3005	5155.00	500	750.00	5	5.00	1200	60.00	5970.00
44	Shajapur	2000	1400.00	220	330.00	0	0.00	4271	213.55	1943.55
45	Sheopur	1700	2650.00	450	225.00	0	0.00	425	42.50	2917.50
46	Shivpuri	2240	2880.00	1200	600.00	0	0.00	400	40.00	3520.00
47	Sidhi	3306	2470.50	425	212.50	0	0.00	1500	75.00	2758.00
48	Singrauli	600	300.00	75	37.50	0	0.00	0	0.00	337.50
49	Tikamgarh	1000	1200.00	800	400.00	0	0.00	1200	60.00	1660.00
50	Ujjain	630	693.00	0	0.00	1230	645.00	61500	3075.00	4413.00
51	Umaria	1235	1235.00	520	260.00	0	0.00	1500	75.00	1570.00
52	Vidisha	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total		123478	165120.20	9205	42795.03	10645	8638.20	486806	25003.55	241556.98

**ANNEXURE 1(R)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR EXPORT CREDIT, EDUCATION & HOUSING LOAN**

(No.) (₹ lakh)

Sr. No.	District	Export Credit							Education Loan						
		Pre Shipment Credit		Post Shipment Credit		Others-Export Credit		Total - Export Credit	Educational loan upto 4 lakh (Inc Vocational)		Educational loan - above 4 lakh (Inc Vocational)		Others-Education (Inc Foreign Studies)		Total - Education Loan
		Physical	Financial	Physical	Financial	Physical	Financial	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial
1	Agar-Malwa	4	320.00	4	480.00	0	0.00	800.00	910	3640.00	4	34.00	60	228.00	3902.00
2	Alirajpur	0	0.00	0	0.00	0	0.00	0.00	235	939.00	145	964.25	115	1638.75	3542.00
3	Anuppur	0	0.00	0	0.00	0	0.00	0.00	103	412.50	18	128.25	0	0.00	540.75
4	Ashok Nagar	4	320.00	0	0.00	0	0.00	320.00	400	1600.00	80	760.00	0	0.00	2360.00
5	Balaghat	0	0.00	0	0.00	0	0.00	0.00	264	1056.00	1830	1738.50	9	306.00	3100.50
6	Barwani	0	0.00	0	0.00	8	192.00	192.00	335	1340.00	68	646.00	0	0.00	1986.00
7	Betul	0	0.00	0	0.00	0	0.00	0.00	650	2600.00	45	342.00	0	0.00	2942.00
8	Bhind	0	0.00	0	0.00	0	0.00	0.00	360	1440.00	270	2524.50	0	0.00	3964.50
9	Bhopal	54	1080.00	27	540.00	0	0.00	1620.00	1053	4212.00	990	4702.50	501	5944.00	14858.50
10	Burhanpur	0	0.00	0	0.00	20	800.00	800.00	95	380.00	0	0.00	96	489.60	869.60
11	Chhatarpur	0	0.00	0	0.00	0	0.00	0.00	40	160.00	8	80.00	8	136.00	376.00
12	Chhindwara	18	1440.00	18	2160.00	0	0.00	3600.00	1283	5130.00	105	1785.00	750	3000.00	9915.00
13	Damoh	3	24.00	3	24.00	0	0.00	48.00	260	1040.00	22	209.00	0	0.00	1249.00
14	Datia	0	0.00	0	0.00	1	18.00	18.00	750	3000.00	150	1425.00	0	0.00	4425.00
15	Dewas	86	1376.00	83	3320.00	68	2720.00	7416.00	601	2404.00	0	0.00	6	142.50	2546.50
16	Dhar	39	3120.00	39	4680.00	0	0.00	7800.00	0	0.00	260	2470.00	195	780.00	3250.00
17	Dindori	4	336.00	4	502.40	0	0.00	838.40	440	1760.00	140	997.50	0	0.00	2757.50
18	Guna	15	1200.00	4	160.00	0	0.00	1360.00	900	3600.00	430	4085.00	65	1105.00	8790.00
19	Gwalior	0	0.00	0	0.00	14	416.00	416.00	5600	22400.00	800	7600.00	0	0.00	30000.00
20	Harda	12	960.00	9	720.00	0	0.00	1680.00	500	2000.00	50	425.00	0	0.00	2425.00
21	Hoshangabad	59	4720.00	50	4000.00	146	6048.00	14768.00	1750	7000.00	300	4275.00	59	2507.50	13782.50
22	Indore	1050	21000.00	1000	36000.00	0	0.00	57000.00	1850	7400.00	1300	12350.00	0	0.00	19750.00
23	Jabalpur	9	720.00	6	240.00	0	0.00	960.00	1735	6940.00	710	6745.00	84	1428.00	15113.00
24	Jhabua	0	0.00	0	0.00	0	0.00	0.00	244	975.00	43	285.95	780	741.00	2001.95
25	Katni	0	0.00	0	0.00	10000	3160.00	3160.00	270	1080.00	0	0.00	0	0.00	1080.00
26	Khandwa	0	0.00	0	0.00	10	400.00	400.00	190	760.00	190	969.00	0	0.00	1729.00
27	Khargone	0	0.00	0	0.00	24	720.00	720.00	490	1960.00	23	218.50	0	0.00	2178.50
28	Mandla	10	840.00	10	1256.00	0	0.00	2096.00	700	2800.00	135	961.88	0	0.00	3761.88
29	Mandsaur	0	0.00	0	0.00	16	640.00	640.00	85	340.00	20	190.00	0	0.00	530.00
30	Morena	0	0.00	0	0.00	0	0.00	0.00	2002	8008.00	700	5956.65	0	0.00	13964.65
31	Narsinghpur	0	0.00	0	0.00	50	492.00	492.00	219	876.00	71	603.50	0	0.00	1479.50
32	Neemuch	0	0.00	0	0.00	14	560.00	560.00	100	400.00	30	285.00	0	0.00	685.00
33	Niwari	0	0.00	0	0.00	0	0.00	0.00	80	320.00	90	855.00	10	162.00	1337.00
34	Panna	0	0.00	0	0.00	130	5.20	5.20	150	600.00	100	850.00	0	0.00	1450.00
35	Raisen	55	4400.00	56	4480.00	46	736.00	9616.00	0	0.00	0	0.00	900	3645.00	3645.00
36	Rajgarh	0	0.00	0	0.00	60	544.00	544.00	451	1804.00	0	0.00	60	570.00	2374.00
37	Ratlam	0	0.00	0	0.00	15582	248.31	248.31	852	3408.60	540	4590.00	0	0.00	7998.60
38	Rewa	0	0.00	0	0.00	0	0.00	0.00	3166	12664.00	71	404.70	0	0.00	13068.70
39	Sagar	12	960.00	5	600.00	0	0.00	1560.00	1100	4400.00	0	0.00	125	1187.99	5587.99
40	Satna	0	0.00	0	0.00	8120	65.96	65.96	940	3760.00	35	266.00	118	1121.00	5147.00
41	Sehore	0	0.00	0	0.00	13	5520.00	5520.00	470	1880.00	0	0.00	19	403.75	2283.75
42	Seoni	2	160.00	2	240.00	0	0.00	400.00	429	1717.00	43	731.00	209	418.00	2866.00
43	Shahdol	0	0.00	0	0.00	0	0.00	0.00	125	500.00	125	950.00	0	0.00	1450.00
44	Shajapur	0	0.00	0	0.00	31	976.00	976.00	228	912.00	400	3600.00	160	1440.00	5952.00
45	Sheopur	1	40.00	0	0.00	0	0.00	40.00	500	2000.00	150	1425.00	0	0.00	3425.00
46	Shivpuri	1	40.00	0	0.00	0	0.00	40.00	400	1600.00	320	3040.00	0	0.00	4640.00
47	Sidhi	0	0.00	0	0.00	0	0.00	0.00	338	1352.00	0	0.00	41	311.60	1663.60
48	Singrauli	0	0.00	0	0.00	0	0.00	0.00	64	255.00	150	1425.00	0	0.00	1680.00
49	Tikamgarh	0	0.00	0	0.00	0	0.00	0.00	32	128.00	24	228.00	4	68.00	424.00
50	Ujjain	200	4000.00	200	7200.00	0	0.00	11200.00	430	1720.00	95	902.50	0	0.00	2622.50
51	Umaria	0	0.00	0	0.00	0	0.00	0.00	120	480.00	34	323.00	7	119.00	922.00
52	Vidisha	0	0.00	0	0.00	12700	508.00	508.00	1900	7600.00	0	0.00	0	0.00	7600.00
Total		1638	47056.00	1520	66602.40	47053	24769.47	138427.87	36188	144753.10	11114	83347.18	4381	27892.69	255992.97

**ANNEXURE 1(R)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR EXPORT CREDIT, EDUCATION & HOUSING LOAN**

(No.) (₹ lakh)

Sr. No.	District	Housing Loan									Total - Export + Education + Housing
		Rural Housing		Semi Urban / Urban Housing		Renovation of House		Others - Housing Loan (RUSU/Urban)		Total - Housing	
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	
1	Agar-Malwa	200	216.00	0	0.00	0	0.00	40	640.00	856.00	5558.00
2	Alirajpur	330	742.50	465	2430.00	111	499.50	0	0.00	3672.00	7214.00
3	Anuppur	625	675.00	1080	8100.00	20	36.00	0	0.00	8811.00	9351.75
4	Ashok Nagar	600	1620.00	300	1620.00	0	0.00	0	0.00	3240.00	5920.00
5	Balaghat	5500	11000.00	440	2691.68	129	174.65	0	0.00	13866.33	16966.83
6	Barwani	5525	10827.00	83	1120.50	100	180.00	0	0.00	12127.50	14305.50
7	Betul	2100	2268.00	550	4228.20	300	405.00	0	0.00	6901.20	9843.20
8	Bhind	1200	4320.00	600	5940.00	1830	1317.60	0	0.00	11577.60	15542.10
9	Bhopal	3510	15795.00	5368	109806.00	14726	39760.70	0	0.00	165361.70	181840.20
10	Burhanpur	900	1620.00	135	1728.00	75	135.00	0	0.00	3483.00	5152.60
11	Chhatarpur	400	2160.00	16	464.00	0	0.00	0	0.00	2624.00	3000.00
12	Chhindwara	2475	2227.50	2200	27225.00	1275	1721.25	0	0.00	31173.75	44688.75
13	Damoh	5250	14175.00	550	3240.00	1400	2520.00	0	0.00	19935.00	21232.00
14	Datia	800	800.00	630	5940.00	500	900.00	0	0.00	7640.00	12083.00
15	Dewas	454	8172.00	344	2786.40	2000	9000.00	0	0.00	19958.40	29920.90
16	Dhar	4030	3416.40	2145	17465.76	585	789.75	0	0.00	21671.91	32721.91
17	Dindori	1400	1008.00	325	5917.50	350	630.00	0	0.00	7555.50	11151.40
18	Guna	3000	3240.00	60	1350.00	750	2025.00	0	0.00	6615.00	16765.00
19	Gwalior	4000	4000.00	6296	63828.00	400	720.00	0	0.00	68548.00	98964.00
20	Harda	800	3600.00	720	7560.00	500	900.00	0	0.00	12060.00	16165.00
21	Hoshangabad	2800	12600.00	1750	31500.00	140	630.00	0	0.00	44730.00	73280.50
22	Indore	10875	74550.00	1825	17610.00	11000	17600.00	0	0.00	109760.00	186510.00
23	Jabalpur	0	0.00	4115	66393.75	7300	19710.00	0	0.00	86103.75	102176.75
24	Jhabua	740	1665.00	855	4442.50	310	1395.00	0	0.00	7502.50	9504.45
25	Katni	1400	1512.00	305	4756.50	100	180.00	0	0.00	6448.50	10688.50
26	Khandwa	240	432.00	382	3424.52	91	163.80	0	0.00	4020.32	6149.32
27	Khargone	7560	12474.00	272	3672.00	1650	2970.00	0	0.00	19116.00	22014.50
28	Mandla	2000	1440.00	310	4120.00	485	873.00	105	1417.49	7850.49	13708.37
29	Mandsaur	906	1350.00	40	720.00	30	54.00	0	0.00	2124.00	3294.00
30	Morena	2800	10080.00	1050	10395.00	7350	5292.00	0	0.00	25767.00	39731.65
31	Narsinghpur	4160	4492.80	808	10872.00	540	972.00	0	0.00	16336.80	18308.30
32	Neemuch	1000	1080.00	220	2610.00	60	108.00	0	0.00	3798.00	5043.00
33	Niwari	400	1920.00	180	3360.00	0	0.00	0	0.00	5280.00	6617.00
34	Panna	5025	4522.50	375	4387.50	250	450.00	0	0.00	9360.00	10815.20
35	Raisen	2350	7520.00	205	1640.00	0	0.00	0	0.00	9160.00	22421.00
36	Rajgarh	2400	2400.00	440	4590.00	31	55.80	0	0.00	7045.80	9963.80
37	Ratlam	204	1836.00	160	2560.00	171	307.80	10	69.85	4773.65	13020.56
38	Rewa	385	2772.00	205	4612.50	10370	9333.00	0	0.00	16717.50	29786.20
39	Sagar	5500	14850.00	1300	8100.00	100	180.00	0	0.00	23130.00	30277.50
40	Satna	7500	6750.00	1313	15309.00	8000	7200.00	298	534.91	29793.91	35005.87
41	Sehore	237	2133.00	184	1395.63	84	113.40	210	226.80	3868.83	11672.58
42	Seoni	1250	1350.00	1090	14580.00	605	1089.00	0	0.00	17019.00	20285.00
43	Shahdol	900	1620.00	1240	10440.00	50	90.00	0	0.00	12150.00	13600.00
44	Shajapur	1600	1440.00	190	2700.00	80	144.00	0	0.00	4284.00	11212.00
45	Sheopur	1160	1044.00	650	5850.00	0	0.00	610	10980.00	17874.00	21339.00
46	Shivpuri	1000	900.00	2310	29340.00	0	0.00	0	0.00	30240.00	34920.00
47	Sidhi	391	2815.20	252	5670.00	6310	5679.00	0	0.00	14164.20	15827.80
48	Singrauli	1950	2106.00	495	3222.00	375	168.75	0	0.00	5496.75	7176.75
49	Tikamgarh	200	960.00	70	4000.00	0	0.00	0	0.00	4960.00	5384.00
50	Ujjain	6450	10827.00	5750	43200.00	8700	15660.00	0	0.00	69687.00	83509.50
51	Umaria	0	0.00	226	2376.00	40	72.00	0	0.00	2448.00	3370.00
52	Vidisha	0	0.00	0	0.00	0	0.00	7220	25920.00	25920.00	34028.00
	<b>Total</b>	<b>116482</b>	<b>281323.90</b>	<b>50874</b>	<b>601289.94</b>	<b>89273</b>	<b>152205.00</b>	<b>8493</b>	<b>39789.05</b>	<b>1074607.89</b>	<b>1469028.73</b>

**ANNEXURE I(S)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR SOCIAL INFRASTRUCTURE & RENEWABLE ENERGY**

(No.) (₹ lakh)

Sr. No.	District	Social Infrastructure involving Bank Credit														Sub Total - Social Infrastructure
		Infrastructure - Primary/Middle/Secondary Schools		Modernization of existing infrastructure in schools		Hospitals		Sanitation/Toilets		Private Clinic		Community Centre		Others - Social Infrastructure (RO Plant etc.)		
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	
1	Agar-Malwa	200	4000.00	0	0.00	54	8640.00	12120	1648.32	0	0.00	0	0.00	0	0.00	14288.32
2	Alirajpur	17	1360.00	47	752.00	1	400.00	0	0.00	20	400.00	0	0.00	8	32.00	2944.00
3	Anuppur	9	180.00	10	80.00	2	800.00	400	54.00	8	144.00	0	0.00	0	0.00	1258.00
4	Ashok Nagar	4	320.00	8	64.00	4	320.00	0	0.00	0	0.00	0	0.00	20	80.00	784.00
5	Balaghat	2	160.00	20	480.00	1	400.00	200	21.60	0	0.00	0	0.00	0	0.00	1061.60
6	Barwani	34	680.00	0	0.00	9	3600.00	30	810.00	0	0.00	0	0.00	27	108.00	5198.00
7	Betul	11	2640.00	0	0.00	0	0.00	3500	420.00	0	0.00	0	0.00	0	0.00	3060.00
8	Bhind	42	6720.00	42	3360.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10080.00
9	Bhopal	47	940.00	73	584.00	151	3020.00	5822	785.97	0	0.00	0	0.00	156	1248.00	6577.97
10	Burhanpur	4	288.00	6	768.00	5	2000.00	1680	196.56	53	424.00	2	16.00	2	16.00	3708.56
11	Chhatarpur	1	8.00	0	0.00	1	400.00	0	0.00	0	0.00	0	0.00	2	20.00	428.00
12	Chhindwara	12	960.00	85	3400.00	7	2800.00	2200	237.60	0	0.00	0	0.00	0	0.00	7397.60
13	Damoh	7	560.00	5	200.00	4	320.00	2000	216.00	5	400.00	5	200.00	25	200.00	2096.00
14	Datia	4	36.00	0	0.00	1	450.00	1000	135.00	0	0.00	0	0.00	40	180.00	801.00
15	Dewas	20	1000.00	0	0.00	1	60.00	600	108.00	10	4000.00	0	0.00	28	112.00	5280.00
16	Dhar	195	3120.00	0	0.00	0	0.00	4940	592.80	91	36400.00	0	0.00	0	0.00	40112.80
17	Dindori	30	600.00	0	0.00	0	0.00	1150	243.00	2	80.00	0	0.00	0	0.00	923.00
18	Guna	45	2160.00	18	216.00	75	1500.00	1750	393.75	0	0.00	0	0.00	120	480.00	4749.75
19	Gwalior	20	1200.00	0	0.00	6	2400.00	1500	202.50	0	0.00	0	0.00	113	452.00	4254.50
20	Harda	30	1200.00	100	2000.00	12	2880.00	1500	156.00	20	160.00	10	40.00	0	0.00	6436.00
21	Hoshangabad	30	1800.00	14	336.00	7	2800.00	1400	224.00	35	1400.00	0	0.00	0	0.00	6560.00
22	Indore	27	2592.00	0	0.00	32	3072.00	315	42.53	0	0.00	0	0.00	28	672.00	6378.53
23	Jabalpur	56	2688.00	28	336.00	86	1720.00	3100	697.51	0	0.00	0	0.00	190	760.00	6201.51
24	Jhabua	11	880.00	24	384.00	10	4000.00	300	40.50	25	500.00	0	0.00	12	48.00	5852.50
25	Katni	6	96.00	0	0.00	1	120.00	300	40.50	0	0.00	0	0.00	12	336.00	592.50
26	Khandwa	0	0.00	0	0.00	9	810.00	4075	476.78	115	1035.00	0	0.00	105	945.00	3266.78
27	Khargone	76	1936.00	0	0.00	8	3200.00	970	305.80	0	0.00	0	0.00	80	320.00	5761.80
28	Mandla	10	200.00	0	0.00	2	80.00	1000	162.00	0	0.00	10	400.00	0	0.00	842.00
29	Mandsaur	7	112.00	0	0.00	5	200.00	280	32.76	0	0.00	0	0.00	5	100.00	444.76
30	Morena	14	2240.00	7	6.30	7	560.00	21	18.90	7	6.30	0	0.00	7	6.30	2837.80
31	Narsinghpur	48	3840.00	83	3320.00	6	2400.00	1507	144.67	0	0.00	0	0.00	0	0.00	9704.67
32	Neemuch	8	128.00	0	0.00	3	120.00	240	28.08	0	0.00	0	0.00	5	100.00	376.08
33	Niwari	0	0.00	2	16.00	2	800.00	0	0.00	0	0.00	0	0.00	6	48.00	864.00
34	Panna	30	240.00	0	0.00	0	0.00	500	60.00	50	400.00	0	0.00	50	200.00	900.00
35	Raisen	45	1687.50	0	0.00	0	0.00	770	138.60	14	105.00	0	0.00	35	131.25	2062.35
36	Rajgarh	6	360.00	0	0.00	0	0.00	689	93.02	8	3200.00	0	0.00	37	2884.00	6537.02
37	Ratlam	0	0.00	20	400.00	3	480.00	17250	2639.25	0	0.00	0	0.00	0	0.00	3519.25
38	Rewa	47	3760.00	0	0.00	60	9600.00	986	186.35	0	0.00	0	0.00	49	1764.00	15310.35
39	Sagar	10	800.00	20	800.00	10	800.00	10500	1134.00	10	800.00	10	400.00	20	400.00	5134.00
40	Satna	25	2000.00	76	608.00	20	3200.00	792	106.92	87	696.00	0	0.00	95	380.00	6990.92
41	Sehore	20	800.00	0	0.00	4	1600.00	1145	206.10	0	0.00	0	0.00	40	160.00	2766.10
42	Seoni	23	1840.00	21	840.00	4	1600.00	800	76.80	0	0.00	0	0.00	0	0.00	4356.80
43	Shahdol	10	200.00	10	80.00	2	800.00	3250	438.75	8	192.00	0	0.00	15	60.00	1770.75
44	Shajapur	22	1485.00	0	0.00	18	8100.00	1200	162.00	0	0.00	0	0.00	200	900.00	10647.00
45	Sheopur	6	360.00	0	0.00	1	400.00	1150	155.25	0	0.00	0	0.00	0	0.00	915.25
46	Shivpuri	25	1500.00	0	0.00	3	1200.00	1200	144.00	0	0.00	0	0.00	0	0.00	2844.00
47	Sidhi	53	4240.00	0	0.00	17	2720.00	715	135.14	0	0.00	0	0.00	100	400.00	7495.14
48	Singrauli	18	1440.00	31	2480.00	21	1680.00	117	15.80	30	1200.00	19	760.00	90	360.00	7935.80
49	Tikamgarh	1	8.00	0	0.00	1	400.00	0	0.00	0	0.00	0	0.00	0	0.00	408.00
50	Ujjain	19	1824.00	0	0.00	25	2400.00	125	16.88	0	0.00	0	0.00	25	600.00	4840.88
51	Umaria	11	220.00	8	64.00	15	300.00	320	72.00	0	0.00	0	0.00	65	260.00	916.00
52	Vidisha	55	220.00	0	0.00	0	0.00	1150	124.20	0	0.00	0	0.00	70	280.00	624.20
Total		1453	67628.50	758	21574.30	716	85152.00	96559	14340.19	598	51542.30	29	1816.00	1882	15042.55	257410.59



**ANNEXURE I(S)**  
**DISTRICT-WISE & SECTOR-WISE PLP PROJECTIONS FOR SOCIAL INFRASTRUCTURE & RENEWABLE ENERGY**

(No.) (₹ lakh)

Sr. No.	District	Renewable Energy											Total - Social Infrastructure+ Renewable energy
		Bio Gas		Solar Equipments		Solar Water Pump		Solar Hot Water System		Others - Renewable energy		Total Renewabl e energy	
		Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Financial	Financial
1	Agar-Malwa	1112	20.02	40	9.00	10	6.30	149	167.62	1200	648.00	850.94	15139.26
2	Alirajpur	124	54.68	295	292.05	100	64.80	60	15.66	0	0.00	427.19	3371.19
3	Anuppur	200	63.00	260	105.30	200	29.60	200	90.00	0	0.00	287.90	1545.90
4	Ashok Nagar	100	51.30	200	52.20	200	270.00	20	20.52	0	0.00	394.02	1178.02
5	Balaghat	219	49.28	600	140.40	570	769.50	214	202.23	0	0.00	1161.41	2223.01
6	Barwani	420	207.90	0	0.00	0	0.00	290	391.50	19	239.40	838.80	6036.80
7	Betul	250	110.25	141	197.78	0	0.00	0	0.00	250	63.00	371.03	3431.03
8	Bhind	300	153.90	600	156.60	360	162.00	0	0.00	0	0.00	472.50	10552.50
9	Bhopal	186	61.94	452	122.04	104	468.00	0	0.00	0	0.00	651.98	7229.95
10	Burhanpur	380	119.70	231	93.56	107	399.64	220	99.00	0	0.00	711.90	4420.46
11	Chhatarpur	0	0.00	101	65.00	0	0.00	0	0.00	2	31.00	96.00	524.00
12	Chhindwara	1375	705.38	2200	574.20	550	905.85	1100	683.10	550	371.25	3239.78	10637.38
13	Damoh	290	148.77	290	75.69	100	102.60	0	0.00	0	0.00	327.06	2423.06
14	Datia	750	384.75	150	39.15	0	0.00	150	153.90	0	0.00	577.80	1378.80
15	Dewas	1500	594.00	900	243.00	0	0.00	192	1054.08	0	0.00	1891.08	7171.08
16	Dhar	13	3.77	0	0.00	91	270.27	208	202.15	0	0.00	476.19	40588.99
17	Dindori	185	83.25	170	229.50	170	573.75	145	163.13	220	297.00	1346.63	2269.63
18	Guna	300	153.90	170	191.25	200	45.00	140	907.20	0	0.00	1297.35	6047.10
19	Gwalior	595	305.24	140	36.48	0	0.00	120	123.12	0	0.00	464.84	4719.34
20	Harda	1500	594.00	1500	1485.00	0	0.00	1000	360.00	3500	1939.50	4378.50	10814.50
21	Hoshangabad	35	179.55	350	94.50	0	0.00	0	0.00	373	546.75	820.80	7380.80
22	Indore	330	163.35	2500	3712.50	0	0.00	0	0.00	942	26428.50	30304.35	36682.88
23	Jabalpur	460	235.99	265	298.15	230	621.00	340	76.52	0	0.00	1231.66	7433.17
24	Jhabua	107	47.19	95	94.05	59	79.65	67	120.60	0	0.00	341.49	6193.99
25	Katni	90	35.64	120	28.08	120	756.00	60	67.50	0	0.00	887.22	1479.72
26	Khandwa	196	54.88	140	50.40	240	796.80	50	20.00	0	0.00	922.08	4188.86
27	Khargone	550	272.25	0	0	0	0.00	630	850.50	48	604.80	1727.55	7489.35
28	Mandla	300	135.00	60	108.00	20	67.50	20	22.50	560	756.00	1089.00	1931.00
29	Mandsaur	130	19.07	130	35.10	32	100.80	110	118.80	0	0.00	273.77	718.53
30	Morena	700	359.10	350	91.35	700	630.00	700	718.20	250	1039.15	2837.80	5675.60
31	Narsinghpur	2892	1275.37	0	0.00	1880	1928.88	5000	3240.00	0	0.00	6444.25	16148.92
32	Neemuch	1490	265.51	925	249.75	40	126.00	150	162.00	0	0.00	803.26	1179.34
33	Niwari	0	0.00	4	96.00	340	136.00	0	0.00	32	864.00	1096.00	1960.00
34	Panna	500	198.00	250	58.50	250	1575.00	10	11.25	500	180.00	2022.75	2922.75
35	Raisen	35	179.55	1526	343.35	0	0.00	155	41.85	23	310.50	875.25	2937.60
36	Rajgarh	590	302.67	600	615.60	120	77.76	612	137.70	0	0.00	1133.73	7670.75
37	Ratlam	276	64.58	216	116.64	160	103.68	228	256.50	0	0.00	541.40	4060.65
38	Rewa	249	71.71	109	34.34	100	119.70	84	86.94	0	0.00	312.69	15623.04
39	Sagar	350	179.55	200	52.20	350	472.50	100	102.60	0	0.00	806.85	5940.85
40	Satna	480	138.24	224	70.56	1089	705.67	182	188.37	516	185.76	1288.60	8279.52
41	Sehore	1955	774.18	1080	291.60	160	878.40	0	0.00	0	0.00	1944.18	4710.28
42	Seoni	652	287.53	959	250.30	269	174.31	145	148.77	0	0.00	860.91	5217.71
43	Shahdol	105	33.08	160	64.80	200	129.60	190	85.50	0	0.00	312.98	2083.73
44	Shajapur	500	256.50	200	52.20	400	259.20	200	205.20	20	4.68	777.78	11424.78
45	Sheopur	1950	859.95	325	343.69	195	263.25	1250	292.50	0	0.00	1759.39	2674.64
46	Shivpuri	0	0.00	400	64.80	16	21.60	225	52.65	180	190.35	329.40	3173.40
47	Sidhi	167	48.10	72	22.68	83	53.78	143	148.01	0	0.00	272.57	7767.71
48	Singrauli	600	153.90	300	78.30	211	474.75	450	461.70	0	0.00	1168.65	9104.45
49	Tikamgarh	0	0.00	1	5.00	2000	1152.00	0	0.00	2	384.00	1541.00	1949.00
50	Ujjain	990	490.05	990	1470.15	75	472.50	0	0.00	0	0.00	2432.70	7273.58
51	Umaria	185	94.91	69	77.64	46	248.40	60	13.50	0	0.00	434.45	1350.45
52	Vidisha	250	128.25	2600	585.00	90	583.20	200	54.00	0	0.00	1350.45	1974.65
Total		26913	11168.68	23660	13563.43	12237	17075.24	15569	12316.87	9187	35083.64	88268.65	345679.24

**ANNEXURE II**  
**Agency-wise, Broad Sector-wise flow of Ground Level Credit of last 3 years and target for the year 2020-21**

(₹ lakh)

	2017-18			2018-19			2019-20			2020-21
Particulars	TARGET	ACHIEVE.	% ACHIEVE.	TARGET	ACHIEVE.	% ACHIEVE.	TARGET	ACHIEVE.	% ACHIEVE.	TARGET
<b>CROP LOANS</b>										
CBs/SFB/UCB	3825951.00	2860069.00	74.75	4517621.00	3423082.03	75.77	5190626.00	3162385.00	60.92	5620119.00
DCCBs	1962710.00	1279689.00	65.20	2522853.00	1250424.00	49.56	2698588.00	1155621.00	42.82	2871967.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	934210.00	509540.00	54.54	991389.00	497066.22	50.14	1110786.00	431584.00	38.85	1194292.00
<b>Sub-total</b>	<b>6722871.00</b>	<b>4649298.00</b>	<b>69.16</b>	<b>8031863.00</b>	<b>5170572.25</b>	<b>64.38</b>	<b>9000000.00</b>	<b>4749590.00</b>	<b>52.77</b>	<b>9686378.00</b>
<b>LT Agri &amp; Allied</b>										
CBs/SFB/UCB	1630616.00	989303.00	60.67	1865196.00	1107827.19	59.39	1983117.00	1217404.00	61.39	2148603.00
DCCBs	281637.00	2944.00	1.05	80984.00	1338.35	1.65	353509.00	510.00	0.14	332943.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	202254.00	5350.00	2.65	279772.00	7402.55	2.65	262849.00	14122.00	5.37	273245.00
<b>Sub-total</b>	<b>2114507.00</b>	<b>997597.00</b>	<b>47.14</b>	<b>2225952.00</b>	<b>1116568.09</b>	<b>50.16</b>	<b>2599475.00</b>	<b>1232036.00</b>	<b>47.40</b>	<b>2754791.00</b>
<b>Farm Credit = Crop Loans+ Lt agri &amp; allied</b>										
CBs/SFB/UCB	5456567.00	3849373.00	70.55	6382817.00	4530909.22	70.99	7173743.00	4379789.00	61.05	7768722.00
DCCBs	2244347.00	1282633.00	57.15	2603837.00	1251762.35	48.07	3052097.00	1156131.00	37.88	3204910.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1136464.00	514891.00	45.31	1271161.00	504468.77	39.69	1373635.00	445706.00	32.45	1467537.00
<b>Sub-total</b>	<b>8837378.00</b>	<b>5646897.00</b>	<b>63.88</b>	<b>10257815.00</b>	<b>6287140.34</b>	<b>61.29</b>	<b>11599475.00</b>	<b>5981626.00</b>	<b>51.57</b>	<b>12441169.00</b>
<b>Agri infrastructure</b>										
CBs/SFB/UCB	324448.00	61290.00	18.89	329100.00	50614.26	15.38	333383.00	73228.00	21.97	342905.00
DCCBs	30718.00	0.00	0.00	15195.00	0.00	0.00	8070.00	0.00	0.00	6488.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	35345.00	79.00	0.22	29011.00	288.95	1.00	38444.00	504.00	1.31	41112.00
<b>Sub-total</b>	<b>390511.00</b>	<b>61369.00</b>	<b>15.71</b>	<b>373306.00</b>	<b>50903.21</b>	<b>13.64</b>	<b>379897.00</b>	<b>73732.00</b>	<b>19.41</b>	<b>390505.00</b>
<b>Ancillary Activities</b>										
CBs/SFB/UCB	211372.00	379867.00	179.71	245965.00	309641.92	125.89	350657.00	440908.00	125.74	499978.00
DCCBs	19230.00	0.00	0.00	21080.00	0.00	0.00	13673.00	0.00	0.00	37449.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	28262.00	29.00	0.10	28231.00	136.75	0.48	41225.00	267.00	0.65	54504.00
<b>Sub-total</b>	<b>258864.00</b>	<b>379896.00</b>	<b>146.68</b>	<b>295276.00</b>	<b>309778.67</b>	<b>104.91</b>	<b>405555.00</b>	<b>441175.00</b>	<b>108.78</b>	<b>591931.00</b>
<b>Total Agriculture credit</b>										
CBs/SFB/UCB	5992387.00	4290529.00	71.60	6957882.00	4891165.40	70.30	7857783.00	4893925.00	62.28	8611605.00
DCCBs	2294295.00	1282633.00	55.91	2640112.00	1251762.35	47.41	3073840.00	1156131.00	37.61	3248847.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1200071.00	514999.00	42.91	1328403.00	504894.47	38.01	1453304.00	446477.00	30.72	1563153.00
<b>Sub-total</b>	<b>9486753.00</b>	<b>6088161.00</b>	<b>64.16</b>	<b>10926397.00</b>	<b>6647822.22</b>	<b>60.84</b>	<b>12384927.00</b>	<b>6496533.00</b>	<b>52.46</b>	<b>13423605.00</b>
<b>MSME</b>										
CBs/SFB/UCB	1674445.00	2186518.00	130.58	1926605.00	3008097.23	156.13	2832582.00	3062508.00	108.12	3017140.00
DCCBs	75784.00	2839.00	3.75	66814.00	412.00	0.62	56010.00	8507.00	15.19	52872.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	93987.00	61845.00	65.80	101130.00	53010.89	52.42	130246.00	40403.00	31.02	137818.00
<b>Sub-total</b>	<b>1844216.00</b>	<b>2251202.00</b>	<b>122.02</b>	<b>2094549.00</b>	<b>3061520.12</b>	<b>146.17</b>	<b>3018838.00</b>	<b>3111418.00</b>	<b>103.07</b>	<b>3207830.00</b>
<b>Export credit</b>										

**ANNEXURE II**  
**Agency-wise, Broad Sector-wise flow of Ground Level Credit of last 3 years and target for the year 2020-21**

(₹ lakh)

Particulars	2017-18			2018-19			2019-20			2020-21
	TARGET	ACHIEVE.	% ACHIEVE.	TARGET	ACHIEVE.	% ACHIEVE.	TARGET	ACHIEVE.	% ACHIEVE.	TARGET
<b>Export credit</b>										
CBs/SFB/UCB	52557.00	28185.00	53.63	67078.00	40070.00	59.74	51635.00	47647.00	92.28	52189.00
DCCBs	95.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	246.00	0.00	0.00	156.00	0.00	0.00	667.00	0.00	0.00	825.00
<b>Sub- total</b>	<b>52898.00</b>	<b>28185.00</b>	<b>53.28</b>	<b>67234.00</b>	<b>40070.00</b>	<b>59.60</b>	<b>52302.00</b>	<b>47647.00</b>	<b>91.10</b>	<b>53014.00</b>
<b>Education</b>										
CBs/SFB/UCB	104596.00	35466.00	33.91	108521.00	52006.84	47.92	86356.00	41664.00	48.25	90523.00
DCCBs	1854.00	18.00	0.97	1882.00	7.74	0.41	483.00	5.00	1.04	366.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7391.00	690.00	9.34	8983.00	628.60	7.00	13161.00	381.00	2.89	12858.00
<b>Sub- total</b>	<b>113841.00</b>	<b>36174.00</b>	<b>31.77</b>	<b>119386.00</b>	<b>52643.18</b>	<b>44.09</b>	<b>100000.00</b>	<b>42050.00</b>	<b>42.05</b>	<b>103747.00</b>
<b>Housing</b>										
CBs/SFB/UCB	642704.00	329717.00	51.30	623063.00	479859.66	77.02	449778.00	344017.00	76.49	650626.00
DCCBs	19905.00	2329.00	11.70	17857.00	2792.89	15.64	6227.00	883.00	14.18	10366.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	37032.00	10780.00	29.11	43037.00	7635.45	17.74	42301.00	6465.00	15.28	52147.00
<b>Sub- total</b>	<b>699641.00</b>	<b>342826.00</b>	<b>48.96</b>	<b>683957.00</b>	<b>490288.00</b>	<b>71.68</b>	<b>498306.00</b>	<b>351365.00</b>	<b>70.51</b>	<b>713139.00</b>
<b>Social Infrastructure</b>										
CBs/SFB/UCB	120968.00	10477.00	8.66	178206.00	5636.30	3.16	90130.00	17675.00	19.61	55318.00
DCCBs	9722.00	0.00	0.00	13199.00	0.00	0.00	4302.00	0.00	0.00	710.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10348.00	0.00	0.00	12749.00	0.00	0.00	5568.00	25.00	0.45	3469.00
<b>Sub- total</b>	<b>141038.00</b>	<b>10477.00</b>	<b>7.42</b>	<b>204154.00</b>	<b>5636.30</b>	<b>2.76</b>	<b>100000.00</b>	<b>17700.00</b>	<b>17.70</b>	<b>59497.00</b>
<b>Renewable Energy</b>										
CBs/SFB/UCB	32260.00	997.00	3.09	36901.00	227.80	0.62	35580.00	101813.00	286.15	26722
DCCBs	726.00	0.00	0.00	725.00	0.00	0.00	15.00	0.00	0.00	133
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
RRBs	2636.00	1.00	0.04	2613.00	7.00	0.27	4405.00	1.00	0.02	1987
<b>Sub- total</b>	<b>35622.00</b>	<b>998.00</b>	<b>2.80</b>	<b>40239.00</b>	<b>234.80</b>	<b>0.58</b>	<b>40000.00</b>	<b>101814.00</b>	<b>254.54</b>	<b>28842</b>
<b>OTHERS</b>										
CBs/SFB/UCB	262781.00	251069.00	95.54	176322.00	52780.73	29.93	79502.00	125081.00	157.33	24386.00
DCCBs	17168.00	0.00	0.00	7307.00	0.00	0.00	17511.00	0.00	0.00	3003.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	34040.00	8576.00	25.19	23985.00	6595.04	27.50	9587.00	11683.00	121.86	4673.00
<b>Sub- total</b>	<b>313989.00</b>	<b>259645.00</b>	<b>82.56</b>	<b>207614.00</b>	<b>59375.77</b>	<b>28.60</b>	<b>106600.00</b>	<b>136764.00</b>	<b>128.30</b>	<b>32062.00</b>
<b>Total Priority sector</b>										
CBs/SFB/UCB	8882698.00	7132958.00	80.30	10074578.00	8529843.96	84.67	11483346.00	8634330.00	75.19	12528509.00
DCCBs	2419549.00	1287819.00	53.23	2747896.00	1254974.98	45.67	3158388.00	1165526.00	36.90	3316297.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1385751.00	596891.00	43.07	1521056.00	572771.45	37.66	1659239.00	505435.00	30.46	1776930.00
<b>PS Total</b>	<b>12687998.00</b>	<b>9017668.00</b>	<b>71.05</b>	<b>14343530.00</b>	<b>10357590.39</b>	<b>72.21</b>	<b>16300973.00</b>	<b>10305291.00</b>	<b>63.22</b>	<b>17621736.00</b>
<b>Total of Non Priority sector</b>										
CBs/SFB/UCB	446955.00	579115.00	1295.68	382498.00	3541210.66	925.81	1111335.00	1283982.00	115.54	1190507.00
DCCBs	22955.00	0.00	0.00	9033.00	7207.42	79.79	1573.00	1567.00	99.62	1880.00
DCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	37736.00	77168.00	204.49	26854.00	66928.94	249.23	101709.00	9603.00	9.44	110891.00
<b>Sub- total</b>	<b>507646.00</b>	<b>5868283.00</b>	<b>1155.98</b>	<b>418385.00</b>	<b>3615347.02</b>	<b>864.12</b>	<b>1214617.00</b>	<b>1295152.00</b>	<b>106.63</b>	<b>1303278.00</b>
<b>Total GLC (Priority sector + Non Priority sector)</b>										
CBs/SFB/UCB	9329653.00	12924073.00	138.53	10457076.00	12071054.62	115.43	12594681.00	9918312.00	78.75	13719016.00
DCCBs	2442504.00	1287819.00	52.73	2756929.00	1262182.40	45.78	3159961.00	1167093.00	36.93	3318177.00
DCARDBs	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1423487.00	674059.00	47.35	1547910.00	639700.39	41.33	1760948.00	515038.00	29.25	1887821.00
<b>Total GLC</b>	<b>13195644.00</b>	<b>14885951.00</b>	<b>112.81</b>	<b>14761915.00</b>	<b>13972937.41</b>	<b>94.66</b>	<b>17515590.00</b>	<b>11600443.00</b>	<b>66.23</b>	<b>18925014.00</b>

Source: SLBC

**ANNEXURE III**  
**Critical Infrastructure Requirements in the District**  
**(As identified in PLPs)**

(Amount ₹. lakh)

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
Agar Malwa	Agar	Ralayati Barrage	Irrigation Project	120 Ha	300.00
		Aahu Medium Tank		5260 Ha	18389.40
	Barod	Barothi Kalan Barrage		525 Ha	890.00
	Susner	Lohariya Tank		140 Ha	420.00
		Main Tank		370 Ha	950.00
Alirajpur	Jobat	Thapari – Gunjeri – Nimthal Road	Rural Connectivity	1 No.	181.08
	Udaipur	Chhota Itara – Tokariya Jhiran – Ekthadi road		1 No.	414.77
	Alirajpur	Indawan – Phata Dam Road		1 No.	188.89
	Katthiwada	Kadwal main road – Holi phaliya Road		1 No.	85.37
	Bhabara	Bada Bhawata – Behadawa Holi Phaliya Road		1 No.	184.75
Anuppur	Jaithari	Bridge on the road Cholna to Pedor	Bridge	1 No.	1496.94
Ashoknagar	Ashoknagar	School	Social Infrastructure	1 No.	100.00
	Chanderi			1 No.	100.00
	Isagarh			1 No.	100.00
	Mungaoli			1 No.	100.00
	Ashoknagar	Hospital/Clinics	Social Infrastructure	1 No.	100.00
	Chanderi			1 No.	100.00
	Isagarh			1 No.	100.00
	Mungaoli			1 No.	100.00
Balaghat	Bhatera	Water Supply Project	Drinking Water supply Project	1 No.	3494.00
Barwani	Sendhwa	Milk Chilling Plant	Agri - Infrastructure	1 No.	50
	Niwali & Pansemal	Artificial Insemination Centre	Animal Husbandry	2 Nos.	15
	Sendhwa	Tomato Processing Unit	Food Processing	1 No.	56
Betul	Betul	Betul Khedli route Karbala ghaat	Bridge	75.00 m	400.00
		Ghogri Irrigation Project	Irrigation Project	9990 ha	31886.00
		Gadha Medium Irrigation Project		8500 ha	30752.00
		Medha Medium Project		5800 ha	28671.00
	Ghoradongri	Saataldehi Medium Irrigation Project		3000 ha	100592.00
	Amla	Morkha to Kohepaani-Brahmani route	Rural Connectivity	6.60 Km	405.89
	Betul	Andariya to Sasundra		6.45 Km	619.11
		Bundella to Ratanpur Jaitapur route		6.30 Km	599.10
	Bhainsdehi	Pusli to Dhanora		5.00 Km	509.92
	Ghoradongri	Chudiya to Chuna huzuri		7.50 Km	882.48
	Multai	Jaam naandbohi doobri lenda gondi		6.60 Km	486.76
Bhind	Gohad	Ripening Chamber, AC Flower Mandi	Horticulture Development	1 No.	30
	Bhind	Soil Testing Lab	Other Agri-Infrastructure	1 No.	100
	Bhind, Gohad, Mehgaon	Water Testing Lab		3 No.	45
Burhanpur	Burhanpur	Primary Health Centre	Social Infrastructure	10 No.	700.00
	Khaknar	Primary Health Centre		7 No.	490.00
	Burhanpur & Khaknar	Upgrading slaughter houses	Animal Husbandry	1 No. each for 100 big animals	600.00
	Burhanpur	Watershed	Watershed Development	2000 ha	360.00
	Khaknar			2000 ha	360.00
Chhatarpur	Buxwaha	Bajna-Nayakheda-Jatashankar Road	Rural	17.20 Km	860.00
		Bajna-Nayakheda-Jatashankar Road	Connectivity	17.20 Km	860.00

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
	Gaurihar	Chandla – Sarvai –Gaurihar Road		21.40 Km	1070.00
		Chandla – Sarvai –Gaurihar Road		21.40 Km	1070.00
	Nowgong	Nowgong-Baldevgarh Road		14.00 Km	8370.60
		Nowgong-Baldevgarh Road		14.00 Km	8370.60
Chhindwara	Chhindwara, Chaurai, Amarwada, Harrai, Parasiya, Sausar and Mohkhed	Group drinking water project	Drinking water	1 No.	10394.00
	Mohkhed and Sausar	Dam	Irrigation Project	1 No.	100000.00
	Tamia, Harrai, Bichua and Mohkhed	Godown	Storage Infrastructure	48 nos.	2400.00
Damoh	All Blocks	Soil Testing Lab	Agri	7 Nos.	80.00
		Water Testing Laboratory	Infrastructure	7 Nos.	40.00
	Pathriya	Pathriya-Shahpur Bridge on Sonar River (Sonkiya Bridge)	Bridge	72 Mtr	375.00
	All Blocks	Food Processing Centre	Food Processing	7 Nos.	70.00
Datia	Damoh	Satdharu Irrigation Project	Irrigation Project	7555 Ha	31565.00
	Seondha	Drinking Water supply project in rural areas	Drinking Water supply Project	50 villages	6000.00
	Datia	Horticultural Testing Laboratories	Horticulture Development	1 No.	60.00
Dewas	Kannod	Middle School	Social Infrastructure	2 Nos.	90.00
	Dewas	Drinking Water Supply	Multi Village Drinking Water Supply	1 No.	7800.00
	Bagli	Power Substation	Power Supply	1 No.	100.00
		Tracking, Sight Seeing	Rural Tourism	1 No.	300.00
Dhar	Badnawar	Boroud-Sogaad Hanuman Mandir marg	Rural Connectivity	4.90Km	482.00
	Dahi	Kelvani Bholipura Marg		2.30Km	229.71
	Gandhwani	Haldi-Bhimpura Road		2.50 Km	227.51
		Lunhera road on Julvaniya Marg		2.30Km	216.08
		Balipur-Bhilatpura Lunhera Marg		5.40Km	548.53
	Kukshi	Kapasi-Lohara Road		4.00Km	249.14
		Dudhi-Bagniya Marg		6.20 Km	498.31
	Umarbandh	Aharwas Kutir-Saklada Nahar Randha Marg		3.20Km	207.42
Dindori	Umarbandh/Dharampuri	Umarbandh-Brahanpuri Dhamnod Marg		24.50Km	4259.16
	Mehandwani. Samnapur, Shahpura, Dindori	Watershed	Land & Soil Development	10	1600
	All Blocks	Automatic Weather Centre	Other – Agri Infrastructure	28	150
	Amarpur, Samnapur, Bajag	Drinking Water Project	Social Infrastructure	3	6000
	All Blocks	Primary/Middle School Digital Classroom		350	3500
	Amarpur, Samnapur, Bajag	Primary Health Centre		30	100
	All Blocks	Agri Storage (Up gradation)		70000 MT	2800
	Mehandwani. Samnapur,	Lift Irrigation Project	Water Resource & Irrigation	400 Ha	600

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
	Shahpura, Dindori				
Guna	Guna	By Pass Road	Rural Connectivity	1 No.	1200.00
Gwalior	Bhitarwar	Drinking Water supply project in rural areas	Drinking Water Supply Project	100 villages	12000.00
	Morar	Horticultural Testing Laboratories	Horticulture Development	1 No.	60.00
	Ghatigaon	Rural Road Karahiya to Aaron cost escalation	Rural connectivity	-	5000.00
Harda	Harda	Khudiya to Morgadi		20.60 Km	1030.00
		Handiya to Gullas		16.00 Km	500.00
	Timarni	Bichapur to Godagon		16.00 Km	1300.00
		Bothi to Gawasen		12.00 Km	599.10
		Vangram Malegaon to Dhundri		6.00 Km	509.92
Hoshangabad	All blocks	Veterinary PHC	Animal Husbandry	7 Nos.	350.00
	Bankhedi	Bridge on Dudha River	Bridge	150 m	110.00
		Construction of dam at Vill- Dharav Padav -lift irrigation	Irrigation Project	1 No.	2000.00
		Village road connectivity from Vill- MAchua keda to Jhirpa	Rural Connectivity	6.00 Km	100.00
	Hoshangabad	Village Road- Badoyiyakala to Parahdeh		3.20 Km	300.00
		Vill-Road Patlaikala to Makodiay		2.25 Km	100.00
	Kesla	Rural Road (Circular Road)		30-40 Km	400.00
	Hoshangabad	Mandi (Horticulture)	Storage and Marketing	2 Nos.	300.00
	Sohagpur	Cold storage		2 Nos.	800.00
Indore	Sanwer, Mhow & Depalpur	Soil Testing Lab	Agri Infrastructure	3 Nos.	75.00
	Sanwer, Mhow & Depalpur	Water Testing Laboratory		3 Nos.	75.00
	Indore	Ripening Chamber, Air Conditioned Flower Market	Agri-Processing & Value Chain	1 No.	500.00
		Ornamental fish farming, Training and Production center	Fisheries Development	1 No.	25.00
		Horticultural Testing Laboratories	Horticulture Development	1 No.	25.00
		Horticultural Testing Laboratories		1 No.	10.00
	Hatod	Issue of water logging in Villages (Songir, Limboda gadhi, Pala Khedi, Kharadiya, Sivni, Naahar Jhabua, Elma Jhiri, Badhiya, Buren Khedi, Haran Khedi)	Land & Soil Reclamation	12 Km	60.00
	Depalpur	Construction of black top road in villages (Shaida, Kalmer, Hemalpur, Arondakot, Khareli, Runawada, Dhania, Semda, ralayat, Akoliyapur)	Rural Connectivity	125 Km	2500.00
	Harsola, Indore	Construction of new road in forest area of villages (Bhardala, Kala Kund, Lodiya, Gunjaara, Dhavdiya, Baapardi, Imlipura, Bhattakhedi, Badiya, Manglia, Ghoda Khurd, Barlaai, Guvaadi, Dummali, Pipliya, Kushal garh and Badi Jam)		75 Km	1500.00
	Manpur	Construction of new road in forest area of villages (Goyal Khurd, Sher Kund, Chasyaa, Sejgarh, Dalya maau)		60 Km	1200.00
	Sanwer	Construction of New Road in Villages (Bavliya Kheda, shahada, Loigarh, Vyas khedi, Makodiya, Piplaai)		60 Km	1200.00

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
Jabalpur	All blocks	Veterinary Dispensary	Animal Husbandry	14 No.	150.00
	Kundam & Jabalpur	Artificial Insemination Centre		2 No.	20.00
	All Blocks	Automatic Weather Stations	Other Agri-Infrastructure	28 No.	150.00
	Shahpura	Cold Storage (Green Peas )	Cold Storage	1 No.	800.00
	Sihora & Majholi	Aanganwadi Centres	Social Infrastructure	250 No.	2500.00
	Shahpura and Patan	Food Park	Food processing	1 No.	1000.00
	Kundam	Kundam, PHC	Social Infrastructure	1 No.	65.00
	Kundam and Majholi	Primary & Middle schools		2 No.	100.00
	Shahpura	Market Yard	Marketing Infrastructure	1 No.	300.00
	Kundam	Chhitakhudri and adjoining 30 villages for 25000 ha.	Irrigation project	25000 ha	6000.00
		Dadargawan to Khamharvani	Rural Connectivity	4.00 Km	80.00
		Tilsani kundam to Navargawan		4.50 Km	90.00
	Majhauili	Chitakhudri village	Bridge	9 Km	360.00
		Majhauili-Podhi-Lamkana road 450 m.		450 m	340.00
	Majholi	Haklewa-Majhauili on Suhar river 90 m.	Bridge	90 m	70.00
		Padwar to Khitoula		5 Km	200.00
	Sehora	Ponda to Bachaiya	Rural Connectivity	14 Km	560.00
		Sehora-Kumbhi-Satdhara 190 m.	Bridge	190 m	140.00
	Shahpura	Belkhada-Kataighat 150 m. on Hiran river		150 m	110.00
	Sihora	Katra Khamariya to Manegaon Pachkundi	Rural Connectivity	3.50 Km	70.00
	Kundam	30 villages of kundam block	Rural Drinking Water Supply	30 villages	2000.00
Jhabua	Rama	Village Jhirwadiya (Barrage)	Water Resource & Irrigation	1 No.	100
	Ranapur	Village Vadalipada (Barrage)		1 No.	100
	Meghnagar	Village Rajpura (Barrage)		1 No.	100
		Village Dhund Faliya (Barrage)		1 No.	100
	Thandla	Village Devka (Barrage)		1 No.	150
		Village Palasdor (Barrage)		1 No.	200
	Ranapur	Village Bhutbarda (Barrage)		1 No.	110
	Jhabua	Village Kichlipura	Bridge	1 No.	450
	Rama	Village Dhamda	Check Dam	1 No.	80
Katni	Ranapur	Galti – Pipariwala - Dabra	Rural Connectivity	1 No.	110
	Badwara	Chili-Coriander Processing	Agri-Processing & Value Chain	20 Nos.	240.00
		Ginger/Turmeric Processing		20 Nos.	240.00
		Vegetable Processing		2 Nos.	64.00
	Bohriband	Chilly-Coriander Processing		20 Nos.	240.00
		Ginger/Turmeric processing		20 Nos.	240.00
		Vegetable Processing		2 Nos.	64.00
	Dheemarkhed a	Chili Coriander Processing		20 Nos.	240.00
		Ginger/Turmeric processing		20 Nos.	240.00
		Vegetable Processing		2 Nos.	64.00
	Katni	Chili-Coriander Processing		20 Nos.	240.00
		Ginger/Turmeric Processing		20 Nos.	240.00
		Vegetable Processing		2 Nos.	64.00
	Reethi	Chili-Coriander Processing		20 Nos.	240.00
		Ginger/Turmeric Processing		20 Nos.	240.00
		Vegetable Processing		2 Nos.	64.00
	Vijayraghavgarh	Chili-Coriander Processing		20 Nos.	240.00
		Ginger/Turmeric Processing		20 Nos.	240.00
		Vegetable Processing		2 Nos.	64.00
	Badwara	Storage Godown	Storage Infrastructure	5000 MT	150.00
	Bohriband	Cold Storage		1000 mt	60.00
		Onion Godown		1 MT	2.81

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
		Storage Godown		5000 MT	150.00
	Dheemarkhed a	Onion Godown		1 MT	2.81
		Storage Godown		5000 MT	150.00
	Reethi	Onion Godown		1 MT	2.81
		Storage Godown		5000 MT	150.00
	Vijayraghavgarh	Onion Godown		1 MT	2.81
Khandwa		Storage Godown		5000 MT	150.00
	Harsud	Teak Wood forestry	Forestry	125 ha	26.63
	Jawar of Khanwa	Micro Lift Irrigation	Lift Irrigation	26000 ha	47500.00
	Khandwa	Micro Lift Irrigation		35000 ha	70000.00
Khargone	Pandhana Khalwa & Khandwa	Watershed	Watershed Development	3000 ha	540.00
	Kasravad, Badwa	Artificial Insemination Centre	Animal Husbandry	2 Nos.	10
	Bhagwanpura	Poultry Hatchery		1 No.	30
	Khargone	Ornamental Fisheries	Fisheries Development	1 No.	35
Mandla	Bhagwanpura	Milk Chilling Unit	Storage Infrastructure	1 No.	50
	All Blocks	Automatic Weather Stations	Other Agri-Infrastructure	36 Nos.	216
	Ghugri - Bichhiya	Halon River – 446 Villages	Drinking Water Project	1 No.	62281
	Ghugri	Budhner River – 16 Villages		1 No.	1918
	Bichhiya	Budhner River – 53 Villages		1 No.	7912
	Nainpur	Thawar River – 53 Villages		1 No.	4547
	Mohgaon	Narmada River – 19 Villages		1 No.	3497
	Bichhiya	Narmada River – 10 Villages		1 No.	2500
	Mohgaon	Budhner River – 07 Villages		1 No.	2000
	Narayanganj & Bijadandi	Bargi Dam – 182 Villages		1 No.	16473
	All Blocks	Irrigation	Lift Irrigation Project	400 Ha	600
	Mandla	Tikarwara - Hridyanagar Bridge	Rural Connectivity	150 m	1050
	Ghugri	Kendotola Village Road	Social Infrastructure	5.00 Km	150
	Ghugri & Mawai	Primary/Middle School		50 Nos.	500
	Ghugri, Mohgaon & Mawai	Primary Health Centre		30 Nos.	100
Mandsaur	All blocks	Soil Testing Lab	Agri Infrastructure	5 Nos.	1000.00
		Water Testing Laboratory		5 Nos.	450.00
	Bhanpura	Hatcheries and Marketing, transport infrastructure		2 Nos.	250.00
	Mandsaur	Flower Mandi		1 No.	1000.00
		Milk Processing & Marketing Plant		2 Nos.	500.00
		Terminal Market		1 No.	100.00
	Malhargarh	Avnakachariya to Harsol	Rural Connectivity	1 Km	100.00
	Mandsaur	Agri-Processing & Value Chain	Chilling plants	5 Nos.	1000.00
	Bhanpura	Ornamental Fisheries Training Cum Production Center - Bhanpura	Fisheries Development	1 No.	100.00
	All blocks	Agri-Processing & Value Chain	Food Processing	10 Nos.	1000.00
	Mandsaur, Garoth and Bhanpura	Horticultural Testing Laboratories	Horticulture Development	3 Nos.	1000.00
	Mandsaur	Market Yard	Marketing Infrastructure	1 No.	50.00
	Bhanpura	Irrigation	Micro Irrigation project	189 ha.	74661.00
	All blocks	Onion Godown	Storage Infrastructure	10 Nos.	350.00



District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
	Garoth and Bhanpura	Rural Infrastructure	Training center	2 Nos.	2000.00
Morena	Ambah	Social Infrastructure	Rural Drinking Water Supply	50 Villages	6000
Narsinghpur	Chavarpatha	Dilthari - Kotia	Bridge	-	6000.00
	Gadarwara	Mau to Adgaon Road	Rural	4.10 km	317.61
	Gotegaon	Bagaspur Gortala Joteshwar Marg	Connectivity	9.20 km	716.51
Neemuch	Neemuch	Terminal Market	Agri Infrastructure	1 No.	45.00
	Neemuch and Jawad	Milk Processing & Marketing Plant		3 Nos.	1000.00
	Jawad	Processing Centre	Bulk Milk cooler	1 No.	25.00
	Manasa	Poultry Hatcheries and Marketing	Animal Husbandry	2 Nos.	25.00
	All Blocks	Horticultural Testing Laboratories	Horticulture Development	3 Nos.	1000.00
	Neemuch	Deepening of ponds	Irrigation Project	500	250.00
		Market Yard	Marketing Infrastructure	1 No.	25.00
	All blocks	Onion godown	Storage Infrastructure	100	350.00
Niwari	Niwari	Supply And Installation Of Weigh Bridge Pitless 60 Ton Capacity With Complete Civil Work Related To Weigh Bridge For Weighment Of Vehicle At Niwari	Agri-Marketing	40000 MT	12.00
		Udaipura Hospital to Bhuaara Niwari	Rural Connectivity	7.40 Km	412.32
Panna	Ajaigarh	Chili coriander processing	Agri-Processing & Value Chain	5 Nos.	60.00
		Ginger/Turmeric processing		5 Nos.	60.00
		Vegetable Processing		2 Nos	64.00
		Oil Mill		2 Nos	40.00
	Gunnor	Chili-Coriander Processing		5 Nos.	60.00
		Ginger/Turmeric Processing		5 Nos.	60.00
		Vegetable Processing		2 Nos	64.00
		Oil Mill		2 Nos	40.00
	Panna	Chili-Coriander Processing		5 Nos.	60.00
		Ginger/Turmeric Processing		5 Nos.	60.00
		Vegetable Processing		2 Nos	64.00
		Oil Mill		2 Nos	40.00
	Pawai	Chili-Coriander Processing		5 Nos.	60.00
		Ginger/Turmeric Processing		5 Nos.	60.00
		Vegetable Processing		2 Nos	64.00
		Oil Mill		2 Nos	40.00
	Shahnagar	Chili coriander processing		5 Nos.	60.00
		Ginger/Turmeric processing		5 Nos.	60.00
		Vegetable Processing		2 Nos	64.00
		Oil Mill		2 Nos	40.00
	Ajaigarh	Cold Storage	Storage Infrastructure	1000 MT	60.00
		Onion Godown		50 Nos	142.50
		Storage Godown		5000 MT	150.00
	Gunnor	Cold Storage		1000 MT	60.00
		Onion Godown		50 Nos	142.50
		Storage Godown		5000 MT	150.00
	Panna	Cold Storage		1000 MT	60.00
		Onion Godown		50 Nos	142.50
		Storage Godown		5000 MT	150.00
	Pawai	Cold Storage		1000 MT	60.00
		Onion Godown		50 Nos	142.50
		Storage Godown		5000 MT	150.00
	Shahnagar	Cold Storage		1000 MT	60.00
		Onion Godown		50 Nos	142.50
		Storage Godown		5000 MT	150.00

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
Raisen	Badi	Rural raod – Amarawad- Chandrapura –Mokalwada Palkashri	Rural Connectivity	7.00 Km	910.59
		Rural Road- Bharkach- Kishanpur- Dheharikala- Dhandla-Mankapur		10.00 Km	1249.44
		Rural Road- Gadarwas – Kishanpur		4.30 Km	521.69
		Rural Road Badodiya to Nagpur Khapariyakala		7.00 Km	838.05
	Sanchi	Rural Raod Vill- Bhulantola to Bavliya Imliya		2.50 Km	150.00
		Rural Road Mahalpurphata to Kishanpur Dehagaon		4.00 Km	300.00
	Silvani	Mahua Kheda to hanuman Mandir		2.00 Km	99.34
Rajgarh	Khilchipur, Jeerapur	Drinking Water Supply Project	Drinking Water & Sanitation	2 No.	1200.00
	Jeerapur	Horticulture Labs (Seed, Nutrients etc)	Horticulture Development	1 No.	60.00
	Bayavra	Ripening Chamber, AC Mandi		1 No.	100.00
Ratlam	Alote	Aligarh Talaab	Irrigation Project	130 Ha	453.43
	Bajna	Parnala Talaab		490 Ha	1461.59
		Hadka Talaab		170 Ha	423.41
		Sangesara Talaab		150 Ha	262.50
	Jaora	Gujar Bardiya Talaab		155 Ha	576.72
	Piploda	Maachun Talaab No 2		1640 Ha	5708.39
		Indrapuri Barrage		160 Ha	253.75
	Ratlam Rural	Bibdod Talaab		100 Ha	300.00
		Ghatwas Talaab		235 Ha	705.00
	Sailana	Devla Barrage		720 Ha	1200.00
		Natwarpura Talaab		335 Ha	1002.00
Rewa	Sirmour	Food Processing Plant (Big)	Agri Processing and Value Chain	1 No.	2000.00
	Java	Cream Separator Plant	Animal Husbandry	1 No.	50.00
	Rewa	Feed Plant		1 No.	200.00
	Teothar	Animal Fodder Plant		1 No.	100.00
	Rewa	Cold Storage (5000 MT)	Storage Infrastructure	1 No.	500.00
Sagar	Banda	Sitanagar Irrigation Project	Irrigation Project	-	44441.00
	Bina	Dankhedi-Bina bridge on Bina River	Rural Connectivity	1 No.	675.00
	Deori	Rasena to Bharaiya road		1 No.	330.41
		Deori-Rasena Road		1 No.	735.11
	Jaisinagar	Bansa-Padrai bridge on Dhasan River		1 No.	390.00
	Kesli	Main Road-Tada village bridge on Sunar river		1 No.	206.00
	Malthone	Besra-Dugahakala- Talapar bridge on Naren River		1 No.	280.00
	Rahatgarh	Naraoli-Nagna bridge on Dhasan river		1 No.	475.00
Satna	Majhagavan	Bridge between Birsinghpur- Patnakalan	Bridge	60 M	166.92
	Maihar	Bridge between NH-7 to Tighra		39.42 M	136.45
		Bridge over Tamas river between NH-7 to Hinauta kala		75 M	208.62
		Road from NH7 to Sonbarsa		5.33 Km	265.34
	Ramnagar	Road from Jigna to Gangasagar	Rural Connectivity	0.90 Km	50.98
		Road from Jigna to Pipri Kothar		1.2 Km	55.62
		Road from Jigna to Pipri Uttar		1.5 Km	80.28
Sehore	Ashta	Custard Apple processing	Agri-Processing & Value Chain	20 Nos.	240.00
	Nasrullaganj	Middle School	Social Infrastructure	2 Nos.	90.00
	Ashta	Drinking Water Supply	Multi Village	1 No.	7200.00
	Ichhawar	Drinking Water Supply	Drinking Water	1 No.	5600.00
	Sehore	Drinking Water Supply	Supply	1 No.	7800.00
Seoni	Barghat	Centralized Hatchery	Fisheries Development	13 Fisherma	60.00

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
				n Societies	
	Ghansor	Micro irrigation	Irrigation Project	270.00 ha	7500.00
Shahdol	Beohari	Bridge on Katni - Beohari Road (Sone River)	Bridge	1 No.	2914.39
		Bridge on Samaritola-Beohari Road (Sutariha Nalha)		1 No.	262.76
Shajapur	Shujalpur	Veterinary Clinic	Animal Husbandry	1 No.	16.00
	Mohan Badodiya	Veterinary Clinic		1 No.	16.00
	Shajapur	Veterinary Clinic		1 No.	16.00
	Kalapeepal, Shujalpur, Mohan Badodiya, Shajapur	Fish Market	Fisheries Development	4 No.	45.00
	Shajapur	Storage Infra for Fisheries		1 No.	12.00
		Kisaan Bhavan	Other Infra	1 No.	82.00
	Kalapeepal, Shujalpur, Mohan Badodiya, Shajapur	Agro Nursery	Plantation & Forestry	4 No.	100.00
	Shajapur	Farmer's Training Institute	Training Centre	1 No.	45.00
Sheopur	All Blocks	Soil Testing Lab	Agri	3 Nos.	40.00
		Water Testing Laboratory	Infrastructure	3 Nos.	15.00
		Processing Center	Food & Agro Processing	3 Nos.	30.00
		Horticultural Testing Laboratories	Horticulture Development	3 Nos.	75.00
	Sheopur	Pahargarh Medium Project	Irrigation Project	1 No.	9000.00
		Lodhi Kund Irrigation Project		1 No.	4500.00
		Chantikheda Pond		1 No.	40028.00
		Bordadev to Makdavada	Rural Connectivity	1 No.	180.00
		Jainikhed Bawdi to Behrawada		1 No.	360.00
		Jarela to Vitthalpur		1 No.	90.00
		Rannod to Sonthava Marg		1 No.	480.00
	Vijaypur	Kadwai to Daharda		1 No.	240.00
		Vijaypur-Semai Road to Kheda Hanuman		1 No.	193.57
		Kathon to Baased		1 No.	216.00
Shivpuri	All Blocks	Soil Testing Lab	Agri	8 Nos.	100.00
		Water Testing Laboratory	Infrastructure	8 Nos.	45.00
	Karera	Submerged bridge over the Mahuar River in km 2/4 of the Sirsaud-Toda road	Bridge	1 No.	499.40
	All Blocks	Processing Center	Food & Agro Processing	8 Nos.	160.00
	Shivpuri, Karera, Pichhore & Badarwas	Horticultural Testing Laboratories	Horticulture Development	4 Nos.	100.00
	Pichhore	Sanghta (ऐर) Medium Irrigation Project	Irrigation & Water supply	1 No.	14545.00
		Mukhazhir Minor Irrigation Project	Minor Irrigation Project	1 No.	1696.12
	Kolaras	Pali-Rajgarh Pond Project	Pond	1 No.	2450.00
	Badarwas	Seeghan Pond		1 No.	1933.25
	Pohari	Thevala Pond Project		1 No.	582.00
	Karera	Village Silra to Nakora Road	Rural Connectivity	1 No.	315.00
		Thanra Tirahe to Jargaon Chak		1 No.	180.00
		Old Dinara to Pichhore Road		1 No.	225.00

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
	Pichhore	Village Baniyani to Karangarh Road		1 No.	180.00
		Leda to Toriyakalan Marg		1 No.	180.00
		Tighari to Dhuai Marg		1 No.	450.00
		Village Badli to Piparoda Ubari		1 No.	630.00
	Karera	Nichrola Stop Dam	Water Resource & Irrigation	1 No.	279.00
		Jujhai Stop Dam		1 No.	313.52
	Narwar	Kanthegeera Stop Dam		1 No.	323.10
	Pichhore	Patai Ghat Stop Dam		1 No.	311.40
		Beelwara Stop Dam		1 No.	332.48
	Pohari	Fulipura Stop Dam		1 No.	295.02
		Berja Stop Dam cum Kajwe		1 No.	329.70
Sidhi	Kusmi	Road Bedoura to Karauti	Rural Connectivity	3.15 Km	128.68
		Road Belha Mahua to Manwari		5.35 Km	230.12
		Road Duhukuriya to Nawanagar		4.8 Km	191.75
		Road Rampur to Dadariha		3.325 Km	145.17
	Majholi	Road Madwas to Amoharadol		3.305 Km	203.69
	Sihawal	Road Amiliya-Sihawal to Ramnagar Kala		4.5 Km	172.11
		Road Mayapur-Khuteli to Odra		4.0 Km	165.74
		Saro Kala Dandi Road		4.675 Km	258.68
Singrauli	Deosar	Food Processing Plant (Big)	Agri Processing and Value Chain	1 No.	1000.00
	Chitrangi	Feed Plant	Animal Husbandry	1 No.	200.00
	Baidhan	Cold Storage	Storage	5000 MT	500.00
		Pack House	Infrastructure	100 MT	50.00
Tikamgarh	Jatara	Luhargaon Bamhori Khera (Khar Bamhori) Siddh Ganesh Road	Rural Connectivity	12.00 Km	588.56
		Luhargaon Bamhori Khera (Khar Bamhori) Siddh Ganesh Road		12.00 Km	588.56
Ujjain	Ujjain, Khachrod, Mahidpur, Tarana, Ghatiya, Badnagar	Soil Testing Lab	Agri Infrastructure	6 Nos.	150.00
	Ujjain, Khachrod, Mahidpur, Tarana, Ghatiya, Badnagar	Water Testing Laboratory		6 Nos.	150.00
	Ujjain	Ripening Chamber, Air Conditioned Flower Market	Agri-Processing & Value Chain	1 No.	500.00
		Ornamental fish farming, Training and Production center	Fisheries Development	1 No.	25.00
		Horticultural Testing Laboratories	Horticulture Development	1 No.	25.00
Umaria	All Blocks	Automatic Weather Centre	Agri Infrastructure	12 Nos.	60.00
		Veterinary Clinic	Animal Husbandry	6 Nos.	150.00
	Karkeli & Pali	Artificial Insemination Centre		2 Nos.	20.00
	All Blocks	Aanganwadi Centres	Social Infrastructure	75 villages	700.00
	Karkeli	Primary Health Centre		1 No.	65.00
	Pali & Manpur	Primary/Middle School		2 Nos.	100.00
	Manpur	Market Yard/Sub-Mandi	Marketing Infrastructure	1 No.	300.00
	Pali	Dongra Tank	Medium Irrigation project	549 Ha	2000.00
	Karkeli	Kalda – Machheha, Johila River	Rural Connectivity	40.00 m	80.00
	Manpur	Jhal – Jhatitola		60.00 m	100.00

District	Block	Name of Project	Activity/Nature of Project	Physical Units	Estimated Cost
	Karkeli	Drinking water Supply	Rural Drinking Water Supply	15 Villages	2000.00
		Cold Storage	Storage Infrastructure	1 No.	400.00
Vidisha	Rusali Surai	Stop Dam	Irrigation	1 No.	200.00
	Vidisha	Cancer Hospital	Social Infrastructure	1 No.	1300.00

## **ANNEXURE IV**

### **CRITICAL INTERVENTIONS REQUIRED IN VARIOUS SECTORS/SUB SECTORS**

#### **1. Agriculture**

- Financing can be done under Bankable Model Projects/Area Development Schemes prepared by NABARD, to enhance ATL. Branch wise target should be allotted to enhance ATL financing.
- Banks should make all efforts to cover all PM-KISAN beneficiaries within the ambit of KCC. KCC for AH and fisheries also to be extended by the banks.
- 100% coverage under Rupay-KCC in the State especially for SF/MF. Banks may consider waiving off the charges, if any applicable to KCC or Crop Loan for SF/MF.
- Organic farming needs to be promoted in rain fed areas considering its growth potential.
- Integrated farming needs to be promoted especially dairy with unit size of 05-10 animals as this will give rise to a sustainable ecology.
- Ridge & farrow irrigation system needs to be promoted along with drip & sprinkler to optimize water resources. Central\State Government have many schemes but utilization is low due to lack of awareness. Periodic meetings should be held to educate stake holders for better off-take of various schemes.
- To bring uniformity and reduce disparity in SOF, SLTC may rationalize the SoF recommended by DLTCs such that it may have uniformity at least in the districts falling in same agro climatic zone to avoid under or over financing. Further, there may be provision of extra 10 % for progressive farmers who adopt modern farming practices viz Precision/Integrated farming, Greenhouses etc.
- To enhance coverage under PMFBY, village level land and farmer mapping to be carried out at PMFBY portal. There should not be any delay in processing crop insurance claims of the farmers to avoid distress.
- To boost JLG financing, awareness and training programme for bankers to be conducted.
- Farmers to be educated on benefits of Soil Health Cards and distributed to farmers for recording micro and macro nutrient content of soil after its testing.
- Agriculture Department or Krishi Vigyan Kendra (KVKs) should promote different farming methods so that farmers can change their farming practices from traditional to progressive. Precision farming, green house farming etc are such examples.
- Pack House for fruits and vegetables in which washing, sorting, grading and packaging etc. facilities are available should be established in various horticulture zones of the state.
- NBFCs are tapping financing of farm machineries because of reluctance and delay by the banks in processing of such applications which affect the business of commercial banks and RRBs. Banks need to take progressive farmers into confidence which will not only help in increasing bank's business but also help farmers in growing their activities.
- To establish hubs of large agriculture equipment by converting PACS into MSC.
- Promotion of mini millet processing units in tribal and other regions to boost nutrition and sustainable agriculture.

#### **2. Water Resource, Water Conservation,/Infrastructure planning & Farm Mechanisation**

- Cluster/Area based scheme to be prepared for financing micro irrigation for lifting water from the chak area.

- Irrigation Dep't to popularise Drip and Micro Irrigation in Command areas of irrigation projects completed and explain the benefits of proper water utilisation and banks to come forward to lend to such projects.
- Banks should plan separate road map for credit disbursement in areas where irrigation facilities have improved substantially. Improvement in irrigation facilities denotes higher agriculture potential and need for credit which is essential to increase productivity and income of the farmers.
- To bring sustainability in agriculture farmers must be encouraged to make use of solar/energy efficient pump sets in the fields for irrigation. Exploitation of ground water to be regulated.
- Water User's Associations to be formed in all the completed irrigation projects to take care of their continued maintenance.
- Creation of awareness on efficacy of Drip/sprinkler system along with soil Health through FC, RSETI, FLC, etc.
- Block level demo model farm to be developed which will include micro irrigation, solar, integrated farming, etc.
- Youth to be trained and provided bank loan for maintenance of farm equipment's. Start-up culture may be promoted in farm mechanization sector. They can also act as counsellor to the farmers for bringing mechanization in the fields.
- Allocation under Government sponsored Custom hiring scheme to be enhanced. The scheme to concentrate more in districts where the CD ratio is low.
- The status of electrification and power supply should be strengthened. Special emphasis on low energy consumption pump set is needed to balance the cost of farming

### **3. Plantation & Horticulture, Land Development, Watershed, Soil Conservation Forestry and Waste Land**

- FPO financing/cluster financing of Horticulture/Forestry projects to be considered based on the soundness of the business plan.
- Banking related data on credit linked projects with subsidy sponsored by State Government needs to be strengthened and furnished to the State Government on a regular basis.
- Agripreneurs may be encouraged to set up Agri- Clinics and Agri-Business Centres in rural areas for providing extension services and technology transfer to farmers
- Feed and Pasture Development units to be setup across the state.
- Rain Water Harvesting and multipurpose investment may be done for large scale financing on Agriculture Pond
- Make arrangements for farmers training/exposure visit for promoting Horticulture
- Investments in AYUSH can bring a revolution in farming of medicinal plants.
- KVKs and AUs to disseminate improved technology to the farmers' fields. The technology of multi species/high density cropping systems will increase the productivity per unit area.
- Bamboo cultivation is one of the way to increase income of the farmers and should be encouraged to grow them in the periphery or part of their agricultural land. Bamboo can be harvested in 05 years and commonly used for making household and commercial products which can add to farmer's income.
- There is a need to establish and promote local mandis at panchayat and block levels and link them digitally (e-GrAMS).
- Landless entrepreneurs who are otherwise interested in undertaking horticulture, may be facilitated to take land on lease to promote horticulture including poly house cultivation.
- Commercial production of organic inputs may be encouraged by NGOs/Farmers club etc.

#### **4. Animal Husbandry – Dairy, Poultry, Sheep/Goat, Bullock and Fishery**

- To ensure availability of good quality animals, new breeding farms to be established and strengthen the infrastructure of existing State Breeding farms.
- Fodder cultivation to be considered as an integral part of financing of Dairy farming projects.
- Establishment of district level infrastructure for training beneficiaries in scientific rearing of livestock. Strengthening of dairy processing infrastructure in Cooperative Sector.
- Insurance policy in Animal Husbandry sector to be framed on the lines of PMFBY
- To establish/strengthen infrastructure for supply of fingerlings, fish feed, etc.
- Establishment of Training infrastructure in potential districts to train beneficiaries in fish farming, feed management, disease management, cage culture, etc.
- Establishment of Private Veterinary Clinics with AI facility and private cattle and buffalo breeding farms in rural areas by providing incentives and financial support to unemployed veterinary graduates.
- Integrated farming of Local poultry breeds (Kadaknaath) and Goatery can be promoted as low cost enterprise.

#### **5. Agri Infrastructure- Storage Godown; Food & Agro Processing and MSME**

- Micro warehouse with a capacity ranging from 100 to 500 MT may be propagated at the Panchayat level, which will benefit the small farmers.
- Farmers may form Producer Groups (FPOs/FPCs) to aggregate their product and deal with organised buyers for selling and sellers for availing benefits of bulk purchases.
- Activities like soya processing which offer good scope for employment generation and export earnings, may be considered as core activities as the state is the largest producer of soyabeans. Similarly, state is a major producer of wheat, pulses (including gram) and other oilseeds, thus offering good scope for units based on these commodities.
- Both Govt of India as well as Govt of Madhya Pradesh may create infrastructure in terms of power, water, transport, silos, cold storage etc. This will also ensure continuous supply of raw material needed for the growth of the agro processing industry.
- Create awareness on the facilities available in Designated Food Parks/Agro Processing Clusters so that more individual units are established.
- The entrepreneurial capabilities of the sector owners may be improved further by giving them the necessary training and exposure. Skills of workers at all levels may be upgraded.
- For a consistent and healthy growth of the sector, proper and appropriate backward and forward linkages need to be ensured.
- The working capital as well as investment needs of Medium, Small and Micro enterprises, and artisan/handicraft units should be adequately met in hassle free manner.
- Units that convert agricultural waste and urban waste into fertilizer should be encouraged. Government should pay special attention to the problem of industrial sickness.
- 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.
- Promotion of Off Farm Producer Organizations in the identified clusters with handloom and handicraft works as their core or sub-core activities.
- Activities like garment making, leather products, silk reeling which offer good scope for employment generation and export earnings, may be considered as core activities and given the needed attention by the Government



- The entrepreneurial capabilities of the sector owners may be improved further by giving them the necessary training and exposure. Ensuring bank finance to start-ups and first generation entrepreneurs trained under entrepreneurship/skill development programmes.
- 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. will give a thrust to this sector.
- Government of India have set up Agriculture Infrastructure Fund (AIF), banks may promote financing under the same for strengthening agriculture infrastructure.

## **6. SHG- BLP**

- Training, capacity building and exposure visits for the bankers may be arranged by the SRLM/NABARD to understand the needs of JLG financing and facilitate quick credit linkage.
- DCCBs and RRBs to take up financing SHGs/JLGs on larger scale. SBI & MPGB/MGB has entered into an MoU with NABARD at state level to finance SHGs in the state.
- Training programme for govt officials so as to sensitise them to form bankable SHGs and provide support to the banks in recovery of loans.
- Capacity building of SHG and JLG for enabling them to undertake economic activities.
- Conduct of NGOs/Banks interface meets to sort out the operational issues in the SHG Bank linkage programme.
- NABARD has rolled out E-shakti project in the state. Bank may avail the facility of digitally maintaining and record keeping of SHGs using E-shakti portal and App. (Ref: <https://eshakti.nabard.org/Aboutus.aspx>).

## **7. Renewable Energy**

- Development of solar grids to tap solar potential for home lights, irrigation, agriculture equipment like sprayer etc.
- Government may consider it mandatory to make use of solar energy in hotels, lodges, office premises, schools etc. for hot water geysers, street lights etc. which can help in reducing carbon emission.
- Integrated farming with bio gas units may be promoted by the agriculture department, farmers may be incentivized for such initiatives.

## **8. Collectivization of Agriculture Produce for Enhancing Farmer's Income**

- State Govts may adopt suitable policy to promote and support FPOs and designate a nodal department for its implementation by bringing synergy among various stakeholders .
- Commodity clusters/production hubs suitable under different agro-climatic conditions may be identified in each district and complete value chain may be developed around that with FPO as back-end enabler for production, aggregation, value addition and marketing of produce
- Govt .may establish FPO Incubation Centres in each cluster with technical support of the Agricultural Universities/ICAR Institutions for providing technical handholding to FPOs for their business development to achieve sustainability.
- For FPOs already on boarded on e-NAM platform, the state nodal department may facilitate for direct marketing and necessary back-end logistics may be provided for easy movement of the agricultural produce.
- Digital linking of FPOs with buyers, sellers and transport agencies for real time and online marketing of farm produce for better price realization may be encouraged through

appropriate policy interventions.

- The Ministry of Corporate Affairs )MCA (may consider incorporating suitable relaxation in the Companies Act to make provision for limited equity participation of value chain service provider in the Company with certain ceiling to ensure that decision making power remains with primary producers.
- FPOs may be exempt from statutory and regulatory compliances as also from payment of penalties on default in certain compliances relating to timeline for filing of returns, maintenance of registers, etc., for a period of at least 5 years from the date of registration to enable them to adjust to the regulatory business environment, stabilize operations under "ease of doing business "and get equipped with various statutory/non-statutory provisions of the companies Act.

## ABBREVIATIONS

ACABC	Agri Clinics & Agri Business Centres	FIF	Financial Inclusion Fund
Ach./Ach'ment	Achievement	FITF	Financial Inclusion Technology Fund
AEZ	Agri-Export Zone	FLC	Financial Literacy Centres
APEDA	Agricultural and Processed Food Products Export Development Authority	FLCC	Financial Literacy and Credit Counseling Centre
ASSOCHAM	The Associated Chambers of Commerce & Industry of India	FC	Farmers Club
AGMARK	Agricultural Produce (Grading & Marking)	FM	Farm Mechanisation
AH Dept.	Animal Husbandry Department	FTTF	Farmers Technology Transfer Fund
AI	Artificial Insemination	GCA	Gross Cropped Area
AMY	Agricultural Market Yard	GCC	General Credit Card
APMC	Agricultural Produce Marketing Committee	GDP	Gross Domestic Product
ATM	Automated Teller Machine	GIS	Geographical Information System
ATMA	Agriculture Technology Management Agency	GTZ	Gesellschaft für Internationale Zusammenarbeit
BC/BF/BCA	Business Correspondent/Business Facilitator/Business Correspondent Agent	ICDP	Integrated Cereal Development Programme
BDP	Business Development Plan	GLC	Ground Level Credit
BEE	Bureau of Energy Efficiency	GoI	Government of India
BIS	Bureaus of Indian Standards	GoMP	Government of Madhya Pradesh
BL	Bank Loan	GP	Gram Panchayat
BLBC	Block Level Bankers Committee	GW	Groundwater
BoD	Board of Directors	Ha/ha	Hectare
BW	Borewell	ha.m.	Hectare Metre
CADA	Command Area Development Authority	HDI	Human Development Index
CAT	Capacity building for Adoption of Technology	ICT	Information & Communications Technology
CB COW	Crossbred cows	HP	Horse Power
CBO	Community Building Organisation	HYV	High Yielding Variety
CBs	Commercial Banks	IPM	Integrated Pest Management
CBS	Core Banking Solution	ITI	Industrial Training Institute
CCB/DCCB	District Central Co-operative Bank	JFMC	Joint Forest Management Committee
CD	Credit Deposit	JLG	Joint Liability Group
CDF	Cooperative Development Fund	JNKVV	Jawaharlal Nehru Krishi Vishwa Vidyalaya
CEDMAP	Centre for Entrepreneurship Development Madhya Pradesh	ISOPOM	Integrated Scheme for Oil seeds, Pulses, Oilpalm, and Maize
CII	Confederation of Indian Industry	JNNSM	Jawaharlal Nehru National Solar Mission
CISS	Capital Investment Subsidy Scheme	KVIB	Khadi & Village Industries Board
CLCSS	Credit Linked Capital Subsidy Scheme	KVIC	Khadi & Village Industries Commission
CSC	Common Service Centre	KVK	Krishi Vigyan Kendra
CSR	Corporate Social Responsibility	kw	Kilowatts
cu.m.	cubic metre	kwh	Kilowatt Hour
CWET	Centre for Wind Energy Technology	Max./Min.	Maximum, Minimum
DD	Dairy Development	LBRs	Lead Bank Returns
DEDS	Dairy Entrepreneurship Development Scheme	LTIF	Long Term Irrigation Fund
DIC	District Industries Centre	LDB	Land Development Bank
DLCC	District Level Consultative Committee	LIS	Lift Irrigation Scheme
DLTC	District Level Technical Committee	LPD	Litres per Day
DMI	Directorate of Marketing and Inspection	IWMP	Integrated Watershed Management Programme
DCARDB	District Cooperative Agriculture and Rural Development Banks	MEDP	Micro Enterprise Development Programme
DAH&VS	Department of Animal Husbandry and Veterinary Science	MFI	Micro Finance Institute
DIDF	Dairy Processing and Infrastructure Development Fund	MIF	Micro Irrigation Fund
FIDF	Fisheries & Aquaculture Infrastructure Development Fund	PF	Poultry Farming
JKFRMY	Jai Kisan Fasal Rin Maafi Yojana	PPP	Public Private Partnership

MACs	Medicinal & Aromatic Crops	PLP	Potential Linked Credit Plan
MFI	Micro Finance Institute	PRI	Panchayati Raj Institution
MFP	Minor Forest Produce	PV	Photo Voltaic
MGNREGA/ MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act	PMEGP	Prime Ministers Employment Generation Programme
MI	Minor Irrigation	PWCS	Primary Weavers Cooperative Society
MIS	Monitoring and Information System	PWD	Public Works Department
mm	milli metres	Q/Qtl.	Quintal
MMT	Million Metric Tonnes	R&D	Research & Development
MNRE	Ministry of New & Renewable Energy	RGWM	Rajiv Gandhi Watershed Mission
MoE&F	Ministry of Environment & Forests	RIDF	Rural Infrastructure Development Fund
MoRD	Ministry of Rural Development	RKVY	Rashtriya Krishi Vikas Yojna
MPCB	Madhya Pradesh Pollution Control Board	RRB	Regional Rural Bank
MPCMF	Madhya Pradesh Cooperative Marketing Federation	REDP	Rural Entrepreneurship Development Programme
MPSCDF	MP State Co-Operative Dairy Federation	SAMIS	Service Area Monitoring and Information System
MPSIDC	Madhya Pradesh State Industrial Development Corporation	NCDC	National Cooperative Development Corporation
MPSLPDC	MP State Livestock and Poultry Development Corporation	RADP	Rainfed Area Development Programme
MSME	Micro Small & Medium Enterprises	RSETI	Rural Self Employment Training Institute
MSP	Minimum Support Price	SHG-BLP	Self Help Group Bank Linkage Programme
MT	Metric Tonnes/Medium Term	SAU	State Agricultural University
NA	Not Applicable/Not Available	SC/ST	Scheduled Caste/Scheduled Tribe
NABARD	National Bank for Agriculture and Rural Development	StCB	State Cooperative Bank
NADRS	National Animal Disease Reporting System	SCC	Swarojgar Credit Card
NAPCC	National Action Plan on Climate Change	SF/MF	Small Farmer/Marginal Farmer
NDRI	National Dairy Research Institute	SFDA	State Forest Development Agency
NGO	Non-Governmental Organisation	SGSY	Swarnjayanti Gram Swarozgar Yojana
NHM	National Horticulture Mission	SHGs	Self Help Groups
NMPB	National Medicinal Plants Board	SHP	Small Hydro Power
NPCI	National Payments Corporation of India	SHPI	Self Help Promoting Institution
NRLM	National Rural Livelihoods Mission	SL/SPV	Solar Lighting/Solar Photo Voltaic
NTFP	Non-Timber Forest Produce	sq. km.	Square Kilometres
NWFP	Non-Wood Forest Produce	SRWTO	Small Road & Water Transport Operators
NWR	Negotiable Warehouse Receipt	STW	Shallow Tubewell
OPS	Other Priority Sector	SWI	System of Wheat Intensification
P&H	Plantation and Horticulture	TBO	Tree Borne Oilseeds
P/PH/PU	Physical Unit	TFG	Tenant Farmer Groups
PACS	Primary Agricultural Credit Society	TFO	Total Financial Outlay
PMGSY	Pradhan Mantri Gram Sadak Yojana	UC	Unit Cost
PACS	Primary Agricultural Credit Society	WTO	World Trade Organisation

**District Development Managers (DDMs) of NABARD – M.P. Regional Office**

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4	Avinash Tiwari	Dewas	Sehore	70007 83540	dewas@nabard.org
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24	Raja G. Iyer	Shivpuri	Sheopur	98600 98160	shivpuri@nabard.org
25	Subhash Chandra Dey	Tikamgarh & Niwari	Chhatarpur	91748 68207	tikamgarh@nabard.org
26	Manoj A. Kedare	Vidisha	Guna	96190 24742	vidisha@nabard.org

**District Development Managers (R) (DDMs {R}) of NABARD – M.P. Regional Office**

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