

EXECUTIVE SUMMARY

1. Introduction & Theme

Potential Linked Credit Plan (PLP) is a comprehensive document of the potential of the district for rural economic activities, both in physical and financial terms. This document envisages the estimation of the long-term potential of the district (in terms of physical units) in each sector of agriculture and rural development concerning the natural and human resource endowments. PLP has become a reliable reference document for the district to be used by various stakeholders of agriculture & rural development. The theme of the PLP for the year 2021-22 is the “**Collectivization of Agricultural produce for Enhancing Farmer’s Income**”.

Brief Sub-sector-wise narration of the potential assessed

- **Crop Production, Maintenance & Marketing:** - Wheat and paddy are grown in major parts of the district. Other crops grown in the district are maize, sugarcane, mustard, pulses, and vegetables. The credit potential for the activity has been estimated at ₹55140 lakh.
- **Water Resources:** -All blocks of this district are under the safe category. The credit potential for the activity in the district has been estimated at ₹718 lakh.
- **Land Development. Soil Conservation & Watershed Dev:** - There is undulating land and there is a need to take effective steps through land development for soil health improvement. The credit potential for the activity in the district has been estimated at ₹719 lakh.
- **Farm Mechanization:** - Different types of agriculture machinery and implements like tractors, combine harvesters, straw reapers; seed drills, etc. are being financed. The credit potential for the activity in the district has been estimated at ₹5189 lakh.
- **Plantation and Horticulture:** - The productivity of all the fruit crops in the district needs to be improved. Therefore, measures are required to be taken in this direction by concerned agencies. The credit potential for the activity in the district has been estimated at ₹832 lakh.
- **Forestry and Wasteland Development:** - There is a scope for improving tree density through enrichment planting and forestation on marginal and wasteland. The credit potential for the activity in the district has been estimated at ₹442 lakh.
- **Animal Husbandry-Dairy:** - Dairy is the main subsidiary occupation of farmers. There are good number of milk co-operative societies. Thus there is ample scope for milk processing units, automatic milk collection units, refrigerated vans, indigenous milk products, cattle feed plants, etc. The credit potential for the activity in the district has been estimated at ₹4012 lakh.
- **Animal Husbandry-Poultry:-** Good scope for setting up poultry feed, poultry dressing, and hatchery units. The credit potential for the activity in the district has been estimated at ₹2361 lakh.
- **Animal Husbandry-Sheep/Goat/Piggery etc:-** These activities are yet to be taken up on a commercial basis. The credit potential for the activity in the district has been estimated at ₹829 lakh.
- **Fisheries:-** There is a good scope for financing under this activity and the fisheries department imparts training to entrepreneurs regularly. The credit potential for the activity in the district has been estimated at ₹469 lakh.
- **Others (Tissue culture, Agri biotech vermicomposting, etc):-** This is a new area where there is the vast potential of financing under agriculture infrastructure activity. The credit potential for this activity has been pegged at ₹681 lakh.

- **Storage Godowns/ Market yards:-** There is scope for financing cold storages, market yards, and infrastructure units. The credit potential for the activity in the district has been estimated at ₹3168 lakh.
- **Renewable Source of Energy and Waste Utilization:-** There is immense potential for renewable sources of energy. Credit projections for the year 2021-22 have been estimated at ₹513 lakh.
- **Farm credit-Other Activities:-** Animal driven carts, ACABC, Gold Cards, etc. are being financed under this sector. The credit potential for the activity in the district has been estimated at ₹218 lakh.
- **Food & Agro Processing:-** Food & agro-processing is one of the major thrust areas for financing in the district. The credit potential has been projected for the year 2021 - 22 at ₹1231 lakh.
- **MSME:-** MSME has vast scope for development in the district. The credit potential for the activity in the district has been estimated at ₹70399 lakh.
- **Export credit:-** There is potential for export credit in the district as this area has around 30 rice shellers and some of them are exporting basmati rice to middle east countries. The credit potential for the activity in the district has been estimated at ₹1600 lakh.
- **Education & Housing:-** Education and Housing are the priority areas of the district. The credit potential for the activities is ₹2960 lakh and ₹8808 lakh respectively.
- **Others-Loans to SHGs, JLGs & PMJDY, etc:-** Loans to SHGs, JLGs, PMJDY & loans to SC/ST have vast scope for the financing under weaker section activities. The credit potential for these activities has been estimated at ₹832 lakh.
- **Social infrastructure:** Schools, hospitals, and educational and technical institutes are the need of the hour for developing social infrastructure in the district. The credit potential under this activity has been estimated at ₹1931 lakh.
- **Infrastructure and Linkage Support:** Credit absorption capacity of people in the district will increase if proper infrastructure support is made available in respective sectors. In absolute terms, there is an urgent need to improve amenities such as power supply, all-weather road connectivity, the supply of farm inputs and farm machinery, marketing avenues, etc.

2. Growth Sectors/ Thrust Areas

Growth Area/Sector, which is envisaged for development in the plan year 2021 - 22

- Crop Loan and Investment Credit under Plantation and Horticulture, Farm Mechanisation, Dairy Development, Poultry sector, Non-Farm Sector for boosting rural livelihood and employment
- **Thrust Areas -**
- Change in Cropping Pattern from Wheat – Paddy monoculture to horticulture crops and diversification to other crops
- Soil Health Improvement through prudent water management, organic farming, and controlled use of chemical fertilizers/ pesticides (as the agri-production system has reached a stage of the plateau with almost stagnant yield and has resulted in technology fatigue)
- Enhancement of area under organic farming.
- Use of Net house/Poly house to upscale vegetable and floriculture production in the district.
- Upscaling of SHG movement.

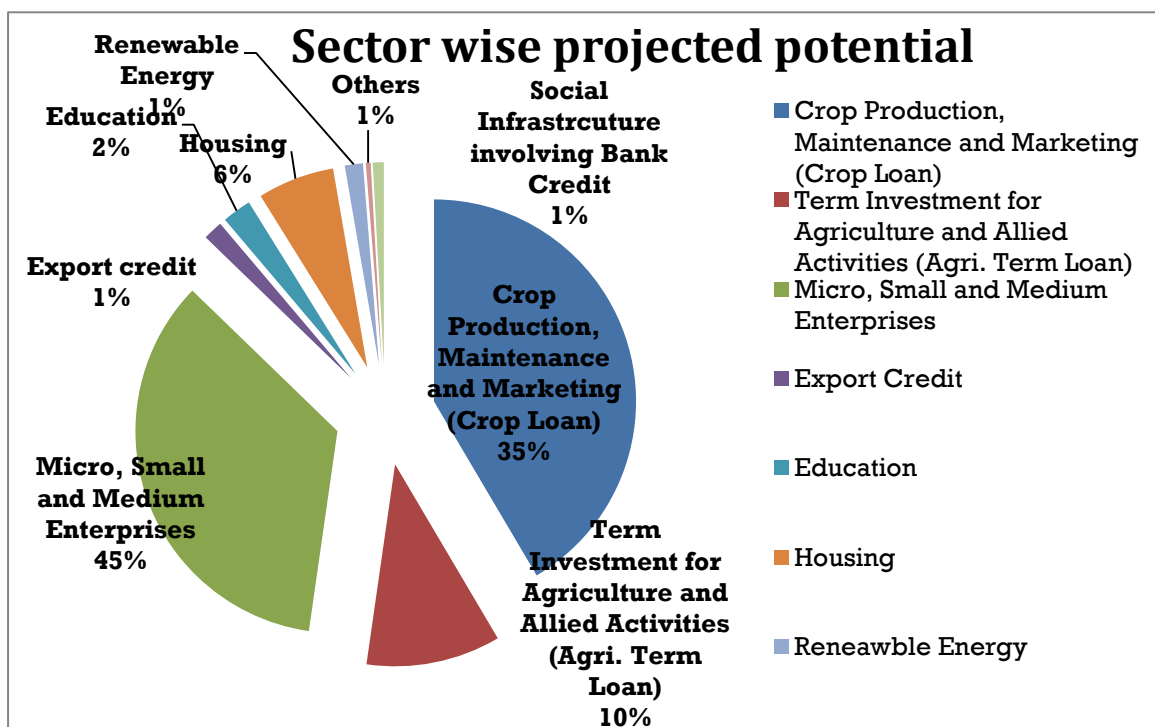
- Formation/ Linkage of Joint Liability Groups and Activity Based Groups needs to be stressed upon.
- Coverage of more and more household with a bank account, insurance schemes, and Atal Pension Yana and MUDRA for unorganized sectors
- Focus on micro-irrigation systems like drip and sprinkler to conserve soil and water.
- Pathankot is known as Litchi Hub of Punjab. Processing of Litchi to Jams, Juice would add to the income of farmers.

SUMMARY OF BROAD SECTOR-WISE PLP PROJECTIONS - 2021 - 22

District Pathankot (Punjab)

(₹ lakh)

S. No.	Sector PLP Projection	Projection
A	Farm Credit	
i	Crop Production, Maintenance, and Marketing (Crop Loan)	55140.15
ii	Term Investment for Agriculture and Allied Activities (Agri. Term Loan)	15081.04
	Total (i+ii)	70221.19
B	Agriculture Infrastructure	4567.60
C	Ancillary Activities	1448.54
I	Credit Potential for Agriculture (A+B+C)	76237.42
II	Micro, Small and Medium Enterprises	70398.75
III	Export Credit	1600.00
IV	Education	2960.00
V	Housing	8808.00
VI	Renewable Energy	512.76
VII	Others	832.00
VIII	Social Infrastructure involving Bank Credit	1931.20
	Total Priority Sector (I to VIII)	163280.13



SUMMARY OF SUB-SECTOR-WISE PLP PROJECTIONS 2021 - 22

District: Pathankot

(₹ Lakh)

Sr.No.	Particulars	Projection
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, and Marketing	55140.15
ii	Water Resources	718.45
iii	Farm Mechanization	5188.53
iv	Plantation and Horticulture	832.23
v	Forestry and Waste Land Development	441.86
vi	Animal Husbandry – Dairy Development	4011.63
vii	Animal Husbandry – Poultry Development	2361.26
viii	Animal Husbandry – Sheep, Goat and Piggery Development	828.51
ix	Fisheries Development	469.07
x	Others - Bullock, Bullock cart, etc	229.50
	<i>SUBTOTAL</i>	70221.19
B	Agriculture Infrastructure	
i	Storage Facilities	3168.00
ii	Land Development, Soil Conservation, Wasteland Development	719.05
iii	Others - Tissue culture, Agri biotechnology, Biopesticides/fertilizers, vermin composting	680.55
	<i>SUBTOTAL</i>	4567.60
C	Ancillary Activities	
i	Food and Agro-Processing	1231.34
ii	Others -Loans to Coop Societies, Agri Clinic/Agri-Business Centres, Loans to PACS/LAMPS/MFI	217.20
	<i>SUBTOTAL</i>	1448.54
	TOTAL AGRICULTURE	76237.33
II	Micro, Small and Medium Enterprises	
i	MSME - Investment Credit	67200.00
ii	MSME - Working Capital	3199.00
	<i>TOTAL MSME</i>	70399.00
III	Export Credit	1600.00
IV	Education	2960.00
V	Housing	8808.00
VI	Renewable Energy	512.76
VII	Others - Loans to SHG, JLG, PMJDY, etc	832.00
VIII	Social Infrastructure involving Bank Credit	1931.00
	TOTAL PRIORITY SECTOR	163280.13

District Profile											
District - Pathankot.			State - Punjab				Division -Jalandhar				
1. PHYSICAL & ADMINISTRATIVE FEATURES					2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)					Agro-climatic Zone						
No. of Sub Divisions					Sub mountain undulating, undulating plain & central plain region						
No. of Blocks					Climate : High rainfall humidity (sub moist)						
No. of Villages (Inhabited)					Soil Type						
No. of Panchayats					Moderate to heavy in texture (loamy sand,clay loam & loamy to sandy loam)						
3. LAND UTILISATION [Ha]					4. RAINFALL & GROUND WATER						
Total Area Reported					Rainfall [in mm]		Normal		Actual		
Forest Land					NA		NA		2010-11		
Area Not Available for Cultivation					836.6		2011-12		2012-13		
Permanent Pasture and Grazing Land					3		922.9		546		
Land under Miscellaneous Tree Crops					3000		Variation from Normal				
Cultivable Wasteland					NA		Availability of Ground Water [Ham]		Net annual recharge		
Current Fallow					NA		Net annual draft		Balance		
Other Fallow					NA		NA		NA		
Net Sown Area					47126		5. DISTRIBUTION OF LAND HOLDING				
Total or Gross Cropped Area					91200		Classification of Holding		Holding		
Area Cultivated More than Once					45965		Nos.		% to Total		
Cropping Intensity [GCA/NSA]					197		Ha.		% to Total		
6. WORKERS PROFILE [in '000]					7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators					56		Category		Total		
Of the above, Small/Marginal Farmers					24		Male		Female		
Agricultural Labourers					181		Rural		Urban		
Workers engaged in Household Industries					36		379		298		
Workers engaged in Allied Agro-activities					45		Scheduled Caste		164		
Other workers					NA		43		NA		
8. HOUSEHOLDS [in '000]					9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households					204		Having brick/stone/concrete houses		366		
Rural Households					178		Having source of drinking water		NA		
BPL Households					7		Having access to banking services		366		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified					421		Anganwadis		NA		
Villages having Agriculture Power Supply					NA		Dispensaries		21		
Villages having Post Offices					72		Primary Health Centres		10		
Villages having Banking Facilities					301		Hospitals		23		
Villages having Primary Schools					NA		Primary Health Sub-Centres		36		
Villages having Primary Health Centres					NA		Hospital Beds		1		
Villages having Potable Water Supply					399		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE				
Villages connected with Paved Approach Roads					NA		Fertiliser/Seed/Pesticide Outlets [Nos]		NA		
13. IRRIGATION COVERAGE [Ha]					Total N/P/K Consumption [MT]					32282	
Total Area Available for Irrigation (NIA + Fallow)					47126		Certified Seeds Supplied [MT]		NA		
Irrigation Potential Created					NA		Pesticides Consumed [MT]		NA		
Net Irrigated Area (Total area irrigated at least once)					27480		Agriculture Tractors [Nos]		1189		
Area irrigated by Canals / Channels					10992		Power Tillers [Nos]		NA		
Area irrigated by Wells (Tubewells)					16488		Threshers/Cutters [Nos]		276		
Area irrigated by Tanks					NA		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING				
Area irrigated by Other Sources (Rainfed)					19646		Rural/Urban Mandi/Haats [Nos]		12		
Irrigation Potential Utilized (Gross Irrigated Area)					NA		Length of Pucca Road [Km]		1556		
15. AGRO-PROCESSING UNITS					Length of Railway Line [Km]					NA	
Type of Processing Activity					No of units		Public Transport Vehicle [Nos]		NA		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)					NA		Goods Transport Vehicle [Nos]		NA		
Sugarcane (Gur/Khandsari/Sugar)					NA		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS				
Fruit (Pulp/Juice/Fruit drink)					NA		Crop		2015-16		
Spices (Masala Powders/Pastes)					NA		Area (Ha)		Prod. (MT)		
Dry-fruit (Cashew/Almond/Raisins)					NA		Area (Ha)		Prod(OO0MT)		
Cotton (Ginning/Spinning/Weaving)					NA		Rice		29000*		
Milk (Chilling/Cooling/Processing)					NA		Maize		7500		
Meat (Chicken/Mutton/Pork/Dryfish)					NA		Sugarcane		4500		
Animal feed (Cattle/Poultry/Fishmeal)					NA		Oilseed (K)		500		
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]					Wheat					41500	
Category of animal					Total		Oilseed (R)		1200		
Cattle - Cross bred					57		Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)				
Cattle - Indigenous					19.9		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES				
Buffaloes					29.3		Veterinary Hospitals/Dispensaries [Nos]		54		
Sheep - Cross bred					0.3		Disease Diagnostic Centres [Nos]		6		
Sheep - Indigenous					1.1		Artificial Insemination Centers [Nos]		54		
Goat					8.4		Animal Breeding Farms [Nos]		Nil		
Pig - Cross bred					0.5		Animal Husbandry Tng Centres [Nos]		Nil		
Pig - Indigenous					NA		Dairy Cooperative Societies [Nos]		31		
Horse/Donkey/Camel					NA		Improved Fodder Farms [Nos]		NA		
Poultry - Cross bred					7278.0		Animal Markets [Nos]		NA		
Poultry - Indigenous (layers)					14.0		Milk Collection Centres [Nos]		2		
					6.0		Fishermen Societies [Nos]		NA		
					8.0		Fish seed farms [Nos]		NA		
							Fish Markets [Nos]		NA		
							Poultry hatcheries [Nos]		3		
							Slaughter houses [Nos]		1		
							19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
							Fish		Production (MT)		
							Per cap avail. [gm/day]		NA		
							Egg		Production (Lakh Nos)		
							Per cap avail. [nos/p.a.]		143		
							Milk		Production (ooo MT)		
							Per cap avail. [gm/day]		3800		
							Meat		Production (MT)		
							Per cap avail. [gm/day]		19		

DISTRICT PROFILE

Background & Status

Pathankot is the 22nd district of the state of Punjab drawn on the map of the state on 27 July 2011. Pathankot is located at 32.28 N 75.65 E. It has an average elevation of 332 meters. It is located in the foothills of Shivalik Hills and has an international border with the Narowal District of Pakistani Punjab. The district shares border with Kathua district of J&K, Chamba & Kangra district of Himachal Pradesh. The two main rivers passing through the district are Ravi and Beas. The district has a geographical area of 946 sq km.

There are 421 revenue villages in the Pathankot district. The Dharkalan and Pathankot have been converted into subdivision whereas Narot Jaimal Singh and Bamial have been made two new tehsils. There are 399 Panchayats in the district. The total population of the district is approximately 677000, out of which the rural population is 379000 and the urban population is 298000 (approximates).

The district has 6 blocks –Pathankot, Narot Jaimal Singh, Bamial, Gharota, Dharkalan, and Sujanpur.

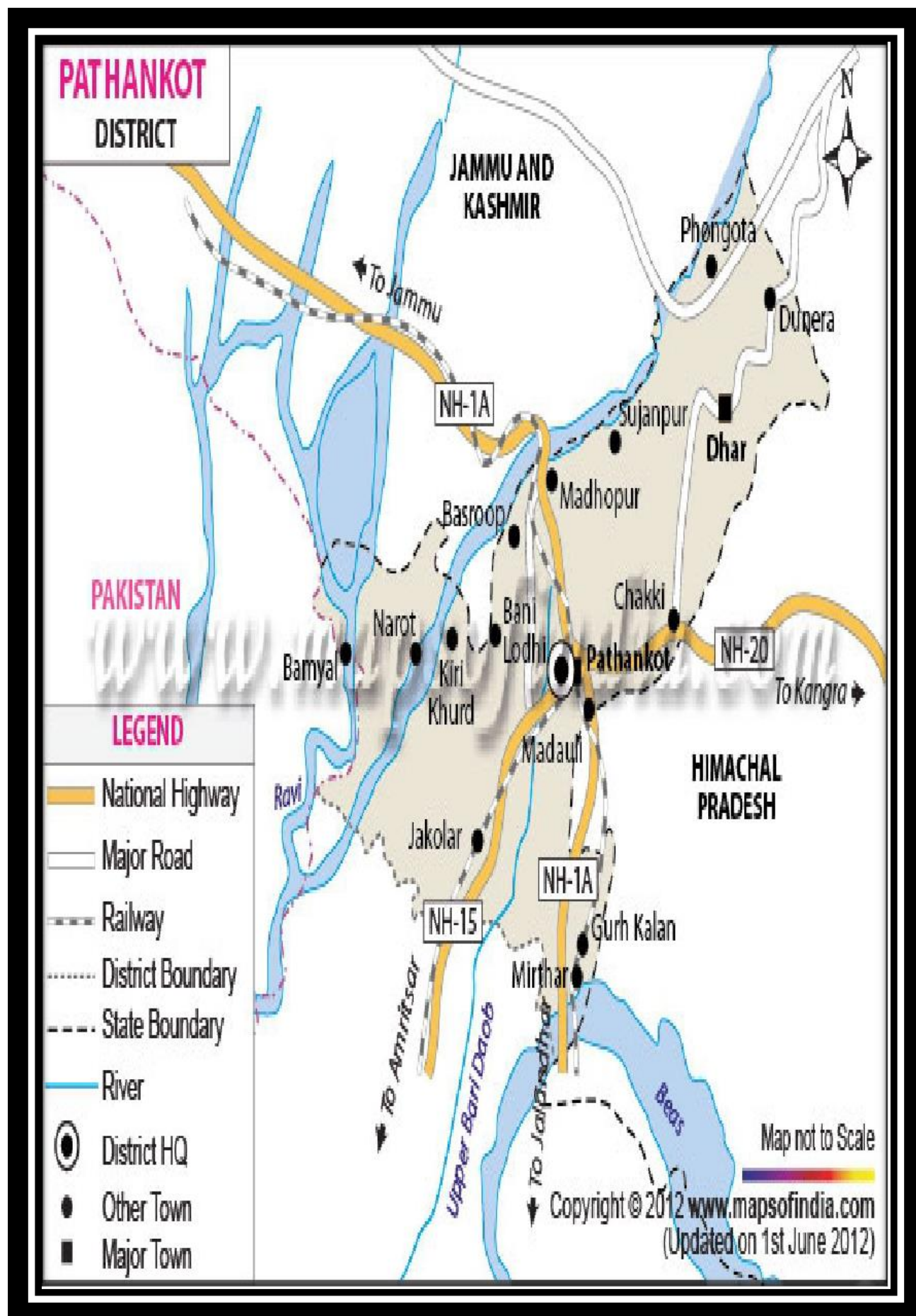
Predominant economic activities of the district

Agriculture is the predominant activity in the district. The major crops of the district are wheat, paddy, sugarcane and horticulture crops like mango, litchi, and kinnow. Dairy, Poultry is the major allied activities being undertaken in the district.

Agro Climatic Zone

Punjab state is divided into six Agro-Climatic regions. Pathankot district falls under Sub mountainous undulating region. This region comprises Pathankot, Dharkalan, Narot Jaimal Singh, and Bamial blocks of the district. Large numbers of stream that originate in the Shivalik hills have produced very uneven topography. The altitude of this region varies between 300-900 meters. The annual rainfall is more than 900 mm

The soil texture of this region varies from pure sand to silt to fine clay. The soils are generally shallow in the hills and quite deep in the plains. The underground water reservoir is inadequate but the quality of the water is good. Maize and paddy are the major Kharif crops whereas wheat is the principal crop during *rabi* season in all the blocks under this region. The important fruit crops of this region are litchi and mango. Per capita income in the district is ₹97294/- annually.



Banking Profile										
District –	Pathankot		State -	Punjab		Lead Bank – Punjab National Bank				
Network and outreach as on 31/03/2020										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach (avg.)	
		Total	Rural	Semi-urban	Urban	mPTs/ mPCs	SHGs/JLGs	BCs/ BPs	Villages	Households
Commercial Banks	23	92	49		43		4	32	NA	NA
Regional Rural Bank	1	17	16		1		3		NA	NA
District Central Coop. Bank	1	16	10		6		3		NA	NA
Coop. Agr. & Rural Dev. Bank	1	1			1				NA	NA
Pvt. Banks inc. Urban Coop Bank	6	27	13		14				NA	NA
Primary Agr. Coop. Society	1	30	30						NA	NA
All Agencies	33	192	127		65		10	32	NA	NA
2. DEPOSIT OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.'00000]				
	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)
Commercial Banks (inc. Pvt banks)	1080147	1123146	1213219	8.02	76.66	636370	670628	740318.78	8.02	88.23
Regional Rural Bank	105490	110796	121065	0.27	7.65	41234	46090	51426.3	9.42	6.11
Cooperative Banks (ST<)	220806	245028	248321	9.07	15.69	67687	62077	66754.01	4.34	4.85
All Agencies	1413542	1479880	1582605	18.26	100	745491	796604	858500	22.60	98.99
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)
Commercial Banks (inc. Pvt banks)	44332	NA	NA	NA	NA	22897.4	260247	200284	15.00	83.26
Regional Rural Bank	7672	NA	NA	NA	NA	10065	24200	20706	22.16	8.79
Cooperative Banks (ST & LT)	15390	NA	NA	NA	NA	2617.2	26502	27010	1.60	7.07
All Agencies	67492	NA	NA	NA	NA	27211	311230	350090	8.06	100
4. CD-RATIO										
Agency	CD Ratio			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
	31-Mar-18	31-Mar-19	31-Mar-20	Agency		During 2019-20		Cumulative		
Commercial Banks (inc. Pvt banks)	35.00	36.00	38.00	Commercial Banks		3188.00	NA	NA	NA	NA
Regional Rural Bank	48.00	52.00	55.00			NA	NA	NA	NA	NA
Cooperative Banks (ST)	28.00	28.00	28.00	Cooperative Banks		216.00	NA	NA	NA	NA
All Agencies	37.00	39.00	40.00	All Agencies		3494.00	NA	NA	NA	NA
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2020)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRT Scheme		Loans to Women	
	Amount [Rs.'00000]	% of Total Loans	Amount [Rs.'00000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'00000]	% of Total Loans	Amount [Rs.'00000]	% of Total Loans
Commercial Banks (inc. Pvt banks)	60224	66.77	27520	34.17	44585	70.44	8021	100.00	4261	52.82
Regional Rural Bank	26061	28.89	20182	29.73	12371	21.12	-	-	2288	28.00
Cooperative Banks (ST<)	2010	4.34	3102	6.11	5342	8.44	-	-	1308	17.28
Others							-	-	-	-
All Agencies	90195	100.00	50805	100.00	62298	100.00	8021	100.00	7917	100.00
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2017-18			2018-19			2019-20			Average Ach'tment (%) in last 3 years
	Target [Rs.'00000]	Ach'tment [Rs.'00000]	Ach'tment (%)	Target [Rs.'00000]	Ach'tment [Rs.'00000]	Ach'tment (%)	Target [Rs.'00000]	Ach'tment [Rs.'00000]	Ach'tment (%)	
Commercial Banks (inc. Pvt banks)	52386.61	50961	114.46	64886.42	60224	92.10	71108	70278	98.85	102.14
Regional Rural Bank	21150	21854	103.33	10200	26061	125.04	24784	26214	105.77	114.71
Cooperative Banks	8226	8352	76.31	9079	2010	42.07	10482	5123	48.96	56.11
All Agencies	81862	83168	108	92065	90195	97	106465	101725	95.35	100.96
8. BROAD SECTOR										
Broad Sector	2017-18			2018-19			2019-20			Average Ach'tment (%) in last 3 years
	Target [Rs.'00000]	Ach'tment [Rs.'00000]	Ach'tment (%)	Target [Rs.'00000]	Ach'tment [Rs.'00000]	Ach'tment (%)	Target [Rs.'00000]	Ach'tment [Rs.'00000]	Ach'tment (%)	
Crop Loan	31760	35609	112.37	37027	37844	90.78	40361	42090	104.28	105.48
Term Loan (Agr)	18246	9207	51.01	13966	8261	60.45	14235	8715	61.14	57.53
Total Agri. Credit	50006	45006	80.08	51593	46105	80.36	54596	50805	93.02	90.70
Non-Farm Sector	16603	21527	129.72	15773	21231	109.00	28171	28270	100.74	142.82
Other Priority Sector	13767	13551	98.43	14493	10822	74.74	10276	11011	107.15	93.44
Total Priority Sector	80385	80094	99.64	81850	88168	107.71	92902	90195	96.02	101.42
9. RECOVERY POSITION										
Agency	2017-18			2018-19			2019-20			Average Rec. (%) in last 3 years
	Demand [Rs.'00000]	Recovery [Rs.'00000]	Recovery (%)	Demand [Rs.'00000]	Recovery [Rs.'00000]	Recovery (%)	Demand [Rs.'00000]	Recovery [Rs.'00000]	Recovery (%)	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	20850	20025	96.00	23964	23030	96.54	2668700	2464100	92.33	93.60
Cooperative Banks	2355.11	1011	81.14	2402	1007	82.12	1527500	1254000	42.37	62.20
All Agencies										

BANKING PROFILE

(I) Lead Bank of the district: -The Punjab National Bank is the lead bank of the Pathankot district.

(II) Banking network: -There are five agencies i.e. Commercial Banks, Punjab Gramin Bank Central Cooperative Bank, Primary Cooperative Agricultural Development Banks, Private banks and PACS are operating in the district. 153 bank branches are operating in the district out of which 92 branches are of commercial banks, 27 are of private banks, 16 are of Central Cooperative banks, 17 are of Punjab Gramin Bank (RRB) and one branch is of PADB. Out of a total of 192, rural branches are 88 and 65 are urban branches while 39 PACS operating in the district.

(III) Performance Parameters (as on 31 March 2020):-

Loans disbursed under priority sector: -. Priority sector advances in the district stood at 64% as against the national goal of 40% as of 31 March 2020. Agriculture advances to total advances were 20% which is above the national goal of 18% as of 31 March 2020. Weaker section advances constituted 20% of total advances as against the national goal of 10% as on 31 March 20. The CD ratio of the district was 40% as of 31 March 2020 which was below the prescribed national goal of 60%.

(IV) Status of Service Area Monitoring and Information System (SAMIS).

1. The LBR data has been generated based on 97-98% receipt of LBR-2 from the branches. However, there is much delay in the submission of LBRs from the bank branches which consequently delays the generation of LBR reports.
2. Some of the branches were not reporting correct data in LBR-3.

(V) Financial inclusion

1. One financial literacy center has been established by CCB Gurdaspur at Narot block and another one by PGB at Pathankot for which grant support of ₹5 lakh each has been provided by NABARD for popularising and upscaling financial inclusion
2. Under Financial inclusion, all 177882 rural households have been covered with “one family one a/c” in the district.
3. Under the “Pradhanmantri Jan Dhan Yojna” scheme launched by Govt of India, 36000 a/cs were opened in the district.
4. 5522 beneficiaries were covered under Atal Pension Yojna Scheme, 12946 beneficiaries under Pradhan Mantri Jeevan Jyoti Bima Yojna, and 35828 beneficiaries under Pradhan Mantri Suraksha Bima Yojna as on 31.03.18 in the district.

KCC issued by all agencies in the district were 19170 amounting to ₹42090 lakh during FY 2017-18. Further, RuPay cards are being issued in the district by PGB & CCB. CBS in CCB has largely been stabilized. ATMs need to be installed by all branches of Cooperative bank to enable them to attract customers and compete at par with Commercial banks.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

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

Methodology

NABARD, in 1988-89, took the initiative of preparing PLPs for agriculture and rural development. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of an assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, the examination of the trends in sector-wise credit flow, various schemes of State/Central Govt. and estimation of block-wise physical and financial credit potential. The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the total financial outlays.

Utility

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Following important announcements have been made in Union Budget 2020-21 for Agriculture and Farmers' welfare:

- Target of ₹15.00 lakh crore towards agriculture credit.
- Comprehensive measures for 100 water-stressed districts.
- Allocation of ₹2.83 lakh crore for agriculture and allied activities, irrigation and rural development.
- Transfer of ₹5,125 crore under PM Kisan Scheme to farmers under covid-19 Relief Package.
- **Blue Economy**
 - i. Exports worth ₹1 lakh crore by 2024-25.
 - ii. 200 lakh tonnes of fish production by 2022-23.
 - iii. 3,477 Sagar Mithras and 500 Fish Farmer Producer Organizations.
- **Kisan Rail**
 - i. Kisan Rail to be setup by Indian Railways through PPP.
 - ii. Seamless national cold supply chain for perishables (milk, meat, fish, etc.) to be established.
 - iii. Express and Freight Trains to have refrigerated coaches.
- Krishi Udaan to be launched by the Ministry of Civil Aviation covering both national and international routes.
- **Measures for Organic, Natural, and Integrated Farming**
 - i. Organic products market to be strengthened through Jaivik Kheti Portal.
 - ii. Integrated Farming Systems in rain-fed areas to be expanded.
 - iii. Zero-Budget Natural Farming to be included.
 - iv. Multi-tier cropping, bee-keeping, solar pumps, solar energy production in non-cropping season to be added.
- **Expansion of PM-KUSUM**
 - i. Stand-alone solar pumps to be set up for 20 lakh farmers.
 - ii. 15 lakh farmers to be helped to solarize their grid-connected pump sets.
 - iii. Scheme to enable farmers to set up solar power generation capacity on their fallow/barren lands and to sell it to the grid.
- **Village Storage Scheme**
 - i. SHGs to run the Scheme to provide farmers a good holding capacity and reduce logistics cost.
 - ii. NABARD to map and geo-tag agri-warehouses, cold storages, reefer van facilities, etc.
 - iii. Viability Gap Funding for setting up such efficient warehouses at the block/taluk level.
 - iv. Food Corporation of India (FCI) and Central Warehousing Corporation (CWC) to undertake Warehouse building.
 - v. Financing on Negotiable Warehousing Receipts (e-NWR) to be integrated with e-NAM.

- **Implementation of Model Laws (issued by the Central Government) to be encouraged at the level of State Governments.**
 - i. Model Agricultural Land Leasing Act, 2016.
 - ii. Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017.
 - iii. Model Agricultural Produce and Livestock Contract Farming and Services (Promotion and Facilitation) Act, 2018.
- Doubling of milk processing capacity to 108 MMT from 53.50 MMT by 2025.

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

- Payment of first instalment @₹2,000 under PM-Kisan Yojana to over 8.70 crore farmers. Wages under MGNREGS raised from ₹182 to ₹202 per day.
- Moratorium announced on agricultural term loans (including crop loans) till August 31, 2020 by RBI.
- Indian Railways roped in to ease transport logistics of agricultural produce.

1.1.3 Govt. of India Package for Agriculture and Allied Sectors

- Agri Infrastructure Fund of ₹1.00 lakh crores for creation of farm-gate infrastructure for farmers, Primary Agricultural Cooperative Credit Societies, Farmers' Producer Organizations (FPOs), agriculture entrepreneurs, start-ups, etc. announced.
- Central Sector Scheme of ₹10,000 crore for the formalization of Micro Food Enterprises (MFE) under 'Vocal for Local with Global outreach' vision of Hon'ble Prime Minister initiated. This will help 2.00 lakh MFEs attain technical up-gradation, FSSAI food standards, build brands and marketing.
- ₹20,000 crore to be provided for fishermen through the Pradhan Mantri Matsya Sampada Yojana (PMMSY) for the development of marine and inland fisheries. Of this, ₹11,000 crore will be earmarked for activities in marine, inland fisheries and aquaculture while ₹9,000 crore for infrastructure creation such as fishing harbors, cold chain and markets.
- Animal Husbandry Infrastructure Development Fund of ₹15,000 crore envisaged to support private investment in dairy processing, value addition and cattle feed infrastructure.
- Fund of ₹4,000 crore earmarked to help farmers generate additional income from herbal cultivation in 10.00 lakh hectares. Along the bank of Ganga, a corridor of medicinal plants will be developed over 800 hectares' area.
- ₹500 crore earmarked for beekeeping initiatives, helping 2.00 lakh beekeepers.
- 'Operation Greens' initiated for tomato, onion and potato extended to cover all fruits and vegetables by providing an additional fund of ₹500 crore. This money would go into providing subsidy on transportation from surplus to deficient markets as well as on storages including cold storages.
- Three ordinances aimed at strengthening marketing ecosystem for farmers by removing restrictions and bringing in enabling measures brought out.

1.1.4 New Definition of MSMEs

- **Micro Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

- **Small Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- **Medium Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

1.1.5 ₹3 lakh Crore Collateral-free Loans for Businesses, MSMEs

- Emergency Credit Line to MSMEs from Banks & NBFCs upto 20% of entire outstanding credit as on 29.02.2020.
- Borrowers with upto ₹25 crore outstanding & ₹100 crore turnover to be eligible.
- 45 lakh units to resume business activity & safeguard jobs; scheme can be availed till 31 October 2020.
- Loans to have 4 year tenor with moratorium of 12 months on Principal repayment.
- Interest to be capped. No guarantee fee, no fresh collateral. 100% credit guarantee cover to Banks & NBFCs on principal & interest.

1.1.6 “One-Product One-District Initiative” for better marketing and export in the Horticulture sector

‘One-Product One-District’ initiative ‘for better marketing and export of horticulture crops’ and to foster coordinated development for enhancement of income of farmers announced. In order to enhance mobility and access to market, special rail and flight services for transportation of farm produce also to be initiated. These initiatives are expected to contribute towards doubling of farmers' income by 2022.

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

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by RBI:

- Instructions issued to all Regional Rural Banks and Small Finance Banks on Priority Sector Lending – Targets and Classification vide circular dated 06 May 2019.
- In order to boost credit to the needy segment of borrowers, bank credit to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector under respective categories vide circular dated 13 August 2019.
- KCC facility including Interest Subvention at 2% and Prompt Repayment Incentive (PRI) at 3% extended to animal husbandry farmers and fisheries for their working capital requirements for a period of two years i.e. 2018-19 and 2019-20. Operational Guidelines issued vide circular dated 26 August 2019.
- In order to boost credit to export sector, the following changes brought out vide circular dated 20 September 2019.
 - a. Sanctioned limit enhanced, for classification of export credit under PSL, from ₹250 million per borrower to ₹400 million per borrower.
 - b. Remove the existing criteria of ‘units having turnover of up to ₹1 billion’
- Banks permitted to lend to InvITs vide circular dated 14 October 2019.
- Operational Guidelines on Interest Subvention Scheme for MSMEs modified vide circular dated 05 February 2020.
- Priority sector classification extended for bank loans to NBFCs for on-lending for FY 2020-21. Further, existing loans disbursed under the on-lending model will continue to be

classified under Priority Sector till the date of repayment/maturity vide circular dated 23 March 2020.

- Detailed instructions issued vide circular dated 27 March 2020 on Covid-19 Regulatory Package.
- Instructions issued, vide circular dated 30 March 2020, on amalgamations of Oriental Bank of Commerce and United Bank of India with Punjab National Bank; Andhra Bank and Corporation Bank with Union Bank of India; Syndicate Bank with Canara Bank and Allahabad Bank with Indian Bank have been notified vide the Gazette of India Notifications G.S.R. 153(E), G.S.R. 154(E), G.S.R. 155(E) and G.S.R. 156(E) dated March 4, 2020, respectively. The abovementioned notifications have come into force on April 1, 2020
- Circular dated 31 March 2020 issued to all Public and Private Sector Scheduled Commercial Banks, that the banks may convert the existing Short Term Crop Loans including agriculture gold loans into KCC loans by June 30, 2020 with commensurate extension of Interest Subvention (IS) and Prompt Repayment Incentive (PRI) benefit against such accounts till June 30, 2020.

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

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹15,000 crore was allocated for the year 2019-20. The allocation for FY 2020-21 is ₹15,000 crore.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2020-21 is ₹45,213 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2020-21 is ₹10,047 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2019-20 were as under:

- i.
- ii. **Revision in the parameters of State-wise Normative Allocation under RIDF**
 - Allocation of corpus under Rural Infrastructure Development Fund (RIDF) to different states/UTs is based on a set of parameters
 - In order to further align the objective of RIDF support with emerging national and state level priorities and also based on the recommendation of Internal Working Group of RBI, the parameters for state wise normative allocation have recently been fine-tuned which are expected to incentivize prioritization of more projects on irrigation, agriculture and rural drinking water supply.
- ii. **Review of Sectoral cap for Social Sector**
 - Projects of Rural Drinking Water Supply (RDWS) has been excluded from the purview of Social Sector Cap under RIDF and the revised Social Sector Cap has been fixed at 15% of the total allocation under a particular Tranche.

iii. Defect Liability Period for rural road projects

- Defect Liability Period of at least 5 years made mandatory for all rural road projects under RIDF from 01 April 2020.

iv. Interventions in Post Covid Scenario

- The time limit for obtaining Administrative Approval and Technical Sanction has been extended up to 30 September 2020, as a one-time measure, in respect of projects sanctioned under RIDF XXV.
- It has been decided to allow extension of phasing of projects sanctioned under RIDF XX up to 30 Sept 2020 where the disbursements under the Tranche would be allowed up to 31 December 2020.

v. Important Funds

A. Micro Irrigation Fund (MIF)

MIF with a corpus of ₹5,000 crore operationalized in NABARD from 2019-20 with Ministry of Agriculture and Farmers Welfare (MoA & FW), GoI as the Nodal Ministry. The objective of the fund is to facilitate State Govt. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop.

B. Long Term Irrigation Fund (LTIF)

- Operationalized in NABARD in 2016-17 for fast tracking completion of the identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share.

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

PMAY-G aims at providing a pucca house, with basic amenities, to all households and those households living in kutchha and dilapidated house, by 2022.

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

SBM-G was launched by Govt. of India with effect from 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extends loans towards part funding of Central share.

1.3.4 Digitization of SHGs under E-Shakti project

The coverage of EShakti has been extended and at present E-Shakti is in operation in 254 districts spread over 26 States and two UTs. As on 31 March 2020, a total of 6.54 lakhs SHGs were digitized involving 71.94 lakhs members, across the country.

1.3.5 Financial Inclusion

Differentiated Strategy under FIF

NABARD has adopted a differentiated strategy in 2019-20 to provide focused FI interventions comprising 14 schemes on tap, in order to address regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country. The 14 schemes on tap cover the following areas:

1. Financial Literacy Programmes
2. Banking Technology Adoption
3. Regulatory Infrastructure Support
4. Support for Connectivity and Power Infrastructure
5. State Level Technical Committees have been formulated to develop and monitor the post CBS Technology Adoption by the RCBs.

6.Higher engagement with partner banks especially Small Finance Banks (SFBs), Payment Banks (PBs) has been taken up.

1.3.6 Farm Sector Policy – Important Initiatives

- A new Central Sector Scheme for promotion of FPOs finalized for formation and nurturing of 10,000 FPOs over a period of 5 years during 2019-20 to 2023-24. Grant assistance towards Management and Incubation per FPO will be ₹25.00 lakh or actual, whichever is less, which would be provided for 5 years from the year of formation.
- For FPO financing, a Credit Guarantee Fund of ₹1,000 crore, for providing credit guarantee cover (CGC) to all eligible Lending Institutions, created. Eligible lending institutions can avail Credit Guarantee cover, ranging from 75% to 85% of the quantum of loan, with a maximum ceiling of ₹2.00 crore per FPO.
- Revised WDF guidelines for Integration of climate proofing interventions with enhanced unit cost of ₹18,000/ha in plain areas and ₹22,500/ha in hilly/difficult areas issued.
- Operational guidelines issued for implementation of pilot project on reclamation of Saline & Alkali Soils in Punjab & Haryana covering an area of 3,000 ha with a financial outlay of approx. ₹20 cr.
- Financial Agreement with KfW, Germany, worth €4.5 million finalized for 48 climate proofing projects in Bihar, Maharashtra and TN.
- TDF guidelines revised based on recommendation of NAC; guidelines now allow non-wadi based livelihood activities under TDF
- Grant assistance for conduct of exposure visits under FSPF enhanced and funding scope enlarged to cover AI, IOT, Machine Learning, Start-ups, etc. with enhanced capital cost for such projects.
- Five pilot projects on Zero Budget Natural Farming sanctioned for implementation in the State of Assam, Andhra Pradesh, Odisha, Maharashtra and Uttarakhand.
- Five new Model Bankable Projects (MBPs) namely; Kiwi cultivation, Re-circulatory Aquaculture System (RAS) with vegetable farming, Composite Fish Culture, Spirulina cultivation and Backyard poultry farming of Kadaknath prepared and hosted in NABARD website and NABNET in bilingual version. Further, 12 existing MBPs (seven animal husbandry, two fisheries, two agricultural engineering and one water resources activities) updated and hosted in NABARD website and NABNET

1.3.7 Off Farm Sector Initiatives

- **Setting up of Catalytic Capital Fund**
NABARD has set up “Catalytic Capital Fund of ₹100 crore for supporting Rural and Agri Start-ups”. The catalytic capital support is positioned to act as a bridge between two stages viz. development and commercialization of innovative technologies / products / services in agriculture for start-ups through Incubation Centres/Subsidiaries of NABARD. The maximum support for an eligible start-up is ₹1 crore.
- **Policy to set up Rural Business Incubation Centre**
This policy circular outlines the various interventions that NABARD can support to set up new/existing Incubation Centres thereby supporting start-ups and similar entities for addressing the challenges in rural sector.
- **Promotion of GI Products**
A new policy and operational guidelines for supporting pre and post registration activities of Geographical Indication was issued.

➤ **Skill Initiatives**

Support to Skill initiatives were enabled through skill portal **NABSKILL** (www.nabskillnabard.org). Partnered with Corporates/CSRs for outcome based skill initiatives. A few of the partners in addition to the usual skill partners during the year are Pipal Tree Ventures Private Limited, Tata Community Initiative Trust, Santhigiri Trust, United Nations Development Programme (UNDP) etc.

➤ **Marketing**

In order to support rural artisans & producers to market their products effectively financial assistance is provided for setting up Rural Haats and Rural Marts as also sponsoring Exhibitions. As on 31 March 2020, 563 Rural Haats with grant assistance of ₹34.21 Crore and 904 Rural Marts with grant assistance of ₹15.65 Crore have been supported.

1.3.8 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of ₹2,000 crore established with NABARD.
- AMIF envisages providing low cost funds to the State Governments for:
 - upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs),
 - creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI issued the scheme guidelines to the State Governments.

1.4 Collectivization of Agricultural Produce for enhancing Farmer's Income

1.4.1 Current Scenario

1. Collectivization of agricultural produce, value addition and collective marketing through organizing farmers into Farmer Producers' Organization (FPO) is one of the plausible solutions for increasing income of the farmers.
2. Around 7,000 FPOs promoted by various agencies exist in the country, of which NABARD has promoted 4,484 FPOs as on 31.03.2020.
3. Considering the average membership of around 2,500 per matured FPOs including the future expansion needs in the membership, there exists a scope of promoting around 50,000 FPOs in the country.
4. Reduction in the cost of production, crop diversification, reduction of marketing cost due to aggregation and bulk transport, improved bargaining power for better price, reduction in post-harvest losses, etc. are the few benefits of FPOs.

1.4.2 Important initiatives of the Govt. of India

- Launching of Equity Grant and Credit Guarantee scheme for facilitating collateral-free lending to FPCs.
- "Operation Greens" initiative for onion, potato and tomato crops for the benefit of farmers and consumers by promoting FPOs and creating agri-logistics, processing facilities and professional management system.
- Granting 100% tax exemption to FPOs.
- Announcing scheme for promotion of 10,000 new FPOs over next 5 years.

1.4.3 Important initiatives of NABARD

- Setting up of Producers' Organization Development Fund for promotion, capacity building,

market facilitation, other accompanying measures to FPOs & digitization through dedicated web portal.

- Facilitating life cycle-based credit flow to FPOs through its subsidiary i.e. NABKISAN Finance Ltd.
- Supporting establishment of two incubation centers for providing business incubation services to emerging FPOs/ agri-entrepreneurs at Haryana Agricultural University(HAU), Hissar and Tamil Nadu Agricultural University (TNAU), Madurai.
- Supporting Govt. of India in policy formulation for promotion of 10,000 new FPOs.

1.4.4 Critical issues & challenges in building sustainable FPOs

- Inadequate technical skills and lack of awareness about the business model of FPO and regulatory compliances.
- Non-availability of experienced, trained and professionally qualified CEOs.
- Inadequate availability of affordable credit facility matching with life cycle needs of FPO.
- Poor market connect between FPOs and consumers/ agri-industry, market players, large retailers, processors, etc. on account of inadequate agri-logistics in rural areas.

1.4.5 Suggested policy measures

- Govt. of India may support for creation of basic infrastructure facilities and strengthen the Gramin Agriculture markets.
- Interest subvention facility on working capital & term loan requirement for FPOs may be considered.
- Small land to FPOs may be allocated for creation of storage and other facilities for aggregation and value addition.
- Single window licensing for FPOs may be adopted by the states.
- Banks may develop/ innovate loan products to meet the credit needs of FPOs, SLBC may consider incorporating FPO financing as a separate sub-target and the progress may be monitored.

1.4.6 Way Forward

- Complete value chain may be developed for major commodities with FPOs as back-end enabler for production, aggregation, value addition and marketing of produce
- Govt. may establish FPO Incubation Centers in each cluster with technical support of the Agricultural Universities/ ICAR Institutions
- 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
- Ministry of Corporate Affairs (MCA) may consider incorporating suitable relaxation in the Companies Act for improved compliances by the FPOs

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

1.5 Policy Initiatives – State Government

1.5.1 Agriculture

a. Debt waiver

- Allocation of ₹2000 crore including ₹520 crore specifically for waiving off the loans of Landless and Farm workers to be provided during 2020-21.

b. Power to farms

- ₹8,275 crore allocated for providing free power to the agriculture sector.
- 12,000 solar pumps to be installed during FY 2020-23.

c. Total allocation

- 12.5% of its total budget of the State allocated towards agriculture and allied activities. This is higher than the combined allocation of 29 states (7.1 %).
- Allocation in agriculture and allied activities hiked to ₹13,267 crore, an increase of ₹1479 crore from Revised Estimate (RE) of FY 2019-20.

d. Agriculture Export

- Agriculture Export Policy (AEP) 2019 of Punjab, aims to more than double the value of its total exports in the financial year 2027-28 from 2017-18.

- e.** Punjab Agri Export Corporation Limited (Pagrexco) has been appointed as nodal agency for implementation of the policy.

Sustainable Agriculture

- ₹100 crore allocated for the Micro Irrigation system for precision irrigation for FY 2020-21.
- Solarization of 11 KV Nathu Chahal agriculture feeder under sub-division Kala Sanghia, Kapurthala to be undertaken by installing individual solar pumps during the year.
- 'Paani Bachao Paisa Kamao' scheme to be extended for giving direct benefit transfer of electricity to the agriculture sector. Scheme to be extended to cover 244 rural feeders.

f. Diversification

- Sustained diversification efforts to bring 6.29 lac hectare under basmati rice cultivation with tractability of cultivation by registering to a dedicated website.
- Proposal to bring additional 3.92 lac hectare under cotton cultivation and 18,000 ha under maize cultivation in the state.
- ₹200 crore allocated in the budget 2020-21 for agriculture diversification. Government to promote maize; sugar mills at Gurdaspur and Batala to be upgraded.
- Citrus cultivation to be diversified by introducing new sweet orange and mandarin varieties in the state in coordination with PAU, Ludhiana.
- Horticulture estates to be set up at four places — a pear estate at Verka (Amritsar District), a litchi estate at Sujanpur (Pathankot District), a guava estate at Wajidpur (Patiala District) and a horticulture estate at Kotkapura (Faridkot District) are being established.
- Centre of Excellence for Floriculture to be established under Indo-Dutch Work, plan in progress at Doraha, Ludhiana District.
- The Agriculture export policy of Punjab also focuses on the diversification and agricultural sustainability.

g. Marketing

- Government to set up Agricultural Marketing Innovation Research and Intelligence Centre (AMIRIC) at Mohali (SAS Nagar) under PAU, Ludhiana. An allocation of ₹10.00 crore for providing a one-time corpus grant for this Centre during 2020-21.

1.5.2 Crop Residue Management

- 28,609 residue management machines provided at a subsidized rate to 12,075 individual farmers and 5,439 through Custom Hiring Centres (CHC).
- GoP paid a compensation @ ₹100 per quintal in addition to the MSP to its farmers for Crop Residue Management. A total compensation of ₹20.00 crore to 31,231 farmers already been paid for FY 2019-20.

1.5.3 Animal Husbandry and Dairy Development

- State has received the Best Performing State Award under the Rashtriya Gokul Mission in 2018
- Punjab is the first State in the country for production of Swine Fever Vaccine at Punjab Veterinary Vaccine Institute, Ludhiana.
- A Veterinary College and Regional Research Centre, as a constituent college of GADVASU, Ludhiana to be set up at the cost of ₹62.00 crore at village Sappanvali, district Fazilka.
- Buffalo Research Centre to be established at a cost of ₹20.00 crore in the district of Tarn Taran and is expected to be completed by December 2020.
- Dairy production to be increased by 7% during 2020-21 leading to a daily production of 400 lakh litres and a marketable surplus of about 250 lakh litres milk.
- Verka Mega Dairy project at Bassi Pathana (Fatehgarh Sahib District), to be completed by the end this year and it will process one million litres of milk per day.
- New milk powder plant at a project cost of ₹35.00 crore to be set up at Jalandhar. This plant would be able to convert 2.50 lakh litres of milk to milk powder.
- New Cattle Feed Plant is being set up at Kapurthala at a cost of ₹13.00 crore. It shall be completed, and trial production.

1.5.4 Fisheries Development

- Government Fish Seed Farm established at Village Alisher Khurd in district Mansa
- High productivity fish production technology of Re-circulatory Aquaculture System introduced during the year 2019-20 and to be expanded to 8 units during the FY 2020-21.
- Proposal to bring new area of 200 hectares and 3000 hectares under shrimp and fish culture.

1.5.5 Rural Development

- ₹2283 crore allocated for rural development which is a whopping 179% higher than the revised estimate of 2019-20.
- ₹320 crore allocated to the Mahatma Gandhi National Rural Employment Guarantee Scheme.
- 2.2% of the expenditure of the State allocated to rural development.
- ₹600 crore provided in the budget for smart village campaign.

1.5.6 Urban Development

- ₹700 crore has been allocated for AMRUT: Atal Mission for Rejuvenation and Urban transformation: It will help in upgrading the existing infrastructure and improve the landscape of selected cities of Punjab.

1.5.7 General Finances

- **Total expenditure** for 2020-21 is estimated to be ₹1, 54,805 crore, a 2.00% increase over the revised estimate of 2019-20. In 2019-20, total expenditure is estimated to decrease by 4.3% (₹6,796 crore) from the budget estimates.

- The **Gross State Domestic Product** of Punjab for 2020-21 (at current prices) is projected at ₹6,44,326 crore. This is 12% higher than the revised estimate for 2019-20.
- **Revenue deficit** for 2020-21 is targeted at ₹7,712 crore (1.2% of GSDP) and **Fiscal deficit** is targeted at ₹18,828 crore (2.9% of GSDP).
- The per capita GSDP of Punjab in 2018-19 (at constant prices) was ₹1,15,882. This is 5.0% higher than 2017-18.
- In 2018-19, agriculture, manufacturing, and services contributed to 25%, 25% and 50% of the GSVA, respectively. In the same year, these sectors grew by 2.3%, 5.8% and 7.1%, respectively.

1.5.8 Education

- ₹13037 crore allocated towards education sector which is 11% higher in comparison to RE 2019-20.
- ₹3131 crore and ₹6174 crore allocated towards government primary schools and government secondary schools respectively.
- 02 new Agricultural colleges at Gurdaspur and Balachaur (SBS Nagar). An initial allocation of ₹14 crore during FY 2020-21.
- New Veterinary College at Rampura Phul (Bhatinda District) established at a cost of ₹92 crore.
- The provision for free education to all the students till class eight and to girls till class 12 extended to provide free education to all in government schools to all students till class 12.
- 4,150 additional classrooms to be constructed at a cost of ₹100 crore.
- A law college to be set up at Patti (Taran Taran District) and an open university in Patiala.
- Free transportation facility for primary schools students also to be provided with an allocation of ₹10 crore.

1.5.9 Health

- ₹4532 crore allocated towards health and family welfare, which is 21% higher than RE 2019-20.
- ₹221 crore allocated towards Ayushman Bharat scheme.
- Drug de-addiction: 25 more OOAT clinics to be made operational in the State out of which 193 OOAT clinics are already operational.

1.5.10 Industries

- Punjab to establish three mega industrial parks over 1,000 acres at Mattewara and Rajpura (Ludhiana District) and in Bathinda.
- ₹2267 crore allocated to provide power subsidy to industries.
- Fourth small industrial park to be grounded at Wazirabad in Fatehgarh Sahib.

1.5.11 Initiatives to fight COVID-19

a. Administrative Steps

- Four High Level Committees set up to interface with the Central Government and provide guidance to the departments on Strategy and Implementation:
 - a) COVID Care Centre and Private Sector Participation Committee
 - b) Health Sector Response and Procurement Committee

- c) Goods Transport Committee.
- d) Committee on Augmenting Human Resources and Capacity Building
- Punjab Government decided to ameliorate the hardships faced by the poor due to economic disruption and decided to provide additional food-grains allocation of 5 Kg/person/month free of cost for three months i.e. April-June, 2020 to all the beneficiaries (AAY and PHH) category covered under Targeted Public Distribution System (TPDS) as per provisions of NFSA.
- **Movement of Migrants:** Punjab Government has spent more than ₹6 crore to fund movement of migrants to their states till now. From 3 May 2020 till 27 May 2020, the Government of Punjab has facilitated the return of more than 4, 91,316 migrant workers to their home states.
- **State-wide Curfew:** Government of Punjab imposed curfew in all 22 districts, however, essential facilities, including MNREGA works, allowed to continue/start. All the agriculture operations and agriculture commodities were kept outside the ambit of lockdown.
- **Subsidies to SC Beneficiaries:** Punjab Land Development and Financial Corporation has issued subsidy to the tune of ₹140.40 lakh for SC beneficiaries to help them recover from COVID crisis.
- **Social Security Relief:** On CM's directives, Finance Department released ₹296 crore on account of social security pensions to 24.70 lakh beneficiaries for Jan & Feb 2020.
- **Disaster Response Fund:** ₹53.43 crore released to DCs to immediately tackle any exigency arising out of Covid-19 crisis.

b. Agricultural Economy & Rural Development Sector Related

- **Mandi Board Committee**
30-member control room set-up at the Mandi Board for support during the wheat harvesting and marketing season, which began on April 1. During the country's largest wheat procurement process, not a single case of Corona spreading through mandis in Punjab.
- **Procurement Infrastructure**
Infrastructure of 3691 purchase centers including 153 main yards, 280 sub yards, 1434 purchase centers besides adding 1824 yards of rice mills created.
- **Subsidy for Farm Machinery & Equipment**
In order to encourage direct sowing of paddy and mechanized cultivation of maize during Kharif season, subsidy up to 50% on purchase of machinery used for this purpose was provided till 10 May. Machinery on which subsidy was given included direct seeding of rice machines with or without spray attachment, paddy nursery sowing machines, paddy transplanting machines and equipment used for maize sowing, threshing and drying.
The CSC and collection points of the FPOs had been notified as procurement centers by PSCAB for wheat. This facilitated the farmers in hassle free sale for agriculture produce.
- **Centralized Platform**
To ensure smooth operations in Mandis during the procurement in COVID-19, Punjab developed a unique centralized automated, logic-based tech platform to issue e-Passes to farmers. All movement in the Mandis were managed and tracked online.

c. Public Health Sector

➤ **Dedicated Dashboard**

The Govt. of Punjab launched corona.punjab.gov.in to analyze the trend and pattern of cases including prediction of future hotspots to help authorities to take timely decisions.

➤ **e-Sanjeevani** (Online OPD), a CDAC Mohali's flagship integrated telemedicine solution was implemented across the state to connect with a network of senior doctors over video conferencing.

➤ **Mobile App**

"COVA" mobile app launched to sensitize people about precautions from Novel Corona Virus.

➤ **Flu Corners**

228 Flu Corners (22 in District Hospitals, 42 in Sub-Divisional Hospitals, 16 in Public Health Centers, 145 in Community Health Centers, and 3 in Govt. Medical Colleges) with sample collection facility in 111 Flu Corners were set up in Hospitals to screen all suspected cases of respiratory tract infections or cases presenting symptoms similar to those of coronavirus.

➤ Dedicated website i.e. **Covidhelp.punjab.gov.in** created to register the details for people who wanted to go to their home states from Punjab and those wanting to return back home.

➤ **Tele-medicine & Tele-counselling** initiative launched for general patients other than COVID-19 to get consultation from home with the empaneled doctors/counsellors through video call.

➤ **Helpline Nos & Services**

3 new help line numbers and individual district emergency response helpline numbers for citizens to access support and services from the Government operationalized. This was in addition to the 2 existing helpline numbers that were also being used to support COVID related concerns.

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

1.6 State Government Sponsored Programmes with Bank Credit

➤ DD8 scheme launched for setting up of new dairy units in the State for sustainable Livestock and employment generation. This scheme is being implemented by Punjab Dairy Development Board and Bank Credit of minimum 40% of total amount is compulsory for availing grant assistance. Dairy units with upto 20 animals can be established under the scheme. Farmers are provided subsidy for purchase of new high yielding Milch Animals. Subsidy upto 25% for General and 33% for SC farmers is available under the scheme. Farmers need to undergo training from training establishments of Punjab Dairy Development Board at first for availing grant assistance under the scheme.

➤ Promotion of Total Mixed Ration (TMR) to overcome the labor shortage problem with subsidy upto ₹4.00 lakh per machine @ 50% of cost of ₹8.00 lakh. This scheme is also implemented by Punjab Dairy Development Board and both training and credit linkage is compulsory for availing the grant assistance under the scheme.

➤ Promotion of automatic milk dispensing units with subsidy @50% subject to the maximum of ₹4.00 lakh to encourage direct marketing of milk by the milk producers to the milk consumers. This scheme is also implemented by Punjab Dairy Development Board and training from any of the training establishments of PDDB is a must for availing the grant assistance under the scheme. Further, a minimum Bank loan of 40% of the total

project cost is also required in the scheme. Farmers can purchase a Bulk Milk Chiller of 500 litre capacity, Genset of 7.5 KVA and a double jacketed Stainless Steel Tank of 500 litre capacity under the scheme.

- Subsidy for promotion of silage by commercial dairy farmers in Punjab with subsidy upto 25% with maximum limit of ₹3.00 lakh per unit.
- Subsidy for Single Row Fodder Harvester is also available from Punjab Dairy Development Board. Maximum grant assistance of ₹0.50 lakh per unit is available under the scheme.
- Subsidy for Self Propelled Forage Cutter is also available from Punjab Dairy Development Board. Maximum grant assistance of ₹0.50 lakh per unit is available under the scheme.

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

1.7 Collectivization of Agricultural Produce for enhancing Farmer's Income in the State

1.7.1 The Punjab Scenario

Being a prosperous state with the largest landholding of around 3.62 ha (Agriculture Census 2015-16) vis-à-vis a national average of 1.08 ha, the catalytic factors differ in Punjab than the rest of the country. With an assured MSP for wheat and paddy, Punjab farmers have comfortably settled in a paddy-wheat cycle of cropping, which over the years has led to increased need of fertilizers and pesticides resulting in chemical residues, depleting ground water levels, water logging and soil salinity, while contributing around 31% of paddy and 38% of wheat in the central pool. Despite a higher level of farm mechanization, Punjab also faces labor shortage, with an increasing dependence on migrant laborers, as also youth migration to foreign lands. This has led to a pattern where the aged and women emerge as the prominent workforce engaged in farming. Rise in income, individual aspirations and an expected higher standard of living is also seen to have given rise to increased indebtedness among the Punjab farming fold.

1.7.2 NABARD FPOs in Punjab

As of now, NABARD has promoted 103 FPOs in Punjab out of the various funds dealt by it. The activities being handled by them range from grain procurement, honey, animal husbandry, food processing (achaar, paapad, squashes), dairy, bee keeping, vegetable cultivation, custom hiring centre, primary processing, spices, basmati rice, organic products etc.

1.7.3 Special mention FPOs supported by NABARD in Punjab

- Rupnagar Producer Company Ltd in Rupnagar district, promoted by Ambuja Cement Foundation is dealing with grain procurement and has also come up with a unique solution to deal with paddy stubble with the help of Ambuja Cement. It has been sending the stubble for incineration as fuel, for which the farmer is also remunerated, adding to his income. Incidentally, it is also the first FPO that NABARD has provided Business Development Assistance (BDA).
- Jagriti FPO in Amritsar district promoted by Suraksha Agriculture and Rural Development Society (SARDS) is dealing with grain procurement. They have also procured Mandi license and have registered under eNAM. Their reported business in Kharif 2019-20 was ₹40.00 lakh and ₹27.00 lakh in Rabi.
- Sunrise FPO Hosiarpur promoted by Suraksha Agriculture and Rural Development Society (SARDS) is a woman centric FPO involving processing of local produce viz fruits, berries, species into achaar, pickles, morabba, jams, squashes and condiments.

The FPO has a good marketing network locally as well as in Chandigarh and had a turnover of around ₹22 lakh as on 2018-19.

- Dholewal FPC in Fatehgarh Sahib district promoted by Suraksha Agriculture and Rural Development Society (SARDS) dealing with grain procurement was among the first FPOs to get registered in NCDEX. It has also procured Mandi license and the margins are being shared with the members.
- Nojawan FPO in Patiala district promoted by Vegetable Growers Association of India (VGAI) is dealing with bee keeping and specializes in pollen exports. In 2019-20, it reportedly reached a turnover of ₹30.00 lakh.
- Khushaal Agro Products FPO in Ludhiana district promoted by Gadri Baba Dhula Singh (GBDS) is dealing with custom hiring centres. Through convergence of different schemes, it procured different agri-machinery that it makes available to the local farmers on rental basis. The FPO now has around 140 different kinds of machinery, including rotavators, bailers, happy seeders, cutter-cum-spreader, mulchers, potato planters etc.

1.7.4 COVID-19 impact

Economy and employment have been hit hard by the COVID-19 crisis. It brought about a change in consumer demand and preference, as greater expense was seen for essentials – some medicines but mostly food items. GoI had exempted agriculture activities from lockdown restrictions, which resulted not only in timely and orderly grain procurement in the Rabi season, but also that innovative farmers who took upon themselves to directly market their vegetables and other farm produce could get marketing opportunities as well as willing buyers. In Punjab, MILKFED took up the task of milk procurement, which provided sustenance for many dairy farmers. In all these direct marketing activities, the role of collectivization and thus FPOs, came out in the forefront.

1.7.5 FPO and COVID-19 – GoI measures

- **Direct Marketing of Agri-Produce**
Post the outbreak of COVID-19, GoI had sent directives to all state governments exempting the services of 'Direct Marketing' directly from farmers, farmers groups, cooperatives and FPOs from lockdown measures.
- **Linking FPOs to eNAM**
GoI advised exploring FPO collection centres as designated markets for direct marketing under eNAM. For this, FPOs were advised to register under eNAM.
- **Trading Module**
Ministry of Agriculture & Farmers Welfare, GOI on 2nd April 2020 launched an FPO trading module to enable FPOs to upload their produce from their premise/collection centres for bidding and sales.
- **Amendments to the Essential Commodities Act & APMC Act**
Deregulating sales of food items including cereals, pulses and onion is a game changer that can open up the farm sector marketing scenario. 'The Farming Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020' has also been brought in, which will promote barrier-free inter-state and intra-state trade and commerce in agriculture produce outside the physical premises of markets notified under State Agricultural Produce Marketing legislations. GoI has also approved 'The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services

Ordinance, 2020' to empower farmers to engage with processors, aggregators, wholesalers, large retailers and exporters.

1.7.6 Ecosystem support / action points and suggestions

- Awareness creation among farmers / promoting institutions
- Handholding support and capacity building for farmers to transition into the and eNAM era
- Developing proper storage infrastructures – at farm level, godown and cold storages as well as smaller units for marketing of produce
- Making farmers digitally and financially literate
- Adequate assaying, grading and packaging services
- Development of shorter, localized value chains on the supply side
- Aggregation services conjoining local value chains
- Development of transport and logistics for local, intra and inter-state services.
- Research and innovation for farm machinery and equipment that can reduce process time and manual labor

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

Chapter-2

Credit Potential for Agriculture

According to the revised PSL guidelines of RBI, Agriculture Sector is broadly divided into three sub-sectors viz, (i) Farm credit (ii) Agriculture infrastructure and (iii) Ancillary activities.

2.1. Farm Credit

2.1.1 Crop Production, Maintenance, and Marketing

(1) Introduction

Agriculture is the mainstay of the district's economy and about **58%** of the working population is directly or indirectly dependent on it. The district falls under the agro-climatic region of the sub mountain undulating region. This region comprises Pathankot, Dharkalan, NarotJaimal Singh, and Bamial blocks of the district. A large number of streams that originate in the Shivalik hills have produced very uneven topography.

The soil texture of this region varies from pure sand to silt to fine clay. The soils are generally shallow in the hills and quite deep in the plains. The underground water reservoir is inadequate but the quality of the water is good. The annual rainfall is more than 900 mm. Maize and paddy are the major Kharif crops whereas wheat is the principal crop during *rabi* season in all the blocks under this region. All water blocks of the district (NarotJaimal Singh, Bamial, Dhar Kalan, and Pathankot) are under the safe category. Assured irrigation through canals and tube wells is available in all blocks except Dharkalan.

The gross cropped area is 91200 ha. and the net sown area is 45965 ha of the district. The forest area is 5414 ha and land under non-agriculture use is 38944 ha. The cropping intensity of the district is 197%. There are 9426 marginal farmers with landholding of 52353 ha, 3653 small farmers with landholding of 4877 ha, and 3239 other farmers with land holding of 2043 ha. The area irrigated by canals is 10992 ha. The number of tube wells in the district is 5978 covering a total of 16488 ha under irrigation. During 2016-17, major crops grown in the district were wheat (41000 ha), paddy (28000 ha), maize (8000 ha), sugarcane (4000 ha). Besides, oilseeds (Kharif & rabi) on 1800 ha were cultivated during 2016-17. The fertilizer consumption decreased from 19222 to 18744 MT during 2016-17.

Area, Average Yield, Production (main crops)

(A- Area 000 hectares, Av. Y. –Average Yield Kgs/Hectare, P-Production 000'M. Tonnes)

Sr.No.	Particulars		2014-15	2015-16	2016-17	2017-18	2018 - 19
1	Paddy	A	29	28	28	28	28
		Av.Y	2477	2485	2759	3083	3257
		P	72	70	77	86	91
2	Maize	A	8	7.5	8	8	8
		Av.Y	2310	2315	2740	2348	2031
		28	18	17	22	19	17

Sr.No.	Particulars		2014-15	2015-16	2016-17	2017-18	2018 - 19
3	Sugarcane	A	4.2	4.5	4.0	4.1	4.0
		Av.Y	5985	5992	7000	7297	7024
		P	25	27	28	29	28
4	Wheat	A	42	41.5	41	41	41
		Av.Y	3736	2735	4066	4018	3984
		P	157	141	168	165	163

2. Infrastructure and linkage support available, planned and gaps: -

- Agriculture Deptt., ATMA, and KVK are providing extension services and also providing in-house and on-location training to the farmers.
- Food Security Mission comprising rice, wheat, and pulses to increase the production is being implemented in the district.
- There is a need to ensure the timely & proper distribution of subsidized seeds among the small & marginal farmers.
- Custom hiring of Agri implements (laser leveler, zero seed drill, micro-irrigation, etc.) especially among small & marginal farmers needs to be undertaken in a big way.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments, and policy initiatives are taken by GoI & State Govt to push the Agri sector, the potential for the year 2021 - 22 has been assessed and given below.

(₹ lakh)

Sl No	Crop Loan	Scale of finance	Units	Projections for 2021 - 22		
			ha	Phy. unit	Fin outlay	Bank loan
1	Paddy	0.65	ha	17250	11212.50	11212.50
2	Maize	0.49	ha	8250	4042.50	4042.50
3	Wheat	0.70	ha	24000	16800.00	16800.00
4	Oilseeds (rab i& kharif)	0.49	ha	1000	490.00	490.00
5	Pulses	0.35	ha	1000	350.00	350.00
6	Sugar cane	1.08	ha	3950	4266.00	4266.00
7	Vegetables	1.08	ha	4050	4414.50	4414.50
8	Green Fodder	0.46	ha	2000	840.00	840.00
	Total			91000	42415.56	42415.56

Sl No	Crop Loan	Scale of finance	Units	Projections for 2021 - 22		
	10% component towards Repair of machinery, maintenance & household consumption				4241.55	4241.55
	20% component towards Rent of Farm Machinery, and Post-Harvest Expenses				8483.10	8483.10
	Total Crop loan				55140.15	55140.15

4. Critical intervention required for creating a definitive impact in the sector

- To restore the fertility of the soil, organic farming needs to be promoted in a big way in the district.
- There is a need to shift from Paddy –wheat rotation to less water-intensive crops like Basmati, Maize, and horticulture crops to save water.
- SRI technique has been successful in the district and needs to be promoted.

5. Suggested Action Points for Banks

- Banks may start forming Joint Liability groups of tenant farmers/ oral lessees, share croppers to bring them under the purview of credit and also increase the KCC fold for these segments.
- Usage of KCCs needs to be expanded and RuPay Debit cards need to be issued to all eligible farmers.

Suggested Action Points for Line Departments

- Timely availability of quality seeds, fertilizers, pesticides, and other inputs may be ensured by the concerned departments based on demand and preference of farmers.
- There is a need for Integrated Nutrient Management for overcoming Micro-Nutrient deficiency for paddy, wheat, and other crops.
- Farmers may be sensitized to manage the paddy and wheat straw instead of burning in the fields.

6. Other Related matters :

- As regard the stage of development of the ground water resources is concerned, the Ground Water Department has categorized all the blocks of the district (Narot Jaimal Singh, Bamial, Dhar Kalan, and Pathankot) under “Safe” category. Assured irrigation through canals and tube wells is available in all blocks except Dharkalan.

2.1.2 Water Resources

1. Introduction

Pathankot district can be broadly classified as Kandi Tract Area. The Kandi tract includes Dhar Block and parts of Pathankot and Sujampur blocks and it forms around 19% of the geographical area of the district. This region falls in the lower Shivaliks and faces the problem of soil erosion. The soil strata are sandy to clayey loam. The area is affected by the gullied lands. The area is

rained in nature. A lot of soil & water conservation activities like Rain Water Harvesting Structures, Harvesting of Base Flow & Micro Lift systems for Irrigation, Rain Water Recharging Structures have been done and have shown very good results. There is still a lot of uncovered area in Dharkalan with the potential to improve the natural resource base of the area.

As 04 blocks-Narot, Bamial, Dharkalan, and Pathankot are in the safe category and thus, new tubewells can be projected in these blocks based on requirement and water suitability. [Source: Dynamic GWR 2017, published in 2019]

2. Infrastructure and linkage support available, planned and gaps: -

The Perennial Flow Projects (Tapping the Hill Seepage)/Lift Irrigation Projects have a huge scope in the Kandi belt of the Pathankot district. In Dhar block, there are many perennially flowing Khads which have not been tapped so far. The Hill Seepage water from these Khads can be tapped and provided to farmer fields to provide life-saving irrigation

ii). Rain Water Harvesting-cum-Recharging Projects/Drop Structures to Arrest Soil Erosion have a high potential in the entire Dhar block of the Distt. These areas are in the Middle Catchment of the hills which were earlier under cultivation but due to soil erosion and unchecked runoff, resulted in big nalas. Big Structures can be constructed across the nala to check soil erosion and for harvesting rainwater. The excess water can be used for irrigation purposes.

iii). Safe Disposal Field Structures are best suitable for Drainage of the Rain Water. In Dhar Block, the farmer fields are terraced. The rainwater erodes large quantities of soil/land and affects the cultivable area. To check this, Field to Field and Field to Drainage Line (Khad) safe water disposal structures need to be constructed.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri sector, the potential for the year 2021 - 22 has been assessed and given below:

(₹

lakh)

Sr. No	Sector/Activity	Unit cost	Projections for 2021 - 22		
			Phy. Units (nos./ha)	Financial outlay	Bank loan
1	STWs with Pump sets(200 feet)- Nos	3.20	150	480.00	432.00
2	Replacement of Pump sets - Nos	0.70	170	119.00	89.26
3	Sprinklers irrigation system(1-2 Hect) - ha	0.35	200	70.00	35.00
4	Drip Irrigation(1.2x0.6m) - ha	1.20	200	240.00	120.00
5	Rainwater harvesting tanks for irrigation - Nos	0.45	125	56.25	42.19
	Total			965.25	718.45

4. Critical intervention required for creating a definitive impact in the sector

- Intensive extension and support services from the department of agriculture/soil conservation department are required for promoting a water-conserving package of practices & micro irrigation systems among farmers
- Regular power supply to farmers should be ensured.

5. Suggested action points for banks

Awareness about the benefits of water-saving devices like drip/sprinkler may be percolated at farmers' level through the forum of Kisan clubs promoted by banks.

Suggested Action Points for Line Departments

The intervention of NABARD through RIDF has created a significant impact on the irrigated area in the State. There is a vast scope for taking up the on-farm development works like the lining of watercourses, underground pipelines, etc with assistance from NABARD under RIDF.

6. Other related matters

A lot of soil & water conservation activities like Rain Water Harvesting Structures, Harvesting of Base Flow & Micro Lift systems for Irrigation, Rain Water Recharging Structures have been done and have shown very good results.

2.1.3 Farm Mechanization

1. Introduction

Scientific farming is essential for enhancing production and productivity in agriculture. The efficient and judicious use of farm mechanization can lead to achieving this objective. As per the data available in the district, the tractor population in the district was 1189, the number of threshers was 276, and the number of harvesters was 17 as on 31.03.19. The cropping intensity of the district is 197% for the year 2014-15. Agricultural operations in the district are highly mechanized.

2. Infrastructure and linkage support available, planned and gaps:-

- The requisite repair shops spare dealers, tyres dealers and the required banking support is in place to support the program.
- The availability of tractors, spares and servicing centers and supply of fuel does not pose any problem.
- There is a good network of dealers of almost all the reputed make in all the big centers of the district.
- Power tillers are better suited for medium and small holdings. A trolley can be attached to the power tiller and can be put to many uses like tractors. Farmers need to be made aware of this so that they do not unnecessarily invest more in buying tractors for their requirements.
- Agriculture machines like paddy reapers are needed more in area of a labour shortage during harvest season, particularly in delta regions

Gaps in infrastructure and support services

- Poor development/spread of custom hiring.
- Stagnant growth of tractors over the years due to over tractorisation.

- Technical guidance and support for new farm machinery viz. paddy transplanter, spray pumps, potato diggers, reapers, etc. may be provided by the extension agencies.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri sector, the potential for the year 2021 - 22 has been assessed and given below: (₹ lakh)

Sl No	Sector/Activity	Unit cost	Projections for 2021 - 22		
			Phy. units (nos./ha)	Fin outlay	Bank loan
1	Tractors>60 HP	11.20	155	1736.00	1302.00
2	Power Tiller >15 HP	2.25	240	540.00	405.01
3	Multi crop thrashers	1.70	300	510.00	382.50
4	Trolley (medium & big size)	2.50	300	750.00	562.50
5	Harvester Combine self-propelled multi crop	23.00	04	92.00	69.00
6	Battery operated spray pumps	0.07	1143	80.00	60.00
7	Laser Levelers	3.50	120	420.00	315.00
8	Paddy transplanter 4 wheels	10.00	75	750.00	562.50
9	Happy seeder (Turbo)	1.65	200	330.00	247.52
10	Straw reaper	3.50	300	1050	787.50
11	Baler (square)	11.00	60	660	495.00
	Total			6918.00	5188.53

4. Critical Intervention required for creating a definitive impact in the sector –

Focus on the standardization of equipment to meet the Minimum Performance Standards (MPS) and get the implements certified under BIS is required. As per the recent directive of MoA, Govt. of India, Banks to finance only the tractor and power tillers meeting “Minimum Performance Standard” norms.

5. Suggested Action Points for Banks

While sanctioning loans, banks should satisfy themselves about the minimum use of 1000 hours inclusive of on-farm and custom hiring of the tractor. The minimum acreage norms/viability norms should not be diluted while financing tractors by the banks.

Suggested Action Points for Line Departments

- High clearance tractors with narrow tires are required to be introduced for intercultural operations in line with the current emphasis on integrated weed and pest management
- Custom hiring is not developed to the maximum extent. PACS/Farmers Clubs/Water user Association/ State agencies may be encouraged to provide tractors and other farm implements and provide service on custom hiring basis.

6. Other related matters

- State Government is also promoting the establishment of a custom hiring Centre through subsidy schemes.
- KVK and SAUs may provide appropriate recommendations for promoting cooperative management of farm machinery, advice on appropriate machinery powers for different sizes of operational holdings and strategies for popularization of 2nd generation of Farm Mechanization through promotion of adoption of RCT (Resource Conservation Techniques), Popularization of Agricultural Machinery Service Centre (AMSC), adoption of in-situ crop residue management through custom hiring of appropriate farm machines from Custom Hiring Centres (CHCs) thereby helping farmers adopt green ecofriendly farming practices and overcome large expenditure in per unit incremental increase in crop output.
- Group financing for Farm Mechanization through JLGs, Farmers club etc. should be encouraged for SF/ MF.
- Banks may provide financial support for custom hiring of farm machinery under ACABC scheme.
- Concepts like zero tillage need to be promoted as it will not only lead to water and soil conservation but also increase the cropping intensity in the State.

2.1.4 Plantation & Horticulture

1.Introduction

The State Govt. has been propounding Poly-houses/ net house farming for which subsidy to farmers is made available under State Horticulture Mission (SHM). Effort should be taken to bring more and more areas under poly-house and net house farming in combination with drip/sprinkler irrigation, so that not only income from the land would enhance but also a shift in cropping pattern from paddy-wheat regime would ease the pressure on the underground water table. Farmers taking up vegetable and exotic crops under net house cultivation, need to be promoted to form Producer Organizations (POs) for easy access to extension, marketing, and other backward and forward linkages. The climatic condition in the district is very suitable for plantation of litchi, mango, guava, etc. Kandi area of Dhar block has suitable climatic conditions for the promotion of aromatic and medicinal plants in all the rest of the blocks.

The total area under horticulture in the district is 4361 ha and the total horticulture production (fruit, vegetables, and spices production) is 78020M tonnes during 2016-17. The potential crops of district Pathankot are mango, litchi, kinnow, pear, peach, plum, vegetables namely tomato, potato, chilly, okra, cauliflower, onion, brinjal, root and vine crops. The area under major horticulture crops (vegetables & fruits) as on 31.03.2019 are given as below:

Area & production of veg crops in Pathankot district

Crops	Area (ha.)	Production (MT)
Main Vegetable Crops		
Potatoes	7	186
Tomato	47	1199
Peas	37	405
Brinjal	10	218
Onion	61	350
Vine crops	16	256
Root crops	13	309
Main Fruit Crops		
Mango	1996	37964
Kinnow	453	18835
Guava	29	627
Peach	24	429
Pear	3	69
Litchi	1393	23382
Plum	27	474
Amla	112	1522
Orange & Malta	74	566

(Source: Statical Abstract)

2. Infrastructure and Linkage Support available, Planned and gaps.:-

- The climatic condition in the district is very suitable for plantation of litchi, mango, guava, etc.

- Lack of multi-chamber cold storage to stock different horticulture produce and absence of agro-processing units to process local horticulture produce.
- Lack of processing units for fruits and dehydration units for vegetables in the district.
- Timely extension services from the Horticulture department were not available, particularly, at the block level.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Plantation & Horticulture sector, the potential for the 2021 - 22 has been assessed and given below: -

(₹ lakh)

Sr. No.	Activity	Unit cost	Unit (nos./ha)	Projections for 2021 - 22		
				Phy units	Financial Outlay	Bank loan
1	Mangoes (3m x 4m)	1.32	ha	20	26.40	23.74
2	Litchi	0.47	ha	30	14.10	12.00
3	Citrus Fruit	0.92	ha	20	18.40	15.66
4	Guava (6 m x 6 m)	0.88	ha	20	17.60	14.94
5	Strawberry-500sqm-Fan & Pad system	3.00	ha	20	60.00	51.00
6	Pears 6x6	0.80	ha	20	16.00	13.60
7	Aonla	0.92	ha	32	29.40	25.02
8	Polyhouse floriculture gerbera 2000 sq m-Fan & Pad system	28.40	ha	6	170.40	153.36
9	Mushroom (spawn making)	17.25	nos	5	86.25	64.70
10	Small Nurseries (1 ha)	15.00	ha.	12	180.00	135.00
11	B.Keeping (50 beehive colony)	3.63	no	20	72.60	61.72
12	Medicinal & Aromatic Plants	1.00	ha	12	12	10.20

13	Seed infra. (handling, processing, packing, storage of seed)	200.30	nos	1	200.30	100.15
14	Cut/ Bulbous flowers	1.73	nos	12	20.76	17.64
15	Vegetable Polyhouse cultivation 2000 sqm-Tubular structure	17.80	ha	10	178.00	133.50
	Total				1085.20	832.23

4. Critical interventions required for creating a definite impact in the sector

- High density and mixed orchards need to be promoted in the district.
- Organic farming especially in horticultural crops needs encouragement. To meet the captive requirement of organic fertilizers, vermicompost units within the orchards using organic waste needs support.
- Post-harvest infrastructure like pack houses having washing, grading, waxing, packing line, cold storages, reefer vans/containers needs to be promoted in the district.
- Production of good quality vegetables and floriculture under Poly house should be promoted under which subsidy of 50% is available from State Horticulture mission.

5. Suggested Action Points for Banks

- The bank should prepare and implement Area Development Schemes for Litchi and Mangoes in the Pathankot, Dhar & Sujampur blocks of the district in consultation with the Department of Horticulture. Bankers may seek guidance from the Agriculture/ Horticulture Deptt./ officers to promote suitable bankable schemes in the district for the production of fruits and vegetables on which subsidy is available from State Horticulture mission and for processing from Ministry of Food Processing, GoI.

Suggested Action Points for Department

- Vegetable seed production under the greenhouse with insect nets on the sides and rolling poly sheets need to be encouraged.
- Scheme of Net house/poly house needs to be propagated by horticulture dept so that more and more beneficiaries may take benefit of this subsidy-oriented scheme of NHM.

6. Other related matters

- The climatic condition in the district is very suitable for plantation of litchi, mango, guava, etc. Kandi area of Dhar block has suitable climatic conditions for the promotion of aromatic and medicinal plants in all the rest of the blocks.

2.1.5 -Forestry & Wasteland Development

1. Introduction

The district has a forest cover of over 5414 ha which forms 5.91% of the total geographical area of the district. The wasteland area of the district is 38944 ha. The land being a constraint, the strategy is to increase tree cover outside conventional forest areas as well as private farmlands through agro-forestry, farm forestry, and urban forestry.

2. Infrastructure and linkage support available, planned and gaps: -

- The district is having one Govt nursery and 6 private nurseries for providing adequate planting material to the farmers in the district.
- The Divisional Forest Officer, Pathankot looks after activities of the forest department in the district. The department is primarily focusing on the development of forests on government land/protected forest, rail, road, canal, drain strips and they also provide planting/saplings to the private growers and offer any other required technical support.
- With good planting material, the gestation period of forestry plants such as popular, Eucalyptus, Bamboo is only 5 years. Casuarina as an energy plantation can be harvested every 2 years. *Melia Dubia*, used in the plywood industry has a rotation period for 3 years.
- There is good marketing infrastructure available in Pathankot for the wood industry as Pathankot is the oldest wood-based market of Punjab.
- Good quality of Planting material is available from Govt nursery as well as from other private nurseries of the district.

2.1 Agroforestry

Agroforestry is an old age 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, 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”.

Characterizes of Agroforestry

- Involves two or more species of plants (or plants and animals), at least one of which is a woody perennial (multiple cropping);
- Always has two or more outputs;
- At least one of the plant species is managed for forage, annual, or perennial crop production;
- Total system cycle is always more than one year.

Promising Tree Species under Agroforestry

Though all tree species have some economic importance and protective function but it may not be suitable as part of Agro-Forestry Systems. The following are some of the desirable characteristics for being considered:

S.No.	Characteristics	Importance
1	Fast growing species with short gestation period according to type of soil and agro-climatic conditions	Such tree species to be selected which grow vigorously in particular type of soil and climate of the locality and attain tree size within a short period to enable the farmers get quick returns
2	Multipurpose Trees (MPTs)	Have economic attributes like edible fruit/flower/fibre, timber, fuel-wood, fodder, etc. along with shelter conferring and soil stabilization attributes to become more desirable to farmers
3	Light canopies - sparsely branched and branches not dense	Not affect the light requirement of agriculture crops - sun light easily reaches the ground and become available to crop plants growing under or near them

S.No.	Characteristics	Importance
4	Have deep root system	Does not compete with agriculture crops for water and nutrients
5	Have nutrient cycling and nitrogen fixation attributes	For improving the soil and enhancing soil fertility
6	No allelopathic effect	Allelo-chemicals affect the growth of under-ground crops and impact productivity and is not a desirable trait

Based on the above traits some of the promising agroforestry trees identified for Punjab scenario and Pathankot district in particular are *Acacia nilotica* (Babul, Kikar, Indian gum Arabic), *Azadirachta indica* (Neem), *Eucalyptus tereticornis* (Safeda, Mysore gum) etc.

Successful Agroforestry Models

Based on research and experimentation, the following are few successful agro-forestry models:

S. N	Classification	Tree Species	Intercrops	Recommended States
1	Agri-silvicultural System	Bakain (Melia azedarach)	Foxtail Millet, Soybean	Gujarat, Kathiawar Peninsula, Western areas of MP, SE part of Gujarat & Rajasthan, Haryana, Punjab, Telangana, AP
2	Agri-silvicultural System (Irrigated conditions)	Poplar (Populus deltoids)	Kharif - Mentha, Moong, Maize, Sorghum, Colocasia, Pearl millet, Cowpea upto 2-3 yrs; Rabi - Wheat, Potato, Mustard, Berseem, Oats throughout the rotaion of 6 yrs – Annuals like sugarcane & turmeric upto 3 yrs	Punjab, Haryana, Himachal Pradesh, Uttar Pradesh and parts of Uttarakhand

2.1.2 Policy Support for Agroforestry

To promote agroforestry, a dedicated National Agroforestry Policy was approved by Government in 2014. The Policy enables institutional arrangements at national level to promote agroforestry under the Ministry of Agriculture and Farmers Welfare; simplify regulations related to harvesting, felling and transportation of trees grown on farmlands; ensuring security of land tenure and creating a sound base of land records and data for developing a Market Information System for agroforestry; access to quality planting material; institutional credit and insurance cover to agroforestry practitioners; and increased participation of industries using the agroforestry products. In continuation of above recommendations, a Sub-Mission on Agroforestry (SMAF) under National Mission for Sustainable Agriculture (NMSA) was set up in

2016 with an aim to expand the tree coverage on farmland in complementarity with agricultural crops. Some important interventions covered under the Sub-Mission other than capacity building were nursery development for providing high quality planting material, peripheral & boundary Plantation, low density plantation, high density block plantation. The Sub-Mission on Agroforestry is to be operated with funding pattern 60:40 (GoI : State Govts) basis for all States excepting for 8 States of North-Eastern Region & the Hilly States of Himachal Pradesh, Uttarakhand and Jammu & Kashmir where it would be 90:10 fund sharing. For UTs, the assistance will be 100% from GoI. Farmers would be supported financial assistance to the extent of 50% of the actual cost of the interventions (limited to 50% of the estimated cost). The estimated costs are as under:

S.N	Activity	Est. Costs	Remarks
A	Nursery		
i	Small Nursery (0.5 ha)	10	Min. capacity - 25,000 plants/year
ii	Big Nursery (1.0 ha)	16	Min. capacity - 50,000 plants/year
iii	Hi-tech Nursery(2.0 ha)	40	Min. capacity - 100,000 propagules/year
B	Peripheral/Boundary Plantation	₹70/plant	On actual no. of plants planted
C	Low Density Block Plantation		Going for plantation without sacrificing the yield of existing crops/cropping systems
i	Upto 100 trees/ha	₹70/plant	
ii	101 -500 trees/ha	Max. 28000/-	Actual of planting Intensity
C	High Density Block Plantation		Intermediate blocks /strip plantations /shelterbelt/wind breaks in waste and degraded land not suitable for growing crops
i	501 – 1000 plants/ha (spacing norm 3.5 m x 3.5 m)	Max. ₹ 30,000	
ii	1001 – 1200 plants/ha (spacing norm 3 m x 3 m)	Max. ₹35,000	
iii	1201 – 1500 plants/ha (spacing norm 2.5 m x 2.5 m)	Max. ₹45,000	
iv	>1500 plants/ha (spacing norm less than 2.5 m)	Max. ₹50,000	

Gaps in Infrastructure

- The long gestation period has been the major hurdle for the expansion of this sector at a fast pace.
- Limited credit support by banks.
- Non-availability of insurance coverage for forest crops.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push agri & allied sectors, the potential for the year 2021 - 22 has been assessed and given below: -

(₹ lakh)

Sl No	Sector/Activity	Unit cost	Unit	Projections for 2021 - 22		
				Phy.units (nos./ha)	Fin outlay	Bank loan
1	Poplar	1.65	nos.	100	165.00	148.51
2	Eucalyptus	3.70	nos.	100	370.00	277.51
3	Bamboo	1.76	nos.	10	17.60	15.84
	Total				552.6	441.86

4. Critical Intervention required for creating a definitive impact in the sector

- Bamboo plantation may be encouraged as a remunerative commercial activity.
- There is a need for incentivizing farmers to opt for Agro-Forestry model of agriculture.
- Agro-Forestry models may be developed for the demonstration and exposure of farmers by the KVK/agriculture department.

5. Suggested Action Points

- Banks may actively come forward to finance individuals/groups of farmers / SHGs in the development of degraded lands through the planting of multi-purpose tree species.

6. Other related matter

- There is a need for cooperation and coordination between the Wood Based Industry and private farmers (Contract Farming) to provide an assured market for farmers and an assured supply of wood to the industry.

2.1.6 Animal Husbandry - Dairy

1.Introduction

Dairy has been recognized as an important activity due to its contribution in the form of providing gainful occupation, socio-economic acceptability, relatively simple management skills, high nutritional value, etc. The Indian Dairy Sector acquired substantial growth in the last two decades and India has become the number one milk-producing country in the world, producing about 110 million tonnes of milk. Punjab state produces about 270 lakh liters per day contributing about 9% of total milk production of the country from less than 2% of the total cattle & buffalo population of the country. Per capita availability of milk in Punjab is 970 gms, which is the highest in the country. The total milk production in the district is 2053000 MT and the marketable surplus is 0.95 lakh liters per day. The climatic conditions prevailing in the district are conducive for the development of the dairy activity.

As per the 20th animal census, there are 70882 milch animals available in the district. Out of which 54537 are of exotic and 16345 are of the indigenous breed.

2. Infrastructure and linkage support available, planned and gaps:-.

- Department of Animal Husbandry has a network of 54 veterinary institutions including 1 mobile vet unit and 5 diagnostic labs.
- 31 milk cooperative societies are engaged in the collection of milk.
- Animal Husbandry department is imparting training on fodder for the cultivation of Ginni Grass, Rai grass, Napier & Bajra.

- Lack of infrastructure at the level of societies/milk union to facilitate forward and backward integration with cold chains.
- The availability of green fodder in the district is only up to 20-25 kg. per animal per day as against a minimum requirement of 35-40 kg. per animal per day.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri & allied sector, the potential for the year 2021 - 22 has been assessed and shown below: -

(₹ lakh)

Sr. No	Activity	Unit cost	Unit (nos. /ha)	Projections for 2021 - 22		
				Phy. units	Financial Outlay	Bank loan
1	Cross breed cows(2 animals under govt.spons.prog)	1.40	nos.	60	84.00	63.00
2	Women empowerment scheme(10-20 animals unit)	14.00	nos.	10	140.00	119.00
3	Buffaloes (5 animal unit)	3.50	nos.	60	210.00	178.50
4	Buffaloes (10animals unit)	7.00	nos.	20	140.00	119.00
5	Buffaloes(Comm. Dairy -50 animals)	35.00	nos.	4	140.00	119.00
6	Female Calf rearing	0.49	nos.	60	29.40	21.85
7	Densified Cattle feed units	100.00	nos.	4	400.00	300.00
8	Milk Parlours	20.00	nos.	10	200.00	170.00
9	Bulk Milk Cooler (2000ltr.)-DG set 20 KVA	10.00	nos.	6	60.00	51.00
10	Automatic Milk Collection	1.65	nos.	11	18.15	15.05
11	Refrigerated tanker/Vans-10000lit	16.00	nos.	10	160.00	136.00
12	Indigenous Milk product manufacturing of 100-150 kg product unit(khoya,	13.20	nos.	8	105.60	84.48

Sr. No	Activity	Unit cost	Unit (nos. /ha)	Projections for 2021 - 22		
				Phy. units	Financial Outlay	Bank loan
	paneer, ghee, etc.)					
13	Financing of Independent Cattleshed Units of 20 cows	6.00	nos.	10	60.00	51.00
14	Fodder harvester	1.50	nos.	50	75.00	56.25
15	Working capital requirement for Cows	0.44	nos.	1710	752.40	752.40
16	Working capital requirement for Buffalo	0.61	nos.	2910	1775.10	1775.10
	Total				4348.00	4011.63

4. Critical interventions required for creating a definitive impact

- Financing of 1-3 animals may be confined to Govt sponsored cases and more emphasis may be given to commercial dairy units of 10-30 animal size.
- To improve green fodder production in the district, preservation of green fodder in the form of silage and hay, and enrichment of low-grade roughage's with urea molasses treatment to increase their nutrition value, needs to be promoted in the district.

5. Suggested Action Points for Banks

- Encourage setting up commercial dairy units through individuals, SHGs, etc., with fodder cultivation as an integral part of the scheme.
- Encourage private entrepreneurs for setting up indigenous milk processing units in untapped villages for processing & marketing of milk and milk products.

Suggested Actions Points for Line Departments

- Animal Husbandry Department may undertake extension programs to educate farmers on integrated livestock management practices.
- Fodder seed production program may be encouraged by the Extension agencies particularly for high yielding fodder crops like Berseem, African Maize, Oat, etc. to ensure a minimum requirement of 35 Kgs. of green fodder per animal per day.

6. Other related matters

- Because about 41.24% of total landholding units comprises of SF & MF, dairy as a subsidiary activity provides an opportunity to supplement the farm income of these small and marginal farmers.

2.1.7- Animal Husbandry - Poultry**1. Introduction**

Poultry is one of the major activities in the allied agriculture sector due to the better agro-climatic environment in the district. Poultry eggs & meat are important sources of high-quality proteins, minerals, and vitamins to balance the human diet. Investment in poultry is highly remunerative, which can be harnessed with proper management practices. The poultry sector is one of the fastest-growing segments in the state with an annual output of 429 million eggs. The state has the highest per capita egg availability at 138 and the per capita egg availability of district is 143. Contract farming in broilers has picked up in the state with the initiatives of two major groups Venkateshwara Hatcheries and Sugna Poultry farms. As on 31.03.2018, there were 195 broiler farms with 3.12 lakh broilers. The population of layers was 1.30 lakhs in 19 layer farms in the district.

2 Infrastructure and linkage support available, planned and gaps :-

- The district has 54 veterinary hospitals/dispensaries to provide poultry-related services such as vaccination, consultation, etc.
- The Deputy Director of the Poultry Department provides extension services through the extension officers and training camps are also arranged at the block level.

Gaps in infrastructure

- The major problems faced by poultry farming are the high cost of feed with poor quality, unremunerative egg prices, and an outbreak of diseases resulting in heavy mortality. Maize which is a major constituent accounting for 40% to 50% of the poultry feed, is cultivated in limited areas in the district.
- Absence of hygienic, dedicated shops for poultry products.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri & allied sector, the potential for the year 2021 - 22 has been assessed and given below:-

(₹ lakh)

Sl. No	Activity	Unit cost	Projections for 2021 - 22		
			Phy.units (nos./ha)	Fin outlay	Bank loan
1	Broilers(5000 birds)	20.00	20	400.00	340.00
2	Layers (5000 birds)	20.00	19	380.00	323.00
3	Egg/Broiler Carts	0.20	30	6.00	5.10
4	Hybrid Broilers (20000 birds)	44.80	13	582.40	495.04
5	Hybrid Layers (20000 birds)	80.00	14	1120.00	952.00
6	Poultry feed (new unit) one ton/hr	16.00	6	96.00	81.60
7	Retail Poultry dressing	10.00	12	120.00	102.00

Sl. No	Activity	Unit cost	Projections for 2021 - 22		
			Phy.units (nos./ha)	Fin outlay	Bank loan
	units				
8	Working capital Requirement for Poultry (Layer)	0.0036	12000	43.20	43.20
9	Working capital Requirement for Poultry (Broiler)	0.00161	12000	19.32	19.32
	Total			2704.40	2361.26

4. Critical interventions required for creating a definitive impact

- The creation of infrastructure for egg grading, packing, and cold storage in the district needs to be promoted as the district is an exit point for the export of poultry products to J&K and HP.
- Strengthening semen banks and improvement in the genetic potential of the animal breed in the district.
- Extension of AI services at door-steps of farmers.

5. Suggested Action Points for Banks

- A conscious effort is necessary on the part of the financing banks to develop this sector which has promising potentials.
- Banks may finance poultry marketing outlets for the sale of quality poultry products.
- Banks may also encourage the value addition of poultry products.

6. Other related matters

- Under the mid-day meal scheme, the egg may also be included, which results in increasing demand for eggs thus triggering the production of eggs in the district.
- Department may expand its outreach with more mobile veterinary vans in the district.
- Marketing facilities may have to be strengthened for boosting the export of poultry and poultry products.

2.1.8 Animal Husbandry - Sheep, goat & piggery, etc.

1. Introduction

Sheep/Goat rearing activity is capable of generating supplementary income besides providing nutritious food material to the ever-growing population. Another important feature of this investment is that no additional amount is to be borne by the beneficiary towards the feed cost of these animals as they normally feed for themselves by grazing on various types of vegetation. The state has 38 sheep extension centers to provide extension service to the sheep breeders. Under piggery, to bring about genetic improvements in the indigenous breed, crossbreeding program is being taken up using exotic breed namely Large White Yorkshire. There are 91 slaughterhouses in the state for the slaughter of Sheep, Goat, and Pig.

The goat husbandry has a bright future with great potential for growth in the district. This opportunity exists because of the huge demand for various goat products, such as meat, milk, cheese, leather, and fiber exceeds supply. Semi-arid, dry climate is more appropriate for goats,

thus Kandi area of the district is suitable for the activity. This sector has ample potential in the district because of the shortage of Goat/Sheep/Pig meat. As per the 20th animal census, there are 1368 sheep, 8405 Goats, and 457 pigs in the district.

2 Infrastructure and linkage support available, planned and gaps:-

- There is no Pig Breeding farm at the district HQ except one private piggery farm.
- Good variety of sheep and goats are available.
- Marketing facilities for wool and meat are adequate.
- There are no pastures and adequate grazing grounds except those alongside railway tracks, canals, and roadsides.
- The interest of the farmers in taking up piggery is confined to certain sections of the society.
- There is lack of assured market for pig meat in the district and farmers are generally dependent on the export of meat to north east.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri & allied sector, the potential for the year 2021 - 22 has been assessed and shown below: -

(₹ Lakh)

Sr. No.	Activity	Unit cost	Unit (nos. /ha)	Projections for 2021 - 22		
				Physical units	Financial Outlay	Bank loan
1	Goatry (40+2)	2.50	nos	92	230.00	149.51
2	Sheep & Goat Breeding & Rearing	25.00	nos	8	200.00	170.00
3	Piggery unit(10+2)	5.00	nos	80	400.00	260.00
4	Pig Retail Outlet	10.00	nos	10	100.00	85.00
5	Pig Breeding Farm (20 sows+4 boars)	8.00	nos.	20	160.00	104.00
6	Working capital requirement for Goat and Sheep Rearing	0.02	nos.	600	12.00	12.00
7	Working capital requirement for pig rearing	0.08	nos,	600	48.00	48.00
	Total				1150.00	828.51

4. Critical interventions required for creating a definitive impact

- Beetal goat is the breed found in abundance in the district. The breeding farms need to be promoted in the district.
- Stall-fed goats units need to be encouraged in the district

5. Suggested Action Points for Banks

- Banks should give flexibility in their lending norms while financing for nomadic tribes especially 'Gujjars'.
- Banks should ensure that the animals are insured and also bring about awareness among the farmers to claim insurance when the sheep/goat dies.

Suggested Action Points for Line Departments

- The program may be encouraged amongst small/marginal farmers through the cluster approach.
- Good quality breeding animals should be made available.
- The near-extinct species of goat i.e. Beetle needs to be promoted as breeding as well as rearing units. It has commercial value in respect of milk, meat, and export.

6. Other related matters

- The goat husbandry has a bright future with great potential for growth in the district. This opportunity exists because of the huge demand for various goat products, such as meat, milk, cheese, leather, and fiber exceed supply.

2.1.9 Fisheries

1. Introduction

Fish is an important food for human beings. It contains proteins, vitamins, and minerals which are essential in keeping a human being in good health. Fish farming provides the best alternative for agriculture and it is done on land, not suitable for agriculture, low lying areas, and in village ponds.

2. Infrastructure and linkage support available, planned and gaps:-

- The department is providing 5 days training to the farmers along with stipend & TA for the promotion of fisheries in the district including exposure visits to other states.
- Fisheries Department has launched the Model Fish Pond Scheme in rural Panchayats through Panchayati Raj Department for the promotion of fish farming.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push fisheries sector, the potential for the year 2021 - 22 has been assessed and shown below: -

(₹ lakh)

Sl No	Sector/Activity	Projections for 2021 - 22			
		Unit cost	Phy.units (nos./ha)	Fin Outlay	Bank loan
1	Village Ponds Renovation (ha)	3.50	34	119.00	101.17
2	Excavation of New Ponds (ha)	7.00	30	210.00	178.50

Sl No	Sector/Activity	Projections for 2021 - 22			
3	Integrated Fish Farming(ha)	16.00	4	64.00	54.40
4	Aerators/ Harvesting Nets (Nos)	0.60	100	60.00	51.00
5	Fish Market(Nos)	10.00	6	60.00	51.00
6	Working capital requirement for fisheries	1.50	22	33.00	33.00
	Total			546.00	469.07

4. Critical interventions required for creating a definitive impact

- Setting up integrated units including hatcheries for ornamental fishes in the district.
- Renovation and remodeling of fish seed farm for enhancing the seed production.
- The motivation of fish farmers to renovate the old fish ponds and construct new ponds
- Conservation of notified areas for enhancing fish production by stopping illegal fishing

5. Suggested Action Points for Banks

- Branches of the banks in potential areas may realistically assess the demand for finance in branches' operational area .
- Banks may finance SHGs/ Joint Liability Groups as a group activity wherever they have leased fish farming arrangements.

Suggested Action Points for Line Department

- FFDA, KVK, etc., may organize orientation cum skill development programs for the benefit of potential farmers/entrepreneurs.
- The district authorities may involve the dept of fisheries while making allotment of village pond for leasing out to prospective entrepreneurs.
- Integrated fish farming needs to be promoted in the district.
- Funds may be allotted to this department for stocking fish seed 2"-4" size in RanjitSagar Dam and River Ravi.

6.Other related matters

- Waterlogged areas with alkaline soil which are unfit for agriculture can also be used for fish farming. Besides a good source of income, it also generates self-employment opportunities.

2.1.10-Farm Credit -Others

1. Introduction

This sector covers activities like draught animals, animal-driven carts, and other miscellaneous activities related to agriculture which do not fall in the sectors discussed in previous chapters. The use of animals and animal-driven carts for agricultural operations and transportation is a part of rural life. Mechanization of farm operations is a difficult task in these fragmented land holdings and hence the dependence on plow/draft animals continues in some of the areas of the

district. The revised KCC guidelines have provisioned for term lending under KCC which encouraged the farmers to avail investment credit for their farm, allied, and ancillary activities.

2 Infrastructure and linkage support available, planned and gaps:-

For making conventional carts, the facilities are available in all the towns/block headquarters. There is an adequate number of carpenters and laborers in the district for the manufacture of bullock carts. Adequate breeding and health-care facilities are also available for working animals in the district.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri & allied sector, the potential for the year 2021 - 22 has been assessed and shown below: -

(₹ Lakh)

Sr. No	Activity	Unit cost in	Unit (nos./ha)	Projections for 2021 - 22		
				Phy.un its	Financial Outlay	Bank loan
1	Work Animals	0.50	nos.	30	15.00	13.50
2	Kissan Gold Card	20.00	nos.	12	240.00	216.00
	Total				255.00	229.50

4.Critical Intervention required for creating a definitive impact in the sector

- There is a need to popularize animal-driven carts and mule with cart scheme by banks among poor people residing near Pakistan border for transportation of agriculture & other goods to nearby market places.

5.Suggested Action Points for Line Department and Banks

- Small/marginal farmers and landless laborers may be encouraged to take up this activity and quality animals may be made available to these segments of farmers.

2.1.11 Integrated Farming Systems for sustainable income and climate Resilience

Introduction

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

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

than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

The advantages of IFS are indicated below:

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

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

Recommendation on Integrated Farming System by PAU Ludhiana

‘Integrated Farming System’ is an economically viable option to enhance the farm productivity, reduce the environmental degradation, nutritional security and upliftment of resource poor farmers. Integrated farming system is the favourable and adequate combination of crops, livestock, aquaculture, agro-forestry, agri-horticulture so as to ensure sustainability, profitability, balanced food availability and employment generation. In addition, integrated farming system is the resource management strategy for sustained production and to meet diverse requirements of farm households to make the agriculture cost-effective, remunerative and above all to ensure livelihood security of the farming community. The Punjab Agricultural University, Ludhiana based on long-term research, has come out with 2.5 acre model of integrated farming system for small farmers with the following components:

Component	Area (kanal)
Field crops	7.0
Fodder	4.0
Oilseeds/pulses	1.0
Fruit trees with intercropping of seasonal vegetables	4.0
Agro-forestry	1.0
Dairy(2 cows/buffaloes) shed with composting/vermicomposting unit	0.5
Fishery (with high density boundary planting of fruit trees and Napier bajra)	2.0
Kitchen gardening	0.5
Planting of turmeric on bunds around field crops	-
Boundary plantation of karonda and galgal (optional)	-

The integrated farming system involving crop+dairy+kitchen gardening and other secondary components alongwith location. Specific agri-based enterprises can be included after acquiring

proper training. The integrated farming system is highly remunerative as compared to conventional rice-wheat cropping system.

Further Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. State specific IFS models are available from the link given below:

http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

Location specific IFS models were also evolved by SAUs.

The credit potential for IFS is projected under respective sectoral chapters.

Issues and Suggestions

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

2.2 Agriculture infrastructure

2.2.1- Construction of storage facilities (warehouses, market yards, godowns, and Silos) including cold storage units/cold storage chains

1. Introduction

According to estimates, approximately 60% of horticulture crops are consumed by the local population or marketed in the nearby market and only 40% of the produce is channelized in the regulated markets for the consumption of the urban population in the big cities. Fruits, vegetables, flowers processing together contribute only 5.59% of the total exports, mainly on account of inadequate post-harvest/storage facilities.

The total market arrival of food grains and non-food grains in the district during 17-18 was 2170000 Qts. (Source: Statistical Abstract 2019)

Geo-tagging of warehouses is key to repealing the Essential Commodities Act, which is considered a major stumbling block in the growth of the agriculture sector. The government is to bring all stakeholders, including small ones having one-two warehouses, in a mission mode project in next two years to achieve 100% geo-tagging of agricultural warehouses and cold storages with estimated 162 million tonne capacity across the country.

2. Infrastructure and linkage support available, planned and gaps:-

- There are 2 regulated markets, 5 sub yards and the average number of villages served by the market in the district is 184.
- Awareness about the multi-chamber cold storage has not percolated amongst the entrepreneurs and only potato crop is being stored whereas other vegetables, flowers, fruits as also poultry and milk products can be stored at the desired temperature.

Gaps in infrastructure and support services

- The power supply needs to be augmented for the successful functioning of cold storage activity.
- The increase in the tariff of electricity has increased the operational cost of cold storage.

- The position of procurement, storage, and gap of different agencies in the district is as under (000MT)

Agency	Procurement	Storage	Gap(MT)
PAIC	14	2	12
PUNSUP	16	4	12
Pungrain	18	17	1
PSWC	14	9	5
Markfed	21	2	19
FCI	1	9	-8
Traders	0	0	0
Total	84	43	41

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push storage facilities, the potential for the year 2021 - 22 has been assessed and given below:

(₹ Lakh)

Sr. No.	Activity	Unit cost in	Unit (nos./ha)	Projections for 2021 – 22		
				Physical units	Financial Outlay	Bank loan
1	Cold storages 1000 MT	80.00	nos.	6	480.00	336.00
2	Silos(50000) MT	3000.00	nos.	1	3000.00	2100.00
3	Godowns/ Mkt. Yards (1000 MT & above)	150.00	nos.	6	900.00	585.00
4	Rural Godowns (500 MT)	17.50	nos.	12	210.00	147.00
	Total				4590.00	3168.00

4. Critical intervention required for creating a definitive impact.

- There is a need to promote the storage of perishable vegetables and fruits to cut down post-harvest losses and to prevent glut in the market.
- Modernization of Vegetable mandis may be taken up on priority.
- The existing infrastructure for storage of potato though considered to be adequate, there is a lot of scope for modernization from orthodox technology to more efficient gravity type cooling units/fin coil and most modern CA/MA technologies.

- The PACS / Farmers registered societies may be encouraged for construction of godowns of small capacities at village level on the hub and spoke model against which negotiable warehouse receipts may also be issued for availing loans etc.

5. Suggested Action Points for Banks

- Because of the policy changes by the State Govt, the creation of related infrastructure, and entry of big corporates into the field, the scope for Multi-chamber Multi-commodity Cold Storage units has been widened. Banks may explore the area/entrepreneur for financing such activities.

Suggested Action Points for Line Department

- Wide publicity for better storage of produce by the farmers needs to be emphasized by the extension wing of the Agriculture Department.
- Farmers need to adhere to technical parameters in the construction of small godowns to get the desired benefits from the cold storage and rural godowns.
- Procurement agencies to enter into long-term agreement coinciding with the repayment period of bank loan. Because of the huge production of fruits, vegetables, and crops, more storage capacity in the district is required to be created for marketable surplus.
- Establishment of Silos in all the principal Mandis. The Govt. extension agencies also need to propagate the creation of scientific storage capacity.

6. Other related matters

- Under Mission for Integrated Development of Horticulture (MIDH), Credit linked back-ended subsidy is available for Integrated Post Harvest Management infrastructure. Major activities included are Packhouse, Integrated packhouse with facilities for conveyer belt, sorting, grading units, washing, drying and weighing, Pre-cooling unit, Cold Storage (Construction, Expansion, and Modernization).

2.2.2 Land development, Soil Conservation & Watershed Development

1. Introduction

The land of Punjab is characterized by relatively flat topography and high intensity of irrigation. Intensive crop production practices followed in the State like flood irrigation, indiscriminate application of chemical fertilizers and pesticides, *in situ* burning of crop residues, repeated paddy-wheat crop rotation, etc. have led to massive degradation of agricultural land in the State.

2. Infrastructure and linkage support available, planned and gaps :-

Sr. no.	Weakness	Remedies	Location
1	Soil erosion is more in undulating topography	Contour farming to be encouraged & Watershed development	Dharkalan, Pathankot block
2	Riverbank erosion	Need to channelize the river	Pathankot, Bamial, NarotJaimal Singh

- The Soil Conservation and Forest Departments were sanctioned Integrated Watershed Development Programme under which a lot of work has been done for soil conservation in the Dharkalan block and a few villages in the Pathankot block of the district under the World Bank Project for Watershed.
- Drainage, canalization works, and construction of rural roads in the district are being taken up under Rural Infrastructure Development Fund (RIDF) through NABARD.
- The Soil Conservation Department has a scheme of Underground Pipeline (UGPL) for individual farmers supported by bank credit.
- Reclamation of waterlogged and salinity affected areas in Punjab state, especially in the districts of Muktsar, Ferozepur, Fazilka, Gurdaspur, Kapurthala, Bathinda, Faridkot, Amritsar etc., through adoption of various land development activities mentioned above, would help in restoring the deteriorating soil health and in improving the levels of crop productivity.

PM –KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Uttahan Mahabhiyan) launched by GoI in 2019 provides an opportunity to secure a stable and continuous source of income for the rural land owners including farmers/ cultivators for a period of 25 years by utilization of their dry/uncultivable land as the program has a target for installation of approx 10,000 MW of fully decentralized ground mounted grid connected renewable power plants of individual plant size capacity of 2 MW each. The same provides opportunity for the RFIs to tap the project financing business opportunities.

Gaps in infrastructure and other services

- Lack of awareness among farmers for balanced use of chemical fertilizers as also organic and biological sources for improving soil fertility.
- There is a need to assess the consumption pattern of chemical fertilizers and their impact on ecology. Lack of awareness about new and innovative schemes like sewage water treatment, water harvesting, vermiculture, etc.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push Agri sector, the potential for the year 2021 - 22 has been assessed and given below:

(₹ lakh)

Sl No	Sector/Activity	Unit cost	Projections for 2021 – 22		
			Phy.units (nos./ha)	Fin outlay	Bank loan
1	Reclamation of saline soil	1.45	60	87.00	74.04
2	Underground Pipeline/water management	1.00	50	50.00	42.50
3	Land levelling/Sand scraping	0.15	60	9.00	7.67
4	Purchase of Land & barbed wire fencing	50.00	9	450.00	382.50
5	Vermiculture (10-12 MTA)	1.00	60	60.00	51.00

Sl No	Sector/Activity	Unit cost	Projections for 2021 – 22		
			Phy.units (nos./ha)	Fin outlay	Bank loan
6	Bio Fertiliser units	16.00	5	80.00	68.00
7	Vermi -hatcheries (150 TPA)	8.00	10	80.00	68.00
8	Vermicompost production units	0.16	130	20.80	17.68
9	Vermiculture (10-12 MTA)	1.00	60	60.00	51.00
	Total			896.80	719.05

4. Critical intervention required for creating a definitive impact.

- Vermicompost hatchery/Organic farming can go a long way in improving soil health. This needs to be promoted in the district
- Reclamation of ravenous and gullied lands needs to be promoted in the district.
- There is a need to set up Soil Testing and Water Testing Labs at Block level
- Soil Health Card should be issued to all farmers in the district through a campaign in a mission mode to be launched by State Govt/Central Govt. It would promote the balanced and judicious use of plant nutrients and is expected to reduce the consumption of chemical fertilizers by 2022.

5. Suggested Action Points for Banks

- Banks may identify a few entrepreneurs to take up the production of bio-fertilizers, vermi hatcheries, etc. on a commercial scale and extend financial assistance for setting up such units in the district.
- Self Help Groups/Farmers' Clubs can be motivated for the propagation of organic compost in the district and financing by Banks for taking up the activities.

Suggested Action Points for Line Department

- Biocontrol labs, Plant health clinics, Leaf/tissue analysis labs as a part of Integrated Pest & Nutrient Management are required to be encouraged at the district level.
- Renovation/maintenance of ponds can help in providing at least 1000 ha for irrigation purposes on a sustainable basis in four blocks i.e. Bamial, NJ Singh, Pathankot & Sujjanpur.

6. Other Related Material

- Assistance to farmers in under Ground Pipe System (UGPS) for Promotion of on-Farm Water Conservation: Improving water application efficiency of surface irrigation through replacement of low-efficiency kuccha field irrigation channels with underground pipeline systems is the main objective of this state scheme which can translate to 15-25% of water savings. Subsidy of 50% is provided to farmers for laying underground pipeline systems on individual fields.
- Project for judicious use of available water and harvesting of rain water for enhancing irrigation potential in Punjab: Under this scheme, 90% financial assistance is provided for establishing community underground pipeline system projects in specific districts whereas entire funds would be provided for setting rain harvesting structures in Kandi area.

WATERSHED INITIATIVES

Programme on Watershed Basis - Integrated Watershed Management Programme

The Growth of Agriculture in Punjab, from Sixties onwards, has few parallels in the world. Integrated Watershed Management Programme (IWMP) implemented by Ministry of Rural Development, DoLR, GOI with the objective to restore the ecological balance by harnessing, conserving and developing degraded natural resources such as soil, forest and water along with overall development of community. This programme is implemented on 60:40 Centre:State sharing basis. IWMP was first introduced in state in year 2009-10 with sanctioning of six projects in the districts of Ropar, Hoshiarpur and Gurdaspur which are currently underway. Earlier according to Common Guidelines of Watershed Management only rainfed area could be taken up under the programme but considering the falling water table in Northern states especially Punjab, amendments were made in guidelines and area with over exploited ground water resources can also be taken up under this programme. Till date total of 65 nos. of projects are being implemented in the State in districts of Hoshiarpur, Ropar, Mohali, Gurdaspur, Pathankot, SBS Nagar, Jalandhar, Kapurthala, Taran Taran, Ludhiana, Patiala and Fazilka. Ground water exploitation in the non kandi area taken up under the programme is very high. The average level of ground water development of the project area ranges from 130% -200% and falls in over exploited category.

Major Works

Rain Water Harvesting and Recharging, Erosion Control, Land levelling, Renovation of ponds, Drainage Line Treatment, Plantation, Retaining Walls and, Farm Production, Livelihood Generation, Self Help Groups.

Assistance

- Projects are implemented on 100% grant basis.
- 67 projects under implementation in 14 districts.
- Upon completion it shall benefit more than 3 lac hectares.

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades. Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities. The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture. In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. NABARD has earmarked a refinance amount of ₹5000 crore under this special dispensation during 2020-21 to 2022-23. Banks may explore possibility of financing watershed development projects in cluster mode.

2.2.3 Agri Infrastructure-Others

1. Introduction

The activities included under 'Others' of Agriculture Infrastructure include Tissue culture, biotechnology, Seed production, Bio-pesticides/ fertilizer, vermin-composting, etc.

- Seed, Pesticide, and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high-quality seeds can improve productivity. Low Seed Replacement Rate (SRR) and non-availability of quality seeds production results into low productivity and income.
- Due to the adoption of wheat-paddy monoculture, soil fertility is affected resulting in the high consumption of chemical fertilizers. The consumption of chemical fertilizers is 18744 nutrients MT every year in the district. In discussions with progressive farmers using biofertilizer and biopesticides in their fields, the application of biofertilizer has shown a 10-15% increase in productivity over 3-4 years while preserving the soil quality. The application of biopesticides also enhances productivity and at the same time provides safe crops fit for human consumption. The use of such inputs makes the soil healthier by enhancing its bio content/ humus.

2. Infrastructure and linkage support available, planned and gaps

- The district is covered under mission for integrated development for horticulture, credit linked back-ended subsidy is available for setting-up of new tissue culture lab as well as the strengthening of the existing lab infrastructure.

The critical gaps, intervention required and issues to be addressed in the sector are:

- The marketing linkage for quality seeds, biopesticide, and bio-fertilizer need to be strengthened.
- Demonstration, training, and extension for popularising the best and recommended package of practices may be undertaken.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push activities under Others sector, the potential for the year 2021 - 22 has been assessed and shown below-

(₹ Lakh)

Activity	Projections for 2021 – 22			
	Unit cost	Phy Units (nos./ha)	Financial Outlay	Bank Loan
Tissue Culture Lab (25 lakh plants p.a.)	250.00	2	500.00	375.00
Bio-Pesticide/ Fertilizer unit (200 tpa)	160.00	2	320.00	288.00
Seed Processing Units (Hybrid Per hectare)	1.50	7	10.50	9.45
Mini Soil Testing labs	0.90	10	9.00	8.10
Total			839.50	680.55

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I. The agency-wise sector-wise GLC flow during the last three years is given in Annexure-II and III respectively.

4. Critical interventions required for creating a definite impact

- The marketing linkage for quality seeds, bio pesticide and bio fertilizer needs to be strengthened.
- Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken.
- Arrangement for certification of organic products by state govt. and marketing thereof may be made.

5. Suggested Action Points

- The information about innovative schemes viz. Biofertiliser, vermi compost required to be disseminate through KVK/Extension centers, NGOs.
- Need to popularize organic farming through extension agencies and encourage land development on common lands / waste land for appropriate land use system.

6. Other related matters

Farmers may avail benefit under the sub scheme entitled National program for Organic Farming (NPOF) as well as NHM now sub summed under Rashtriya Krishi Vikas Yojna (RKVY) for setting up Bio Fertilizers and Bio Composting units and take to organic farming for exotic horticultural crops for increasing income base from agril. activities.

2.3 Agriculture-Ancillary Activities

2.3.1-Food &Agro processing

1. Introduction

Agriculture occupies a very important place in the economic life of our country. It is the backbone of our economic system. In India, agriculture contributes about sixteen percent (16%) of total GDP and ten percent (10%) of total exports. India is the largest producer Milk and next to Brazil in fruits and next to China in vegetables. But due to poor Post Harvest Infrastructure and lack of processing facilities in the country, economic losses are estimated at ₹87800 crore annually with crop-wise losses pegged at 30-40% in fruits and vegetables, 10-15% in food grains, 5-7% in Milk, 5% in meat products and 10% in eggs.

Mega Food Park

In Punjab currently, there are three Mega Food Parks at Kapurthala, Ludhiana, and Fazilka. Punjab Agro Industries Corporation (PAIC) is setting up MFP at Ludhiana with ₹117.00 crore investment out of which ₹27.12 crore as term loan has been sanctioned by NABARD under FPF.

Food Processing Fund

GoI has accorded top priority for the development of the food processing industry in the country and accordingly a Food Processing Fund with a corpus of ₹2,000 crore has been established in NABARD to make available affordable credit to the sector. Under this loan will be provided by NABARD either directly or through consortium arrangements with other financing agencies to

state govt. at concessional rate of interest for establishing the designated food parks and also for setting up of agro-processing units in the designated food parks.

PM Kisan Sampada Yojana

PM Kisan Sampada Yojana is a comprehensive package that will result in the creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. It will not only provide a big boost to the growth of food processing sector in the country but will also help in providing better returns to farmers and is a big step towards doubling of farmers income, creating huge employment opportunities especially in the rural areas, reducing wastage of agricultural produce, increasing the processing level and enhancing the export of the processed foods.

1.4 PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)

Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for upgradation of existing micro food processing enterprises. The objectives of the scheme are :

- (i) Support for capital investment for upgradation and formalization with registration for GST, FSSAI hygiene standards and Udyog Aadhar;
- (ii) Capacity building through skill training, imparting technical knowledge on food safety, standards & hygiene and quality improvement;
- (iii) Hand holding support for preparation of DPR, availing bank loan and upgradation;
- (iv) Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), producers cooperatives for capital investment, common infrastructure and support branding and marketing.

1.5 TOP to TOTAL scheme

Ministry of Food Processing Industries (MoFPI) has extended the Operation Greens Scheme from Tomato, Onion and Potato (TOP) to all fruits & vegetables (TOTAL) for a period of six months on pilot basis as part of Aatmanirbhar Bharat Abhiyan. The objective of intervention is to protect the growers of fruits and vegetables from making distress sale due to lockdown and reduce the post - harvest losses.

Status of Agro Industries in the district

A few industries in the processing of grains and cereals have come up such as Wheat Grinding (Atta Chakki) Automatic Flour Mills, Rice Shelling/ Rice Mills, Oil Expelling units/Oils and Oil cakes, Milk Processing/Chilling units, Bakery/biscuits items, Ice Creams, spices, Cattle feed, and fruits processing units (especially Litchi and Mango). As present 165 units are registered with the District Industries Centre for Pathankot district. Famous units in the district are Glacier Food in Pathankot, Diamond Oil Mill at Mirthal, and Pioneer Agro Foods at Pathankot. The total production and market arrival of food grains in district Pathankot during 2016-17 is as under:-

	Food grains	Production(oooMT)	Procurement(oooMT)	Marketable surplus
1	Wheat	168	43	125
2	Paddy	77	46	31
3	Maize	22	NA	22

Source: -Statistical Abstract, Punjab

2. Infrastructure and linkage support available, planned and gaps

- GoI, APEDA, etc. and State Government Programmes are being implemented in the district, and incentives for agro/food processing are available.
- Pathankot is well connected with rail and road networks.
- The adequate raw material is available in the district for processing of litchi & mango as Pathankot is known as the Litchi hub of Punjab.
- To accelerate the industrial growth in backward areas, PSIEC has already developed growth centers at Pathankot with 400 acres of land.
- Refinance facilities are offered by NABARD to banks against their lending to the agro-processing sector under investment credit for agriculture as agro-processing is part of agriculture advances under the priority sector.

Critical Gaps

- There is a negligible number of agro processing / grading units in the district.
- Lack of regular power supply and quality testing labs.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push agro-processing sector, the potential for the year 2021 - 22 has been assessed and shown below-

(₹ Lakh)

Sr. No.	Activity	Projection for the year 2021 - 22			
		Unit cost	Physical units (nos./ha/cu. m)	Financial outlay	Bank loan
1	Milk-based products (milk shakes, pasteurized milk, etc.)	8.00	10	80.00	60.00
2	Milk Chilling Centre & Pasteurization Unit (10000 ltr.)	38.50	7	269.50	202.15
3	Fruit and veg based processing units	15.50	10	155.00	131.76
4	Mustard oil mill (Oil 134 Mt/yr. oil cake 230 mt/yr)	8.60	5	43.00	36.55
5	Atta Chakki (retail)	5.00	25	125.00	106.25
6	Walk-in cold storage for veg	15.00	4	60.00	51.00
7	Dall Mill (1500 MT/Yr)	11.00	6	66.00	56.10
8	Meat & Poultry processing units	12.50	6	75.00	56.28
9	Working capital	50.00	7	350.00	297.50
10	Roller flour mills	55.00	5	275.00	233.75
	Total			1498.50	1231.34

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I. The agency-wise sector-wise GLC flow during the last three years is given in Annexure-II and III respectively.

4. Critical interventions required for creating a definite impact

- There is inherent advantage with Punjab that works as catalyst for agro industrial growth of Punjab. Some of the fascinating facts of Punjab Agro Industry are - highest cropping intensity in the country, highest net irrigated area, highest yield rate per hectare, highest contribution of wheat and rice to the national pool, highest consumption of fertilizers, highest number of tube wells, highest per capita income at current prices in India, highest number of small scale industries per capita.

5. Suggested Action Points

- Banks should come forward in playing a pro-active role in promoting Food Processing units in Kapurthala.
- The incentives / subsidies offered by the Ministry of Food Processing, GoI are generally not known to entrepreneurs and are also found to be cumbersome procedure wise.
- The DIC needs to publicize the schemes of the Ministry and Banks may also guide the entrepreneurs.
- Agro-processing/ food processing industries may be encouraged in the rural areas in a big way.
- The District Industries Centre may organize training programmes for capacity building of unemployed youth to enable them to take up income generating activities.
- Agro-processing Industries may be encouraged particularly in the field of milk processing, horticulture processing like jams, chutneys, vegetable processing etc.

6. Other related matter

- The potential micro food processing units/ agro –entrepreneurs especially in the unorganized sector, FPOs, SHGs, Coops. may like to take benefit from the newly launched Centrally Sponsored Scheme with a budgetary outlay of ₹10,000 crore entitled “PM- Scheme for Formalization of Micro Food Enterprises (FME) as part of the ANBA package of GoI for turning around the unorganized micro units in food processing sector.

2.3.2: Agriculture- Ancillary activities- others

1. Introduction:

As per revised RBI guidelines on Priority Sectors, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on-lending in the agriculture sector, loans under Agri. Clinic and Agri. Business Centre (ACABC) Scheme is included in other ancillary activities of agriculture.

- **PACS as Multi-Service Centres:** There is an imminent need to develop PACS as a One-Stop Shop unit for meeting the overall needs of the farmers. To facilitate PACS in taking up the above eligible activities for the benefit of the farmers, loan and need-based grant is available from NABARD.

Special Refinance Scheme for Transformation of PACS as MSC

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised.

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 to create investment opportunities for rural youth in agriculture.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar 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 hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce.

Objective

Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23.

₹5000 crore have been earmarked under this special dispensation for the year 2020-21.

Eligible PACS

All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding ₹2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Eligible financial institutions

All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. will be eligible for refinance.

Refinance assistance

Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability. **Interest rate on refinance will be 3%.** However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

- **Agri- Clinics & Agri- Business Centres:-**

- Objectives : (i) To provide agri extension and agri business services and other related services (ii) To support agriculture development (iii) To create gainful employment opportunities for Agri graduates (iv) To supplement public extension and other services to farmers (v) Create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, and intermediate in agriculture and biological science graduates with PG in agri-related courses.
- Implementing Agency : Government of India, Ministry of Agriculture
- NABARD had circulated detailed guidelines to the Banks on ACABC scheme vide circular No.145/ ICD-35 /2011, dated 2 August 2011.
- Eligibility norms/ Coverage: Agriculture Graduates/ Graduate in subjects allied to agriculture, diploma with 50% / PG diploma holders in agriculture, and allied subjects, Degree holders in courses recognized by UGC .Diploma/PG diploma holders in agri& allied subjects after BSc in biological sciences from recognized colleges and universities, Intermediate(+2) persons Agriculture related courses.
- Nature of support/ assistance: (I) Credit linked back ended composite subsidy @ 36% of the capital cost and 44% for SC, ST, Women and other categories of borrowers from NER, Hilly states.(ii) The ceiling of project cost(TFO) for individual projects will be ₹20.00 lakh, (₹25.00 lakh for extremely successful individual projects.) and ₹100.00 lakh for group projects (having minimum of 5 individuals).
- **Bank loans to MFIs for on-lending:** Bank credit to MFIs extended for on-lending to individuals and also to members of SHGs/ JLGs The structure of MFIs in India is either SHG model or JLG model and there are large numbers of MFIs who practice one of these models.

PMJDY

- Pradhan Mantri Jan Dhan Yojana (PMJDY) is a financial inclusion program of the Government of India open to Indian citizens (minors of age 10 and older can also open an account with a guardian to manage it), that aims to expand affordable access to financial services such as bank accounts, remittances, credit, insurance and pensions.
- This financial inclusion campaign was launched by the Prime Minister of India on 8 August 2014.
- The nodal agency for implementation of the scheme is Department of Financial Services, Ministry of Finance.
- The Government has decided to continue National Mission for Financial Inclusion (PMJDY) with the following modifications:
 - (a) To continue the National Mission for Financial Inclusion (PMJDY) beyond 14.8.2018 (b) Existing OD limit of ₹5,000 to be raised to ₹10,000
 - (c) There will not be any conditions attached for OD upto ₹2,000.
 - (d) Age limit for availing OD facility to be revised from 18-60 years to 18-65 years.
 - (e) Under the expanded coverage from “every household to every adult”, accidental insurance cover for new RuPay card holders to be raised from ₹1 lakh to ₹2 lakh to new PMJDY accounts opened after 28.08.2018.

2. Infrastructure and linkage support available, planned and gaps:

Availability of Infrastructure:

- There are 39 PACS/ FSS/ LAMPS in the district, out of which 37 PACS were functional and 6 PACS were in profit without accumulated losses as on 31.03.2018. Hence, there is good potential available in the district for setting up of Agro Service Centres, Agro Storage Centres, Agro Processing Centre, Agri- information Centre, Agri- Transportation & marketing facilities, Consumer Stores etc., by PACS. Loan from DCCBs and support to PACS from NABARD under PODF is also available.

Critical gaps

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

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure and policy initiatives taken by GoI, NABARD, and State Govt. to push agriculture and allied sector, the potential for the year 2021 - 22 has been assessed as under:

(₹Lakh)

Sr. No.	Activities	Unit cost	Unit (nos. / ha)	Projections for 2021 - 22		
				Physical units	Financial outlay	Bank loan
1	PACS as MSC	10.00	nos.	10	100.00	90.00
2	Agri- Clinic & Agri- Business	20.00	nos.	6	120.00	64.80
3	Two-wheelers to Farmers	0.50	nos.	100	50.00	45.00
4	Loan to FPO	5.00	nos.	03	15.00	12.00
5	ST working capital for FPOs	2.00	nos.	03	6.00	5.40
	Total				291.00	217.20

4. Critical Intervention required for creating a definitive impact in the sector

- Cooperative Department should encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- Agri-Graduates should be sensitized to adopt ACABC Scheme. Punjab Agriculture University (PAU), GADVASU, Line Departments, and also banks may encourage agriculture graduates to take up self-employment ventures by setting up Agri- Clinics/ Agri- Business Centres.

5. Suggested Action Points

- Banks may come with more flexible Schemes to address diversified agricultural needs of farmers in collaboration with various State Govt. Departments.
- Farmers need to use CC limits/ loans/ Cards judiciously for income generation.

- Adequate staff needed for providing extension services in the Department of Agriculture and other supporting departments.

6. Other related matters

Nabard has come out with special concessional refinance support for PACS @3%pa. Rate of Interest for a 7 yrs tenor ,to be purveyed through the STCB and the DCCBs for “Transforming PACS as MSC”. One of the eligible MSC activities is of PACS to provide Agril. Storage and Agro-Processing Service support measures to its members. PACS can avail benefit under Agriculture Infrastructure Fund (AIF) with budgetary outlay of ₹1,00,000 crore launched as part of Atma Nirbhar Abhiyan (ANBA) measure by GoI and avail interest subvention @3%p.a. for 7 years period for agril. storage structure creation. Support from NABARD can be dovetailed with AIF for a win-win situation.

Loan to NGO for on lending

I. Introduction:

1. The SHG-Bank linkage program initiated by NABARD way back in 1992 has made stupendous progress and provided an enabling environment to the poor and the marginalized to access hassle-free credit from the formal banking system in a hassle-free manner. 189 SHGs were saving linked and 179 SHGs were credit-linked by different banks during 2019-20 in Pathankot district

2. NABARD has launched the scheme for promotion of **Joint Liability Groups (JLGs)** to develop effective credit products for small/ marginal/ tenant farmers/ oral lessees and sharecroppers as also entrepreneurs engaged in various NFS activities. The JLG model of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, sharecroppers, etc who do not have any collateral to offer.

2. Infrastructure and linkage support available, planned and gaps

- Some of the groups who have already availed bank loans and repaid to the bank may be needed the loan for the second time.
- NABARD and other organizations are providing training to the SHG members so that they can undertake income-generating activities. There are approximately 39000 small and marginal farmers and small traders which can be provided bank credit in group mode.

4. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push SHGs, JLGs, Debt swap and SC/ST sector, the potential for the year 2021 - 22 has been assessed and shown below-

(₹ Lakh)

Activity	Unit cost	Projections for 2021 - 22		
		Physical Units (nos./ha/cu.m)	Financial Outlay	Bank Loan
Loans to SHG	0.50	300	150.00	150.00
Loans to JLG	2.00	180	360.00	360.00
PMJDY(Overdraft)	0.10	50	5.00	5.00
Debt swap scheme	1.00	20	20.00	20.00
Loans to SC/ST beneficiaries by SC/ST Corp	5.00	66	330.00	297.00
Total			865.00	832.00

4. Critical Intervention required for creating a definitive impact in the sector

Suggested Action Points

- To mitigate the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources, the bankers should help them to come out of the vicious debt trap.
- Banks should create awareness amongst their customers and help them come out of the clutches of the money lenders. The government bodies, NGOs, and business houses committed to corporate social responsibility have to come forward to be the torch bearers and lend their support to SHGs to break the vicious cycle of poverty.

5. Suggested Action Points

- Banks may come with more flexible Schemes to address diversified agricultural needs of farmers in collaboration with various State Govt. Departments.
- Farmers need to use CC limits/ loans/ Cards judiciously for income generation.
- Adequate staff needed for providing extension services in the Department of Agriculture and other supporting departments.

6. Other related matters

NABARD has come out SHG-2 model where in JLGs can be created from the existing WSHGs consisting of 4-5 entrepreneurial WSHG members who can thereafter on the basis of mutual guarantee. It has also laid stress on the aspect of digitization of the WHGs socio-economic and financial records for informed decision making by bankers for credit linkages of the matured and graded WSHGs. The bankers and other stakeholders may take cognizance of the aforementioned developments and ensure that adequate credit flow takes place to the SHGs and JLGs .

Chapter-3

Credit Potential for Micro Small and Medium Enterprises (MSME)

1. Relevance and Importance of MSMEs: The MSME Sector has emerged as a highly potent and vibrant sector of the Indian Economy and its development is extremely critical to meet the national imperatives of financial inclusion and employment generation at comparatively lower capital cost than that of large industries.

Hence, the MSME segment must develop uniformly for stimulating GDP growth as well as employment generation to act as a catalyst for socio-economic transformation.

A few of the prominent financial schemes and initiatives are taken up by the Ministry of MSME, GOI, over the years, are as under :

1. Credit Guarantee Trust Fund for Micro and Small Enterprises (CGT-MSE): In

2. Prime Minister Employment Generation Program (PMEGP) :

3. Start-up India and Stand-up India 4. Make in India Scheme:

4. Setting up of Micro Units Development and Refinance Agency Ltd. (MUDRA)

Government of India, Ministry of Small Scale Industries vide its notification dated 01 June 2020 notified the following criteria for the classification of micro, small and medium enterprises, namely:—

- (i) a micro-enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- (ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- (iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Status of MSME in Punjab

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

Status of MSME in Pathankot district

- In Pathankot district, as per data available on the DC-MSME website, there are around 800 registered micro and small and 4 medium & large industrial units. The MSME units operational in the district are engaged in the production of food/agro products, wood products, furniture, engineering goods, sports goods, hand tools, rubber products, sewing machines, and conduit pipes, etc.
- The Pathankot belt is known as the hub of the stone crushing industry in Punjab. Besides, there are Khadi & sericulture units, a large number of brick kilns, and agro-industries.
- The service industry mainly includes repair & servicing of motor vehicles, motorcycles / Truck, auto, TV, watch, cycle, cold storage, cable, color film, photostatic.
- Manufacturing of Wood-based products, food processing, rice milling, plywood, plastic processing has been identified as potential industrial activities for the district.

Under Mudra Scheme in the district, 6181 beneficiaries were assisted with the financial assistance of ₹590.05 lakh as of 31.03.2020. Similarly, under the Stand Up India scheme, 99 units were sanctioned loans of ₹1165 lakh by various banks as of 31 March 2020.

2 Infrastructure and linkage support available, planned and gaps

- The district has one industrial focal point at Pathankot and two new Growth Centres are being developed for the promotion of industry.
- DIC & KVIC/KVIB provides guidance and helps entrepreneurs in setting up MSME units and village and cottage industries.
- Standup India scheme is being implemented in the district with handholding and guidance is also being provided by DDM NABARD and LDM in the district.

Gaps in infrastructure and support services.

- Proximity to the international border has created insecurity for the investors due to the hostile atmosphere at the border with Pakistan.
- Lack of uninterrupted power supply, skilled manpower, and water supply, etc. acts as a constraint.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push the MSME sector, the potential for the year 2021 - 22 has been assessed and shown below: -

(₹ lakh)

Sr. No.	Activity	Unit. (nos. /ha/c u.m)	Unit cost	Phy Units	Financial Outlay	Bank Loan
A	MSME Term Loan					
1	Micro enterprises – Manufacturing sector	nos.	100.00	42	4200.00	3150.00
2	Small enterprises - Manufacturing sector	nos.	1000.00	12	12000.00	9000.00
3	Medium enterprises - Manufacturing sector	nos.	2000.00	2	4000.00	3000.00
4	Micro enterprises – Service sector	nos.	100.00	54	5400.00	4050.00
5	Small enterprises - Service sector	nos.	1000.00	54	54000.00	40500.00
6	Medium enterprises - Service sector	nos.	2000.00	5	10000.00	7500.00
	TOTAL MSME (TL)				89600.00	67200.00
B	MSME Working capital					
1	Micro enterprises – Manufacturing sector	nos.	5.00	26	130.00	97.50
2	Small enterprises - Manufacturing sector	nos.	50.00	12	600.00	450.00
3	Medium enterprises - Manufacturing sector	nos.	100.00	1	100.00	75.00

Sr. No.	Activity	Unit. (nos. /ha/c u.m)	Unit cost	Phy Units	Financial Outlay	Bank Loan
4	Micro enterprises – Service sector	nos.	5.00	47	235.00	176.25
5	Small enterprises - Service sector	nos.	50.00	54	2700.00	2025.00
6	Medium enterprises - Service sector	nos.	100.00	5	500.00	375.00
	TOTAL MSME (WC)				4265.00	3198.75
	TOTAL MSME				93865.00	70398.75

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I.

4. Critical interventions required for creating a definite impact

- There is a need to have a proactive approach in attracting and promoting industry.
- Availability of uninterrupted power supply and water etc. should be ensured.
- The unregistered MSME sector in the district is dominated by service enterprises, majority of which are proprietary units. The unregistered sector in the district produces goods and services pertaining to different industrial groups such as Food and Beverage, readymade garments, wooden products, paper products and printing, leather goods, mechanical products, electrical machinery and apparatus, machinery and parts, repair and services and transport equipment and parts etc.
- Basic infrastructure needs to be set up in the Rural Focal Points. Restrictive provisions in the Focal point scheme may be removed, so as to attract investments.
- Private Sector Industrial Estate may be set up through SPV mode.

5. Suggested Action Points

- There is a need to strengthen efforts for mobilising and organising women. Further, women SHGs may be transformed into Producers Organisations so that they can graduate from the present level to a higher level of profits, efficiency and performance.
- Further, all agencies and banks may give focused attention to augmenting flow of credit to rural industries and small entrepreneurs especially under the Swarojgar Credit Card scheme and the Govt. Sponsored programmes.
- Availability of adequate and timely investment and working capital should be prime agenda of all banks.

6. Other related issues

- Banks, NBFCs as well as MSME may take benefits of the 06 nos. of schemes announced by GoI as part of the Atma Nirbhar Bhiyan (ANBA) measure for providing stimulus package to the MSME sector battered due to Covid -19 pandemic. These include measures like collateral free loans, additional debt and equity infusion as well as new policy measures for shielding the Indian MSME Industry from unfair competition from foreign companies by disallowing global tenders for govt. procurement upto ₹200 crores.

Chapter-4**Credit Potential for Export Credit, Education and Housing****4.1- Export Credit**

Export in India needs to be managed to reduce the import basket mainly of petroleum and manufactured goods. The reliance on exporting raw material and the import of finished goods has detrimental effects on the economy. The 'Make in India' campaign aims to improve self-reliance and establish brand 'India' image.

Punjab State Industries and Export Corporation (PSIEC)

PSIEC is the nodal agency of Punjab Govt for the promotion of export nominated agency for the implementation of the Central Govt scheme known as Assistance to the state for developing export infrastructure and allied activities (ASIDE).

As far as Pathankot district is concerned, the main export item is Basmati rice Pusa1121 variety which is high in demand to Middle East countries. There is an ample opportunity for exports of Basmati from Pathankot district.

2. Infrastructure and linkage support available, planned and gaps

- In Pathankot, there are around 20 rice sheller units.
- The availability of power supply and road connectivity needs to be addressed.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter.
- Exporters may be encouraged to avail of the credit export insurance facilities extended by ECGC.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI& State Govt to push the Export sector, the potential for the year 2021 - 22 has been assessed and is shown below:-

(₹ lakh)

Sr .N o	Activity	Unit cost	Projections for 2021 - 22		
			Phy. Units(nos./ ha/cu.m)	Fin. Outlay	Bank Loan
1	Pre Shipment/Packing Credit(Rice exporters)	200.00	8	1600.00	1280.00
2	Post Shipment(Rice exporters)	50.00	8	400.00	320.00
	Total			2000.00	1600.00

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I.

4. Critical interventions required for creating a definite impact

- Over the past few years, Indian manufacturers have been suffering from higher production costs of raw material and energy.
- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter.
- India's 'demographic dividend' of a young population provides abundant supply of working age population which has the potential to drive manufacturing growth which can be harnessed boosting education and skill development.
- There are multiple labor laws in India and it is important to harmonize all the rules and make labor laws more flexible and bureaucratic hurdles should be minimum.

5. Suggested Action Points

- Infrastructure development is a key element of a country's ability to produce and move goods. Weak infrastructure is a major impediment to trade, competitiveness and sustainable development, therefore, Govt. should invest more in creation of infrastructure like electricity, roads, ports etc.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Exporters may be encouraged to avail the credit export insurance facilities extended by ECGC.
- Collateral security should not be insisted upon as far as possible and Gold Card scheme should be popularized.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.

6. Other related matters

Lower FDI inflows in India is one of the major factors influencing growth. FDI brings with it not only much-required capital, but also improved technology and management expertise, thereby leading to improved productivity.

4.2- Education

Education is central to the Human Resources Development and empowerment in any country. While governments Endeavour to provide primary education to all on a universal basis, higher education is progressively moving into the domain of private sector. With a gradual reduction in government subsidies, higher education is getting more and more costly and hence the need for institutional funding in this area.

Objectives of the scheme:

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

After the introduction of the scheme in 2010, new modifications have been incorporated in the scheme that now includes: Loans to individuals for educational purposes including vocational courses up to ₹10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector. For the state of Punjab, where there is a tremendous inclination among the students to study abroad, the renewed focus on “education loan” would facilitate enhanced credit flow to the sector.

2. Infrastructure and linkage support available, planned and gaps

- There are 20 educational institutions offering engineering, medical, management, BBA, BCA, paramedical courses in Pathankot district.
- The literacy rate of the district is 84.65%.

Critical gaps

- However, there is a demand-supply mismatch in education arising from lags, inadequate information, and societal expectations from higher education.
- Skills shortage is accompanied by graduate unemployment. Many of these graduates are considered unemployable by industry due to poor skill levels.
- The stress is on written instruction, or theory, and written testing systems, with little applicability to practical workplace situations.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push the education sector, the potential for the year 2021 - 22 has been assessed and is shown below: -

(₹ lakh)

Sr. No.	Activity	Unit cost	Projections for 2021 – 22		
			Phy. Units (nos./ha/cu.m)	Fin. Outlay	Bank Loan
1	Education loans	10.00	370	3700.00	2960.00
	Total			3700.00	2960.00

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I.

4. Critical interventions required for creating a definite impact

- Banks may promote the scheme of giving collateral free education loans to girl students.
- The private sector should make investment/ charity in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages, research, faculty, etc.

- There is tremendous scope in further liberalizing the process of private participation to attract the best investors and also to provide quality, customization, greater range of courses, and diversity, among others.
- All possible efforts must be made to revitalize the higher education structure.
- Awareness creation of the schemes at the grass root level. The bankers may tap the students in schools and colleges.
- It has been advocated that the loan under this category be securitized to give quantitative and qualitative push to the sector. Parents can be taken as co-guarantor to bring down incidence of defaults in “education loan”.

5. Suggested Action points

- Banks may promote the scheme of giving collateral free education loans to girl students upto ₹4 lakh.
- Banks need to give focus attention to education loan portfolio. Generally, the student is given loan from the service area of the branch where he resides and not the branch where the institute is located.

6. Other related matters

- As per revised Priority sector guidelines, loans to individuals for educational purposes including vocational courses up to ₹10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.
- The Union Cabinet approved a new National Education Policy on July 29, after a 34-year gap. The National Education Policy, 2020 is meant to provide an overarching vision and comprehensive framework for both school and higher education across the country. The policy is meant to transform the education system by 2040. Some proposals will be implemented immediately, starting with the change in the name of the Ministry of Human Resource Development into the Ministry of Education. “There are over 100 action points from the Policy. Implementation will be done in phases, based on time, region and types of institutions. The banks may revise their loan products accordingly.

4.3: Housing

Housing, as one of the three basic needs of life, always remains the top priority of any person, government, and society at large. Real estate and ownership of dwelling constitute 7.8 percent of India’s GDP in 2013-14. Banks, with their vast branch network throughout the length and breadth of the country, occupy a very strategic position in the financial system and have an important role to play in providing credit to the housing sector. Presently, banks have the freedom to evolve their guidelines on various aspects of granting housing finance with the approval of their Boards.

Housing Loan under Priority Sector:

(i) Bank loans to any governmental agency for construction of dwelling units or slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹10 lakh per dwelling unit.

2. Infrastructure and linkage support available, planned and gaps

Adequate support services are available in the district to support housing activity.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push the housing sector, the potential for the year 2021 - 22 has been assessed and is shown below: -

(₹ lakh)

Activity	Unit cost	Projections for 2021 - 22		
		Phy. Units (nos./ha)	Fin. Outlay	Bank Loan
Housing//Rural housing	25.00	410	10250.00	8200.00
Repair/renovation to dwelling units	2.00	380	760.00	608.00
Sub Total			11010.00	8808.00

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I.

4. Critical interventions required for creating a definite impact

There is need to address the housing demand of middle income group, designed for small amounts, flexible repayment terms and imperfect collateral.

5. Suggested Action Points

The govt. vision of providing Housing for all by 2022 calls for concerted efforts by various stakeholders and local communities. It is important to provide a policy environment conducive for investments in low income housing by private developers.

6. Other related matters

RBI has revised the Priority Sector guidelines to include individual housing loans up to ₹35 lakhs (max. TFO ₹ 45 lakh in metropolitan centres and loans up to ₹ 25 lakh (max. TFO ₹ 30 lakh) in other centres for purchase/construction of house, as also, repair loans up to ₹10.00 lakh in metropolitan centres and up to ₹5.00 lakh in other centres. The banks may take a cue from the above and lend accordingly.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure-Public investments

Introduction

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

I. NABARD and Infrastructure Development

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

a. Rural Infrastructure Development Fund (RIDF) :

To assist State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. Priority was given to the incomplete, ongoing projects and new projects which could be completed within 3 years. At present 37 activities are eligible for assistance. There are 65 projects with total RIDF loan of ₹1686.56 Lakh has been sanctioned in the district.

b NABARD Infrastructure Development Assistance (NIDA)

NIDA aims to fund rural infrastructure creation by assisting state governments, outside of RIDF borrowing and on flexible terms, and other state-owned organizations (e.g. corporations), through direct financing based upon risk appraisal of the specific project. In Punjab, 4 projects have been sanctioned to PSTCL involving a term loan of ₹317 Crore for the transmission works at various locations across the state.

c. RURAL INFRASTRUCTURE PROMOTION FUND (RIPF)

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

d. Long Term Irrigation Fund (LTIF)

Hon'ble FM, in Budget 2016-17, announced setting up of Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹20,000 crore. The objective of the fund is to finance a large number of irrigation projects under Accelerated Irrigation Benefit Programme (AIBP) languishing due to inadequate provision of the fund and for enhancing physical access of water on the farm by taking up projects under AIB33P / Prime Minister Krishi Sinchayee Yojana (PMKSY) launched in 2015-16. Ministry of Water Resources (MoWR) identified 99 ongoing AIBP projects for funding under LTIF out of which Punjab has two projects. Subsequently, two more project viz. lining of Sirhind feeder and Shahpur Kandi Dam has also been sanctioned under LTIF in the district.

e. District Irrigation Plan under Pradhan Mantri Krishi Sinchayi Yojna (PMKSY)

Though the district is 60% under assured irrigation, the district has prepared District Irrigation Plan under PMKSY with a focus on per drop- more crop and identified activities to be covered under the plan like rainwater harvesting structure, rejuvenation of wells, construction of check dams and promotion of watershed projects in Dhar block.

III. Infrastructure Gaps in the district identified for Government intervention:

Agriculture

The main focus of infrastructure for agricultural development revolves around soil health and water conservation, maintaining soil quality for increasing productivity and sustainability of crop yields. There is a need to create more agricultural markets at the block level.

Irrigation Sector

In the critical infrastructure intervention in the irrigation sector, projects for the watershed, renovation of wells. needs to be developed on a priority basis in the district. Construction of check dams to protect land need to be created with the help of RIDF loan.

Animal Husbandry

Under various critical sectors infrastructure intervention in the Animal husbandry sector, projects for the creation of fish ponds, Breeding Farms, Cattle Feed Plant, new hospitals, etc. need to be developed during 2020 - 21 and for this RIDF support can be provided.

Soil and Water Conservation

Construction of check dams to protect land need to be created with the help of RIDF loan.

Rural Connectivity

Rural connectivity has its significance and contribution to the agriculture of the district. As such, all the villages in the district have pucca connectivity. Under various critical sectors infrastructure intervention in Roads and Bridges Sector is required to be developed during 2021 - 22 and for this RIDF support can be provided.

Critical Gaps in Infrastructure

- The uninterrupted power supply is not available for both agriculture and industry.
- Irregular supply of liquid nitrogen gas, AI materials, vaccine, and lack of proper transport facilities available with the Animal Husbandry and Dairy department.
- Lack of laboratory facilities for testing cattle and Poultry feed.

Infrastructure Intervention in different Sectors during 2021 – 22

(₹ lakh)

Sr No	Name of the project	No. of projects	Unit Cost	To be supported under RIDF	To be supported during 2021 - 22	Department
1	Construction of check dams	30	10.00	300.00	yes	Soil & water conservation
2	Construction of Ponds with UGPL system	50	13.00	650.00	yes	Soil & water conservation

3	Renovation of wells/bouli	50	2.00	100.00	yes	Soil & water conservation
4	Micro irrigation – drip & sprinkler	100	0.82	82.00	yes	Soil & water conservation
5	Dairy training center for unemployed youth	1	100.00	100.00	yes	Dairy Deptt Pathankot

5.2. Social Infrastructure Involving Bank Credit 2021 - 22

I. Introduction

The provisioning of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect the day-to-day life of people and have a long-term impact in terms of longevity and earning capacity. Swachh Bharat campaign has re-emphasized the need for basic amenities for hygiene and dignity of an individual. The government of India through the various program has strived to achieve 'Education for All'. To keep the workforce active and contributing to the GDP, delivery of health care especially in the rural area has taken priority.

5.2.1 Drinking Water Supply

Govt. of Punjab has a long term vision to cover all villages with 100 % water supply with higher service standards and domestic connections to most households as well as providing modern underground wastewater collection and disposal systems. Besides, the old rural water supply schemes need to be rejuvenated by making repairs/ replacements needed

5.2.2 Education

Intending to ensuring education to all, there is a need for schools in every village. Education infrastructure primarily requires school buildings including classrooms, laboratories, compound walls, etc. Construction of new building infrastructure and improvement and maintenance of existing infrastructure is in priority.

5.2.3 Emerging sub-sectors requiring infrastructure support

• Post Harvest Management / Value addition

Horticulture, especially fruit cultivation and vegetable cultivation is a prominent upcoming agricultural activity. Horticulture produce is highly perishable. Management of the entire supply chain has special significance in enhancing shelf-life of horticulture produce and in retaining its nutritive value.

• Micro Infrastructure

Micro infrastructure refers to tiny infrastructure in villages. With banks focusing their energies on funding mainstream infrastructure projects, the National Bank for Agriculture and Rural

Development (NABARD) is exploring the feasibility of supporting the development of micro-infrastructure in villages so that the villages prosper.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push social infrastructure sector, the potential for the year 2021 - 22 has been assessed and shown below: -

(₹ Lakh)

Sr. No	Activity	Unit	Unit cost	Projections for 2021 - 22		
				Phy. Units (nos./ha/ cu.m)	Fin. Outlay	Bank Loan
1	Village Schools	nos.	10.00	16	160.00	136.00
2	Higher Educational institutions	nos.	300.00	2	600.00	510.00
3	Hospitals/ nursing homes	nos.	300.00	5	1500.00	1275.00
4	Sanitation/drinkin g water	nos.	2.00	6	12.00	10.20
	Total				2272.00	1931.20

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I. The agency-wise sector-wise GLC flow during the last three years is given in Annexure-II and III respectively.

4. Critical interventions required for creating a definite impact

- Where ever possible toilet constructions may be linked with government schemes like MNREGA etc.
- Bankers may proactively take up financing of micro infrastructure activities to fulfill their priority sector obligations.

5. Suggested Action points

There is lot of scope to create private school infrastructure in the district. Banks may tap the potential under this sector

6. Other related matters

- In order to create awareness among the villagers to utilize the community infrastructure created as well as its maintenance, the Village Water and Sanitation Committees may be created and their capacity building may also be done.

- As per the revised PSL directives issued by RBI vide its circular dated 04 September, 2020, the sanctioned credit limit for Social infrastructure projects related to education, RDWS&S/toilets has been kept at ₹5.00 crore/borrower and for rural health infrastructure to ₹10.00 crore/borrower under Ayushman Bharat Program for Tier-II to Tier-VI regions. All banks may take cognizance of the aforementioned fact and lend accordingly.

5.3- Renewable energy

1. Introduction

Punjab lies on the 29°30" N to 32°32" N latitude and 73°55' E to 76°50' E longitude. Due to its locational advantage, on average, the Punjab experiences around 300 sunny days per year and Punjab Energy Development Agency is the State Nodal Agency for the promotion and development of renewable energy projects in Punjab. At present the cumulative capacity of New and Renewable Sources of Energy (NRSE) projects in the State is 1403.15MW. It is estimated that the state of Punjab would further achieve an additional capacity of 2400 MW power through renewable sources of energy by the year 2022. The contribution would come from Solar, Biomass, Co-generation, Hydel, and Waste to Energy Projects.

2. Infrastructure and linkage support available, planned and gaps

The Punjab Energy Development Agency is the nodal agency for the propagation of this activity. The agency is promoting Institutional Biogas plants, Solar Energy, municipal waste, and wind energy plants, etc. Agency is also engaged in imparting training to the beneficiaries and also supports solar thermal program/plants and solar photovoltaic programs.

- The maintenance of the Biogas plants is done with technical support from the Agriculture Department.

Gaps in infrastructure and support services

- The budget for providing subsidy is rather limited to create a meaningful impact on the development of this activity.
- PEDA does not have independent office/staff to promote renewable energy sources due to which there is a lack of awareness in the public and prospective entrepreneurs.

3. Assessment of potential for the financial year 2021 - 22 (in both physical and financial terms)

Keeping in view the available infrastructure, steps taken by the concerned departments and policy initiatives taken by GoI & State Govt to push renewable energy sector, the potential for the year 2021 - 22 has been assessed and given below:-

(₹ lakh)

Sr. No.	Activity	Unit cost	Projections for 2021 - 22		
			Physical units (nos./ha/cu.m)	Financial Outlay	Bank loan
1	Bio gas (6cu.m capacity)	0.75	30	22.50	21.36
2	Solar Pumping System	5.40	60	324.00	194.40

3	Installation of solar off-grid Photovoltaic -Home	0.80	330	264.00	158.40
4	Biogas plants (35 cu.m capacity)	7.70	30	231.00	138.60
	Total			841.50	512.76

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I.

4. Critical interventions required for creating a definite impact

- There is absence of dedicated NGOs for demonstrating/ popularising non-conventional energy sources.
- Demonstrative industry/ unit needs to be identified to convert energy from the available raw material.

5. Suggested Action Points

- Awareness creation about the benefit of renewable energy sources is the need of the hour. There is a requirement for supplementing the efforts of the State Energy Development Agency regarding awareness creation by extensive use of mass media like Cable TV channels etc.
- Banks may popularize the scheme of Rooftop net metering in association with PEDDA and identify suitable projects for financing under the scheme
- Cane sugar and rice processing units offer good scope for co-generation using bagasse and rice husk respectively.

6. Other related matters

- PEDDA is a nodal agency for all programmes under Renewable Energy in Punjab. There is a State Energy Development Agency (PEDDA) and they work at the district level through their technical wing attached to the Deputy Commissioner's Office. Besides providing products and services, PEDDA also organize training and demonstration camps for creating mass awareness.
- As per the revised PSL directives issued by RBI vide its circular dated 04 September, 2020, the sanctioned bank loan limit to be reckoned towards PSL for Renewable Energy has been enhanced from ₹15.00 crore/ borrower to ₹30.00 crore/ borrower. The banks may take cognizance of the revised guidelines and accordingly frame corporate business plans for enhancing the credit flow to the NRE sector.

Chapter 6 Informal Credit Delivery System

1. Introduction

In our country, the SHG-Bank linkage program launched by NABARD during 1992-93, has emerged as the primary model for providing microfinance services and is now a proven method of financial inclusion, providing unbanked rural clientele access to formal financial services with minimal transaction and risk costs. The Programme has proved to be a major supplementary credit delivery mechanism with wide acceptance by banks, NGOs, and various government departments. 189 SHGs were saving linked and 179 SHGs were credit-linked by different banks during 2019-20 in Pathankot district.

E-Shakti or Digitisation of SHGs : EShakti or Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD in line with our Hon'ble PM statement, 'we move with the dream of electronic digital India...'. Digital India is a ₹ 1.13-lakh crore initiative of Government of India to integrate the government departments and the people of India and to ensure effective governance. It is to "transform India into digital empowered society and knowledge economy".

Keeping in view the Government of India's mission for creating a digital India, NABARD launched a project for digitization of all Self Help Group (SHG) in the country. The project is being implemented in 250 districts across the country.

2 SHPI NGOs in the district

NABARD has sanctioned projects for the promotion of SHGs in the district to following NGOs in the district.

Sr.No.	Name of NGO	Groups to be promoted	SHGs Saving linked as on 31 July 2019	SHGs Credit linked as on 31 July 2020
1.	National Rural Dev Society	50	50	48
2	Sarvjan	250	240	131
3	REWA	25	25	07
Total		325	315	179

3.Capacity Building

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

3.1 Grant Assistance to SHPIs

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

3.2 Refinance Support

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

3.3 Micro-Enterprise Development Programme

NABARD has been supporting the Micro-Enterprise Development Programme (MEDP) to enable the SHGs to graduate to micro-enterprises. MEDPs covering various activities like food processing, tailoring, embroidery & dari making, tie & dye, phulkari, kaleera making, khes making, candle making, beauty parlor, etc. have been sanctioned in the State for matured SHGs.

3.4. Issues related to micro Finance

There are the following challenges in the propagation of microcredit, which need to be addressed.

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

3.5. Road map for the future

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

- NGOs should be invited to the DCC / BLBC meetings to discuss issues/constraints in the credit linkage of Groups.
- Success stories of SHG-BLP would be aggressively publicized in the field so that the same is replicated in other parts of the district.

3.6. Estimation of potential under SHG-BLP

A target for saving& credit linkage of 100 SHGs has been set for the district during the year 2017-18. Though targets have been allocated to the Banks at the State level, the same is yet to be allocated to bank branches at the district level.

It is estimated that during 2018-19, 150 SHGs may be promoted and credit-linked in the district.

Sr. No.	Name of the Block	SHGs to be saving linked 2020-21	SHGs to be saving linked during 2021 - 22
1	Pathankot	25	40
2	Sujanpur	25	40

Sr. No.	Name of the Block	SHGs to be saving linked 2020-21	SHGs to be saving linked during 2021 - 22
3	Gharota	25	40
4	Sujanpur	25	40
5	Bamial	25	40
6	Dhar	25	50
Total		150	250

Block-Wise details of the potential for credit linkage of SHGs

(₹ lakh)

Sr. No	Name of the Block	SHGs to be credit-linked during 2020-21				SHGs to be credit-linked during 2021 - 22			
		Fresh		Repeat		Fresh		Repeat	
		No.	Amount	No.	Amount	No	Amount	No.	Amount
1	Pathankot	50	25.00	10	5.00	30	15.00	10	15.00
2	Sujanpur	52	26.00	8	4.00	25	12.50	10	15.00
3	Gharota	50	25.00	10	5.00	20	10.00	10	15.00
4	Sujanpur	50	25.00	10	5.00	30	15.00	10	15.00
5	Dhar	50	25.00	10	5.00	25	12.50	10	5.00
6	Bamial	48	24.00	12	6.00	20	10.00	10	15.00
Total		300	150.00	60	30.00	150	75.00	60	80.00

7. Financing through Joint Liability Groups

NABARD has launched the scheme for promotion of **Joint Liability Groups (JLGs)** to develop effective credit products for small/ marginal/ tenant farmers/ oral lessees and sharecroppers as also entrepreneurs engaged in various NFS activities.

The essential feature of JLG is that it is an informal group comprising of 4-10 individuals coming together to avail loans on an individual basis or through group mechanism against the mutual guarantee. In the district, so far, a cumulative number of 207 JLGs have been financed to the tune of ₹414 lakh by Punjab Gramin Bank as of 31.03.2020. The block wise potential for JLGs in the district is as under

Sr. No.	Name of the Block	JLGs to be promoted during 2020 - 21		JLGs to be promoted during 2021 - 22	
		No.	Amount	No.	Amount
1	Pathankot	125	250.00	25	50.00
2	Sujanpur	125	250.00	25	50.00

Sr. No.	Name of the Block	JLGs to be promoted during 2020 - 21		JLGs to be promoted during 2021 - 22	
3	Gharota	125	250.00	25	50.00
4	Sujanpur	125	250.00	25	50.00
5	Bamial	100	200.00	25	50.00
6	Dhar	100	200.00	25	50.00
Total		700	1400.00	150	300.00

The detailed block-wise and activity-wise physical and financial projections are given in Annexure-I.

4. Critical interventions required for creating a definite impact

- Banks may shed hesitation in granting loans to SHGs/JLGs.
- SHGs which have become dormant due to inadequate support from SHPI/ banking system and other extraneous factors may be revived.
- SHG Bank linkage programme may gradually shift from providing access to banking services to livelihoods for SHG members.
- Community based organizations may be encouraged as nodal points for promoting livelihood activities of members of SHGs.
- New partners maybe identified for involvement in SHG Bank linkage programme namely Co-operative Banks, PACS, Anganwadi Workers in promotion of SHGs as Self Help Promoting Institution (SHPI).
- Training and Capacity Building of stake holders–Banks, NGOs and Govt. Departments, may be done.
- SHGs may be encouraged to transform into Community Based Organisations/POs.
- SHGs to be targeted for Financial Literacy Drive for opening individual SB accounts, accessing bank credit, micro-insurance etc.

5. Suggested action plans

- With a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources, the bankers should help them to come out of the vicious debt trap.
- Banks should create awareness amongst their customers and help them come out of the clutches of the money lenders. The government bodies, NGOs and business houses committed to corporate social responsibility have to come forward to be the torch bearers and lend their support to SHGs to break vicious cycle of poverty.

6. Other related matters

E-shakti or Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD. The project aims at digitization of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of

financial services together with increasing the bank's comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology.
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

At present the project is being implemented in 251 districts of the country and 10 districts of Punjab. The need of the hour is to integrate both the E-Shakti platform with the SRLM database so that all the WSHGs are taken over board for furtherance of the cause of FI agenda as well as purveyance of micro-credit support for sustainable livelihood measures.

Annexure – I : Activity-wise/Block-wise Potential Linked Physical & Financial Projections for the year - 2021 - 22

District Pathankot (Punjab)

(₹Lakh)

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
A)	CROP LOAN										
1	Paddy	0.65	ha.	Phy	2000	750	3500	5500	2000	3500	17250
			1	BL	1309.80	491.18	2292.15	3601.95	1309.80	2292.15	11297.03
2	Wheat	0.63	ha.	Phy	3500	1500	5000	6000	3000	5000	24000
			1	BL	2222.15	952.35	3174.50	3809.40	1904.70	3174.50	15237.60
3	Maize	0.59	ha.	Phy	1500	750	1500	2000	1000	1500	8250
			1	BL	742.35	371.18	742.35	989.80	494.90	742.35	4082.93
4	Sugarcane	1.08	ha.	Phy	800	100	750	1900	200	500	4250
			1	BL	867.92	108.49	813.68	2061.31	216.98	542.45	4610.83
5	Vegetables	1.09	ha.	Phy	1000	500	1200	900	450	962	5012
			1	BL	1094.90	547.45	1313.88	985.41	492.71	1053.29	5487.64
6	Green Fodder	0.42	ha.	Phy	300	100	400	700	200	300	2000
			1	BL	127.47	42.49	169.96	297.43	84.98	127.47	849.80
7	Oilseeds	0.49	ha.	Phy	100	200	200	301	101	100	1002
			1	BL	49.49	98.98	98.98	148.96	49.98	49.49	495.88
8	Pulses	0.35	ha.	Phy	100	99	200	299	99	200	997
			1	BL	35.49	35.14	70.98	106.12	35.14	70.98	353.85
Sub total CROP LOAN				Phy	9300	3999	12750	17600	7050	12062	91000
				BL	6449.57	2647.26	8676.48	12000.38	4589.19	8052.68	42415.56
10% component towards Repair of Machinery,maintenance and household consumption requirement					644.96	264.73	867.65	1200.04	458.92	805.27	4241.56
20% component towards Rent of Farm Machinery , Diesel expenses for Agriculture purpose and Post-Harvest Expenses					1289.91	529.45	1735.30	2400.08	917.84	1610.54	8483.03
TOTAL CROP LOAN				BL	8384.44	3441.44	11279.42	15600.49	5965.95	10468.48	55140.15
B)	WATER RESOURCES										
1	STWs with Pumpsets/Renovation of wells	3.20	No.	Phy	20	15	25	40	15	35	150

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
			0.9	BL	57.60	43.20	72.00	115.20	43.20	100.80	432.00
2	Replacement of Pump Set 05 HP	0.70	No.	Phy	25	10	40	50	10	35	170
			0.75	BL	13.13	5.25	21.00	26.25	5.25	18.38	89.26
3	Drip Irrigation	1.20	ha.	Phy	40	40	40	40	20	20	200
			0.5	BL	24.00	24.00	24.00	24.00	12.00	12.00	120.00
4	Sprinkler set irrigation (2 ha)	0.35	ha.	Phy	40	40	40	30	30	20	200
			0.5	BL	7.00	7.00	7.00	5.25	5.25	3.50	35.00
5	Rainwater harvesting tank	0.45	No.	Phy	20	25	25	20	20	15	125
			0.75	BL	6.75	8.44	8.44	6.75	6.75	5.06	42.19
TOTAL WATER RESOURCES				Phy	145	130	170	180	95	125	845
				BL	108.48	87.89	132.44	177.45	72.45	139.74	718.45
C)	FARM MECHANISATION										
1	TRACTORS 60 HP	11.20	No.	Phy	25	10	25	30	35	30	155
			0.75	BL	210.00	84.00	210.00	252.00	294.00	252.00	1302.00
2	power tiller >20 HP	2.25	No.	Phy	45	20	35	50	45	45	240
			0.75	BL	75.94	33.75	59.06	84.38	75.94	75.94	405.01
3	Paddy transplanter 4 wheeled	10.00	No.	Phy	10	0	15	20	10	20	75
			0.75	BL	75.00	0.00	112.50	150.00	75.00	150.00	562.50
4	Straw reaper	3.50	No.	Phy	50	20	50	70	50	60	300
			0.75	BL	131.25	52.50	131.25	183.75	131.25	157.50	787.50
4	Happy seeder(Turbo)	1.65	No.	Phy	30	10	30	50	40	40	200
			0.75	BL	37.13	12.38	37.13	61.88	49.50	49.50	247.52
5	Baler(square)	11.00	No.	Phy	10	10	10	10	10	10	60
			0.75	BL	82.50	82.50	82.50	82.50	82.50	82.50	495.00
6	Trolley	2.50	No.	Phy	50	20	50	70	50	60	300
			0.75	BL	93.75	37.50	93.75	131.25	93.75	112.50	562.50
7	Multi crop thrasher	1.70	No.	Phy	50	20	50	70	50	60	300
			0.75	BL	63.75	25.50	63.75	89.25	63.75	76.50	382.50
8	Laser leveller	3.5	No.	Phy	20	10	20	30	20	20	120

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
			0.75	BL	52.50	26.25	52.50	78.75	52.50	52.50	315.00
9	battery operated spray pumps	0.07	No.	Phy	200	200	200	193	200	150	1143
			0.75	BL	10.50	10.50	10.50	10.13	10.50	7.88	60.00
10	Harvester-self propelled multi crop	23.00	No.	Phy	1	0	1	0	1	1	4
			0.75	BL	17.25	0.00	17.25	0.00	17.25	17.25	69.00
TOTAL - FARM MECHANISATION				Phy	491	320	486	593	511	496	2897
				BL	849.57	364.88	870.19	1123.89	945.94	1034.07	5188.54
D)	PLANTATION & HORTICULTURE										
	FRUITS										
1	Aonla	0.92	ha.	Phy	5	6	5	5	5	6	32
			0.85	BL	3.91	4.69	3.91	3.91	3.91	4.69	25.02
2	Guava(6mx6m)	0.88	ha.	Phy	3	4	3	3	3	4	20
			0.85	BL	2.24	2.99	2.24	2.24	2.24	2.99	14.94
3	Citrus fruits	0.92	ha.	Phy	3	4	3	3	3	4	20
			0.85	BL	2.35	3.13	2.35	2.35	2.35	3.13	15.66
4	Strawberry-500 sqm - Fan & Pad system	3.00	ha.	Phy	3	3	3	3	4	4	20
			0.85	BL	7.65	7.65	7.65	7.65	10.20	10.20	51.00
5	pears(6x6)	0.80	ha.	Phy	3	4	3	3	3	4	20
			0.85	BL	2.04	2.72	2.04	2.04	2.04	2.72	13.60
6	Med & Aromatic plants	1.00	ha.	Phy	2	2	2	2	2	2	12
			0.85	BL	1.70	1.70	1.70	1.70	1.70	1.70	10.20
7	Bee-Keeping (50 boxes)	3.63	No	Phy	3	3	3	3	4	4	20
			0.85	BL	9.26	9.26	9.26	9.26	12.34	12.34	61.72
8	Seed infra(handling, processing, packing & storage)	200.30	ha.	Phy	0	0	0	0	0	1	1
			0.5	BL	0.00	0.00	0.00	0.00	0.00	100.15	100.15
9	Litchi	0.47	ha.	Phy	4	4	5	5	6	6	30
			0.85	BL	1.60	1.60	2.00	2.00	2.40	2.40	12.00

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
10	Mango(3mx4m)	1.32	ha.	Phy	3	4	3	3	3	4	20
			0.9	BL	3.56	4.75	3.56	3.56	3.56	4.75	23.74
	FLOWERS										
11	Cut/Bulbous flowers-Crysanthimum	1.73	ha.	Phy	2	2	2	2	2	2	12
			0.85	BL	2.94	2.94	2.94	2.94	2.94	2.94	17.64
	OTHERS										
12	Small nurseries(1ha)	15.00	ha.	Phy	2	2	2	2	2	2	12
			0.75	BL	22.50	22.50	22.50	22.50	22.50	22.50	135.00
13	Vegetable under poly house 2000sqm-Tubular structure -Natural ventilated system	17.80	ha.	Phy	1	1	2	2	2	2	10
			0.75	BL	13.35	13.35	26.70	26.70	26.70	26.70	133.50
14	Mushroom (spawn making)	17.25	ha.	Phy	1	0	1	1	1	1	5
			0.75	BL	12.94	0.00	12.94	12.94	12.94	12.94	64.70
15	Polyhouse flouriculture cultivations2000 sq.m-Fan & Pad system	28.40	ha.	Phy	1	1	1	1	1	1	6
			0.9	BL	25.56	25.56	25.56	25.56	25.56	25.56	153.36
TOTAL - PLANTATION & HORTICULTURE				Phy	47575	42467	55629	27	43252	63015	251963
				BL	111.60	102.84	125.35	125.35	131.38	235.71	832.23
E)	FORESTRY AND WASTE LAND DEVELOPMENT										
1	Poplar	1.65	ha.	Phy	15	20	15	20	10	20	100
			0.9	BL	22.28	29.70	22.28	29.70	14.85	29.70	148.51
2	Eucalyptus(clonal)	3.70	ha.	Phy	15	20	15	20	10	20	100
			0.75	BL	41.63	55.50	41.63	55.50	27.75	55.50	277.51
3	Bamboo	1.76	ha.	Phy	2	2	1	2	1	2	10
			0.9	BL	3.17	3.17	1.58	3.17	1.58	3.17	15.84
TOTAL- FORESTRY AND WASTELAND DEVELOPMENT				Phy	32	42	31	42	21	42	210
				BL	67.08	88.37	65.49	88.37	44.18	88.37	441.86

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
	ANIMAL HUSBANDRY										
F)	ANIMAL HUSBANDRY (DAIRY)										
1	Buffalo 10 animal unit	7.00	No.	Phy	3	2	4	4	3	4	20
			0.85	BL	17.85	11.90	23.80	23.80	17.85	23.80	119.00
2	Buffaloes 5 animal unit	3.50	No.	Phy	10	10	10	10	10	10	60
			0.85	BL	29.75	29.75	29.75	29.75	29.75	29.75	178.50
3	CBC 1-2 under Govt spons prog	1.40	No.	Phy	10	10	10	10	10	10	60
			0.75	BL	10.50	10.50	10.50	10.50	10.50	10.50	63.00
4	MINI DAIRY (10+1)		No.	Phy							0
				BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Commercial dairy(50 animals)	35.00	No.	Phy	1	0	1	1	0	1	4
			0.85	BL	29.75	0.00	29.75	29.75	0.00	29.75	119.00
5	women empowerment scheme(10-20 animals)	14.00	No.	Phy	2	1	2	2	1	2	10
			0.85	BL	23.80	11.90	23.80	23.80	11.90	23.80	119.00
6	Female calf rearing	0.49	No.	Phy	10	10	10	10	10	10	60
			0.85	BL	4.17	1.00	4.17	4.17	4.17	4.17	21.85
7	Automatic milk collection centre	1.65		Phy	2.00	1.00	2.00	2.00	2.00	2.00	11
			0.85	BL	2.81	1.00	2.81	2.81	2.81	2.81	15.05
8	Densified cattle feed units	100		Phy	0.00	0.00	1.00	1.00	1.00	1.00	4
			0.75	BL	0.00	0.00	75.00	75.00	75.00	75.00	300.00
9	Milk Parlours(swing over/ hering bone)	20		Phy	2.00	1.00	2.00	2.00	1.00	2.00	10
			0.85	BL	34.00	17.00	34.00	34.00	17.00	34.00	170.00
10	Refrigerated tanker/vans-10000litre	16		Phy	1.00	1.00	2.00	2.00	2.00	2.00	10
			0.85	BL	13.60	13.60	27.20	27.20	27.20	27.20	136.00
11	Bulk milk cooler 2000 lit(DG set-20KVA)	10		Phy	1.00	1.00	1.00	1.00	1.00	1.00	6

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
			0.85	BL	8.50	8.50	8.50	8.50	8.50	8.50	51.00
12	Fodder Harvester	1.50	ha.	Phy	8	8	8	10	8	8	50
			0.75	BL	9.00	9.00	9.00	11.25	9.00	9.00	56.25
13	Cattle sheds 20 cows	6		Phy	1.00	1.00	2.00	2.00	2.00	2.00	10
			0.85	BL	5.10	5.10	10.20	10.20	10.20	10.20	51.00
14	Others (Manufacture indigenous Milk & milk products)	13.20	No.	Phy	1	0	1	2	2	2	8
			0.8	BL	10.56	0.00	10.56	21.12	21.12	21.12	84.48
15	Working capital requirement for Cows	0.44	No.	Phy	310.00	320.00	280.00	190.00	320.00	290.00	1710.00
			1	BL	136.40	140.80	123.20	83.60	140.80	127.60	752.40
16	Working capital requirement for Buffalo	0.61	No.	Phy	510.00	520.00	480.00	390.00	520.00	490.00	2910.00
			1	BL	311.10	317.20	292.80	237.90	317.20	298.90	1775.10
TOTAL - ANIMAL HUSBANDRY (DAIRY)				Phy	52	46	56	59	53	57	323
				BL	646.89	577.25	715.04	633.35	703.00	736.10	4011.63
G)	ANIMAL HUSBANDRY (POULTRY)										
1	Broilers [unit of 5000 birds]	20.00	No.	Phy	3	3	3	4	4	3	20
			0.85	BL	51.00	51.00	51.00	68.00	68.00	51.00	340.00
2	Retail poultry dressing units	10.00	No.	Phy	2	2	2	2	2	2	12
			0.85	BL	17.00	17.00	17.00	17.00	17.00	17.00	102.00
3	Layers 5000 birds unit	20.00	No.	Phy	2	2	2	4	4	5	19
			0.85	BL	34.00	34.00	34.00	68.00	68.00	85.00	323.00
2	Hybrid broilers-20000 birds	44.80	No.	Phy	2	2	2	2	2	3	13
			0.85	BL	76.16	76.16	76.16	76.16	76.16	114.24	495.04
3	Hybrid layers-20000 birds	80.00	No.	Phy	2	2	2	2	2	4	14
			0.85	BL	136.00	136.00	136.00	136.00	136.00	272.00	952.00
4	Poultry feed units/one	16.00	No.	Phy	1	1	1	1	1	1	6

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
	ton/hr										
			0.85	BL	13.60	13.60	13.60	13.60	13.60	13.60	81.60
5	Others(Eggs/Broilers carts)	0.20	No.	Phy	5	5	5	5	5	5	30
			0.85	BL	0.85	0.85	0.85	0.85	0.85	0.85	5.10
6	Working Capital Requirement for Poultry (Layer)	0.0036	No.	Phy	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	12000.00
			1	BL	7.20	7.20	7.20	7.20	7.20	7.20	43.20
7	Working Capital Requirement for Poultry (Broiler)	0.00161	No.	Phy	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	12000.00
			1	BL	3.22	3.22	3.22	3.22	3.22	3.22	19.32
TOTAL - ANIMAL HUSBANDRY (POULTRY)				Phy	17	17	17	20	20	23	114
				BL	339.03	339.03	339.03	390.03	390.03	564.11	2361.26
H)	ANIMAL HUSBANDRY (SHEEP/GOAT/PIGGERY)										
1	Goatry(40+2)	2.50	No.	Phy	15	20	15	12	12	18	92
			0.65	BL	24.38	32.50	24.38	19.50	19.50	29.25	149.51
2	Sheep& Goat Breeding and Rearing (1500+5)	25.00	No.	Phy	1	2	1	1	1	2	8
			0.85	BL	21.25	42.50	21.25	21.25	21.25	42.50	170.00
3	Pig retail outlets	10.00	No.	Phy	1	1	1	2	3	2	10
			0.85	BL	8.50	8.50	8.50	17.00	25.50	17.00	85.00
4	Piggery unit(10+2)	5.00	No.	Phy	10	10	15	15	15	15	80
			0.65	BL	32.50	32.50	48.75	48.75	48.75	48.75	260.00
5	Pig breeding farm(20Sows +4boars)	8.00	No.	Phy	4	3	2	4	4	3	20
			0.65	BL	20.80	15.60	10.40	20.80	20.80	15.60	104.00
6	Working capital requirement for Goat and Sheeps rearing	0.02	No.	Phy	100.00	100.00	80.00	80.00	120.00	120.00	600.00
			1	BL	2.00	2.00	1.60	1.60	2.40	2.40	12.00

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
7	Working capital requirement for Piggery	0.08	No.	Phy	100.00	100.00	80.00	80.00	120.00	120.00	600.00
			1	BL	8.00	8.00	6.40	6.40	9.60	9.60	48.00
TOTAL - ANIMAL HUSBANDRY (SGP)				Phy	31	36	34	34	35	40	210
				BL	117.43	141.60	121.28	135.30	147.80	165.10	828.51
TOTAL - ANIMAL HUSBANDRY				Phy	100	99	107	113	108	120	647
				BL	1103.35	1057.88	1175.35	1158.68	1240.83	1465.31	7201.40
I)	FISHERIES										
1	Fish pond renovation & fish culture	3.50	ha.	Phy	5	2	5	7	5	10	34
			0.85	BL	14.88	5.95	14.88	20.83	14.88	29.75	101.17
2	Construction of new fish pond and fish culture	7.00	ha.	Phy	5	1	5	6	6	7	30
			0.85	BL	29.75	5.95	29.75	35.70	35.70	41.65	178.50
3	Integrated ornamental fish farming	16.00	ha.	Phy	1	0	1	0	1	1	4
			0.85	BL	13.60	0.00	13.60	0.00	13.60	13.60	54.40
4	Aerators/harvesting nets	0.60	ha.	Phy	15	10	20	20	15	20	100
			0.85	BL	7.65	5.10	10.20	10.20	7.65	10.20	51.00
5	Fish market	10.00	ha.	Phy	1	1	1	1	1	1	6
			0.85	BL	8.50	8.50	8.50	8.50	8.50	8.50	51.00
6	Working Capital Requirement for Fishries	1.5	ha.	Phy	3.00	4.00	3.00	3.00	4.00	5.00	22.00
			1	BL	4.50	6.00	4.50	4.50	6.00	7.50	33.00
TOTAL - FISHERIES				Phy	27	14	32	34	28	39	174
				BL	78.88	31.50	81.43	79.73	86.33	111.20	469.07
J)	OTHERS										
1	Work animals	0.50	No.	Phy	5	5	5	5	5	5	30
			0.9	BL	2.25	2.25	2.25	2.25	2.25	2.25	13.50
2	Kissan Gold card	20.00	No.	Phy	2	2	2	2	2	2	12
			0.9	BL	36.00	36.00	36.00	36.00	36.00	36.00	216.00

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
K)	TOTAL- OTHERS				Phy	7	7	7	7	7	42
					BL	38.25	38.25	38.25	38.25	38.25	229.50
	TOTAL FARM CREDIT				Phy						
					BL	10741.65	5213.05	13767.92	18392.21	8525.31	70221.28
L)	AGRICULTURE INFRASTRUCTURE										
L) I	STORAGE FACILITIES										
1	Cold storage	80.00	No.	Phy	1	1	1	1	1	1	6
			0.7	BL	56.00	56.00	56.00	56.00	56.00	56.00	336.00
3	Storage godowns [500 MT]	17.50	No.	Phy	2	2	2	2	2	2	12
			0.7	BL	24.50	24.50	24.50	24.50	24.50	24.50	147.00
4	Godowns (5000mt)/Mkt yard	150.00	No.	Phy	1	1	1	1	1	1	6
			0.65	BL	97.50	97.50	97.50	97.50	97.50	97.50	585.00
5	Silos(upto 50000 MT)	3000.00	No.	Phy	0	0	0	0	0	1	1
			0.7	BL	0.00	0.00	0.00	0.00	0.00	2100.00	2100.00
TOTAL - STORAGE FACILITIES					Phy	4	4	4	4	5	25
					BL	178.00	178.00	178.00	178.00	2278.00	3168.00
L) II	LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT										
1	Reclamation of saline soil	1.45	Km	Phy	10	5	10	15	10	10	60
			0.85	BL	12.34	6.17	12.34	18.51	12.34	12.34	74.04
2	Land levelling/Sand scrapping	0.15	ha.	Phy	10	0	10	20	10	10	60
			0.85	BL	1.28	0.00	1.28	2.55	1.28	1.28	7.67
3	Underground pipeline	1.00	Km	Phy	10	5	10	10	5	10	50
			0.85	BL	8.50	4.25	8.50	8.50	4.25	8.50	42.50
4	Purchase of land& barbed wire fending	50.00	ha.	Phy	1	1	2	2	1	2	9
			0.85	BL	42.50	42.50	85.00	85.00	42.50	85.00	382.50
5	Vermi compost units.	0.16	ha.	Phy	25	15	25	25	15	25	130
			0.85	BL	3.40	2.04	3.40	3.40	2.04	3.40	17.68

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
6	Bio fertiliser units	16.00	No.	Phy	1	0	1	1	1	1	5
			0.85	BL	13.60	0.00	13.60	13.60	13.60	13.60	68.00
7	Vermiculture(10-12)MTA	1.00	No.	Phy	10	0	10	20	10	10	60
			0.85	BL	8.50	0.00	8.50	17.00	8.50	8.50	51.00
8	Vermihatcheries(150 TPA)	8.00		Phy	1	1	1	2	2	3	10
			0.85	BL	6.80	6.80	6.80	13.60	13.60	20.40	68.00
9	Linning of water courses	0.90		Phy	2	1	2	2	2	2	11
			0.85	BL	1.53	0.77	1.53	0.77	1.53	1.53	7.66
TOTAL LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT				Phy	70	28	71	97	56	73	395
				BL	98.45	62.53	140.95	162.93	99.64	154.55	719.05
L)III	OTHERS										
1	Tissue culture lab(25 lakh plants p.a.)	250.00	No.	Phy	0	1	0	0	1	0	2
			0.75	BL	0.00	187.50	0.00	0.00	187.50	0.00	375.00
2	Bio-pesticides/fertilisers(200 tpa)	160.00	No.	Phy	0	1	0	0	1	0	2
			0.9	BL	0.00	144.00	0.00	0.00	144.00	0.00	288.00
3	Mini soil testing labs	0.90		Phy	2	1	2	2	1	2	10
			0.9	BL	1.62	0.81	1.62	1.62	0.81	1.62	8.10
4	Seed processing units(Hybrid seed per Ha)	1.50	No.	Phy	1	1	1	1	1	2	7
			0.9	BL	1.35	1.35	1.35	1.35	1.35	2.70	9.45
	TOTAL- OTHERS				Phy	3	4	3	4	4	21
					BL	2.97	333.66	2.97	333.66	4.32	680.55
	TOTAL AGRICULTURE INFRASTRUCTURE				Phy						0
					BL	279.42	574.19	321.92	343.90	611.30	2436.87
M)	ANCILLARY ACTIVITIES										
M) I	FOOD AND AGRO PROCESSING										

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
1	Milk based products(Milk shakes , pasteurised milk etc	8.00	No.	Phy	2	1	2	2	1	2	10
			0.75	BL	12.00	6.00	12.00	12.00	6.00	12.00	60.00
2	Milk chilling centre & Pasteurization units(10000 lit)	38.50	No.	Phy	1	1	1	2	1	1	7
			0.75	BL	28.88	28.88	28.88	57.75	28.88	28.88	202.15
3	Fruit and veg based	15.50	No.	Phy	1	1	2	2	2	2	10
			0.85	BL	13.18	13.18	26.35	26.35	26.35	26.35	131.76
4	Mustard oil mill(oil 134MT/Yr, oil cake 230 MT/Yr)	8.60	No.	Phy	1	0	1	2	0	1	5
			0.85	BL	7.31	0.00	7.31	14.62	0.00	7.31	36.55
5	Roller flour mill	55.00	No.	Phy	1	0	1	1	1	1	5
			0.85	BL	46.75	0.00	46.75	46.75	46.75	46.75	233.75
6	Atta chakki(retail)	5.00	No.	Phy	4	3	3	5	5	5	25
			0.85	BL	17	12.75	12.75	21.25	21.25	21.25	106.25
7	Walk in cold storage for veg	15.00	No.	Phy	0	0	1	1	1	1	4
			0.85	BL	0.00	0.00	12.75	12.75	12.75	12.75	51.00
8	Dall Mill(1500 MT/Year)	11.00	No.	Phy	1	1	1	1	1	1	6
			0.85	BL	9.35	9.35	9.35	9.35	9.35	9.35	56.10
9	Meat & Poultry based	12.50	No.	Phy	1	1	1	1	1	1	6
			0.75	BL	9.38	9.38	9.38	9.38	9.38	9.38	56.28
10	Working capital	50.00	No.	Phy	0	1	1	1	2	2	7
			0.85	BL	0.00	42.50	42.50	42.50	85.00	85.00	297.50
TOTAL - FOOD AND AGRO PROCESSING				Phy	12	9	14	18	15	17	85
				BL	143.85	122.04	208.02	252.70	245.71	259.02	1231.34
M)II	OTHERS										
1	Agri clinic/Agri business cente	20.00	No.	Phy	1	1	1	1	1	1	6
			0.54	BL	10.80	10.80	10.80	10.80	10.80	10.80	64.80

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
2	Bank loans to PACS, FSS & Lamps	10.00	No.	Phy	1	1	2	2	2	2	10
			0.9	BL	9.00	9.00	18.00	18.00	18.00	18.00	90.00
3	ST working capital for FPOs	2.00	No.	Phy	1	0	0	1	0	1	3
			0.9	BL	1.80	0.00	0.00	1.80	0.00	1.80	5.40
4	Term loan for FPOs	5.00	No.	Phy	1	0	0	1	0	1	3
			0.8	BL	4.00	0.00	0.00	4.00	0.00	4.00	12.00
5	Motorcycle for farmers	0.50	No.	Phy	20	10	20	20	10	20	100
			0.9	BL	9.00	4.50	9.00	9.00	4.50	9.00	45.00
	TOTAL - OTHERS		No.	Phy							0
			0	BL	34.60	24.30	37.80	43.60	33.30	43.60	217.20
	TOTAL- ANCILLARY ACTIVITIES		No.	Phy	12	9	14	18	15	17	85
				BL	178.45	146.34	245.82	296.30	279.01	302.62	1448.54
	TOTAL-AGRICULTURE		No.	Phy							0
				BL	11199.52	5933.58	14335.66	19032.41	9415.62	16320.62	76237.42
N)	MSME- INVESTMENT										
1	Micro enterprises - Manufacturing sector	100.00	No.	Phy	10	5	5	5	10	7	42
			0.75	BL	750.00	375.00	375.00	375.00	750.00	525.00	3150.00
2	Small enterprises - Manufacturing sector	1000.00	No.	Phy	1	2	2	1	3	3	12
			0.75	BL	750.00	1500.00	1500.00	750.00	2250.00	2250.00	9000.00
3	Medium enterprises - Manufacturing sector	2000.00	No.	Phy	0	0	0	1	1	0	2
			0.75	BL	0.00	0.00	0.00	1500.00	1500.00	0.00	3000.00
4	Micro enterprises - Service sector	100.00	No.	Phy	10	10	7	5	12	10	54
			0.75	BL	750.00	750.00	525.00	375.00	900.00	750.00	4050.00
5	Small enterprises - Service sector	1000.00	No.	Phy	7	10	7	10	10	10	54
			0.75	BL	5250.00	7500.00	5250.00	7500.00	7500.00	7500.00	40500.00

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
6	Medium enterprises - Service sector	2000.00	No.	Phy	0	2	0	0	2	1	5
			0.75	BL	0.00	3000.00	0.00	0.00	3000.00	1500.00	7500.00
	TOTAL - MSME INVESTMENT		No.	Phy							0
				BL	7500.00	13125.00	7650.00	10500.00	15900.00	12525.00	67200.00
O)	MSME- -WORKING CAPITAL										
1	Micro enterprises - Manufacturing sector	5.00	No.	Phy	5	3	3	3	7	5	26
			0.75	BL	18.75	11.25	11.25	11.25	26.25	18.75	97.50
2	Small enterprises - Manufacturing sector	50.00	No.	Phy	1	2	2	1	4	2	12
			0.75	BL	37.50	75.00	75.00	37.50	150.00	75.00	450.00
3	Medium enterprises - Manufacturing sector	100.00	No.	Phy	0	0	0	0	1	0	1
			0.75	BL	0.00	0.00	0.00	0.00	75.00	0.00	75.00
4	Micro enterprises - Service sector	5.00	No.	Phy	5	10	7	5	12	8	47
			0.75	BL	18.75	37.50	26.25	18.75	45.00	30.00	176.25
5	Small enterprises - Service sector	50.00		Phy	7	10	7	10	10	10	54
			0.75	BL	262.50	375.00	262.50	375.00	375.00	375.00	2025.00
6	Medium enterprises - Service sector	100.00		Phy	0	2	0	0	2	1	5
			0.75	BL	0.00	150.00	0.00	0.00	150.00	75.00	375.00
TOTAL - MSME- WC				Phy	18	27	19	19	36	26	145
				BL	337.50	648.75	375.00	442.50	821.25	573.75	3198.75
TOTAL-MSME [INV+WC]				Phy	18.00	27.00	19.00	19.00	36.00	26	145
				BL	7837.50	13773.75	8025.00	10942.50	16721.25	13098.75	70398.75
P)	EXPORT CREDIT										
1	Pre shipment credit(Rice exporters)	200.00	No.	Phy	1	0	2	1	2	2	8
			0.8	BL	160.00	0.00	320.00	160.00	320.00	320.00	1280.00

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
2	Post shipment credit(Rice exporters)	50.00	No.	Phy	1	0	2	1	2	2	8
			0.8	BL	40.00	0.00	80.00	40.00	80.00	80.00	320.00
	TOTAL- EXPORT CREDIT			Phy	2.00	0.00	4.00	2.00	4.00	4.00	16
				BL	200.00	0.00	400.00	200.00	400.00	400.00	1600.00
Q)	EDUCATION										
1	Education loans	10.00	No.	Phy	60	50	60	60	70	70	370
			0.8	BL	480.00	400.00	480.00	480.00	560.00	560.00	2960.00
	TOTAL-EDUCATION			Phy	60.00	50.00	60.00	60.00	70.00	70.00	370
				BL	480.00	400.00	480.00	480.00	560.00	560.00	2960.00
R)	HOUSING										
1	Purchase/construction of house	25.00	No.	Phy	60	55	60	60	100	75	410
			0.8	BL	1200.00	1100.00	1200.00	1200.00	2000.00	1500.00	8200.00
2	Repair/renovation to dwelling unit	2.00	No.	Phy	50	50	50	75	80	75	380
			0.8	BL	80.00	80.00	80.00	120.00	128.00	120.00	608.00
	TOTAL-HOUSING			Phy	110.00	105.00	110.00	135.00	180.00	150.00	790
				BL	1280.00	1180.00	1280.00	1320.00	2128.00	1620.00	8808.00
S)	RENEWABLE ENERGY										
1	Solar energy (home light system)	0.80	No.	Phy	70.00	70.00	40.00	45.00	60.00	45.00	330
			0.6	BL	33.60	33.60	19.20	21.60	28.80	21.60	158.40
2	Solar pumping systems	5.40	No.	Phy	10	5	10	10	10	15	60
			0.6	BL	32.40	16.20	32.40	32.40	32.40	48.60	194.40
3	Bio Gas Plant Kvic-6 Cu.m	0.75	No.	Phy	5	5	5	5	5	5	30
			0.95	BL	3.56	3.56	3.56	3.56	3.56	3.56	21.36
4	Bio gas plants-35 Cu.m.	7.70	No.	Phy	5.00	5.00	5.00	5.00	5.00	5.00	30
			0.6	BL	23.10	23.10	23.10	23.10	23.10	23.10	138.60
	TOTAL- RENEWABLE SENERGY			Phy	90	85	60	65	80	70	450

Sr. No.	ACTIVITY	UNIT COST	UNIT SIZE		Bamial	Dhar	Gharota	Narot Jaimal	Pathankot	Sujanpur	TOTAL
				BL	92.66	76.46	78.26	80.66	87.86	96.86	512.76
T)	OTHERS										
1	Loans to SHG	0.50	No.	Phy	50	50	50	50	50	50	300
			1	BL	25.00	25.00	25.00	25.00	25.00	25.00	150.00
2	Loans to JLG	2.00	No.	Phy	30	30	30	30	30	30	180
			1	BL	60.00	60.00	60.00	60.00	60.00	60.00	360.00
3	Overdraft under PMJDY	0.10		Phy	10	5	10	5	10	10	50
			1	BL	1.00	0.50	1.00	0.50	1.00	1.00	5.00
4	Loans to weaker section through SC/ST Corporation	5.00		Phy	10	10	10	10	14	12	66
			0.9	BL	45.00	45.00	45.00	45.00	63.00	54.00	297.00
5	Debt swap scheme	1.00	No.	Phy	3	3	3	3	4	4	20
			1	BL	3.00	3.00	3.00	3	4.00	4.00	20.00
	TOTAL- OTHERS			Phy	103	98	103	98	108	106	616
				BL	134.00	133.50	134.00	133.50	153.00	144.00	832.00
U)	SOCIAL INFRASTRUCTURE										
1	Small and village Schools	10.00	No.	Phy	2	3	3	3	2	3	16
			0.85	BL	17.00	25.50	25.50	25.50	17.00	25.50	136.00
2	Private Hospitals	300.00	No.	Phy	0	1	1	1	1	1	5
			0.85	BL	0.00	255.00	255.00	255.00	255.00	255.00	1275.00
3	Others -Sanitation & drinking water	2.00	No.	Phy	1	1	1	1	1	1	6
			0.85	BL	1.70	1.70	1.70	1.70	1.70	1.70	10.20
4	Higher educational/tech institutes	300.00	No.	Phy	0	0	0	0	1	1	2
			0.85	BL	0.00	0.00	0.00	0.00	255.00	255.00	510.00
	TOTAL-SOCIAL INFRASTRUCTURE			Phy	3.00	5.00	5.00	5	5	6	29
				BL	18.70	282.20	282.20	282.20	528.70	537.20	1931.20
	TOTAL PRIORITY SECTOR			Phy							
				BL	21242.38	21779.49	25015.12	32471.27	29994.43	32777.43	163280.13

Annexure II

An Overview of Ground Level Credit Flow - Agency wise and Sector wise								
	State: Punjab	District- Pathankot		(Rs.Lakh)				
Sr. NO.	Agency & Type of Loan	2017-18		2018-19		2019-20		2020-21
		Target	Ach.	Target	Ach.	Target	Ach.	Target
1	Crop Loan	40360.07	42090	43693.47	40197.99	48606.34	35745.09	57937.93
	CBs	18440.43	20635.00	20677.80	19023.58	27916.65	16809.49	33276.18
	DCCB	4709.99	2831.00	4945.50	4549.86	6088.75	3176.78	7257.69
	PADB	47.01	0.00	49.40	45.45	99.95	0.00	119.14
	RRBs	17162.64	18624.00	18020.77	16579.11	14500.98	15758.82	17284.92
2	Term Loan (MT +LT)	14255.93	8715.00	14805.94	13621.46	16169.07	11890.74	12773.07
	CBs	10822.90	6885.00	10849.43	9981.48	9459.82	5696.05	7472.97
	DCCB	2922.58	260.00	3068.70	2823.20	2063.23	1076.48	1629.89
	PADB	79.83	11.00	83.80	77.10	33.87	0.00	26.76
	RRBs	430.62	1559.00	804.01	739.69	4913.79	5340.02	3643.46
3	Total Agri. Credit (1+2)	54616.00	50805.00	58499.41	53570.00	64775.41	47635.83	70711.00
	CBs	29263.33	27520.00	31527.23	29005.05	37376.47	22505.54	40749.14
	DCCB	7632.57	3091.00	8014.20	7373.06	8151.99	4253.26	8887.58
	PADB	126.84	11.00	133.20	122.54	133.82	0.00	145.90
	RRBs	17593.26	20183.00	18824.78	17318.80	19414.77	21098.84	20928.38
4	Non Farm Sector	28171.89	28378.80	35286.12	33113.00	45745.82	33251.51	52335.00
	CBs	26133.39	23402.45	29306.12	27501.28	39165.82	28312.84	44807.22
	DCCB	851.67	701.94	1560.00	1463.28	1860.00	0.75	2127.91
	PADB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRBs	1186.83	4274.41	4420.00	4147.79	4720.00	4937.92	5399.86
5	Other Priority Sector	10276.64	11011.19	12894.19	15041.00	10438.19	18232.62	16418.22
	CBs	9289.70	9301.60	10364.49	12126.45	8408.49	15547.75	13225.71
	DCCB	402.51	103.24	908.50	1062.95	808.50	2417.47	1271.69
	PADB	65.73	3.00	82.20	96.17	82.20	0.00	129.29
	RRBs	518.70	1603.35	1539.00	1800.63	1139.00	267.40	1791.53
6	GRAND TOTAL (3+4+5)	93064.53	90194.99	106679.72	101725.00	120959.42	99119.96	139464.22

Annexure-III

AGENCY WISE/SUB-SECTOR CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES

State: Punjab

District- Pathankot

(₹Lakh)

Sr. No.	Particulars	2017-18				2018 - 19				2019-20				Target for 2020-21			
		CBs	Coop.	RRBs	Total	CBs	Coop.	RRBs	Total	CBs	Coop.	RRBs	Total	CBs	Coop.	RRBs	Total
I	Crop Loan	16125.00	3191.00	18528.00	37844.00	20635.00	2831.00	18624.00	42090.00	16796.85	3862.45	19379.82	40039.12	24364.93	5433.00	28140.00	57937.93
II	Term Loan																
a.	MI	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	300.00
b.	LD	804.00	0.00	0.00	804.00	352.00	2.00	0.00	354.00	286.53	2.73	0.00	289.26	500.00	100.00	0.00	600.00
c.	FM	4167.00	0.00	39.00	4206.00	4756.00	0.00	37.00	4793.00	3871.38	0.00	38.50	3909.88	6600.00	0.00	100.00	6700.00
d.	P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e.	DD	202.00	38.00	76.00	316.00	76.00	0.00	48.00	124.00	61.86	0.00	49.95	111.81	200.00	0.00	100.00	300.00
f.	Poultry	38.00	17.00	0.00	55.00	31.00	0.00	0.00	31.00	25.23	0.00	0.00	25.23	100.00	0.00	0.00	42.46
g.	AH/Others (S/G/P)	4.00	33.00	0.00	37.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
h.	Fisheries	0.00	2.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
i.	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j.	SMY	10.00	8.00	0.00	18.00	90.00	0.00	0.00	90.00	73.26	0.00	0.00	73.26	200.00	0.00	0.00	123.29
k.	Renewable / BG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l.	Sericulture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m.	Others Agi & allied	1744.00	110.00	969.00	2823.00	1580.00	269.00	1468.00	3317.00	1286.12	367.01	1527.58	3180.70	2200.00	9400.00	9000.00	3952.13
	Sub-Total II	6969.00	208.00	1084.00	8261.00	6885.00	272.00	1558.00	8715.00	5604.38	369.74	1616.03	7590.14	9500.00	700.00	2800.00	12773.00
	GRAND TOTAL (I+II)	23094.00	3399.00	19612.00	46105.00	27520.00	3103.00	20182.00	50805.00	22401.23	4233.55	21001.05	47635.83	33252.59	6284.32	31174.15	70711.00

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
I	<u>Water Resources</u>	-	-
a	Tube Wells with Pumpsets		
1	61 meter (200') deep with standard material	with 5 HP EPS	3,20,000
2	92 meter (300') deep with standard material	with 10-15 HP EPS	4,50,000
3	120 meter (400') deep with standard material	with 20-30 HP	5,30,000
4	Pumpsets (Replacement)	5 HP	70,000
b	Drip Irrigation (Sapcings)		
1	12 x 12	1 ha	33,021
2	10 x 10	1 ha	33,451
3	9 x 9	1 ha	37,052
4	8 x 8	1 ha	39,149
5	6 x 6	1 ha	46,430
6	5 x 5	1 ha	52,791
7	4 x 4	1 ha	57,525
8	3 x 3	1 ha	72,630
9	2.5 x 2.5	1 ha	84,804
10	2 x 2	1 ha	1,02,582
11	1.5 x 1.5	1 ha	1,20,207
12	2.5 x 0.6	1 ha	76,382
13	1.8 x 0.6	1 ha	96,051
14	1.2 x 0.6	1 ha	1,31,864
c 1	Mini Sprinkler Irrigation	0.4 ha (10 X 10)	44,936
		0.4 ha (8 x 8)	54,414
		1 ha (10 x 10)	94,532
		1 ha (8 x 8)	1,19,339
c 2	Micro Sprinkler Irrigation	0.4 ha (5 x 5)	44,106
		0.4 ha (3 x 3)	70,260
		1 ha (5 x 5)	94,713
		1 ha (3 x 3)	1,70,059
d 1	UGPL per ha (PVC)	110 mm	25,044
		125 mm	NA
		140 mm	NA

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
		160 mm	48,120
		180 mm	61,488
		200 mm	76,764
		225 mm	NA
		250 mm	1,14,900
		280 mm	1,47,588
		315 mm	1,83,360
		355 mm	2,47,368
		400 mm	3,13,368
		450 mm	4,37,616
		500 mm	5,41,440
		560 mm	6,92,268
d 2	UGPL per ha (HDPE)	110 mm.	36,296
		125 mm.	47,527
		140 mm.	59,508
		160 mm.	76,986
		180 mm.	95,713
		200 mm.	1,17,534
		250 mm.	1,71,857
		280 mm.	2,15,996
		315 mm.	2,65,714
		355 mm.	3,30,871
		400 mm.	4,23,044
		450 mm.	5,43,204
		500 mm.	6,69,280
		560 mm.	8,40,061
d 3	Reinforced Concrete (RCC) Pipes	200mm	69,580
		225mm	73,080
		250mm	79,100
		300mm	1,00,520
		350mm	1,18,300
		400mm	1,40,700
		450mm	1,66,320
		500mm	1,93,480
		600mm	2,37,860
e	Solar Photovoltaic water pumping system	2 HP (AC)	170000 - 200000
		3 HP (AC)	240000 - 300000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
		5 HP (AC)	325000 - 400000
		7.5 HP (AC)	450000 - 550000
		10 HP AC)	600000 - 700000
II	Farm mechanization		
1	Tractor (varies with rated hp as per CTR , model , make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	30 to 50 HP	4,50,000- 7,30,000
		51 to 60 HP	7,30,000 - 11,20,000*
2	Trolley (varies with the model, make of the manufacturer and tractor HP requirement for coupling)	Hydraulic tripping type for ease of loading and unloading	90,000 to 2,50,000
3	Power Tiller ((varies with rated hp as per CTR , model , make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	12.5-15 HP	1,75,000-2,25,000
4	Rotavator (Tractor Drawn)	5ft	90,000
		6 ft	1,00,000
		7ft	1,05,000
		8 ft	1,10,000
		9 ft	1,15,000
5	Seed Drill (tractor-drawn)	9-15 tyne	40000 - 55000
6	Paddy Nursery Raising Machine		1,75,000
7	DSR Drill Cum Planter	Roto Seed Drill	60,000
8	Paddy Transplanter	2-wheeled walk behind type with floats	2,00,000 -3,00,000
		4-wheeled, riding type with cage wheels and floats	8,00,000-10,00,000
9	Power Operated Spray Pumps		5,000 -10,000
10	Battery Powerd Sprayers	Battery Operated	3000-7000
11	Tractor operated Hydraulic Sprayers	400 ltr	60,000
		600 ltr	1,00,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
10	Raised bed Planter/ridge-planter/multi-crop planter	varies with model and make	60,000-85,000
12	Multi-crop thresher/maize thresher	tractor operated	1,70,000
13	Maize sheller	tractor operated	50,000
14	Power Weeder	Diesel Engine/Petrol Engine Operated Rotary Tiller cum Power Weeder	60,000-95,000
15	Combine Harvester	self-propelled with attachment of Super SMS (Straw Management System)	18,00,000-20,00,000
		self propelled-multicrop with air-conditioned driver's control cabin	23,00,000-25,00,000
		Tractor mounted	16,00,000
16	Laser Land Leveller		3,00,000-3,50,000
17	Happy Seeder (Turbo)	9/10/11 row planter	1,50,000 - 1,65,000
18	Straw Reaper	Tractor Operated - Combo Model for paddy and weat crop	2,50,000-3,50,000
19	Gyro Rake		2,90,000
20	Baler	Square	9,00,000-11,00,000
21	Baler	Round	3,75,000
22	Reversible Plough	2 Bottom MB Plough/3 Bottom M<B Plough	1,60,000 - 2,25,000
		4 Bottom MB plough	2,90,000
23	Paddy Straw Chopper - Shredder/Mulcher	5ft to8 ft-mounted type	1,35,000-1,68,000
24	Super Straw Management System on Combine Harvesters (Super SMS)		1,12,000
25	Mulching machine		1,25,000
26	Chopper -cutter-cum-spreader		45,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
27	Zero Tillage - Seed-cum-Fertilizer Drill	9 tyne/11 tyne/13 tyne/15 tyne	48,000 - 62,000
28	Cotton Ball Pluckers	Handheld and battery operated	4,000
29	Cotton Planter/Multiple planter		50,000 - 60,000
	<i>*Hi-tech Tractors with AC driver's control cabin + 4WD</i>		
III	Land Development		
a	Graded bunding	cum	75
b	Farm bunding – Medium to Light soil (4% slope)	cum	62.5
c	Farm bunding – heavy soil (4% slope)	cum	67
d	Farm ponds Stone/ brick lined with barbed wire fencing	cum	225
e	Farm ponds - kaccha tanks, lined with polythene sheets and barbed wire	cum	110
d	Farm ponds	30 x 30x 3 m	
e	Land levelling and shaping	Slope - 1%	7,500
		Slope – 1-2%	10,500
		Slope 2-3%	15,000
f	Vermicomposting	Unit size 16 ftx32 ft. (30 TPA)	60,000 - 1,00,000
IV	Plantation and Horticulture		
1	Fruits crops		
a	Mango (10 m x 10 m)	ha	63,000
	Mango (3m x 4m)	ha	1,33,000
b	Kinnow (6 m x 6 m)	ha	93,000
c	Guava (6 m x 6 m)	ha	88,000
d	Peach (6.5 m x 6.5 m)	ha	87,000
e	Pear (7.5 m x 7.5 m)	ha	80,000
2	Floriculture		
a	Rose (protected cultivation - includes the cost of polyhouse)	Area - 800 sqm	14,60,000
b	Gerbera (Protected cultivation including the cost of polyhouse)	Area - 800 sqm	16,06,000
c	Gladiolus (Open field	Area - 800 sqm	1,78,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
	Cultivation)		
d	Marigold (open cultivation)	Area - 800 sqm	85,000
3	Bee Keeping		
a	Apis mellifera - Non migratory (Wooden box)	50 Colony unit	3,63,000
b	Apis mellifera - Migratory (Wooden box)	100 Colony unit	9,61,000
c	Apis mellifera - Migratory (Wooden box)	250 Colony unit	24,59,000
4	Nursery		
a	Small Nursery	1 ha	15,00,000
b	Hi-Tech Nursery (with fan & pad-based polyhouse structure as per MIDH norms of cost)	1 unit	56,00,000 (Per acre)
5	<u>Polyhouses (as per MIDH guidelines)</u>		
a	<u>Green House structure</u>		
a-1	Fan & Pad system		
i	upto 500 sqm	sqm	1,650
ii	501-1008 sqm	sqm	1,465
iii	1009-2080 sqm	sqm	1,420
iv	> 2081	sqm	1,400
a-2	Naturally ventilated system		
a-2(i)	Tubular structure		
i	upto 500 sqm	sqm	1,060
ii	501-1008 sqm	sqm	935
iii	1009-2080 sqm	sqm	890
iv	> 2081	sqm	844
a-2(ii)	Wooden structure	sqm	540
a-2(iii)	Bamboo structure	sqm	450
a-3	<u>Shade Net House</u>		
i	Tubular structure	sqm	710
ii	Wooden structure	sqm	492
iii	Bamboo structure	sqm	360

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
iv	Plastic Tunnels	sqm	60
v	Walk-in tunnels	sqm	600
6	<u>Post Harvest Management</u>		
i	Pack house	9m x 6 m	4,00,000
ii	Integrated packhouse with facilities for conveyer belt, sorting, grading units, washing, drying, and weighing.	9m x 18 m	50,00,000
iii	Pre-cooling unit	6 MT	25,00,000
7	<u>Mushrooms</u>		
i (a)	Button mushroom unit	250 trays	2,00,000
I (b)	Button mushroom unit	20 TPA	19,16,000
ii	Spawn making unit	50 TPA	32,00,000
V	<u>Forestry/Waste Land Development</u>		
a	Poplar	per ha	1,65,000
b	Eucalyptus(Clonal)	per ha	3,70,000
c	Bamboo (Bambusa balcooa)	per ha	1,76,000
VI	<u>Animal Husbandry</u>		
a	Graded Buffalo (Murrah)	> 15 ltr	70,000
b	CBC (HF)	> 20 ltr	70,000
c	Indigenous Mixed breeds (Sahiwal, Rathi, Tharparkar, Gir, Haryana, Red Sindhi))	per animal	60,000
	Pure breed Sahiwal	per animal	1,00,000
d	Rearing of heifer calves	20 animals	9,70,000
	50 animal unit	20 animals	57,23,437
	100 animal unit	50 animals	99,34,500
e	Cattle Shed (20 cows)	60' x 70' (covered area 2520 sft)	6,00,000
f	Cattle Shed (10 buffaloes)	40' x 60' (covered area 1400 sft)	4,00,000
g	Milking Machines	Single teet cup	55,000 - 60,000
		Double teet cup	70,000 - 75,000
		Line milking (6-8 animals)	8,00,000 - 10,00,000
h	Bulk Milk Coolers (DG Set - 7.5	500 ltr	6,00,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
	KVA)		
	Bulk Milk Coolers (DG Set - 20 KVA)	1000 ltr	8,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	2000 ltr	10,00,000
		5000 ltr	20,00,000
h	Milko Tester		66,000
j	Miking Parlour (swing over/ hering bone)	for 12 animals	20,00,000
k	Automatic Milk Collection Centre		1,65,000
l	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	500 ltr	5,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	5000 ltr	11,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	8000 ltr	14,00,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	10000 ltr	16,00,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	13000 ltr	22,00,000
m	Fodder Harvester	Single row	1,50,000
n	Self Propelled Forage Cutter/Harvester	2 wheel	2,20,000
		3 wheel	3,50,000
		4 wheel	4,25,000
	Automatic Silage Bailer & Wrapper Machine		14,00,000
o	Feed & Fodder store	20' x 20'	75,000
p	Electric Chaff cutter (with hopper)		80,000
q(i)	TMR (Total Mixed Ration) Wagon	05 cum	9,50,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
q(ii)	TMR (Total Mixed Ration) Wagon	08 cum	11,00,000
r	Mobile Milk Vending Machine (with BMC 500 ltr + Genset + vehicle)		9,00,000
s	Purchase of dairy processing equipment for the manufacture of indigenous milk product		13,20,000
t	Dairy Marketing outlet/ dairy parlor		3,00,000
u	Integrated dairy farming cum vermicomposting	10 dairy animal with cattle shed (40'x60'with a total covered area of 1400 sqft.) + vermicompost unit of 100 TPA	13,00,000
v	Commercial Layer	5000 birds	20,00,000
w	Commercial Broiler	1000 birds	2,24,000
x	Backyard Poultry	400 LIT	91,000
y	Backyard Poultry (Kadaknath)	400 LIT	1,28,000
z	Feed Mixing Unit (Mash feed)	one ton/hr	16,00,000
aa	Transport Vehicle-open cage		8,00,000
ab	Transport Vehicle-Refrigerated		15,00,000
ab (i)	Goat Rearing/Breeding Unit	10+2	75,000
ab (ii)	Goat Rearing/Breeding Unit	20+2	1,50,000
ab (iii)	Goat Rearing/Breeding Unit	40+2	2,50,000
ac (i)	Pig Commercial Rearing Unit (as per NLM guidelines 2016)	3+1	1,00,000
ac (ii)	Pig Breeding Unit	10+2	5,00,000
ac (iii)	piggery Breeding farm (as per NLM guidelines 2016)	20+4	8,00,000
ac (iv)	piggery fattening unit	50 animal	5,50,000
VII	Fisheries		
1	Construction of New Ponds/Tanks	ha	7,00,000
2	Renovation of existing pond	ha	3,50,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
3	Establishment of Fish seed hatcheries for Indian Major carps and other specific cultivable Fin Fish	2 ha	25,00,000
4	Backyard Hatchery for ornamental Fish	200-300 sq ft	1,25,000
5	Medium Scale ornamental Hatchery	300 sqm	9,00,000
6	Integrated Ornamental fishery unit	1000 sqm	16,00,000
7	Establishment of fish feed mill	Large formulated pellet feed plant of min capacity @6-10 TPH or more	2,00,00,000
8	Establishment of fish feed mill	Small capacity @1-5 qtl/day	10,00,000
9	Establishment of small fish feed mill	1.2 qtl/day	7,50,000
10	Inputs cost for Freshwater Fish Culture		
	a) Finfish Culture	ha	1,50,000
	b) Fresh Water Prawn/trout culture	ha	2,50,000
11	Inputs Cost for Brackish water Fish/Shrimp Culture		
	a) Finfish Culture	ha	2,00,000
	b) Culture of Shrimp such as L. vannamei/P. monodon etc	ha	3,00,000
12	Re-circulatory Aquaculture System		
i	Low-cost Aquaculture System (4 tanks)	5x5x4 m cement tank minimum capacity of 2 tonne fish per tank	15,00,000

Annexure IV Unit Cost for farm sector activities - 2021-22			
S.No	Particulars	Specifications	Unit Cost for 2021-22
ii	Medium Size Re-circulatory Aquaculture System	Minimum 8 tanks. Each tank having specifications of 7.65mx7.65mx1.5m (90 m3 each) minimum production capacity of 5 tonnes fish per tank	50,00,000
13	Biofloc Aquaculture System	75m ³ volume-5 tanks production capacity-3.6 tons/crop	7,50,000

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

ANNEXURE V
SCALE OF FINANCE FOR MAJOR CROPS IN THE DISTRICT FOR 2021 - 22

Sr. No.	Name of the Crop	Cash (₹/acre)	Kind (₹/acre)	Total (₹/acre)	Scale of finance in ha. 2020 - 21 per ha.	Scale of finance in ha. 2021 - 22 (10 % increase as per KCC guideline)	rounded off to the nearest rupee
1	Wheat	14000	9000	23000	56833	62516.30	62516.00
2	Paddy	15000	9000	24000	59304	65234.40	65234.00
3	Potatao	30000	15000	45000	111195	122314.50	122315.00
4	Sugarcane	28000	12000	40000	98840	108724.00	108724.00
5	Oilseeds	10500	7500	18000	44478	48925.80	48926.00
6	Vegetables	30000	10000	40000	98840	108724.00	108724.00
7	Green Fodder	10000	7000	17000	42007	46207.70	46208.00
8	Floriculture	19000	11000	30000	74130	81543.00	81543.00
9	Maize	12000	10000	22000	54362	59798.20	59798.00
10	Cotton	14000	10000	24000	59304	65234.40	65234.00
11	Turmeric	26000	8000	34000	84014	92415.40	92415.00
12	Pulses	7300	5700	13000	32123	35335.30	35335.00

The Scale of Finance was fixed in the SLTC meeting for the year 2018-19 vide its letter No RCS/loan 1/CA 2/SOF/146 dated 19.03.2010. However, for PLP projections pertaining to 2021 - 22, therefore, SOF has suitably enhanced keeping in view the revised KCC guidelines.

**SCALE OF FINANCE FOR WORKING CAPITAL FOR ANIMAL HUSBANDRY AND
FISHERIES IN THE DISTRICT FOR 2021 – 22**

a. Animal Husbandry

Sr. No.	Major components /items of recurring expenses per animal annual basis	Cow	Buffalo/Cross breed Exotic Breed	Sheep /Goat	Pig	Layer (life cycle of 72 weeks)	Broiler (life cycle of 2 months)
1	Cost of feed	58035	72635	1678	12592	657	103
2	Labor cost	18000	18000	2000	2880	18	7
3	Water and electricity	7200	9000	120	300	3	1
4	Cost of veterinary aid	2400	3600	120	300	35	15
5	Misc. cost	2400	3600	120	240	7	5
6	Chick cost	NA	NA	NA	NA	NA	NA
	Grand Total	88035	106835	4063	16337	720	161
7	Tenure of scale of finance	6 months	7 months	6 months	6 months	6 months	3 months
8	Scale of finance per animal / bird	44018	61467	2032	8169	360	161
9	Repayment period	1 year	1 year	1 year	1 year	1 year	03 months

b. Fisheries

Fish Culture: Scale of finance for the working capital amounting to ₹ 1.50 lakh per Hect as per norms of the Blue Revolution Scheme of Govt. India has been fixed for KCC for fish culture to Punjab Fish farmers.

White Shrimp Cultures: Scale of finance for the working capital for white shrimp culture amounting to ₹ 3.00 lakh per Hect as per norms of the Blue Revolution Scheme of Govt. Of India or as per State Department Project for ₹10.90 Lakh /hect for extension of KCC for Shrimp culture to Punjab Fish farmers.

Abbreviations

Artificial Insemination	
ATMA	Agricultural Technology Management Agency (ATMA),
BC	Business Correspondent Agent
CCB	Central Cooperative Bank
C-DAP	Comprehensive District Agriculture Plant
DCP	District Credit Plan
DEDS	Dairy Entrepreneurship Development Scheme
DIC	District Industries Centre
DMI	Directorate of Marketing & Inspection
FFDA	Fish Farmers' Development Agency
FI	Financial Inclusion
FM	Farm Mechanization
GLC	Ground Level Credit
HYV	High Yielding Variety
KCC	Kisan Credit Card
KVIB	Khadi and Village Industries board
LBR	Lead Bank Report
MI	Minor Irrigation
MSME	Micro, Small and Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NFS	Non-Farm Sector
NFSM	National Food Security Mission (NFSM)
NGO	Non-Governmental Organisation
NHM	National Horticulture Mission
NPS	Non-Priority Sector
OPS	Other Priority Sector
P&H	Plantation and Horticulture
PACS	Primary Agriculture Cooperative Society
PADB	Primary Cooperative Agriculture Development Bank
PAU	Punjab Agriculture University
PGB	Punjab Gramin Bank
PLP	Potential Linked Credit Plan
PMRY	Prime Ministry Rojgar Yojna
PNB	Punjab National Bank
REDP	Rural Entrepreneurship Development Programme
RIDF	Rural Infrastructure Development Fund
RKCC	Rupay Kisan Credit Card
RKVY	Rashtriya Krishi Vikas Yojana (RKVY),
SAMIS	Service Area Monitoring Information System
SAP	Service Area Plan
SBI	State Bank of India
SGSY	Swaranjayanti Gram Swarozgar Yojna
SHG	Self Help Group
UGPL	Under Ground Pipe Line
VA	Voluntary Agency