

प्रस्तावना

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

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

वर्ष 2020-21 संभाव्यतायुक्त ऋण योजना (पीएलपी) का मुख्य विषय 'उच्च तकनीकी कृषि' है . इस विषय के विभिन्न पहलुओं के अंतर्गत राज्य में उठाए गए पहलों और इस कारण से कृषि उत्पादकता पर पड़नेवाले प्रभावों का प्रतिबिंब इस पीएलपी दस्तावेज़ में पड़ता है .

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

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

आपके अमूल्य सुझावों और प्रतिक्रियाओं की प्रतीक्षा रहेगी.

(यू डी शिरसालकर)

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13 सितंबर 2019

Foreword

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

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

The theme of the PLP 2020-21 is 'High Tech Agriculture'. The significance of the theme for higher productivity in agriculture and the initiatives undertaken in the state under various dimensions of this theme find a place in this PLP document.

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

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

Looking forward to your valuable suggestions and feedback.

(U.D. Shirsalkar)
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13 September 2019

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EXECUTIVE SUMMARY

a. The Theme of the PLP

NABARD prepares Potential Linked Credit Plans (PLPs) to project credit potential under the priority sectors covering Primary, Secondary and Tertiary sectors. These projections are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets etc. PLPs also take into account the factors such as the changes in the Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation, etc. The PLP for 2020-21 has been prepared in tune with the revised Priority Sector guidelines of Reserve Bank of India, with the chapters covering Agriculture, MSME, Export Credit, Education, Housing, Infrastructure, Renewable Energy and Other Priority sectors.

The theme of the PLP 2020-21 is 'High Tech Agriculture'

b. District Profile

Dhule district is situated in the northern part of Maharashtra. It has four blocks with a total geographical area of 8063 sq. km. Out of 8.06 lakh ha of the total area, the cultivable land is 5.5 lakh ha. The average rainfall of the district is 566 mm per annum. The district population (2011 Census) is 20.5 lakh with 14.79 lakh (72 %) in rural areas. Of the total land holders, 70% are small and marginal farmers (with land size less than 2 ha) holding only 40 % of the total agricultural land indicating disparity in distribution of land. Major crops grown during Kharif are Cotton, maize, jowar, bajra and during Rabi, wheat & gram. The cropping intensity is 116%. The CD ratio as on 31.3.2019 was 63.5 %.

c. Review of Ground Level Credit (GLC)

Total GLC of the district under priority sector was Rs. 1167 crore during 2016-17, Rs. 641 crore during 2017-18 and Rs. 2579 crore during 2018-19. The total agricultural loans issued during the last three years were of Rs. 650 crore, Rs. 298 crore and Rs. 688 crore respectively. The disbursements under MSME and other priority sectors during the above period were of Rs. 516 crore, Rs. 343 crore and Rs. 1891 crore respectively. The share of agriculture in GLC (PSL) was 27% during 2018-19.

d. Performance of credit agencies:

The district has 183 bank branches with 119 branches of Commercial Banks, 4 branches of Gramin Bank, 60 branches of DCCB/ MSCB, besides 424 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31 March 2019 was 67 %. Out of the Total Advances (Rs. 3161 crore) disbursed by banks during 2018-19, the disbursements under Priority Sector stood at 82 % (Rs. 2579 crore). Achievement under ACP during 2018-19 stood at 103 % of the target.

e. Sectoral assessment of potential

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector

that could be tapped with institutional credit during the year 2020-21 has been assessed at Rs. 3133 crore as against Rs. 2885 crore projected for the year 2019-20 showing 8.6 % growth over the previous year.

For the year 2020-21, while the potential under crop loans has been assessed at Rs. 1311 crore, that of total agriculture loans is at Rs. 1946 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 62 %, while that of MSME to total Priority Sector loans is 18 %. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 20 % of total Priority Sector loans.

f. Sub-sectoral analysis-

Crop Production, Maintenance and Marketing: In the PLP prepared for the year 2020-21, the requirement of crop loan has been assessed to the tune of RS. 1311 crore. In view of the consecutive draughts in the district & stagnation/ reduction in the cultivated area, credit potential of the crop loan has been given marginal rise of 4.7% as compared with 2019-20.

Animal Husbandry, Dairy Development: Dairy is well suited to seasonally employed farmers in Dhule district. It facilitates the effective utilization of agriculture by-products. The milk production of the district is 4 lakh litre per day and per capita availability of the milk in the district stands at 195 gm per day, much lower than the desired requirement of 250 gm. Estimated projection of RS. 109.76 crore has been arrived at for the sector with slight revision over the earlier projection.

MSME: Agricultural sector is, by itself, not capable of creating additional opportunities of gainful employment in the wake of increasing population. Rural Non-farm Sector activities provide opportunities for income generation utilizing local raw materials; local skills; labour and require low investments. The district is industrially backward. Potential of RS. 561.40 crore is estimated which includes RS. 294 crore for investment purpose and RS. 267.40 crore for working capital requirement.

Education: GoI has expressed a strong commitment towards education for all its citizens, hence a projection of RS. 97.44 crore is assessed for the year 2020-21.

Housing: Housing for all by 2022, generating demand for housing in rural areas too, accordingly projection of RS. 250.20 crore has been made.

g. Conclusion:

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

The goal of enhancement in farmers' income level can be achieved through the increased productivity/ profitability that can be attained through a proper package of sustainable

agricultural practices including efficient water management and farm mechanization, use of quality seeds/ seed replacement, lesser dependence on a single crop/ crop diversification, balanced cultivation of agricultural & horticultural species, input cost reduction, reduction of post-harvest losses, prompt marketing of agricultural produce and supplementing farm income with allied activities.

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

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

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

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

Sector /subsector wise projections for 2020-21:

(Rs. in crore)

Sr. No.	Sector	PLP Projections 2020-21
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop production	1310.59
ii	Water Resources	73.17
iii	Farm Mechanisation	62.92
iv	Plantation & Horticulture	59.91
v	Forestry & Waste Land Development	13.04
vi	Animal Husbandry- dairy	109.77
vii	Poultry	14.25
viii	Sheep / Goat / Piggery	57.60
ix	Fisheries	0.74
x	Farm Credit – Others (Bullock, Bullock cart, etc.)	8.24
	Sub Total	1710.23
B	Agriculture Infrastructure	
i	Construction of Storage facilities (warehouse, market yards, Godowns, silos, Cold storage units/cold storage chains)	62.01
ii	Land development, Soil conservation, Watershed development	40.60
iii	Agricultural Infrastructure – Others (Tissue culture, Agri Bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi composting)	16.04
	Sub Total	118.66
C	Ancillary activities	
i	Food and Agro Processing	107.81
ii	Agriculture Ancillary Activities – Others (Loans to coop.societies of farmers, ACABC, Loans to PACS etc.)	9.02
	Sub Total	116.83
	Total Agriculture (I=A+B+C)	1945.71
II	Micro, Small and Medium Enterprises	
A	MSME – Term Loan	294.00
B	MSME – Working capital	267.40
	Total MSME (II=A+B)	561.40
III	Credit Potential for Export, Education & Housing	
A	Export Credit	27.20
B	Education	97.44
C	Housing	250.20
	Total Export, Education & Housing (III=A+B+C)	374.84
IV	Credit Potential for Infrastructure	
A	Social Infrastructure involving bank credit	32.07
B	Renewable Energy	5.53
	Total Infrastructure (IV=A+B)	37.60
V	Others (Loans to SHGs/ JLGs, PMJDY etc.)	213.28
	Total Priority Sector	3132.83

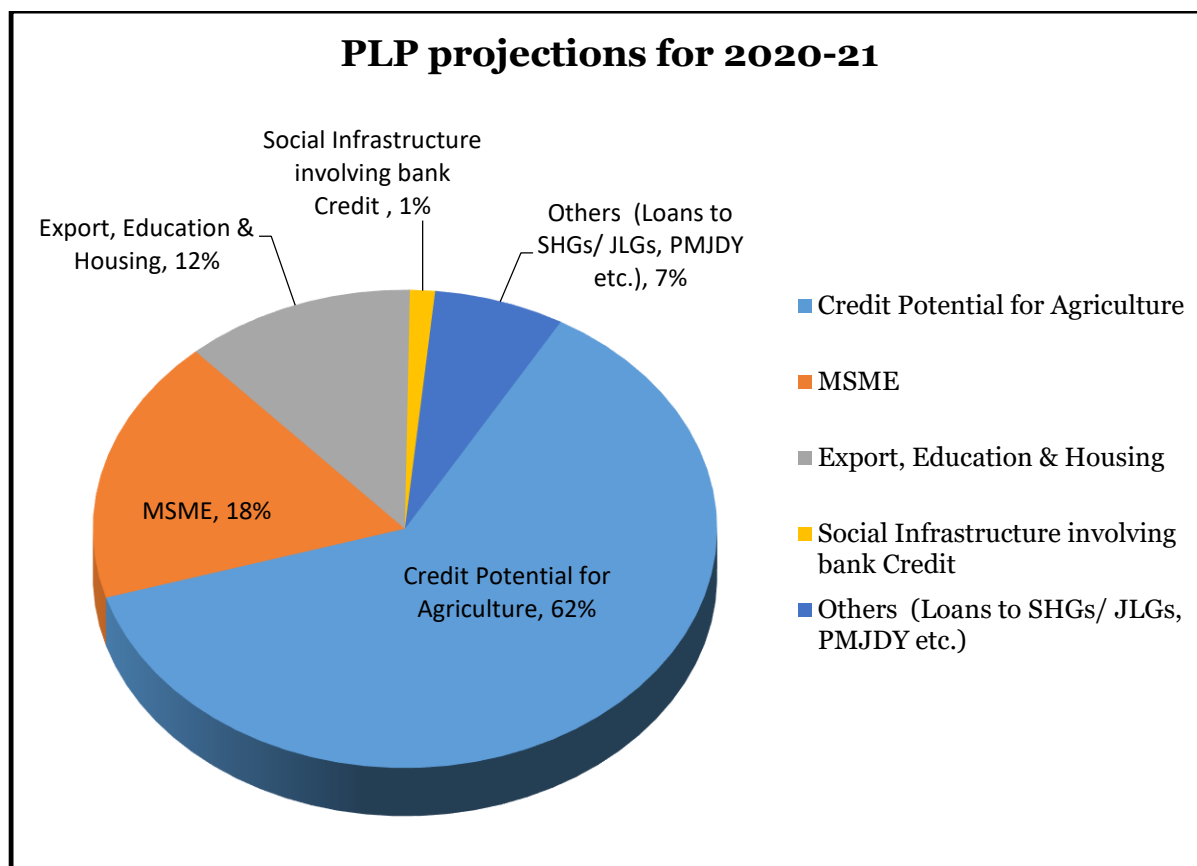
Broad Sector wise PLP projections for the year 2020-21

District - Dhule

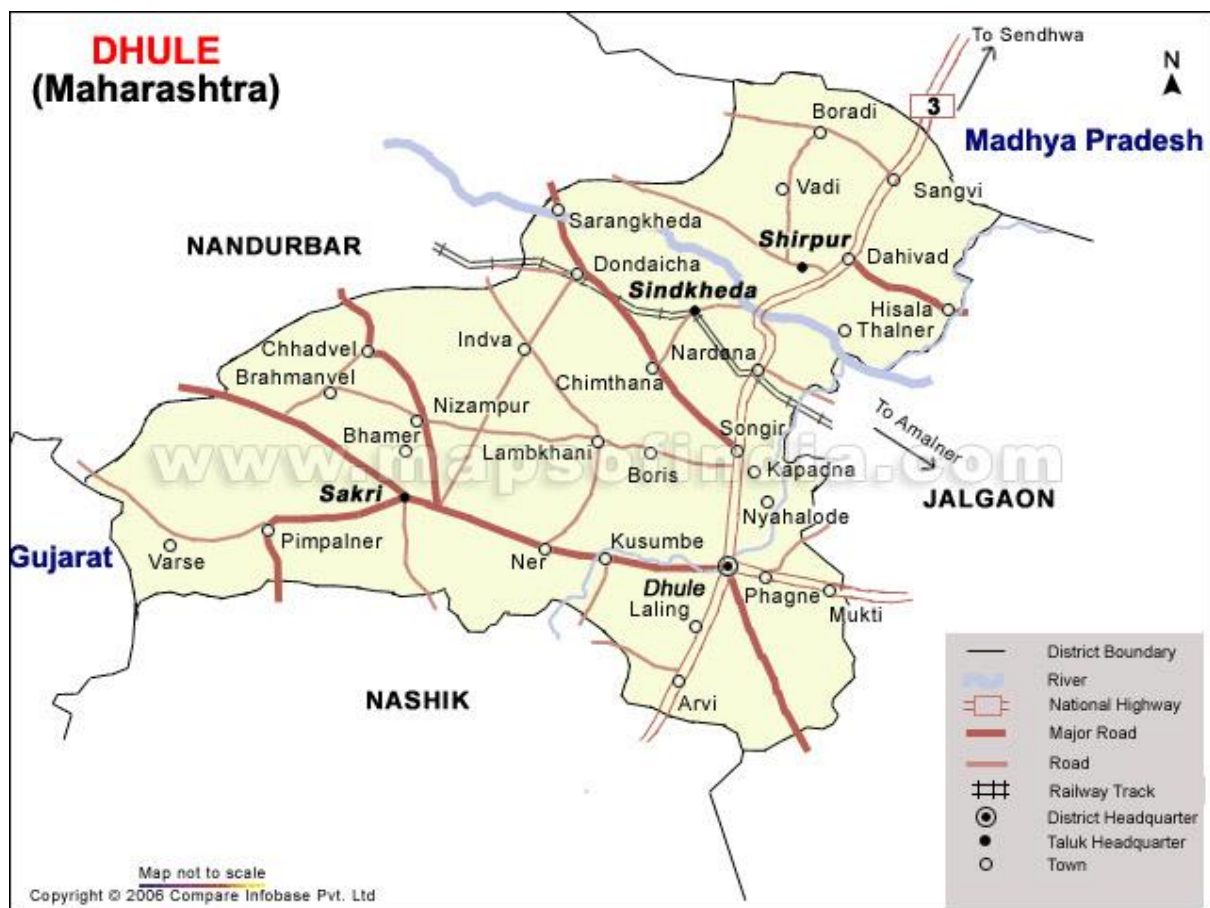
State - Maharashtra

(Rs. in crore)

Sr. No.	Sector	Financial Projections
A	Farm Credit	
i	Crop production, maintenance and marketing	1310.59
ii	Term Loan for agriculture and allied activities	399.64
	Sub total	1710.23
B	Agriculture Infrastructure	118.66
C	Ancillary activities	116.83
I	Credit Potential for Agriculture (A+ B+C)	1945.71
II	Micro and Small and Medium Enterprises	561.40
III	Export Credit	27.20
IV	Education	97.44
V	Housing	250.20
VI	Renewable Energy	5.53
VII	Others (Loans to SHGs/ JLGs, PMJDY etc.)	213.28
VIII	Social Infrastructure involving bank credit	32.07
	Total Priority Sector (I to VIII)	3132.83



Map of Dhule district



District Profile

District - Dhule			State - Maharashtra			Division - Nashik				
1. Physical & Administrative Features			2. Soil & Climate							
Total Geographical Area (Sq.km)		8063	Agro-climatic Zone		Western Plateau and Hill Region					
No. of Sub Divisions		2	Climate		Hot and Dry					
No. of Blocks		4	Soil Type		Light, Medium & Black					
No. of Villages (Inhabited)		681								
No. of Panchayats		550								
3. Land Utilisation [Ha]			4. Rainfall & Ground Water							
Total Area Reported		806300	Rainfall [in mm]		Normal	Actual	2016-17	2017-18	2018-19	
Forest Land		208890			566		520	659	407	
Area Not Available for Cultivation		60619			Variation from Normal		(-8 %)	16 %	(-28 %)	
Permanent Pasture and Grazing Land		7698	Availability of Ground Water [Ham] (GSDA 2011-12)		Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops		6217			70205		38112		32093	
Cultivable Wasteland		8200								
Current Fallow		23546	5. Distribution of Land Holding							
Other Fallow		4130	Classification of Holding		Holding		Area			
					Nos.	% to Total	Ha.	% to Total		
Net Sown Area		487000	<= 1 Ha		79686		34	48428	12	
Total or Gross Cropped Area		564920	>1 to <=2 Ha		82034		36	116910	28	
Area Cultivated More than Once		77920	>2 Ha		68502		30	253905	60	
Cropping Inensity [GCA/NSA]		116	Total		230222		100	419243	100	
6. Workers Profile [In '000]			7. Demographic Profile [In '000]							
Cultivators		239	Particulars		Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers		162	Population		2050	1054	996	1479	571	
Agricultural Labourers		430	Scheduled Caste		128	65	63	89	39	
Workers engaged in Household Industries		20	Scheduled Tribe		647	327	320	593	54	
Workers engaged in Allied Agro-activities		15	Literate		1294	724	570	857	437	
Other workers		247	BPL families		189			167	22	
8. Households [In '000]			9. Household Amenities [Nos. in '000 Households]							
Total Households		408	Having brick/concrete houses		NA		Having electricity supply		NA	
Rural Households		296	Having source of drinking water		363		Having independent toilets		NA	
BPL Households		189	Having access to banking services		200		Having radio/TV sets		NA	
10. Village Level Infrastructure [Nos]			11. Infrastructure Relating To Health & Sanitation [Nos]							
Villages Electrified		681	Anganwadis		1913		Dispensaries		25	
Villages having Agriculture Power Supply		681	Primary Health Centres		41		Hospitals		10	
Villages having Post Offices		272	Primary Health Sub-Centres		232		Hospital Beds		1216	
12. Infrastructure & Support Services for Agriculture										
Fertiliser/Seed/Pesticide Outlets [Nos]			2945		Agriculture Pumpsets[Nos]				77452	
Total N/P/K Consumption [MT]			102529		Pumpsets Energised [Nos]				224	
Certified Seeds Supplied [MT]			50100		Agro Service Centres [Nos]				NA	
Pesticides Consumed [MT]			NA		Soil Testing Centres [Nos]				3	
Agriculture Tractors [Nos]			7618		Plantation nurseries [Nos]				9	
Power Tillers [Nos]			71		Farmers' Clubs [Nos]				39	
Threshers/Cutters [Nos]			415		Krishi Vigyan Kendras [Nos]				1	
13. Irrigation Coverage [Ha]			14. Infrastructure for Storage, Transport & Marketing							
Total Area Available for Irrigation (NSA + Fallow)		522876	Rural/Urban Mandi/Haats [Nos]		2219		Wholesale Market [Nos]		4	
Irrigation Potential Created		NA	Length of Pucca Road [Km]		5605		Godown [Nos]		40	
Net Irrigated Area (area irrigated at least once)		57372	Length of Railway Line [Km]		82		Godown Capacity[MT]		184583	
Area irrigated by Canals / Channels		4000	Public Transport Vehicle [Nos]		158510		Cold Storage [Nos]		3	
Area irrigated by Wells		53372	Goods Transport Vehicle [Nos]		32716		Cold Store Capacity[MT]		1200	
Area irrigated by Tanks		NA	16. Area, Production & Yield of Major Crops							
Area irrigated by Other Sources		NA	Crop		2017-18		2018-19		Avg. Yield [Kg/Ha]	
Irrigation Potential Utilized (Gross Irrigated Area)		63867			Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		743	400	Jowar	26300	40700	16500	14000	1224	
Sugarcane (Gur/Khandsari/Sugar)		1	2500	Bajra	68000	92200	45400	27800	1045	
Fruit (Pulp/Juice/Fruit drink)		NA	NA	Maize	69100	236900	59600	192900	2906	
Spices (Masala Powders/Pastes)		2	NA	Wheat	52500	136000	24800	45900	2445	
Dry-fruit (Cashew/Almond/Raisins)		-	-	Groundnut	16500	11300	8700	4400	685	
Cotton (Ginning/Spinning/Weaving)		4	80000	Cotton	205400	453	232700	295700	318	
Milk (Chilling/Processing)		22	2.8 LLPD	Paddy	5800	11800	4900	6700	1838	
Meat (Chicken/Mutton/fish)		NA	NA	Production of Cotton(lint) is in Bales (170 kg per bale)						
Animal feed (Cattle/Poultry etc.)		NA	NA	18. Infrastructure for Development of Allied Activities						
17. Animal Population as Per Livestock Census 2012 [in '000]				Veterinary Hospitals/Dispensaries [Nos]		118	Animal Markets [Nos]		3	
Category of animal	Total	Male	Female	Disease Diagnostic Centres [Nos]		NA	Milk Collection Centres [Nos]		NA	
Cattle - Cross bred	40505	9244	31261	Artificial Insemination Centers [Nos]		114	Fishermen Societies [Nos]		63	
Cattle - Indigenous	315698	194312	121386	Animal Breeding Farms [Nos]		NA	Fish seed farms [Nos]		2	
Buffaloes	100188	9973	90215	Animal Husbandry Tng Centres [Nos]		NA	Fish Markets [Nos]		2	
Sheep - Cross bred	70	31	39	Dairy Cooperative Societies [Nos]		129	Poultry hatcheries [Nos]		NA	
Sheep - Indigenous	206719	37028	169691	Improved Fodder Farms [Nos]		2	Slaughter houses [Nos]		6	
Goat	275690	58237	217453	19. Milk, Fish, Egg Production & Their Per Capita Availability						
Pig - Cross bred	290	170	120	Fish	Production [MT]/yr	1910	Per cap avail. [gm/day]	2.50		
Pig - Indigenous	30198	12258	17940	Egg	Production [Lakh Nos]/yr	1381	Per cap avail. [nos/p.a.]	60		
Horse/Donkey/Camel	4937	NA	NA	Milk	Production ['000 MT]/yr	146	Per cap avail. [gm/day]	195		
Poultry - Cross bred	307440	NA	NA	Meat	Production [MT]/yr	NA	Per cap avail. [gm/day]	NA		
Poultry - Indigenous	776570	NA	NA							

Sources (if not mentioned against the respective item): NA- not available

Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

District Profile

Predominant economic activities prevalent in the district

The geographical area of Dhule district is 8063 sq. km. and it is divided into two revenue sub divisions viz, Dhule & Shirpur. The population of the district as per 2011 census was 20.5 lakh, of which the share of rural population was at 72 %. Dhule is predominantly district of agriculturists. Agriculture continues to be the main occupation of the district as 65 % of population depends on agriculture. Out of the 2.3 lakh operational holdings, 1.6 lakh are marginal and small, occupying only 39 % of operational area.

The Gross State Domestic Product (nominal) at current prices for 2017-18 was Rs. 24,11,600 crore and the same is estimated for 2018-19 at Rs. 26,60,318 crore. The per capita state income for the year 2017-18 was Rs. 1,76,102 and the same is estimated for the year 2018-19 at Rs. 1,91,827. The Gross District Value Added (GDVA) at current prices for the year 2017-18 for the district is Rs. 27,335 crore, whereas the per capita GDVA at current prices for the year 2017-18 for the district is Rs. 1,24,905. (Source: Economic survey of Maharashtra 2018-19).

Major crops in terms of area are Cotton, Bajra & Maize. These 3 crops cover about 70% of the net sown area in kharif season. Area coverage under cotton is almost stagnant over the past few years. However, there is slow shift from Jowar & Bajra towards maize, due to demand from starch and cattle/ poultry feed industry. The climate of the district is suitable for horticulture and plantation crops like pomegranate, guava, custard apple & ber.

Contribution of primary, secondary and tertiary sectors in the district is 21%, 22% & 57% respectively. In the secondary sector registered industries, construction, electricity/ gas/ water supply etc. are important. In tertiary sector banks/ insurance, transport, restaurants etc. are important.

Other economic activities in the district

Other economic activities of the district are agro processing, retail trade, transport & other services. Dairy, poultry & goatery have very good potential in the district with adequate infrastructure available in the form of feed & fodder, veterinary services, etc. and market support from various establishments in the organized and unorganized sector. The district has a number of rivers and other fresh water bodies which offer good potential for fresh water fish culture. The district is industrially backward and the major non-farm sector activities consist of small units in agro-processing i.e. oil mills, dal mills, etc. There are 2 MIDCs in the district.

Factors affecting the rural economy and development of various sectors:

The drought like situation in the district during the past two years has adversely affected the rural economy and development of various sectors. Inadequate infrastructure facilities like irrigation, assured power supply etc. has also affected the rural economy and development of various sectors. Though the district is well connected by 3 National Highways industrial growth is slow. There is problem of land fragmentation which in turn hampers farm mechanization. Productivity of major crops is very less compared to national average (cotton productivity is 305 kg/ha for the Dhule against national average of 560 kg/ha).

Major issue is development of irrigation, storage and marketing infrastructure. The district has good facilities for primary and secondary education. However, for good quality higher education many students prefer cities like Pune, Mumbai, Nasik & Jalgaon. Recently all the ZP schools were brought under digital classroom concept. The model was applauded at state level as Dhule model. Similarly, the district is in last phase of elimination of open defecation under Swachh Bharat Abhiyan.

Banking Profile

District -	Dhule	State -	Maharashtra	Lead Bank -	Central Bank of India
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1. NETWORK & OUTREACH (As on 31/03/2019)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOS	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	18	119	52	25	42	-	-	-	8.4	4012
Regional Rural Bank	1	4	1	1	2	-	-	-	-	-
District Central Coop. Bank	1	59	38	13	8	-	-	-	9.0	4276
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
Primary Agr. Coop. Society	424	-	-	-	-	-	-	-	1.6	766
Others (MStCB)	1	1	-	-	1	-	-	-	1.5	732
All Agencies	445	183	91	39	53	-	-	-	1.5	732

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	1821024	2160645	2247070	4%	75.4%	670275	670275	747526	12%	93.2%
Regional Rural Bank	2532	2177	1917	-12%	0.1%	4192	4192	3754	-10%	0.5%
Cooperative Banks	712625	723456	730693	1%	24.5%	49560	49560	51031	3%	6.4%
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	2536181	2886278	2979680	3%	100	724027	724027	802311	11%	100%

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs. lakh]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	214359	234080	241332	3%	97.8%	418017	469079	493469	5%	91.6%
Regional Rural Bank	492	485	503	4%	0.2%	4162	4085	4349	6%	0.8%
Cooperative Banks	5933	5126	5024	-2%	2.0%	47367	40251	40681	1%	7.6%
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	220784	239691	246859	3%	100.00	469546	513415	538499	5%	1

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-17	31-Mar-18	31-Mar-19
Commercial Banks	62	70	66
Regional Rural Bank	99	97	116
Cooperative Banks	96	81	80
Others	-	-	-
All Agencies	65	71	67

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

Agency	During 2015-16		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	-	-	-	-
Regional Rural Bank	-	-	-	-
Cooperative Banks	-	-	-	-
Others	-	-	-	-
All Agencies	-	-	-	-

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2016)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	245758	95%	57874	84%	-	-	-	-	-	-
Regional Rural Bank	1567	1%	386	1%	-	-	-	-	-	-
Cooperative Banks	10564	4%	10564	15%	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	257889	100%	68824	100%	-	-	-	-	-	-

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	187668	102171	54	204745	57386	28	233767	245758	105%	28
Regional Rural Bank	3273	1941	59	3755	122	3	2973	1567	53%	21
Cooperative Banks	11209	12609	112	12500	6627	53	12500	10564	85%	55
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	202150	116721	58	221000	64135.00	29	249240	257889	103%	29

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	100800	62125	62	108000	29375	27	117670	57094	49%	30
Term Loan (Agr)	42500	2943	7	48000	444	1	60070	11730	20%	3
Total Agri. Credit	143300	65068	45	156000	29819.00	19	177740	68824	39%	21
Non-Farm Sector	25200	36704	146	28000	27100	97	30500	162009	531%	83
Other Priority Sector	33650	14949	44	37000	7215	20	41000	27056	66%	22
Total Priority Sector	202150	116721	58	221000	64134.00	29	249240	257889	103%	29

9. RECOVERY POSITION

Agency	2015-16			2016-17			2017-18			Average Rec. [%] in last 3 years
	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	
Commercial Banks	-	-	-	-	-	-	-	-	-	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	-	-	-	-	-

Sources : Lead Bank & SLBC

Banking Profile

Dhule district has a banking network with 119 branches of Commercial Banks, 4 branches of Maharashtra Gramin Bank, 59 branches of Dhule & Nandurbar DCCB and 424 Primary Agriculture Credit Societies (PACS). However, concentration of branches (92 branches) is in urban and semi-urban areas. The per branch population in the district is 11,200 this is better as compared to 14,000 population per branch for the state.

Remote parts of the Sakri & Shirpur blocks remains poorly covered in terms of branch network. Other financial intermediaries that also play an important role in channelizing the financial resources are Non-banking financial institutions and Non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sector in meeting the increasing financial needs of various sectors. New generation banks like Small finance banks, payment banks & BCs are functioning in the district. Central Bank of India is functioning as lead bank in the district.

Performance under the ACP targets in respect of agriculture credit during the last three years fell short of the targets as detailed below:

(Rs. lakh)

Sr. No.	Year	Crop Loan			Term Loan		
		Targets	Ach.	% ach.	Targets	Ach.	% ach.
1	2016-17	100800	62125	62	42500	2943	7
2	2017-18	108000	29376	27	48000	444	1
3	2018-19	117670	57094	49	60070	11730	20

It may be observed from the above table that the targets in respect of agriculture credit were never met in the past three years. The reason for the declining trend is that credit absorption capacity of farmers has reduced over the past three years due to drought / erratic monsoon rainfall. NPA levels have risen in the banks. Therefore, for them recovery has become more important than lending. Further, confusions regarding debt waiver scheme added to lower disbursement during 2017-18 & 18-19. In contrast to this ACP & PLP targets have gradually increased year on year considering ideal credit potential availability. Though the DCCB is weak it has always completed crop lending target allocated to it (which is roughly 10% of the district target).

CD Ratio

The total deposits of the banks stood at Rs. 8023 crore whereas the total advances stood at Rs. 5385 crore as on 31.03.2019. Thus the CD Ratio of the district was 67 % as on 31 March 2019. During the last two years, it was 71 % and 65 % respectively. CD ratio is fluctuating between the range of 65-75%. This is basically due to CASA deposits going up and advances not moving up to that extent. CD ratio is better for RRB and DCCB but it is falling in case of commercial banks, the reason being slow withdrawal of commercial banks from agricultural lending activity.

Financial Inclusion: Financial inclusion is a key enabler of economic and social development. In India, a large section of the population still live outside the ambit of formal

financial services. In addition to bank branches, different kind of financial services are rendered through BCs, ultra-small branches and customer service points.

About 1.5 lakh bank accounts have been opened under PMJDY in the district as on 31 March 2017 and the district is fully covered with one account per family. Overdraft facility has been provided to around 7400 accounts. The response to PMSBY and PMJJBY is good in the district, however, for the APY it is not up to the mark. In the district 95725, 69651 and 6943 number of account holders subscribed to the PMSBY, PMJJBY and APY respectively.

During the year 2018-19, total 73,873 units were financed under MUDRA scheme by banks in the district. There is total outstanding loan of Rs. 257.08 crore as on 31 March 2019. Maximum units were financed under Shishu category of the scheme. Most of these units are undertaking trading activities. SHGs have also benefited out of MUDRA scheme.

All the banks and branches are running on the CBS platform. The Dhule DCCB has also completed the CBS in all the branches and running fully on CBS. The DCCB has started issuance of RuPay kisan cards and it has also opened one ATM center.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

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

S.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small

S.No.	Sector	Methodology of estimation of credit potential
		<p>Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.</p> <ul style="list-style-type: none"> • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops;

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

Utility

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

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

Limitations and constraints

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

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

Chapter 1 - Important Policies and Developments

1.1 Policy Initiatives - Government of India

Following important announcements have been made in Union Budget 2019-20 for agriculture and farmers' welfare:

- For the year 2019-20, the target set for agriculture credit is Rs.13.50 lakh crore.
- Stress on zero budget farming – go back to basics – States will be encouraged to replicate innovative models.
- Robust fisheries management through value chain approach.
- Promotion of 10,000 new FPOs
- Under PMAY Phase II (2019-20 to 2021-22), 1.95 crore houses with toilets and electricity are proposed to be provided to eligible beneficiaries.
- Providing 35 crore LED bulbs in Ujala Yojana facilitating savings of about Rs.18,000 crore.
- Every willing single family will be provided with electricity and clean cooking facility.
- Drinking water to every household by 2024.
- Training of 10 million youth through Prime Minister's Kaushal Yojana.
- Under innovations – 80 livelihood and 20 technology incubators will be set up to cover 75,000 skill entrepreneurs in agro rural industries.
- Focus on promotion of use of solar stoves.
- Dairying through cooperatives to be encouraged by creating infrastructure for cattle feed manufacturing, milk procurement, processing & marketing.
- 10,000 new Farmer Producer Organizations to be formed, to ensure economies of scale for farmers.
- Union Government to work with State Governments to allow farmers to benefit from e-NAM.
- Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI) - 100 new clusters to be setup during 2019-20 with special focus on Bamboo, Honey and Khadi, enabling 50,000 artisans to join the economic value chain.
- Pradhan Mantri Matsya Sampada Yojana (PMMSY) - A robust fisheries management framework through PMMSY to be established by the Department of Fisheries.

1.2 Policy Initiatives – Reserve Bank of India

The following major policy initiatives have been taken by RBI :-

- Extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements vide circular dated 04 February 2019.
- “Interest subvention scheme for MSMEs-2018” to all Scheduled Commercial Banks and RRBs, vide circular dated 21 February 2019.
- Instructions issued vide circular dated January 01, 2019 to all Banks and NBFCs to facilitate meaningful restructuring of MSME accounts {MSME as defined in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006} that have become stressed, and decided to permit a one-time restructuring of existing loans to MSMEs classified as ‘standard’ without a downgrade in the asset classification subject to conditions specified in the circular.
- Raise the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto Rs.1.6 lakh vide circular dated 07 February 2019.
- The Co-origination Model between Banks and Non-Banking Financial Companies - Non-Deposit taking - Systemically Important (NBFC-ND-SIs) for providing

competitive credit to priority sector to all Commercial banks excluding RRBs & SFBs vide circular dated 21 September 2018.

- Implementation of the Interest Subvention Scheme with modifications for the years **2018-19 and 2019-20** for short term crop loans up to Rs. 3 lakh by all Public & Private Sector Scheduled Commercial Banks vide circular dated 07 March 2019.
- Instructions issued, vide circular dated 22 February 2019 to all NBFCs for harmonisation of different categories of NBFCs. Accordingly, it has been decided to merge the three categories of NBFCs viz. Asset Finance Companies (AFC), Loan Companies (LCs) and Investment Companies (ICs) into a new category called **NBFC - Investment and Credit Company (NBFC-ICC)**.
- Circular dated 22 February 2019 issued to all Schedule Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing Risk Weights for exposures to NBFCs.
- Circular dated 06 May 2019 issued to all Regional Rural Banks and Small Finance Banks prescribing eligibility criteria of housing loans for classification under priority sector.

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs. 15,000 crore has been allocated for this purpose for the year 2019-20.

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 2019-20 is Rs.45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2019-20 is Rs.10,000 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

With a view to supplementing the public sector capital investment in rural infrastructure, Rural Infrastructure Development Fund (RIDF) was set up by Government of India in 1995-96 by way of annual deposits from Scheduled Commercial Banks operating in India, in the proportion of shortfall in their mandated priority sector lending as at the end of previous financial year. Since then RIDF has continued with substantial incremental allocation in the successive Union Budgets, commencing from Rs. 2000 crore in Tranche I to Rs. 25000 crore in Tranche XXIV which was implemented during 2018-19.

The corpus under RIDF is announced every year by GoI/RBI and for the year 2019-20, a corpus of Rs.28000 crore has been allocated.

The major policy changes and initiatives under RIDF during 2018-19 were as under:

Sectoral and Sub-Sectoral Caps

- **Cap on sanction of rural connectivity projects** was revised and made effective for tranche XXIV onwards. Cap of upto 75% of Normative Allocation for roads /

bridges in North Eastern States including Sikkim and Hilly States & Jammu & Kashmir, Himachal Pradesh and Uttarakhand) was removed.

- Sub-sectoral cap for bridges was removed.
- Sectoral cap for Social Sector relaxed to 25% of the total RIDF allocation under a particular tranche.

Inclusion of new activity, viz., Mechanization of Farm Operations and Related Services under RIDF was approved by Government of India. The list of eligible activities for financing under RIDF now has 37 activities.

Launch of new products/schemes

Swachh Bharat Mission–Gramin (SBM-G) – The arrangement was rolled out during the year 2018-19 for part funding construction of 3 crore household toilets, 1500 community sanitary complexes & solid and liquid management works.

1.3.4 Digitization of SHGs under EShakti project

The coverage of EShakti has been extended and at present EShakti is in operation in 100 districts spread over 22 States and One UT. As on 31 March 2019, a total of 4.34 lakhs SHGs were digitized involving 47.91 lakhs members across the country.

1.3.5 Financial Inclusion

- Banks were being supported for their initiative of having set up Aadhaar Enrolment and Update Centres (AECs) in their branches on or before 31 March 2019, with grant support from FIF.
- A scheme under FIF to support Scheduled Commercial Banks and Regional Rural Banks for enabling dual authentication facility in the microATMs of BCs for SHG transactions was launched.
- Support extended to RRBs and RCBs for on-boarding to BHIM UPI Platform in order to provide mobile banking services to their clients using BHIM.
- Support for onboarding to Public Financial Management System (PFMS) extended to RCBs so that their clients could avail the benefits of Direct Benefit Transfer under Government schemes.
- Support extended for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- To address the regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country, it has been decided to adopt a differentiated strategy in 2019-20 for focussed FIF interventions. The strategy for grant assistance will be geography, activity / scheme and agency specific.

1.3.6 Farm Sector Policy–Important Initiatives

- A comprehensive policy to promote Local Organic Farmers Group (LOFG) under Participatory Guarantee System (PGS) – India, has been formulated
- Policy for development of beekeeping through institutional credit and promotional grant support has been put in place.
- Policy for holistic development of bamboo value chain through institutional credit and promotional grant support has been formulated.
- With a view to providing greater autonomy to the Regional Offices, operational guidelines of Climate Change Fund (CCF) were revisited and revised operational guidelines issued.

- Towards climate action, 38 projects involving financial assistance of Rs.1819.43 crore were sanctioned through three funding mechanisms—the Green Climate Fund (GCF), the Adaptation Fund (AF) and the National Adaptation Fund for Climate Change (NAFCC).
- In respect of GCF project (FP081) “Line of credit for solar rooftop segment for commercial, industrial and residential housing sectors”, Funded Activity Agreement (FAA) was signed between GCF & NABARD and Subsidiary Agreement (SA) was signed between NABARD and TCCL (Tata Cleantech Capital Ltd.).
- Three new projects were sanctioned under NAFCC by MoEF&CC with a total outlay of Rs.173.81 crore for Tamil Nadu, Arunachal Pradesh and one regional proposal for Maharashtra, Rajasthan, Telangana on “Restoration of degraded landscapes to natural states of ecosystem for climate resilience and livelihood improvement”.
 - A Project on “Efficient Water Management and Agriculture Technology Adoption for Climate Adaptive and Resilient Farming System in 51 Villages of Nandurbar and Buldhana District of Maharashtra” was sanctioned under NAFCC (Amount Sanctioned Rs 22.95 crore).
 - Another project on “Enhancing ecosystem Services of the degraded forest land & ex-community wasteland on Totladoh irrigation colony in Critical Tiger Habitat of Pench Tiger Reserve, Maharashtra through restoration and enrichment” submitted by the Forest Department, Government of Maharashtra was accorded in principal sanction by the MOEF&CC, GoI(Amount Sanctioned Rs 21.00 crore).
- With a view to enhancing the water availability and improve the water-use efficiency in select villages, operational guidelines for implementing "Integrated Water Management Scheme through Watershed Approach", were issued for implementation during 2018-19 & 2019-20 in 250 villages, spread over 50 districts (which were covered under NABARD's water campaign), including 40 aspirational districts.

PRODUCE Fund

In order to encourage emerging FPOs, which are not supported under SFAC scheme, NABARD has introduced a pilot scheme for providing Credit Guarantee cover to subsidiaries of NABARD for financing POs, without insisting on collateral requirements.

1.3.7 Off Farm Sector Initiatives

Marketing initiatives - Exhibitions, melas, rural haats and marts :-For the first time exclusive exhibitions/melas were organized by NABARD. A total of 360 exhibitions and melas supporting around 5000 artisans were organized by 17 ROs / HO, with grant assistance of Rs.4.32 crore. A sales turnover of Rs.14 crore was reported.

1.3.8 Agri- Market Infrastructure Fund (AMIF)

Pursuant to the Union Budget 2018-19 announcement, a dedicated Agri - Market Infrastructure Fund (AMIF) with a corpus of Rs. 2000 crore has been established with NABARD to develop and upgrade the existing 585 APMCs and 10000 rural *haats* into Grameen Agricultural Markets (GrAMs).

1.3.9 Tribal Development Fund

Revision of TDF Guidelines: The TDF Guidelines were revised on 19 December 2018. A few important changes made are as under:

- Per family grant assistance has been increased from Rs. 6000 to Rs. 11,000, for laying barbed wire fencing, in place of live fencing for wadis.
- Grant assistance has been introduced for setting up of rural haats/ marts under TDF.
- Grant support for 'Business Development Assistance' for FPOs has been introduced.
- Rewards for best wadi/project and best PIA have been introduced.

1.4 Government of India Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2019-20 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- Credit Linked Capital Subsidy Scheme (CLCSS)
- Stand Up India Scheme

1.5 Hi-Tech Agriculture in India

1.5.1 Advantages of high-technology farming

- Increase in yield (5 to 8 times) – high productivity per unit area.
- Significant saving in key inputs like water (up to 50%), fertilizers (25%) and pesticides.
- Better growth and uniformity in quality.
- Feasible even in undulating terrains, saline, water logged, sandy & hilly lands.

1.5.2 Potential areas for Hi-tech agriculture

- Urban and peri-urban areas to meet requirements of fresh produce like vegetables, fruits and flowers round the year.
- Areas with limited land, water resources, natural hardships (snowfall, low temp).
- Small and marginal land holdings for adopting intensive production technologies.
- For enterprising youth in rural and urban peripherals

1.5.3 High Value Crops (HVC)

- Fruit and vegetable cultivation especially catering to urban and metro markets (in the urban peripheral)
- Cultivation of off-season and exotic vegetables under greenhouse for exports (asparagus, celery, bell pepper, sweet corn, green and lima beans)
- Floriculture- open and greenhouse production for domestic and export markets
- Exclusive production of crops for processing/ specific to user industry needs/ under contract farming arrangements- i.e. gherkins, potato, fruits and select vegetables for processing, flowers (for extracts), medicinal and aromatic plants
- Mushroom cultivation
- Hi tech nursery units for fruit crops, vegetables, flowers, etc.

1.5.4 Prospects for High Value Crops

Urbanization is a key determinant of demand for HVCs because of higher per capita income, change in tastes and preferences and greater participation of women in labour markets. About 28% of India's population lives in urban areas, which is expected to become 35% by 2020, leading to rapid growth in demand for high value food commodities. The consumption pattern in rural areas is also fast changing in similar pattern.

1.5.5 Export prospects of Hi-tech Agriculture

- Fresh and processed fruits and vegetables
- Floriculture
- Animal products
- Other processed products
- Cereals

1.5.6 Govt. Interventions

The important promotional interventions of Government departments towards high value agriculture sector include:

- Incentives/subsidy support for adopting high value agriculture production technologies especially under National Horticulture Mission and other programmes of National Horticulture Board.
- Export facilitation and promotional interventions of Agricultural & Processed Food Products Export Development Authority (APEDA)/ Marine Products Export Development Authority (MPEDA).
- Promotional interventions of Commodity Boards.
- Programmes like precision farming supported by the State Governments with focus on high value crops

1.5.7 Initiatives and Role of NABARD

- Guidance to banks in appraisal of hi-tech agricultural projects including investment assessments, techno-financial appraisal, risk management and monitoring systems.
- Over 143 model bankable projects have been developed including important hi-tech and high value agriculture sector activities and state/location specific model projects by the respective Regional Offices.
- Financial support being extended to the State Govt. for infrastructure development (food parks) under RIDF.
- Support for Training cum Exposure visits of small/ marginal farmers.
- Resource mapping and infrastructure needs assessment.
- Credit facilitation through banks and other financial institutions including subsidiaries of NABARD.
- Professional consultancy services through NABCONS for project development, monitoring, etc.

1.5.8 Issues under Hi-tech Agriculture promotion

- Bringing more and more small holders under high value agriculture production system.
- Transfer of technology
- Access to institutional credit
- Institutional development for input support, extension, training and capacity building.
- Marketing linkages for ensuring remunerative price of produce on sustainable basis.
- Addressing critical infrastructure needs like cold storages, quick transport facility, etc. for High value crops.
- Absence of specific risk mitigation measures to off-set high production and market related risks.

1.5.9 Suggested policy frame work

- Focus on productivity enhancement interventions.
- Aggregation of input services and output handling specially suitable for small and marginal farmers.
- Enabling environment for improved post-harvest management with greater stake for private investments.
- Impetus for growers/processing agencies on the lines of MAHAGRAPES.
- Export of High Value commodities requires controls on food safety and quality. Hence, both expertise and infrastructures are needed for addressing food safety issues.
- Provision of institutional finance with realistic terms of lending and appropriate risk mitigation measures such as insurance to be introduced.

1.5.10. Strategies for promotion of Hi-tech agriculture in India

- Study of successful models for replication (e.g. Precision farming in Tamil Nadu)
- Identifying activity/crop specific locations and potential mapping
- Development with Group approach such as Farmers' Societies, Producer Companies, JLGs /SHGs, etc.
- Assessment of infrastructure needs, Supporting infrastructure for post-harvest handling, warehousing, marketing, etc. through PPP mode or pvt. Investments.
- Preparation of Sector/ activity specific credit linked Development Plans (Area Development Plans / Banking Plans).
- ICT enabled services such as market information, technology inputs and credit access.
- User Industry tie-up for contract farming

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

1.6 Policy Initiatives – State Government

Following important announcements have been made in the State Budget 2019-20 for agricultural and rural welfare:

- The Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana (CSMSSY) loan waiver scheme launched in 2017 has been expanded to include khavtikar, a loan given to small and poor farmers in backward and tribal belts and is specifically meant for their food needs.
- A new scheme called Atal Arthasahay Yojana, announced with an outlay of Rs 500 cr for innovative agro-based projects by various cooperative institutions.
- A provision of Rs 2,720 crores for Pradhan Mantri Krishi Sinchai Yojana for the year 2019- 20.
- Provision of Rs. 1,531 crores for Baliraja Jal Sanjivani Yojana for the year 2019- 20
- The government has also allocated Rs 210 crore to expand the scope of Gopinath Munde Shetkari Apghat Vima Yojana for accidental death of farmers by extending the cover to family members as well, thus benefiting 5.5 crore people. In case of accidental death of a farmer, compensation to the limit of Rs 2 lakh is given by the insurance company appointed by the government.
- A provision of Rs 3300 crore for Jal Yukt Shivar and farm ponds
- A provision of Rs 200 crore for 4 agriculture universities.
- More stress on rural development, provision for Marathwada Water Grid, employment generation with Mukhyamantri Rojgar Nirmiti Karyakram

- A provision of Rs 100 crore for housing to Divyang under Pradhan Mantri AwasYojana.
- A provision of Rs 6,410 crores announced to overcome natural calamities.
- A provision of Rs 500 crore for employment generation in naxal affected areas.
- A provision of Rs 350 crore for micro irrigation
- The government announced two new schemes for women empowerment — PrajwalaYojana and Navtejaswini Yojana.
 - The PrajwalaYojana aims at creating awareness regarding legal matters, social and financial knowledge among the members of women Self Help Groups. The scheme will be implemented by the Maharashtra Women Commission.
 - The Navtejaswini Yojana is mooted to improve the standard of life of women and their entrepreneurship skills.
- An allocation of Rs 100 crore has been provided for group farming. Under this scheme, a grant up to Rs 1 crore or 60 per cent of the project cost is made available. Till now, 205 groups have been formed. The scheme was begun in view of shrinking land holdings of individual farmers.
- Milk producing farmers in the state will get a subsidy of Rs 5 per litre. Packaged milk is excluded from this scheme. So far, 42 cooperative milk federations and private milk producers have benefitted under this scheme.
- The government has proposed to make land available for sheep husbandry for landless Dhargar families or insurance for sheep and financial assistance for purchase of land.

1.7 State Government Sponsored Programmes with Bank Credit

Details of various state government sponsored schemes are given below:

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

Other State Government Initiatives

Some of the schemes brought out by the State Govt. to impart thrust to agriculture that entail the need for bank finance in a supportive role suiting to the component/features of the scheme are listed below:

- Maharashtra Agriculture Competitiveness Project (MACP)
- Project on Climate Resilient Agriculture (PoCRA)
- State of Maharashtra's Agribusiness and Rural Transformation (SMART) Project
- Group Farming Scheme

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

1.8 High Tech Agricultural practices in the State

Hi-tech agriculture aims to address the challenges faced by agriculture sector and food security needs, synergizing of technology, engineering, and farming. The concept aims to use modern technology to increase the quantity and quality of agricultural products.

Considering the large scale rainfed farming area (more than 80%) in Maharashtra there is increasing need to ensure resource efficiency in terms of per unit of available water, land and time. This calls for use of technological advances in the areas related to production technologies such as short duration, resilient varieties, precision / high density planting, better nursery management, use of variable rate application approaches, micro fertigation, cultivation of off season vegetables through protective cultivation, better clearing sorting and grading and post-harvest management, etc.

Maharashtra is pioneer in adopting hi-tech horticulture since 1993-94. A Model Floriculture Centre at Rajgurunagar, Dist. Pune and subsequently established Hi-tech Floriculture Centre in College of Agriculture, Dist. Pune has resulted in Maharashtra to be a leader in hi-tech floriculture. Horticulture Training Centre (HTC) at Talegaon, Pune, provides training in cutting edge technology in protected cultivation of flowers and vegetable. The State today leads in export of grapes, pomegranate and flowers grown under protected cultivation. Post-Harvest Management infrastructure created under National Horticulture Board schemes is largest in the State. Maharashtra is also pioneer in adopting micro irrigation since 1986 and today Maharashtra is one of the largest States using this technology with an area of 18.87 lakh ha.

With support from Israel technologies, the State Government has set up three Centres of Excellence (CoEs) in Maharashtra. These centres are focusing on production of citrus fruit, pomegranate and mango with application of recent technology tools for these crops and facilitate training and capacity building of farmers. Similarly, under Indo-Dutch collaboration Centres of Excellence (CoEs) on hi-tech vegetable farming has been set-up in KVK Baramati.

Institutions in Maharashtra involved in Research and Promotion of Hi-Tech Agriculture

1. Mahatma Phule Krishi Vidyapeeth (MPKV) Rahuri: Hi-Tech Floriculture Project- Promoting farmers to shift from traditional agriculture to the Hi-Tech Agriculture by encouraging them for protected cultivation of flower and vegetable crops.
2. MPKV, Rahuri - Precision Farming Development Centre, Department of Irrigation and Drainage Engineering : Adoption of hydroponics technology with different formulations of nutrient solutions for lettuce under shadenet house

3. KVK Baramati -Hi Tech Agricultural units involving Hi-tech greenhouse poly house/ Hydroponics unit for cultivation of vegetables like cabbage, spinach & lettuce, Strawberry and Vertical farming of strawberry
4. Indo-Israeli Agriculture Project (MASHAV Israel's Agency for International Development Cooperation)- Hi Tech Agricultural units for-
 - a) Ridge and high density planting at Nagpur
 - b) Rejuvenating senile mango orchards at the Dapoli Center of Excellence by increasing the density of planted orchard from 100 trees per hectare to 400 trees per hectare.
5. ICAR - Central Citrus Research Institute, Nagpur, Use of Tissue Culture for improvement of citrus plants culture through :
 - a) In-vitro Regeneration of Citrus Scions and Citrus Rootstocks through Somatic Embryogenesis
 - b) Micro-propagation , plantlet regeneration and in-vitro regeneration Protocol for Citrus Rootstocks
 - c) Genetic Conservation
 - d) Induction of Triploids in two commercial Citrus scion species through in vitro technique
6. ICAR - Central Institute of Fisheries Technology (CIFT), Mumbai Division: Biosensor buttons to indicate spoilage during transportation and storage of fish.
7. ICAR-CIFE, Mumbai- Eco-Hatchery for Carp Seed Production in coordination with State Fisheries Department of Maharashtra
8. ICAR - Central Institute of Cotton Research, Nagpur: Improving cotton productivity in salt affected soils through identification of species / genotypes and farmers' participation under rainfed eco- system using bio-technology.
9. Dr PanjabraoDeshmukhKrishiVidyapeeth (Dr. PDKV), Akola- Development of technologies like Improved Biomass Cook stoves, Biogas Plant, Domestic Solar Dryers, Solar Tunnel Dryer, Biomass Gasifiers for Thermal Applications and Power Generation, Biogas Plants for Power supply under All India Co-ordinate Research Project on Renewable sources of Energy for Agriculture Agro-based Industries.

**Hi-tech agricultural practices adopted by progressive farmers in Maharashtra-
Some examples**

Sl. No.	District	Activity	Machinery used
1	Ahmednagar	Protected Cultivation of vegetables/floriculture	Shade net/Polyhouse
		Farm Mechanization	Sugarcane Harvester, Jaggery Processing Machinery, Sugarcane Nursery
2	Aurangabad	Protected Cultivation of vegetables/floriculture	Shade net/Polyhouse
		Fodder	Murghas Machine
		Horticulture (Grapes and Pomegranate)	Automatic Fumigation machine
		Post harvesting of cotton/sugarcane crop	Cotton shredder/ Sugar cane shredder
		Post harvesting of wheat	Combined Harvester

3	Gondia	Vegetable cultivation, high value crops like exotic varieties of cucumber, tomato, vegetable etc.	Large area Shade nets, Fully Automatic/computerised systems in Drip Irrigation
		Cultivation of Pomegranate/Dragon Fruit/ Custard Apple/ Guava	Fully Automatic Drip Irrigation
4	Kolhapur	Floriculture	Green House, Water filtration, DRIP, PACK House, Refrigerated Van, Cold storage
5	Nandurbar	Hi-Tech Nurseries- for Vegetables/Low Tunnel System of Vegetable Nursery	Polyhouse, Shade net, drip, sprinkler, foggers, fertigation units.
		Shade Nets for growing of vegetables	Shade nets, drips, fertigation units
		Tissue culture lab	Tissue culture lab, equipment, use of soilless media (coco pit) for growing plants.
		Mulching in Watermelon, Banana, Chilli, Papaya	Polythene mulch
		Trellis system in vegetable cultivation	Trellis structure and GI wires- permanent structure on cement/GI poles.
		Automation for water and fertigation management	Netafim Automation Kit
		Use of individual crop cover	Nonwoven polypropylene sheets
		Bunch cover in banana for quality production of banana fruits	Nonwoven polypropylene sheets
6	Osmanabad	Solar drying of vegetables	Solar Dehydrators
7	Wardha	Dairy	Sophisticated Milk chiller

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

Chapter 2 - Credit Potential for Agriculture – 2020-21

2.1 Farm Credit

2.1.1 Crop production, maintenance and marketing

2.1.1.1 Introduction

Dhule district is divided into three agro-ecological zones. Dhule and Shindkheda and East part of Sakri comes under 'Scarcity zone'. Shirpur tehsil comes under 'assured rainfall zone' and western part of Sakri tehsil comes under 'Transition zone' (High rainfall & medium to deep black soil). The gross cropped area in the district continued to remain the same for the last ten years. The total net sown area in the district is 4.87 lakh ha of which 0.77 lakh ha is sown more than once. The area under Kharif crops was 4.35 lakh ha and that under Rabi & summer crops was 1.16 lakh ha during 2017-18. The major crops grown in the district are Cotton, Jowar, Bajra, Maize, Groundnut and Pulses. The farmers in the district are totally dependent on monsoon rains. The district is categorised under Drought Prone Area as 3 out of 4 blocks fall under rain shadow area. Out of the 681 villages, 424 villages are coming under drought prone area. The rainfall in the district during 2017 was 659 mm. The soil in the district is light, medium and black, suitable for Jowar, Maize, Bajara and Cotton.

2.1.1.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (ha)	Total Financial Outlay	Bank Loan
1	Cotton	0.519	98400	51069.60	51069.60
2	Wheat/Gram etc	0.272	49400	13436.80	13436.80
3	Bajra	0.200	40160	8032.00	8032.00
4	Maize	0.296	39100	11573.60	11573.60
5	Moong & Udid	0.198	16800	3326.40	3326.40
6	Soyabean	0.371	15020	5572.42	5572.42
7	Jowar	0.242	8310	2011.02	2011.02
8	Groundnut	0.346	7900	2733.40	2733.40
9	Tur	0.296	4350	1287.60	1287.60
10	Paddy	0.346	3600	1245.60	1245.60
11	Sugarcane (Suru/Khodwa)	0.640	510	326.40	326.40
12	Sugarcane (Pre-seasonal)	0.741	270	200.07	200.07
	Sub Total			100814.91	100814.91
	Add 10 % for Post Harvest/ consumption requirements				10081.49
	Add 20 % for Repairs and Maintenance expenses of Farm assets				20162.98
	Total				131059.38

Block-wise assessment of potential for the year 2020-21 is given in Annexure I.

The ground level credit flow to the sector during 2016-17 stood at Rs. 62125 lakh. It decreased to Rs. 29375 lakh in 2017-18, which then increased to Rs. 57094 lakh during 2018-19. PLP projection for 2019-20 had been kept at Rs. 131059 lakh. PLP for 2020-21 has indicated moderate increase of 4.7 % over the projection of 2019-20. At the same time it is indicated that, though there is credit potential for crop loan; actual off take may fall short, in view the prevailing drought situations and uncertainty regarding debt waiver. Some new farmers (especially small and marginal farmers) are expected to come under the fold of institutional credit. Banks may make efforts for physical coverage of 80 % of the eligible farmers.

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

- In Dhule district, around 57,372 ha area has been brought under irrigation facility. The area under irrigation in the district is 12 % of area under cultivation. Though the district has 12 medium and 56 minor irrigation projects, 93% of the irrigation is done through wells. Due to watersheds of NABARD and various ongoing schemes of the Government as also due to increased irrigation facility, the cropping intensity of the district is on increase and stood at 118% during 2018-19. Water use efficiency is at present estimated to be only 38% for canal and about 60% for ground water irrigation schemes.
- According to Kharif cropping pattern of the district, cotton occupied an area of 1,96,000 ha in 2016-17 which had gone up to 2,05,400 lakh ha during 2017-18, it is projected to go up to 2,32,700 ha during 2019-20. An area of 1.80 lakh ha was under food grain crops during 2018-19. The major crops grown in Dhule district during Kharif season are Cotton, Bajra, Maize, Jowar, Nagali, Moong, Urad, Tur, Groundnut, while crops like Jowar, Wheat, Gram, Oilseeds, etc. are grown during Rabi season and Sunflower is grown in summer season. Vegetable crops like chilly, brinjal, bhendi, pea, beans, onion and tomato are grown on large scale.
- The productivity per ha of some of the major crops like Jowar, Bajra, Maize, Cotton, Soybean and Wheat has been 774 kg, 612 kg, 1929 kg, 216 kg, 1371 kg and 1850 kg respectively for the year **2018-19**. Productivity of all the crops is showing decreasing trend.
- In the district 34 % of farmers have land holding of less than 1 ha and 36% of farmers had landholding of 1-2 ha. Thus, 70% of the farmers in the district are small and marginal farmers.
- There are 1004 seeds/ planting material outlets, 1110 fertiliser/ pesticide outlets & 831 pesticide distribution centres in the district.
- **Supply of Seeds:** To ensure supply of quality agricultural inputs to farmers, targets have been fixed for quality testing of seeds, fertilizers, etc. Quality seeds for paddy and soybean are made available to farmers by “Mahabeej”, through a number of outlets.
- **Chemical Fertilizers:** Use of bio-fertilizers in the district needs to be propagated. In the year 2018-19 chemical fertilizers were used to the extent of 80,015 MT and 36,936 MT during Kharif and Rabi seasons respectively.
- **Storage & marketing:** District has 1.84 lakh MT capacity for storage of food grains but still there is a gap of 2.18 lakh MT. There are 4 APMCs, local haats which provide marketing facilities to farmers. Extension service is provided by KVK & Agriculture Department in the district.
- **GoI scheme on Interest Subvention for crop loans** - Government of India provides interest subvention of 2 % to Public Sector Banks, Regional Rural Banks and

Cooperative Banks in respect of short term production credit up to Rs. 3.00 lakh provided to farmers out of their own resources, provided they make available short term credit @ 7% p.a. at ground level. Further, GoI provides additional interest subvention of 3% to farmers who repay their loans on or before the due date.

- **State Government Scheme on Interest Subvention** - In addition to GoI interest subvention scheme, Government of Maharashtra is also extending interest subvention to banks @1% to enable them to finance @6%. It also extends interest rebate to farmers on prompt repayment.

Pradhan Mantri Fasal Bima Yojana (PMFBY) – The scheme has come into force from the Kharif season starting in June 2016. The scheme covers kharif, rabi crops as well as annual commercial and horticultural crops. For Kharif crops, the premium charged is up to 2% of the sum insured. For Rabi crops, the premium is up to 1.5% of the sum assured. For annual commercial and horticultural crops, premium is 5 per cent.

For Dhule district Agriculture Insurance Company Limited is the implementing agency for PMFBY scheme. Crops notified for kharif season are – jowar, bajra, cotton, maize, onion, paddy, soybean, tur, mung, urad, nagli & groundnut. Crops notified for rabi are – wheat, gram, jowar, onion & groundnut. During 2018-19, 94125 farmers participated in the insurance scheme, of which 2257 farmers received insurance claims of Rs. 215.36 lakh for crop damage.

2.1.1.4 Suggested Action points

- Publicity needed for creating awareness to cover new borrowers as also for proper use of KCCs by the farmers. (**Action** – Banks)
- Banks to sanction credit limit under KCC, keeping in view Scale of Finance and revised guidelines of KCC limits. (**Action** – Banks)
- Banks to put thrust on issue of RuPay cards to facilitate all kinds of Bank transactions in addition to the operations on the credit limits. (**Action** – Banks)
- Strong integrated marketing system with scientific harvesting and collection of produce at all collection centres with facilities for gradation, standardization, packaging, storage and transportation should be provided. Large scale promotion & marketing of agro processed products is also required. (**Action** – Agri. Deptt., Co-operation Deptt.)
- Awareness level of farmers to be enhanced through continuous farm training and awareness programme / demonstrations on soil and water management, usage of improved seeds, organic farming and adoption of appropriate cropping pattern suiting to the agro climatic conditions of the district. (**Action** – Agri. Deptt.)
- Formation of Farmers' Clubs/ association for scientific dissemination of information relating to good farm practices, marketing produce, etc. to be encouraged. (**Action** – NABARD, Banks)

2.1.2 Water Resources

2.1.2.1 Introduction

Agriculture accounts for 80% of water needs at present and there is considerable scope for increasing efficiency of water use in this area. Water Resource projects can be classified into three categories a) Major Irrigation Projects where culturable command area is more than 10000 ha; b) Medium Irrigation Projects where culturable command area is between 2000 ha to 10000 ha and c) Minor Irrigation Projects where the irrigated area is below 2000 ha.

Activities covered under MI

Various activities which could be covered under MI are as follows:

Ground Water Schemes: - Dug Well, Dug cum Bore Well, Bore Well, Deep Tube Well, Shallow Tube Well, Filter Points, Lining of Field Channel, Distribution Pipelines and Underground Pipelines.

Surface Water Schemes: - Lift Irrigation Schemes where individual farmer lifts surface water by means of pump set and suitable length of pipe from rivers, canals, farm Ponds, check dams, etc. Community Schemes as an alternative to individual approach, where a group of farmers come together and a combined irrigation scheme is prepared, KT Weirs, Farm ponds for rainwater harvesting, Tanks, Check dams or weirs and Diversion weirs. Surface water sources also include Drip Irrigation (primarily suited to Plantation and Horticulture crops, etc.) & Sprinkler Irrigation (primarily suited to field crops in uneven fields)

Water lifting devices:- Conventional/Traditional devices like Centrifugal pump sets, Submersible pump sets, Vertical Turbine pump sets, Persian Wheel and Non-conventional energy devices i.e. Solar water pumping system, Wind Mill for irrigation, Hydrants, etc.

2.1.2.2 Status of Water Resources in the District

The normal rainfall in the district is around 566 mm. Net cultivable area (NSA + all fallows+ misc. tree crops) is 5.29 lakh ha. Average Net cropped area (i.e. NSA)& gross cropped areas are respectively 4.87 lakh ha & 5.64 lakh ha. The area under irrigation in the district 57,372 ha which is 12 % of area under cultivation (NSA).

Rivers in the district - Tapi, Panzara, Burai, Arunawati, Aner, Bori, Kan and Aru rivers are prime water sources. Panzara River is having length of 136 km and is the largest in the district which flows through Sakri, Dhule and Shindkheda blocks. Tapi River flows through Shindkheda & Shirpur blocks to reach Ukai dam located in the Gujarat state. Burai 77 km in Shindkheda and Sakri, Arunawati and Aner 88 km in Shirpur, Bori 38 km in Dhule, Kan 35 km and Aru 32 km flows in Sakri and Sindkheda block of the district. Panzara and Kan River meet at Datarti village in Sakri. Total length of rivers in the district is 485 km.

The rainfall for the past three years has been **520** mm in 2016-17, **659** mm during 2017-18, **407** mm during 2018-19. The area under irrigation in the district is only 12% of area under cultivation. Ground water constitutes about 93 % of the total source of irrigation and remaining 7 % irrigation facility is provided by surface irrigation. Water use efficiency is at

present estimated to be only 38% for canal and about 60% for ground water irrigation schemes.

NABARD has signed MoU with Government of Maharashtra for financing 26 incomplete major & medium irrigation projects in the state from Long Term Irrigation Fund (LTIF). One project from the district viz. Lower Panzara irrigation project has been considered for financing under the scheme.

Status of available Ground Water resources in Dhule district as per report on the dynamic ground water resources of Maharashtra (2011-2012) -

No.	District	Blocks (Nos.)	Safe	Semi critical	Critical	Over exploited	Others	Net GW availability for irrigation (Ha-m)	No. of new wells feasible
1	Dhule	04	04	0	0	0	0	27103	15000

2.1.2.3 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No./ha)	Total Financial Outlay	Bank Loan
1	Dug Wells (Alluvial)	1.21	780	943.80	849.42
2	Dug Wells (Hard Rock)	1.5	760	1140.00	1026.00
3	Electric Pump sets	0.55	1260	693.00	623.70
4	Diesel pump Sets	0.4	420	168.00	151.20
5	Drip Sets	0.7	8300	5810.00	2905.00
6	Sprinkler Sets	0.4	2150	860.00	430.00
7	Lift Irrigation (Big)	1.6	490	784.00	705.60
8	Lift Irrigation (Small)	0.65	490	318.50	286.65
9	Deepening/Renovn. of Well	0.55	540	297.00	267.30
10	Rain water harvesting	0.9	120	108.00	72.36
	Total		15310	11122.30	7317.23

Block wise assessment of potential for the year 2020-21 is given in Annexure I

The amount of credit support extended to this sector during the year 2017-18 was Rs. 3.8 lakh as against the amount of credit extended of Rs. 706 lakh during 2016-17 lakh. During 2018-19, it was Rs. 1197 lakh. It is assumed that the credit flow figures of last couple of years are not correct due to lack of reporting by individual banks to the lead bank. PLP projection for 2019-20 was Rs. 8583 lakh.

Activities having potential in the district are as given below:

Sr. No.	Activity	Nature of Scheme/ Plan	Area/Block/ Cluster	Agencies/ Deptts./ Institutions involved
1	Ground Water Recharge	Artificial Ground water Recharge through dug wells	All blocks	GSDA and Agriculture Department
2	Micro Irrigation	Centrally sponsored micro irrigation scheme. Irrigation through drip and sprinkler	All blocks	Agriculture Department
3	Farm Pond	Construction of farm ponds under MNREGA	Under MNREGA & state Govt. Scheme all blocks	Agriculture Department

2.1.2.4 Availability of irrigation infrastructure in the district

Sr. No.	Block	Major Irrigation projects	Medium Irrigation projects	Minor Irrigation projects		Percolation tank	KT weir	Storage weir	Lift irrigation schemes	Irrigation wells	Pump sets	
				State	Local						Diesel	Electric
1	Dhule	0	1	14	0	129	17	271	1	4519	0	1875
2	Sakri	0	5	11	0	135	11	587	6	2143	700	1738
3	Shirpur	0	2	8	2	63	6	123	5	5533	25	5185
4	Shindkheda	0	4	21	0	57	14	180	2	5280	0	2302
	Total	0	12	54	2	384	48	1161	14	17475	725	11100

Pump set, sprinkler drip irrigation system dealers & Servicing and repair centres: - There are around 6 main dealers and 8 sub dealers of micro irrigation systems like drip and sprinkler. The minor repairs can be carried out at Dhule. However, for major repairs and change of spare parts, the people in the district have to visit Jalgaon or Nasik.

Jalyukta Shivar Abhiyan: The programme aims to make 5000 villages free of water scarcity every year. Government will be initially allocating Rs. 1,000 crore for the scheme. Moreover, all the existing water conservation schemes are now being covered under this scheme. In Dhule district 129 villages were selected in the first phase of implementation of the scheme and Rs. 6442 lakh expenditure was incurred on 4106 works in these villages. It has created additional water storage capacity of 24,000 TMC & brought 20,000 ha area under irrigation.

Jal Abhiyan (water campaign): NABARD conducted water campaign in 522 villages of the Dhule district. Under this campaign, teams of Krishi Jaldoots organized villagers and conveyed messages of conservation of water and efficient water management techniques for agriculture.

Maharashtra Micro Irrigation Project

Centrally Sponsored Micro Irrigation Scheme has been implemented with State share and the National Mission on Micro Irrigation is in vogue since 2010. The GoM provides 60% subsidy to Small and Marginal Farmers and 50% subsidy for other farmers for purchase of sprinkler and drip irrigation equipments.

2.1.2.5 Suggested Action Points

A. State Government

- Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDG/Government may consider availing of financial assistance through RIDF for developing adequate infrastructure.
- Due to the paucity of water in rivers, the existing LIs are facing acute water shortage. Irrigation Department should construct KT Weirs at such locations. For this purpose, GoM can avail loan from RIDF/other sources. Alternatively, KT weirs can be financed as a part of LI scheme also. **Action: Department of Irrigation, Government of Maharashtra)**
- There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro irrigation and cultivating high value crops in their command. Especially, flood irrigation for sugarcane and banana crops may be discouraged, particularly in Shirpur block. **(Action: Department of Agriculture, Govt of Maharashtra)**
- Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation on sugarcane farms in Shirpur block through bank loans. **(Action: Department of Irrigation, Government of Maharashtra)**
- Promoting extensive use of water saving devices may require awareness creation through leaflets, field visits.
- There is a need to introduce model structures for rainwater harvesting. **(Action: Department of Agriculture, Govt of Maharashtra)**
- For recharge of ground water, recharge structures may be compulsorily constructed by farmers availing subsidy under various land development schemes. In critical areas, this may be taken up under NREGS.

B. Banks

- Artificial recharge measures through construction of rain water harvesting structures like percolation tanks, farm ponds etc. will have to form an integral part of the minor irrigation development.
- Wells which conform to spacing norms and require less than 3m deepening may be covered on priority basis.
- Consider financing for micro irrigation systems, especially for crops like sugarcane and banana.

2.1.3 Farm Mechanization

2.1.3.1 Introduction

Farm mechanization is important to accelerate the growth of both production and productivity. "Farm mechanization not only saves time and labour, cuts down crop production costs, reduces post-harvest losses, but also promotes sustainable use of natural resources through machine assisted resource-conservation farming such as, raised-bed planting, precision farming, drip or sprinkler irrigation". It also contributes to improving the quality of life of rural work force and farm families.

Operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing needs precision to increase the efficiency of the inputs and to reduce the losses. As per the district statistical information/ RTO data, there were 7618 tractors and 4215 trailers as on 31 March 2018. The district has 13 tractors per thousand ha. of gross cropped area of 5.64 lakh ha.

2.1.3.2 The latest technological development and any new and emerging activities in the district.

With a view to enhance the agricultural productivity new technology is being adopted in the district. Various schemes supported with grants have been published by the Agricultural Department. The farmers are approaching for the improved implements under the various grants /subsidy available in the district.

2.1.3.3 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (ha)	Total Financial Outlay	Bank Loan
1	Tractors	6	800	4800.00	4320.00
2	Power Tillers	2	670	1340.00	1206.00
3	Agri. Implements	0.8	580	464.00	417.60
4	Misc. Farm Machinery	0.45	860	387.00	348.30
	Total		2910	6991.00	6291.90

Block wise assessment of potential for the year 2020-21 is given in Annexure I

The ground level credit extended by the various banks during 2016-17 was Rs. 172 lakh which sharply declined during 2017-18 to Rs. 16 lakh. It was Rs. 1565 lakh during 2018-19 as per Lead Bank returns. It is assumed that the credit flow figures of last couple of years are not correct due to lack of reporting by individual banks to the lead bank. PLP projection for 2019-20 was Rs. 4774.5 lakh.

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

The infrastructure and support services generally required for the sector are as given under -

- There is adequate and strong dealer network for tractors in the district.
- Fuel required for the operation of the tractors and other machineries is easily available.
- Repair and service centres for tractors are adequately available.
- Trained and skilled manpower for operation of tractor and other farm implements are available.
- Agriculture Department implements centrally sponsored Farm Mechanization Scheme in which bullock powered, manually powered and tractor powered farm equipments are provided to farmers or group of farmers.
- NABARD is implementing a GoI scheme for establishment of agri-clinics / agro business centres under which services of tractors / trailers, farm implements, etc. are made available on rental basis.

- There is a need to intensify awareness for use of power tillers. The banks should come forward to bridge the gap between cost of farm equipment and resources available with farmers.

Critical intervention required for creating a definitive impact in the sector

The demand for the tractors is consistent, however, there is a need to propagate small tractors of Horse Power ranging from 25 HP to 35 HP as this power is sufficient for usage of tractor on own farm and for custom hire. The population vis-a-vis usage of power tiller is a cause of concern even though the machine is very economical and useful for small farm operations of small and marginal farmers.

2.1.3.6 Suggested action points:

- Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action line dept., GoM)
- Devising smaller cost effective machinery suitable for small farms, which constitute the vast majority of farmers. (Action line dept., GoM Agri. Universities)
- Promoting purchase of tractors by JLGs (Action : Banks)
- Suitable crop planning on the farm and in the area can be quite useful to gainfully employ the tractor. The monoculture of crops and varieties in the area results in high seasonal fluctuation in its use. (Action line dept., GoM)
- There is need to revamp the tenancy legislation so that the land lease market is encouraged and the size of the tractor operated farms is increased to justify the existing farm machinery. (Action line dept., GoM)
- Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and for its proper use. Training relating to farm machinery and equipment should be imparted to the farmers and artisans. (Action line dept., GoM)
- Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided. (Action-Banks)
- Special training programs for educated, unemployed rural youth for repair of small machinery especially seed drills and cultivators. (Action: RSETI, NABARD)
- Separate Schemes may be prepared for financing new and replacement of farm machinery independent of tractors. Model schemes may be prepared and circulated among member banks. (Action: Lead Bank).

2.1.4 Plantation & Horticulture

2.1.4.1 Introduction

The agro-climatic condition of the district favours cultivation of fruit crops like, mango, mandarin orange, sweet orange, custard apple, ber. In some areas, ginger, onion and spices like chillies, turmeric etc. (which gives scope for processing units) are also grown. The area covered under Government sponsored programme viz. MGNREGS forms major horticultural base in the district. There is also scope for growing horticulture crops in watershed areas supported by NABARD. About 40,000 ha are under horticulture crops in the district. Out of the total net sown 4.87 lakh ha area of the district, fruit crops cover 20,000 ha (4%), vegetable crops cover 21,520 ha (4.4%) and floriculture crops cover 167 Ha (0.03%).

With a view to giving focused attention on horticultural development in the country, GoI has launched a centrally sponsored scheme namely Mission for Integrated Development of Horticulture (MIDH) for the holistic growth of the horticulture sector. The State Government has given special thrust for development of horticulture through various schemes and policy initiatives such as Employment Guarantee Scheme (EGS), medicinal plants development programme, sericulture development programme, promotion of contract farming etc. Under MGNREG programme during year 2018-19, fruit plantation was done on 122 ha area in Dhule district and the proposed target for the year for 2019-20 is 400 ha.

2.1.4.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (ha)	Total Financial Outlay	Bank Loan
1	Mango	1.57	360	565.20	508.68
2	Grape	10.54	33	347.82	313.04
3	Pomegranate	2.35	890	2091.50	1882.35
4	Ber	0.6	190	114.00	102.60
5	Guava	1.08	177	191.16	172.04
6	Amla	0.9	160	144.00	129.60
7	Sapota (Chikku)	1.35	65	87.75	78.98
8	Custard apple	1.14	100	114.00	102.60
9	Floriculture	6.45	130	838.50	754.65
10	Pack House and shade nets (1000 m2 area)	6.27	85	532.95	239.83
11	Post Harvest (onion chawl)	5.5	540	2970.00	1485.00
12	Medicinal and Aromatic plants	3.3	60	198.00	178.20
13	Horticulture clinics	6	8	48.00	43.20
	Total		2798	8242.88	5990.76

Block wise assessment of potential for the year 2020-21 is given in Annexure I.

The total credit flow to the sector during 2016-17 was Rs. 3 lakh. Credit flow to the sector was Rs. 2 lakh during 2017-18 and Rs. 328 lakh during 2018-19, as per Lead Bank reports. PLP projection for 2019-20 was Rs. 5895 lakh.

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

Availability of Infrastructure

- Four Government nurseries and 05 Kisan nurseries are present in the district with a availability of 2.96 lakh of seedlings of custard apple, mango, mandarin orange, lime, aonla, etc
- Road/ Rail transportation facility is available for transportation of horticulture produce to market.

- There are 4 APMC markets, 9 sub markets, 40 godowns in the district. However, no processing infrastructure is available for horticulture produce in the district. APMC markets available in the district are only used for selling field crops.
- Capacity of 1200 MT is available in three cold storages.
- Under NHM, Agriculture Department has established poly-houses in villages.
- Extension services are available from Agriculture College, Agriculture Department, Krishi Vigyan Kendra (KVK), etc.
- Subsidy programmes: NHM, NHB, NMPB, Drip Irrigation, Organic farming, Biofertilizers etc. State Govt: PPP-IAD, MACP

Critical gaps

- Extension of horticulture crops related knowledge is weak. There is need to educate farmers about the cultivation of horticulture crops, use of drip/sprinkler irrigation system, polyhouse.
- No organized marketing, storage, processing infrastructure is available for horticulture produce in the district.
- The present status of Medicinal and Aromatic plants in Dhule is negligible with oil extraction plants existing only at Dhule (Citronella) and Sakri (Citronella & Palmarosa). Before taking up such plantation on commercial basis, the farmers may study the market conditions and arrange for marketing prior to actual cultivation of the aromatic plants.

2.1.4.4 Suggested Action Points

- There is scope to promote nurseries. Government may give thrust for setting up of public nurseries. (Action: Agriculture Dept.)
- High density planting for mango, orange, guava and cashew, if promoted will ensure enhanced productivity and better returns to the growers. Horticulture Directorate and the State Agriculture Universities may popularise such package of practices. (Action: Horticulture Directorate, Agriculture University)
- Effective use of mobile, audio-visual aids will help in transferring technology at ground level. (Action: KVK, NGOs)
- Minor horticulture crops like Aonla, Tamarind, mushroom etc., having good economic significance may be popularised in the district. (Action: Agriculture/ tribal devt. Dept.)
- The Government shall play a catalytic role in popularisation of contract farming of medicinal and aromatic plants and development of standard package of practices for organic cultivation and medicinal plants. Meeting of corporate with line departments/banks could be convened to firm up contract farming area. (Action: Agriculture Dept.)
- Effective PPP model requires to be developed by leasing waste land for cultivating economically important horticulture crops. (Action: Agriculture/ forest/ revenue Dept.)
- Growers' Associations such as Farmers' clubs may play a key role in identifying beneficiaries and coordinating with banks for encouraging bank finance. (Action: Banks, NABARD)
- Agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme. (Action: Banks, NABARD)

2.1.5 Forestry and Wasteland Development

2.1.5.1 Introduction

The forest in the district is spread over 2,08,890 hectares which is 26% of district geographical area. The major area in forest lies in Sakri block (35.27%), whereas least forest area is in Shindkheda Block (7.60%). Forestry is important investment in various parts of watershed from ridge to valley, whereby wastelands are being converted into productive asset and about 25% of the investment in watersheds is for development and maintenance of forestry.

The programme under forestry development is mostly undertaken under Government sponsored subsidy oriented schemes and as such the demand for bank credit from the farmers is negligible. However, to ensure ecological balance and to meet increasing demand for fodder, timber, fuel-wood and other forest produce, development of forestry on private wastelands with institutional credit support is necessary.

2.1.5.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (ha)	Total Financial Outlay	Bank Loan
1	Farm forestry	0.90	1610	1449	1304.10
	Total		1610	1449	1304.10

Block wise assessment of potential for the year 2020-21 is given in Annexure I.

There was no disbursement reported for this sector during 2016-17 & 2017-18. The ground level credit flow to the sector during 2018-19 stood at Rs. 1 lakh. PLP projection for 2019-20 was Rs. 1296 lakh.

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

- Adequate planting material, transportation, extension services and collection centres for NTFP are available to establish mutually beneficial models where farmers are shareholder. There are 4 Government nurseries and 5 owned by the farmers, fulfilling demand of saplings.
- Existing infrastructure requires scientific and hygienic facilities, collection points. The participation of forest corporations, private companies and corporate are expected to take care of these.
- Areas which are presently under plantation are continuously under danger of grazing. It is necessary to protect these areas using cattle protection trenches.
- There is no dense forest in the district, 37% of the total forest area being semi dense and rest is open forest. This implies fast flow of runoff water and consequential soil erosion in the forest area.
- There is wide scope for growing bamboo both in the forest and non-forest areas, and thereby generating additional income for the farmers besides regenerating the soil health.

2.1.5.4 Suggested Action Points

Banks

- Banks may explore the possibility of financing the investments in clusters so as to provide better marketing opportunities to the growers.
- Banks may utilize the forum of Farmers' Clubs to propagate new ideas in the rural areas by inviting the representatives of such industries to address the farmers and devise methods to finance this activity.
- Banks may also seek help from the NGOs to prepare bankable projects in the backward areas for cultivation of varieties of Bamboo which could be used as a raw material for Paper industry and Bamboo craftsmen in the tribal belts of the district.
- Potential exists for plantation of softwood trees for paper / pulp industry (under buy back arrangement model). Banks can lend to the industry for raising plantation by the farmers in private wastelands.

Government Departments

- Contract farming is a key for success of the sector. Manufacturing units may be encouraged in that direction.
- Convergence between MGNREGS and the National Afforestation Programme is required.
- Organizing capacity building events for the community on regeneration of medicinal plants, promotion of NTFP entrepreneurship like (Honey bee keeping, mahua collection, gum collection, Tendu leaves collection etc).
- Development of eco-tourism at Aner dam & in the area of Nageshwar temple.
- Forest department may promote on experimental basis cattle protection trenches to reduce wild animal menace causing harm to crops cultivated in farm lands, adjoining the forest areas.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Introduction

Dairy provides supplementary income generating opportunities for the rural households. Small and marginal farmers of Dhule predominantly rely on kharif crops, since very little arable land (less than 20%) is under assured irrigation which limits rabi and summer crop cultivation. Hence, leaving lot of scope for dairy farming, this not only offers employment throughout the year but also improves nutritional intake.

As per 19th Live Stock Census 2012, the district accounts for 2.3% of State's livestock population. There are around 3.5 lakh cattle and 1 lakh buffalos in the district. The total milk production in the district during 2016-17 is estimated at 4.01 lakh litre per day by animal husbandry department, Dhule. The estimated per capita milk availability works out to 195 gm per day as compared to 243 gm per day for the State. Minimum milk requirement as recommended by ICMR is 250 gm per day, thus indicating the scope for further expansion. Animal Husbandry has emerged as an ideal subsidiary occupation for farmers. Dairy development is one of the favoured activities of small/marginal farmers as it provides continuous income with shorter gestation period. It is estimated from the Live Stock Census

data that the breedable female milch cattle population in the district comprise 20,223 cross bred cattle, 81,080 indigenous cattle and 61,323 buffaloes.

2.1.6.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Indigenous cows	0.55	1720	946.00	709.50
2	Cross Bred Cows	0.65	8600	5590.00	4192.50
3	Buffaloes	0.75	4500	3375.00	2531.25
4	Dairy 10 animals	6.5	550	3575.00	2681.25
5	Calf rearing (2 animals)	0.6	95	57.00	42.75
6	Private vet. clinic with retail outlet	3	20	60.00	45.00
7	Bulk Milk Coolers	20	28	560.00	420.00
8	Fodder production	0.15	155	23.25	17.44
9	Cattle feed mixing units	17.5	24	420.00	315.00
10	Milk booths	0.65	45	29.25	21.94
	Total		15737	14635.50	10976.63

Block wise potential for the year 2020-21 are given in Annexure I.

The credit flow to the sector during 2016-17, 2017-18 and 2018-19 was Rs. 95 lakh, Rs. 68.49 lakh and Rs. 2063 lakh respectively (Source – Lead Bank reports). Though credit flow to sector shows fluctuating trend, the sector holds good potential for lending. It is assumed that the credit flow figures of last couple of years are not correct due to lack of reporting by individual banks to the lead bank. PLP projection for 2019-20 was Rs. 10764 lakh.

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

- Feed and fodder: Apart from the production of fodder at the farmers' fields, the department is supporting fodder development through centrally sponsored programme. Cattle feed is available from two cattle feed manufacturing units in the district. The aggregate production per day is about 300 MT. In addition, private agents also supply cattle feed.
- Veterinary services are provided through 118 institutions consisting 1 polyclinic, 3 mini polyclinic, 43 Gr I dispensaries (Z.P), 1 mobile vet clinic, 31 Gr II dispensaries of Z.P. and 39 Gr II dispensaries of State.
- A.I. facilities are available through all Veterinary institutions out of which 71 belong to Zila Parishad and 43 belong to the State Department.
- There is requirement of 95 veterinary graduates, which is otherwise being catered through 45 veterinary graduates. Similarly as per norm of one AI centre for 1000 breedable female cattle/ buffaloes, there is a gap of 46 AI centres.
- Subsidy is provided under fodder development programmes being implemented by Animal Husbandry Department and Forest & Soil Conservation Department.
- There are 606 dairy cooperatives in the district of which only 303 are registered societies and only 129 are functioning.

- The district has 3 Milk Federations and as against a installed capacity of 1,30,000 litres per day, the actual procurement is 39,672 litres per day.
- Shashi Dairy Pvt. Ltd. a Gujarat based milk processing unit having capacity of 50,000 LPD has taken over Devkinandan dairy and is operational in Sakri block. The present milk processing is around 18000 LPD, having 30 milk collection centres in the block. Besides, Jeewandhara Dairy in Dhule, Vishalsagar Dairy at Biladi, Dhule, Lakshmi Dairy in Sakri, and Vikas Dairy in Dhule are operational.

Critical Intervention required

- Revival of defunct societies and milk processing plant
- Bridging of gap in Veterinary and AI infrastructure.

2.1.6.4 Suggested Action Points.

- Private veterinary clinics/dispensaries could be encouraged under the scheme for Agri-clinics and Agribusiness centres (ACABC)
- Payment mechanism under Government Dairies has to be made transparent and timely to improve procurement.
- There is a need for promoting fodder development programmes in Watershed areas and linking to dairy programmes.
- For banks: Commercial banks need to prepare banking credit plan for dairy in association with milk unions and AH Dept. and avail of subsidy under various government sponsored programmes like DEDS implemented through NABARD.
- Farmers can be encouraged for establishment & production of quality fodder seed farms. Banks should also extend finance for cultivation of green fodder as well as for feed plants.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Introduction

The poultry sector provides gainful employment for farmers to increase their income levels. Poultry provides animal protein in the form of egg and meat. Poultry sector is yet to be fully developed in the district. Commercial layer units are concentrated in Dhule and Sakri blocks while broilers units are more around Dhule city due to demand from the urban consumers. The demand for poultry products is also on the rise. All these factors, therefore, offer good scope for exploitation of the available potential.

The district has total poultry population of 10.84 lakh birds as per 19th Livestock Census consisting of 3.07 lakh backyard birds and 7.77 lakh poultry farm & hatcheries birds. There are about 3.9 lakh commercial layers in the district. The egg production in the district is 1381 lakh annually i.e. around 3.78 lakh eggs per day and improved birds accounted for 81% of total egg production. The district is deficient in poultry produce and is dependent on other districts/ States to meet its requirements.

2.1.7.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Commercial broiler (1000 bird unit)	4.2	90	378.00	283.50
2	Commercial layer (1000 bird unit)	5.3	98	519.40	389.55
3	Eggs & Broiler Carts	0.2	230	46.00	41.40
4	Feed mixing plant	16.5	6	99.00	89.10
5	Retail Dressing Unit	6	115	690.00	621.00
	Total		539	1732.40	1424.55

Nil credit disbursement to the sector has been reported by Lead Bank in 2016-17. For 2017-18 & 2018-19 credit flow to the sector was Rs. 0.28 lakh & Rs. 88 lakh. However, it is assumed that the credit flow figures of last couple of years are not correct due to lack of reporting by individual banks to the lead bank. PLP projection for 2019-20 was Rs. 1347 lakh.

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

- There is no Government hatchery in the district; however, day old chicks (DOC) are available from private hatcheries at Aurangabad, Nasik and Gujarat.
- Health services, including vaccination, are available through Animal Husbandry department and private hatcheries.
- There are 5 Layer farms (Dhule), 31 broiler farms (Dhule and Sakri) and 2 private hatcheries in the district. The Zilla Parishad has proposed one Hatchery project with breeding stock of 6300 parents in the district.
- Marketing arrangements exist in the private sector.
- The district has a location specific advantage due to two national highways and road side dhabas provide continuous demand for poultry products.
- Basic feed ingredient viz. maize is locally produced in sufficient quantity.

Critical intervention required for creating a definitive impact

- Subsidy for poultry feed may be provided for development of this sector. There is a good scope for poultry feed plants considering the huge population of poultry.
- Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds is possible through SHGs. Improvements are needed in terms of extension services and training facilities which may be provided by KVK/Dept.

2.1.7.6 Suggested action points

For Banks:

- Poultry unit could be expanded on the lines of venture capital fund through tie up with corporate/ private units.
- Contract broiler farming could be explored in tie up with corporate.
- Banks to consider credit support for expansion of existing units and to provide working capital requirements.

- Unemployed veterinary graduates should be supported for owning poultry unit along with consultancy under Agriclincs Agribusiness scheme.

For Govt. Departments

- Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs in coordination with banks.
- AH department may make efforts to promote backyard poultry with improved LIT birds and Duck rearing especially among tribal through SHGs.
- Training of farmers regarding scientific management of poultry farms may be undertaken by Animal Husbandry department.

2.1.8 Animal Husbandry-Sheep, Goat and Piggery

2.1.8.1 Introduction

Sheep & Goat rearing is important agriculture allied activity in the district. Adequate land is available for free grazing. The activity is generally taken up by poor families. Preference of small and marginal farmers for this activity lies primarily in quick proliferation of the animals, higher growth rate and ease with which sheep/goat as well as their products can be marketed. Goatery activity has scope for being promoted under stall-fed condition considering environmental sustainability. Piggery activity is on a low profile.

As per 19th livestock census, there are 2.76 lakh goats, 2.07 lakh sheep and 0.30 lakh pigs. The estimated numbers of sheep shorn are 2.26 lakh. Deccan sheep and Sangamneri and Osmandbadi goats are found in the district. Anti-poverty government programmes like SC/ST Action Plan, mainly contemplate sheep goat farming.

2.1.8.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Sheep (40+2)	2.5	740	1850.0	1387.5
2	Goat rearing (20+1)	2	2380	4760.0	3570.0
3	Stall fed goat rearing (50+2)	3.6	245	882.0	661.5
4	Goat breeding (500+25)	26	7	182.0	136.5
5	Piggery (5+1)	0.4	15	6.0	4.5
	Total		3387	7680.0	5760.0

The credit flow during 2016-17 for this sector was Rs. 44 lakh, increased to just Rs. 47 lakh during 2017-18, it was Rs. 1378 lakh during 2018-19 as per Lead Bank reports. However, it is assumed that the credit flow figures of last couple of years are not correct due to lack of reporting by individual banks to the lead bank. Commercial Banks are the main lending agencies for this sector. PLP projection for 2019-20 was Rs. 5611.5 lakh.

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

- There are 6 registered slaughter houses in the district. In villages, hygienic slaughter houses are not available.
- Animals are available in the local markets as well as from the Farm of Maharashtra Sheep and Goat Development Corporation, Bilakhed and College of Agri., Dhule.
- Health cover is provided through veterinary aid centres of Z.P. and State A.H. Department. Details are given under Dairy chapter.
- Farmers' training is provided by Animal Husbandry Department.

Gaps in infrastructure and support services

- Out of 78 sheep/goat co-operative societies, 45 societies are defunct. There are no registered piggery societies in the district.
- Extension services for popularising these activities on commercial lines need strengthening.
- Inadequate provision of veterinary facilities due to stagnant budgetary provisions.

Critical Intervention required

- In order to sustain the livelihood of the sheep farmers, institutional intervention to enhance accessibility to fodder and feed, veterinary services and strengthening of the extension services is needed.

2.1.8.4 Suggested action points

- Banks should encourage stall fed goat rearing units which could also be a group activity for SHGs. (Action: Banks)
- Animal Husbandry Department may identify proper sources for procurement of good quality of sheep, goat, and pigs for rearing purpose. (Action: Animal Husbandry Department)
- The State Govt. may consider establishing sheep/goat breeding farms for providing good quality animals. (Action: Animal Husbandry Department)
- Modernisation of woollen blanket weaving units can be encouraged in the private sector. (Action: DIC)

2.1.9 Fisheries Development

2.1.9.1 Introduction

Dhule is a land locked district and hence there is scope only for inland fisheries. The potential sources of fisheries lie in village ponds, reservoirs, irrigation tanks and rivers and the activity provides good opportunity for self-employment. The peculiar soil texture and severe climatic conditions of district have prohibited large scale fresh water pisciculture. However, the activity can be undertaken in ponds, reservoir and tanks in a limited scale. The total water spread area of 9125 ha comprising of ponds, tanks and reservoirs, is suitable for undertaking fisheries activity in the district. However, due to non-availability of water throughout the year, only about 5381 ha is suitable for undertaking fishing activity in the district. Total length of the 8 main rivers in district is 456 km. The fish production during 2016-17 was 2140 MT. The culture of Rohu, Catla, Mrigal and common carp is generally popular in the district.

2.1.9.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Composite fish culture (new)	2.07	13	26.91	22.87
2	Composite fish culture (existing-renovation)	1.76	11	19.36	16.46
3	Shrimp Farming	4.48	9	40.32	34.27
	Total		33	86.59	73.60

The credit extended to this sector is only from Commercial banks. The credit extended during 2016-17 was Rs. 15 lakh, which increased to Rs. 60 lakh during 2017-18 and then decreased to Rs. 15 lakh during 2018-19. PLP projection for 2019-20 was Rs. 72 lakh.

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

- The FFDA provides training to fishermen for 10 days with a stipend of Rs. 50 per day.
- Two seed farms at Mukti and Aner produce about 10 lakh spawn every year.
- There are 63 Fishermen Coop. Societies having membership of 4442 fishermen.
- Fish seed, rice bran, groundnut oil cakes, manure, phosphate are available within the district.
- Commissionerate of Fisheries is spreading awareness about the code of responsible fishing among the fishing community, traders, exporters, processors and producers through education and displaying posters.
- To fulfil the requirements of fish seed in the district, construction of a hatchery is planned in the district budget.

Gaps in Infrastructure and support services

- Arrangements have to be made for sufficient quantity of feed and other inputs.
- As against the demand of 100 lakh fish seed availability of fish seed is only 10 lakh in the district. The gap in fish seed supply is met by importing it from Kolkata, Valsad (Gujarat), Raipur (Chhattisgarh), Palghar or from Andhra Pradesh at higher costs.
- The financial and managerial strength of Fishermen's Cooperative Societies should be improved. Of 63 societies, 25 societies are defunct, 16 societies incurred losses and remaining societies are involved in the activity.

Intervention required

- Identification of reservoir for scientific stock management and development.
- Encouraging fishermen to undertake fresh water prawn farming in order to increase fish production and make available seeds of fresh water prawns.
- Strengthening of inland fish marketing by providing infrastructure facilities like marketing platforms etc.
- Renovation, expansion and upgradation of the existing fish seed production farms.

2.1.9.4 Suggested Action Points

- A policy decision to revamp/rehabilitate weak fisheries coop. societies needs to be taken by State Government. (Action: fisheries dept.)
- Banks should give due importance to the activity and ensure credit disbursement to the maximum possible extent. (Action: Banks)
- Adequate supply of fry/fingerlings to fish farmers is essential. The entrepreneurs may be encouraged to take up seed production to supplement government efforts. (Action: fisheries dept.)
- Need to form SHGs/ JLGs of fishermen/women to ensure availability of micro credit to fishermen engaged in fishing operation. (Action: NABARD, MAVIM)
- The benefit of subsidy and priority in allotment of lake, ponds etc. provided by Government to Fisheries Cooperative societies should also be extended to SHGs. They should be treated at par with societies for availing benefit under the sector. (Action: Revenue/ fisheries dept.)
- State Government may create infrastructure for development of reservoir fisheries in the district. (Action: fisheries dept.)

2.1.10 Farm Credit - Others (Bullocks and Bullock Carts etc.)

2.1.10.1 Introduction

About 70% of the total land holdings in the district are up to 2 ha indicating existence of large number of small and marginal farmers in the district. Bullock is an important draught animal for agricultural operations and Bullock carts provide an indispensable form of transport in rural area. Bullocks continue to be source of power for agricultural operation for a large number of farmers with small un-irrigated land holdings as mechanisation is not a viable option for them. As per latest livestock census, there are 144092 plough animals in the district.

2.1.10.2 Assessment of Credit potential for the year 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Bullocks	0.40	1900	900	684.0
2	Bullock Carts	0.30	520	225	140.4
	Total		2420	1125	824.4

The credit flow to this sector has been meagre. The block-wise physical and financial projections for 2020-21 are given in Annexure-I

2.1.10.3 Availability of Infrastructure, Critical Gaps and interventions required, Action points / issues to be addressed

There are 2.30 lakh farmers, of which 1.61 lakh are small & marginal farmers. There are 4 APMCs and 9 sub markets in the district. Good quality bullocks are available in Dhule and Dondaicha markets. Bullock carts are available in Songir, Shevali and Shindkheda markets, as also at adjoining Parola Taluka of Jalgaon district. Veterinary facilities are also available in the district. Feed and fodder availability is adequate.

Gaps in Infrastructure and support services

- During drought, availability & affordability of fodder and water becomes major problem.
- Sugar mills which used to provide good business to bullock carts have become non-functional.

Critical Intervention required for creating definite impact in the sector

- Rearing of male calves for use as draught animals.
- Mandatory annual health check up camps.
- Training centres for upgrading the skills of carpenters.

3.1.10.4 Suggested Action Points.

Bullock carts and bullock pairs can be financed as two separate units or in combination. Wherever such requirement arises, banks should provide finance for the activity. The banks should finance quality animals and bullock cart simultaneously, so that the farmers would be able to derive the intended benefits.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage & marketing infrastructure

2.2.1.1 Introduction

The rural-urban supply chain is not only crucial for food security but also for the income of those employed in the urban and rural areas, be it farmers, wholesalers, truckers, processors and retailers that are part of the supply chain. Fruit and vegetable growing hubs with marketable surpluses have potential for a sustainable supply. Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centres. There is a significant gap between the demand and supply of storage infrastructure in the country.

The Maharashtra State Agricultural Marketing Board (MSAMB) has schemes like Farmers market, onion storage structure, godown construction, information display, grain handling unit etc and the projects under its fold are like terminal markets, pre cooling and cold storage, MACP, AIDP and PPP mode projects. Dhule has around 40 warehouses with a combined storage capacity of 1,84,583 MT, a majority of them are located in Dhule and Sakri talukas. Additionally there are three cold storages of total 1200 MT capacity. To some extent Non Agri produce – such as fertilizers – are also stored, though during the harvesting season, almost all space is blocked for agri-produce. Almost all of the warehouses provide the warehouse receipt finance system for the farmers who store their commodities.

2.2.1.2 Assessment of Credit Potential for 2020-21

On the basis of the present level of production of agricultural and other allied products and surplus available, the storage capacity of 4.02 lakh MT is required for storage of surplus production as against the present available storage capacity of 1.84 lakh MT. Thus, an additional storage capacity of 2.18 lakh MT is required to be created. On the basis of the data on agricultural production and the existing storage capacity the need for creation of additional storage capacity during the period for 2020-21 has been estimated.

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Godowns (Up to 1000 MT)	45.50	67	3048.50	2286.38
2	Cold Storage Units (Up to 1000 MT)	165.00	11	1815.00	907.50
3	Market Yards	70.00	3	210.00	157.50
4	Modernisation of Market Yards	100.00	2	200.00	150.00
5	Gradation, Standardisation Infrastructure	60.00	60	3600.00	2700.00
	Total		143	8873.50	6201.38

Block wise physical and financial projections for 2020-21 have been furnished in Annexure I. The ground level credit extended to the sector during 2016-17 was Rs. 646 lakh which dipped to Rs. 13.7 lakh in 2017-18 and then increased to Rs. 1545 lakh during 2018-19. The wide fluctuations may be attributed to lack of proper segregation and reporting of data by banks.

Bank credit was extended only by commercial banks. PLP projection for this sector for 2019-20 was Rs. 6221 lakh.

2.2.1.3 Availability of infrastructure, critical gaps and interventions required, action points / issues to be addressed

- In the district, all the necessary infrastructure and support required for construction of godowns/ cold storage are available. Human resources such as civil/ agricultural engineers, extension officials, skilled manpower for construction of scientific storage facilities, skilled manpower for agricultural marketing etc. are available in the district.
- Building materials, transport facilities for agricultural produce etc. are also available in the district
- As per the data published by Maharashtra State Warehousing Corporation only 12 to 15 percent farmers are making use of the Corporation's godowns. The facilities are mainly used by traders. Farmers prefer to sell their products immediately in the market.
- Subsidy claims are rejected for the want of complete documentation.

Facility	No. of Units	Capacity (MT)	Accredited to Warehouse Receipt Finance
Private Warehouses (NABARD Supported)	14	53,083	No
State Warehousing Corporation	23	1,31,000	Yes
Cold Storage	3	500	Yes
Total	40	1,84,583	1,31,500

2.2.1.4 Suggested action points:

- The Maharashtra State Warehousing Corporation (MSWC) may increase the warehousing capacity in the district through construction of new godowns and better utilization of existing capacity (Action – MSWC)
- The godowns may be accredited for issue of Negotiable Warehouse Receipts (NWRs) and pledge financing. (Action – various banks and other related departments /entities)
- The new godowns constructed should be as per the WDRA guidelines. (Action - banks financing the projects and all related departments/entities.)
- The godown at the PACS level may be strengthened/ modernized. (Action - DDR / DCCB).
- The financing banks need to ensure submission of various documents such as affidavit, completion certificate, utilisation certificate etc. in the format prescribed as per requirement in case of subsidy claim.
- To encourage farmers to take benefits of godown facilities, MSWC is required to conduct awareness programmes for the farmers to make the use of godowns for getting remunerative prices as also for better maintenance of their farm produces.

2.2.2 Land Development

2.2.2.1 Introduction

The district has 8200 ha of cultivable wasteland which can be reclaimed for plantation/cultivation of crops. The agronomic productivity of land is highly dependent on effective soil and plant nutrition management. Crop yield depends on the complex interaction of plant growth and all other development factors, the role of prudent soil and plant nutrition management is particularly important to ensure a sustained level of productivity for any given cropping system.

Land development activities include all activities undertaken by farmers to improve productivity of land, prevent erosion of soil and improve land quality, which include soil conservation measures, land reclamation, on farm development, rain water harvesting, farm ponds etc. On- farm development activities are important for increasing water use efficiency and avoiding ill effects of excess water in case of irrigation and other projects.

2.2.2.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Organic farming	0.40	575	230.00	207.00
2	Polythene mulching	0.25	1110	277.50	249.75
3	Land levelling	0.35	940	329.00	296.10
4	Soil and water conservation – farm bunding	0.30	1150	345.00	310.50
5	Farm ponds	1.50	2220	3330.00	2997.00
	Total		5995	4511.50	4060.35

Block wise assessment of potential for the year 2020-21 is given in Annexure I

The ground level credit extended by the various agencies for the year 2016-17 was Rs. 107 lakh which decreased to Rs. 45.7 lakh during 2017-18 and increased to Rs. 570 lakh during 2018-19 as per Lead bank reports. PLP projection for 2019-20 was Rs. 4560 lakh.

It can be observed that there are marked fluctuations in credit flow. Some changes were made in revised potentials as per the needs as also the priority. Soil and water conservation is getting more attention from Government and NABARD.

Integrated watershed development

The details of watershed programs that have been implemented in the district through NABARD are as under: -

- ‘NABARD-Indo German Watershed development program’ - 17 watersheds covering 17 villages and 16966 ha area was treated.

- *RIDF Watershed* - Under Rural Infrastructure Development Fund (RIDF), one project has been sanctioned to Agriculture Department covering 10 villages in Dhule block with project outlay of Rs. 712.48 lakh and loan assistance of Rs. 676.86 lakh.

Water harvesting structures

- *Farm Pond*: It is used as critical crop saving irrigation in kharif and pre-sowing irrigation in short duration rabi crop. The district does not have any major irrigation project. Due to small land holdings, farmers are not willing to spare land for farm ponds. Agri. Dept. is providing 50% subsidy for construction of farm Ponds.
- *Lined farm ponds*: During summer, farmers growing horticultural crops, especially pomegranate, grapes and oranges, face shortage of irrigation. Some farmers are using polythene to line their farm ponds to reduce water seepage losses. NABARD has also prepared model schemes for various pond sizes, which may be popularized.
- *Jalyukta Shivar Abhiyan*- 129 villages were selected in the first phase of the implementation of the scheme. Rs. 6442 lakh expenditure has been incurred on 4106 works in these villages. It has created additional water storage capacity of 24,000 TMC & brought 20,000 ha area under irrigation.

2.2.2.3 Availability of Infrastructure, Critical Gaps and interventions required, action points/issues to be addressed

Available infrastructure

- The district has sufficient number of technical experts and extension personnel for creating awareness on various activities of land development.
- The district has three soil testing labs. During the year 2015-16, more than 22,000 soil samples were analysed & reports were given to farmers. Target of 37,000 soil samples have been kept for 2016-17.
- Land levelling / terracing in irrigated command / high rainfall areas - The percentage of small farmers and marginal farmers is 70%, therefore the requirement of sophisticated machinery in land development is negligible.

Critical Gaps

- A major constraint in land development is the weak coordination among various agencies. viz. govt. departments, farmers, NGOs, banks etc.
- Factors like - low investment capacity of tribal farmers, lack of association of banks with watershed development programme, poor extension and lack of motivation by the agencies and limited awareness of bank staff about land development investments have adversely affected development of this sector.
- The fragmented land holdings have created problems for taking up land development works.

Critical intervention required for creating a definitive impact in the sector

- *Organic farming and tank silt application*: There are 1110 water bodies spread over 1.02 lakh ha area in the district. The farmers need to be guided on application of silt from the tanks for increasing the productivity of their agricultural land.
- There is a need to establish organic produce certifying laboratories. Arrangement of marketing facilities for organic farming products needs to be developed, so as to motivate more number of farmers to adopt organic farming.

- Bio-fertilizers and bio-pesticides - There is a need to popularize eco friendly inputs like bio-fertilizers, bio-pesticides, vermi-compost among farmers so that collateral damage to the environment is minimised.
- There are many villages where farmers are producing traditional varieties of paddy without use of chemical fertilizers and pesticides. Such areas need to be tapped for organic farming and proper guidance and demonstration may help in increasing the area under organic farming. It will also help farmers to adapt to climate change.
- Bankers should come forward for lending for this activity although it is abstract and not seen in concrete form but good farmers to be encouraged in land levelling etc. Overcautious approach of banks to extend financial assistance for the activity.

2.2.2.4 Suggested Action points

- Banks may form Joint liability Groups/User Groups in completed command area and train them to take responsibility of distribution and maintenance of water network. (Action: Banks)
- In view of the benefits of farm ponds and other water harvesting structures, banks may orient their branch staff towards financing for dry land farming and assess credit requirement and develop credit plans for treated watershed villages. (Action: Banks)
- Agri. Dept. should encourage farmers to construct Rain Water Harvesting structure in their fields. Technical knowledge in this regard may be made available by Agriculture Department. (Action: AGRI. DEPT.)
- Solar Water Pumping associated with Drip Irrigation cluster may be promoted with credit support especially for small farmers. (Action: Banks)
- Awareness on Integrated Nutrient Management & Integrated Pest Management may be mooted to reduce the dependence on chemicals in agriculture. (Action: Extension Agencies)

2.2.3 Agri. Infrastructure- Others

2.2.3.1 Introduction

Quality of soil is very important for increasing agricultural production and productivity. The district is categorised under drought prone area as 3 out of 4 blocks fall under rain shadow area. Out of the 681 villages, 424 villages come under drought prone area. The soil in the district is light, medium and of black quality suitable for Jowar, Maize, Bajra and Cotton. The district has 8200 ha of cultivable wasteland which can be reclaimed for plantation/cultivation of crops.

Biotechnology is modern technology that encompasses techniques such as Molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology, genetic engineering for developing better plant varieties, superior livestock, quality seed production, process and product development. Commercialization, business development, environment concerns and Intellectual Property Rights (IPR) are key features of biotechnology. Bio-fertilisers (*compost*), bio-pesticide (eg. *neem*), rhizobium biotechnology (eg. *leguminous crops*), bio-control agents etc. are traditionally being used as substitutes for chemical fertilizers & pesticides.

2.2.3.2 Assessment of potential for the period 2020-21

The potential physical numbers that could be covered under bank finance during the year 2020-21 is as under. Block-wise bifurcation of potential is given in Annexure-I.

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Fruit & Vegetable Market Waste Compost (100 TPD)	190	12	2280.0	1140.0
2	Bio-fertilizers/ Bio-pesticides Unit (200 ton / annum)	20	9	180.0	90.0
3	Miscellaneous (vermi compost/culture)	4.25	110	467.5	374.0
	Total		131	2927.5	1604.0

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

- The district has three soil testing laboratories. Further, College of Agriculture Dhule & KVKs are extending support for agriculture development.
- Laboratories need to be established to certify organic produce and to provide market linkages.
- There is a need to educate farmers about use of organic fertilizers and its benefits.
- It is necessary to educate farmers on the benefit of silt application. Stream/river/rivulet silt application is effective in increasing soil fertility, improve the ground water table and water storing capacity of the land.
- Encourage agricultural graduates to come forward to provide extension service to farmers by setting up training institutions and bio plants / seed production units under ACABC scheme.

2.2.3.4 Suggested Action points

- Banks may form Joint Liability Groups/User Groups and encourage and extend the required financial support for setting up bio-fertilizer and bio-pesticides production units, vermi composting, coir pith composting units, etc. by individual farmers/SHGs for increasing their supply, availing the subsidy from KVIC/GoI Schemes.
- Organic farming and export of fruits/vegetables (organically grown) are good business propositions and banks may reach out to these farmers for credit requirements. Farmers' Cooperatives/ producer companies, exclusively for promotion of organic farming can be promoted.
- Conversion of urban garbage into bio-organic manure on a large scale may be taken up by APMC, Government machinery, NGOs, industrialists etc.
- To encourage better marketing of organic manure, wide publicity and awareness can be created among the farmers.

2.3 Agriculture – Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

An agro-industry is an enterprise that processes biomass, i.e. agricultural raw materials, which include ground and tree crops as well as livestock and fisheries, to create edible or usable forms, improve storage and shelf life, create easily transportable forms, enhance nutritive value and extract chemicals for other uses. An agro-processing plant can open up new crop and livestock opportunities to the farmer and thus increase the farm income and employment.

In Dhule district, major crops cultivated in Kharif season are jowar, bajra, maize, tur, soybean, sesame, groundnut and cash crops like cotton and sugarcane, whereas in rabi major crops cultivated are wheat, gram, jowar, and sunflower and in summer season ground nut and bajra are cultivated. Major fruits cultivated in the district are ber, custard apple, aonla, lemon, pomegranate, mango, guava, papaya and banana. Out of 2151 industrial units in the district, 680 small units are engaged in food processing activities, generating employment for 4461 persons. The growth rate in industrial development is low in the district.

a) Assessment of raw material base in the district

Sr. No.	Type of crop	Area sown 2018-19 (ha)	Annual Production (MT)	Raw produce consumed/ marketed fresh units (MT)	Produce available for processing units (MT)
1	Food grains				
	Wheat	24800	45900	30000	15900
	Paddy	4900	6700	2000	4700
	Maize	59600	192900	47800	145100
	Jowar and Bajara	61900	41800	12000	29800
2	Oilseed and Pulses				
	Oilseeds	37300	17000	3080	13920
	Pulses	29400	9400	500	8900
3	Fruits	20000	243511	170457	73054
4	Sugarcane	1100	93900	0	93900
5	Cotton	232700	50269	0	50269

b) Present status of post-harvest activities in the district

(Rs. in lakh)

Crop/ Activity	Type of unit	No of blocks having the units	No of units	Credit flow for the units
Food grains	Flour mills	4	500	20.00
	Rice mills/ rice bran units	2	25	
	Dal mills	3	25	245.00
	Starch	1	1	0
Oil seeds	Oil extraction	2	3	40.00
	Oil crushing	2	20	
Fruits and vegetables	Fruit juice	4	100	15.00
Cotton	Ginning and pressing	1	5	3000.00

2.3.1.2 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Starch units	425	15	6375.00	4781.25
2	Refined oil mill	320	15	4800.00	3600.00
3	Cotton ginning and pressing	250	12	3000.00	2250.00
4	Dal processing	1.5	32	48.00	36.00
5	Chilli grinding	1.5	31	46.50	34.88
6	Mango/Fruit processing	2.25	21	47.25	35.44
7	Groundnut oil mill	2.5	23	57.50	43.13
	Total		149	14374.25	10780.69

Block-wise bifurcation of potential is given in Annexure-I.

The projections have been arrived at in view of the block wise development needs as also potentials and raw material availability. The credit flow (GLC) to this sector is not available as the bankers do not segregate data for this sector.

Scope of Food and Agro Processing: Block-wise potential for such activities is as under:

Block	Activities
Dhule	Mango/ fish processing, onion processing
Sakri	Rice mills, Poha mills, poultry feed units, Fruit processing
Shirpur	Oil mills, tomato/ banana/ vegetable processing, papad making
Shindkheda	Rice mills, mango, oil mills, milk processing, fruit processing

2.3.1.3 Availability of Infrastructure, Critical Gaps and interventions required, Action points / issues to be addressed

- There are around 600 dal/rice/flour mill units, 100 fruit processing units and 5 cotton ginning units in the district.
- Government of India (GOI) has approved a new Central Sector Scheme – Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of Rs. 6,000 crore for the period 2016-20. PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.
- GoI announced in 2014 setting up of a Special Fund viz. Food Processing Fund of Rs.2,000 crore in NABARD for providing direct term loans at affordable rates of interest to Designated Food Parks (DFPs) and food processing units in the DFPs.

Critical interventions required

- Entrepreneurs are encountering a number of constraints pertaining to finance, marketing, technological and export for smooth running of their entrepreneurial units.
- Urgent need to provide the facilities to the entrepreneurs for setting up of economically viable units equipped with latest technologies and skills by organizing different entrepreneurial motivational and skill oriented programs frequently.
- Assured quality electricity / power supply is essential for the development of the sector.

2.3.1.4 Suggested Action Points

Banks:

- As agriculture produce is seasonal, units have to maintain huge stocks and entrepreneurs have to bear heavy interest cost for stock holding. Banks/Govt. may have to look into the issue of working capital needs of processing units for ensuring the viability of these units.
- Provide loans to unemployed youth trained by MCED/MITCON for agro and fruit processing.
- Encourage SHGs to undertake *nachni*/rice papad making activity on commercial basis.
- Banks should become more proactive and provide encouragement and guidance to potential entrepreneurs.

Government Departments:

- State Government may provide fiscal concessions in taxation.
- Animal Husbandry Department/ DIC may encourage entrepreneurs to start agro processing units.
- Capacity building of farmers to enable them shift to the other modes of drying of fruits under solar dryer units as to overcome the difficulties being faced by them.
- Promoting and handholding of Farmers' Producer Organisations to act as a link between the farmers and the processing industry.

2.3.2 Agri Ancillary Activities - Others

(Loans to Cooperatives Societies, ACABC etc.)

2.3.2.1 Introduction

Agriculture Ancillary activities provide the necessary vigour and deepening of the agriculture sector activities. It provides the necessary spread and the requisite linkages for the sector to establish, strengthen and grow. It includes activities, such as, to promote and develop marketing, processing and storage of agricultural, horticultural and forest produce, distribution of agricultural machinery, implements and other inputs. It also covers inter-State, import and export trade. PACS dealing with marketing play a significant role in procurement of food items and also their distribution under Public Distribution Systems. It is pertinent to provide them with necessary credit support to plug in the cash liquidity issues for efficient running of the system.

Agri-Clinic and Agri-Business Centres (ACABC) scheme aims to create gainful self-employment opportunities to unemployed agriculture professionals. Back ended composite subsidy of up to 44% can be obtained under the scheme for projects up to 1 crore.

2.3.2.2 Assessment of Credit Potential for 2020-21

There are 424 PACS and 1 Marketing Federation in the district affiliated to Dhule and Nandurbar DCCB Ltd. The potential physical numbers that could be covered under bank finance during the year 2020-21 is given as under.

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Agriclinics & Agribusiness Centers (ACABC)	22.0	22	484.00	363.00
2	Loan to PACS/ FPOs for food grain processing	25.0	26	650.00	487.50
3	Loans to marketing federations	23.0	3	69.00	51.75
	Total		51	1203.00	902.25

Block-wise bifurcation of potential is given in Annexure-I.

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

- There are 424 PACS and 1 Marketing Federation working in the district.
- MANAGE affiliated training centre is not situated in the district. Thus, hampering the certification for ACABC candidates.
- Awareness about the ACABC scheme among the various stakeholders needs to be built up. Exposure visit of the Bankers' to successful Agri-preneurs supported under ACABC may be undertaken.
- More than 90% of cotton produced is sold in neighbouring state. There is scope for more cotton ginning and pressing units.
- SHG movement is doing reasonably well in the district. However, JGL financing is not taking up in the district. Many bankers still get confused between SHG and JLG.
- Public awareness about the PMJDY account usage and JLG needs to be increased.

Chapter 3 - Credit Potential for Micro, Small and Medium Enterprises (MSME)

3.1 Introduction

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

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

Sector	Manufacturing Sector – investment in plant & machinery	Service Sector – Investment in equipment
Micro	< Rs. 25 lakh	<Rs. 10 lakh
Small	Rs. 25 lakh – Rs. 5 crore	Rs. 10 lakh – Rs. 2 crore
Medium	Rs. 5 crore- Rs. 10 crore	Rs. 2 Crore – Rs. 5 crore

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

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

Regarding the Relief for MSME Borrowers registered under Goods and Services Tax (GST), the RBI Cir No. RBI/2017-18/129 DBR. No. BP.BC.100/ 21.04.048/ 2017-18 may please be seen.

RBI has reiterated the instructions in its Master circular on LBS dated 2.7.2018

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

For ease of access to credit for MSMEs, Government has introduced providing of loans upto Rs. 1 crore for MSMEs within 59 minutes through a dedicated online portal. Under the Interest Subvention Scheme for MSMEs, Rs. 350 crore has been allocated for FY 2019-20 for

2% interest subvention for all GST registered MSMEs, on fresh or incremental loans (Para 27 of the Union Budget Speech 2019-20)

To create maximum employment through the MSME sector in Maharashtra, the State Government proposes to create industrial parks under a new scheme at each taluka level for MSMEs. As a pilot project, it is proposed to create such parks in 50 talukas initially. Out of the total plots developed under this scheme, 30 per cent will be reserved for women entrepreneurs. For 2019-20, an outlay of Rs. 300 crore will be reserved for this scheme (Excerpts from the State Government Budget Speech 2019-20).

3.2 Industries in Dhule:

Most of the district is covered by Deccan trap, which have plagioclase feldspar labradorite and pyroxene augite as the main minerals. The trap being dense, hard and durable is used as building stone, road material etc. The cotton textile mill at Dhule is the only large scale industry in the district. There are other registered factories like cotton ginning and pressing, manufacture of edible oils, bidi making, repairs of motor vehicles, leather works and bone meal units. The ginning and pressing industry has acquired a significant place in the set-up of the district because of a large scale production of cotton. The district is a leading groundnut producing area, hence there are number of oil mills in the district. There are two cooperative sugar factories which are now defunct.

Small Scale Industries: Saris and clothes are woven on looms in Dhule city. There are mills extracting oil from groundnut and sesame at Mhasdi, Nizampur, Kasare, Jaitane, Pimpalner and Dahivel in Sakri taluka. Mats, Blankets and coarse mats called *zore* are also woven here. Copper and brass utensils are made at Songir in Dhule taluka. Rolling bidis, making earthen pots, bricks and tiles are some of the other industries in the district. There are saw mills at Shirpur, Dhule and Pimpalner.

Large Scale Industries: There are ginning and pressing mills at Dhule, Dondaiche, Nardane and Shirpur. There are spinning mills at Dhule and Shirpur. There is textile mill at Dhule. Sugar Factories are located in Sakri, Dhule, and Shirpur. However, all sugar factories are defunct. There are oil mills at Kusumba, Dhule and Nizampur. There is a vegetable ghee factory at Dhule. There are dal mills and starch factories at Dhule and Dondaicha. Dhule has an industrial estate.

Trade, Commerce and Export:

Cotton is the most important item of export from the district. Groundnut, chillies, Oil-seeds, starch, milk, jowar and pulses are the other items of export along with cotton which are largely exported to Mumbai and Gujarat.

3.3 The area specific activities in the district are as given below:

I) Area specific NFS activities

There is a wide scope for development of artisans and employment generating NFS activities in the district. Following location specific activities have wide potential for further expansion:

Sr.No.	Activity	Area/villages	Block
1	Copper/brass utensils making	Songir village	Dhule
2	Woollen blanket	Nizampur & adjoining villages	Sakri

3	Woollen blanket	Malpur and nearby villages	Shindkheda
4	Darri weaving	Jaitane, Mhasadi, Datarti	Sakri
5	Carts manufacturing	Songir	Dhule
6	Woollen blankets	Songir	Dhule
7	Rope making	Nagaon	Dhule
8	Agro processing - Chilly processing	Dondaicha	Shindkheda
9	Leather work	Mhasdi	Sakri
10	Dhabas /restaurants	All villages on national highways	All blocks

3.4 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Sector	Unit Cost	No. of units	Financial Outlay	Bank Loan
A	Term Loans				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	10	230	2300	1840
2	Small Enterprises	100	125	12500	10000
3	Medium Enterprises	200	59	11800	9440
(b)	Service Sector Enterprises				
1	Micro Enterprises	5	190	950	760
2	Small Enterprises	50	80	4000	3200
3	Medium Enterprises	100	52	5200	4160
B	Working Capital				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	10	155	1550	1240
2	Small Enterprises	100	120	12000	9600
3	Medium Enterprises	200	65	13000	10400
(b)	Service Sector Enterprises				
1	Micro Enterprises	5	135	675	540
2	Small Enterprises	50	92	4600	3680
3	Medium Enterprises	100	16	1600	1280
	Total		1319	70175	56140

Block wise assessment of potential for the year 2020-21 is given in Annexure I.

The ground level credit extended by the various agencies for the year 2016-17 was Rs. 367 crore which decreased to Rs. 271 crore during 2017-18 and sharply increased to Rs. 1620 crore during 2018-19 as per SLBC reports. Overall there is increasing trend of MSME financing in the district. PLP projection for the sector for 2019-20 was Rs. 41060 lakh.

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

- There are 31 Large Scale Industries in the district with Capital Investment of Rs. 30.98 lakh providing employment opportunities to 9554 persons. The total number of MSME units is 2120 with capital investment of Rs. 63842 lakh providing employment opportunities to 28337 persons. Out of the total number of 2120 enterprises, 1778 are micro, 336 are small and 6 are medium.
- The district is having road length of 5593 km with villages having all weather roads. Rail route of 81.61 km from Bhusawal to Surat and Dhule to Chalisgaon goes through Shindkheda and Dhule taluka respectively.

- There are also various schemes of the State/ Central Government for promotion of the Non-Farm Sector e.g. NRLM, MUDRA, Special Component Plan, Margin Money, Seed Money, etc. These programmes are implemented by DIC/ KVIC/DRDA/ MPBCDC/ LIDCOM/ VNVJNT/ LASDC etc.
- The raw material required for agro based industries, non-metal mineral based industries, forest based industries are adequately available within the district.
- A Govt. Polytechnic, 4 Govt. ITIs and 4 non-Govt. ITIs having capacity of training 1552 candidates. Besides, MITCON, MCED, DIC, KVIB and a few private consultancy agencies provide consultancy services to prospective entrepreneurs.
- There are 62 weavers' (power loom) societies registered in the district with total membership of 1304. The aggregate share capital of the societies is Rs. 54.11 lakhs including share capital contributed by the government.

Gaps:-

- Water shortage and erratic power supply hamper the progress in this sector.
- Skill up-gradation training facilities for the beneficiaries under govt. sponsored programs such as NRLM, PMRY, MPBCDC, KVIB are not adequate.
- Deteriorating financial health of Industrial Societies, SSI units, Cottage and Village Industries due to power and water shortage.
- Facilities for consultancy services for processing, packing, gradation, forwarding and export not available.
- Rail transport is required to connect Dhule city, Shirpur city and Dondaicha town in the district for its industrial development.

Critical Interventions and Suggested Action Points:

- Motivation of entrepreneurs and availability of expert/ technical manpower in banks may synergistically result in better outcome.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight-specific characteristic facilities for exploration/ trek/ adventure/ sports etc would impart a thrust to service sector
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector

- Banks / Govt Deptts may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Stand up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs and sanction the cases.
- DIC/ KVIB and other sponsoring agencies may strengthen post sanction supervision/ guidance for the units financed by the banks under various govt. sponsored programmes. Close coordination among agencies involved in promotion of NFS to be ensured particularly among DIC, KVIC, MCED, MITCON and DRDA.
- Vocational/skill up-gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies.
- Improvement in backward and forward linkages like raw material, transport, labour, marketing facilities, etc., to be effected for promotion of rural artisans based activities, cottage & village industries and SSI.
- Organising exhibitions cum sales outlets at periodical intervals at important places.
- Cluster development concept to be ensured.
- Concerned agencies to compile success stories of the beneficiaries assisted under the programmes for motivational awareness among prospective entrepreneurs/ replication.
- Agro processing park can be established at Dhule, Dondaicha and Sakri.

Aspects such as the significance of the MSME sector, the perspectives- directives- initiatives of GoI- RBI- NABARD, the major GoI schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to enhance entrepreneurship, the support available from NABARD, the State Scenario, the GLC Flow in the state showing the extent of disbursement under MSME sector vis-à-vis other priority sectors, the ACP targets and achievements related to the sector, major activities under the sector financed in the state, a gist of the Industrial/ MSME/ Innovative Start Up policies of the State Government, District-wise Clusters with potential for MSME which entail bank finance, the new ideas being contemplated etc have been presented in the NABARD website-

<https://www.nabard.org/info-centre-state-level-papers.aspx>

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

4.1 Credit Potential for Export Credit:

4.1.1 Introduction

A The new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, aims at increasing India's export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2019-20 and to raise India's share in world exports from 2% to 3.5%. **The new Foreign Trade Policy for 2020-2025 is under preparation.**

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

Bank assistance as an export credit is mainly under two categories.- 1 Pre-shipment credit , also known as 'Packing credit', is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc; to companies engaged in export or services.2. 'Post-shipment credit' refers to any loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods / rendering of services to the date of realization of export proceeds. **(RBI Guidelines on Export Credit- RBI Master Circulars dated 01.07.2013 and 01.07.2015)**

Further, as per the Master Direction-FIDD.CO.Plan.1/04.09.01/2016-17-Priority Sector Lending-Targets And Classification, issued by RBI on 7 July 2016 (updated as on 4 December 2018), Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by the RBI- Department of Banking Regulation. In case of Domestic Banks Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2015 subject to a sanctioned limit of up to Rs. 250 million per borrower to units having turnover of up to Rs. 1 billion, will be classified as priority sector.

4.1.2 Assessment of Credit Potential for 2020-21

The potential physical numbers that could be covered under bank finance during the year 2020-21 is given as under:

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Pre-Shipment/Packing Credit	80	13	1040	1040
2	Post-Shipment	120	14	1680	1680
	Total		27	2720	2720

Block-wise bifurcation of potential is given in the Annexure-I.

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

- Awareness may be created among local producers of farm/ non-farm products regarding prospective markets, technical requirements for exports etc.
- There is need to focus on export oriented production through APEDA. Organizing of seminars, workshops and camps for farmers, scientist and bankers is essential to promote the sector in the district.
- 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.
- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc. need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to sensitize them about current export regulations/ policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications, Sanitary & Phytosanitary (SPS) requirements, etc.
- Agriculture Department may organize buyer-seller meets before the commencement of harvesting season in case of horticulture crops and on regular intervals for vegetable and other exportable commodities.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established in more number of districts which can function for:-Developing agro products and agro industries relating to the scheduled products for export, Fixing of standards and specifications for the scheduled products for the purpose of exports, Training in various aspects of the industries connected with the scheduled products, Updating exporters regarding various central government schemes.
- A nodal agency for export needs to be created which can disseminate trade related useful information to exporters, identify buyer's market and take up exporters' queries.
- Organization of export through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.)
- Since the value added products (e.g. garlic paste) have huge demand, processing plants need to be set up for boosting exports.

- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.

Aspects such as the significance of the sector, share of the state in the total exports from India, the nature of the products exported, Agricultural and Horticultural Export from Maharashtra, Potential Clusters identified by APEDA, the prospects for peculiar commodities like Grapes, onion and Mangoes, the conducive initiatives like the Kisan Sampada Yojana and the Mission for Integrated Development of Horticulture, the clusters identified under Agri Export Policy, the Special Economic Zones and the Agri Export Zones, the Ground Level Credit flow to the sector in the State etc. have been presented in the NABARD website-

<https://www.nabard.org/info-centre-state-level-papers.aspx>

4.2 Credit Potential for Education

4.2.1 Introduction

Literacy and Education level are the basic indicators of the level of development achieved by a society. The educational loan schemes aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad.

In terms of RBI guidelines on Priority Sector advances, educational loans granted to individuals for educational purposes up to Rs. 10.00 lakh for studies in India and Rs. 20.00 lakh for studies abroad would be classified as Priority Sector advances.

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

Status of the district

The status of the educational institutions and student intake capacity is as given below:

Type of educational institution	Number of institutes	Students		Total number of students
		Male	Female	
Primary schools	1585	1.16lakh	1.03lakh	2.19 lakh
Higher secondary	148	0.68 lakh	0.50lakh	1.18 lakh
Colleges	59	0.18lakh	0.14lakh	0.32 lakh
Medical and para-medical	8	450	193	643
Engineering/ ITIs	22	4424	1896	6320

4.2.2 Assessment of Credit Potential for 2020-21

The Block-wise Activity-wise projections under the sector during the year 2020-21 are indicated at Annexure – I

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Education Loans	5.60	2175	12180.00	9744.00

Potential for the year 2020-21 has been assessed taking into account disbursement trend for last two years and potential available in the district. During 2016-17, 2017-18 and 2018-19 disbursement by banks was Rs. 36.32 crore, Rs. 8.41 crore and Rs. 8.55 crore respectively. PLP projection for the sector for 2019-20 was Rs. 101.92 crore.

4.2.3 Action points/issues to be addressed

- NPA level of education loan is increasing as the students after getting employment don't return the loan. Some of the reasons are -students getting employed abroad, girls not informing the banks about their employment details after marriage.
- Banks need to give focused attention to education loan portfolio. Generally, a student is given loan from the service area of the branch where he resides and not from the branch where the educational institute is located.
- Banks may display their schemes at the schools and colleges for wider publicity.
- While the banks may pro-actively finance new cases to the deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Educational institutions may transparently provide the precise information regarding various fees charged by them so that there is no gap between the demand by a student and the supply by a banker.

The aspects such as the significance of the sector, the spread of educational institutions entailing credit needs, the Ground Level Credit flow to the sector in the State, the IBA-model education scheme etc have been presented in the NABARD website-

<https://www.nabard.org/info-centre-state-level-papers.aspx>

4.3 Credit Potential for Housing

4.3.1 Introduction

The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects. GoI has resolved 'Housing for all by 2022' and accordingly has encouraged the Housing Sector through budgetary announcements related to various initiatives such as Affordable Housing that gives tax relief and Pradhan Mantri Awas Yojana – Gramin (PMAY-G) that aims at providing 1.95 crore houses in the second phase of PMAY-G (2019-20 to 2021-22).

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

loans to housing projects exclusively for the purpose of construction of houses for EWS and LIG, is revised to Rs. 3 lakh per annum for EWS and Rs. 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

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

As per Census 2011 out of the total 4.08 lakh households in Dhule, out of which 2.96 lakh dwell in rural and 1.12 lakh in urban area. Further, 3.45 lakh households had own houses. Remaining 0.63 lakh households dwell in rented or other type of accommodation. Thus 63,000 households need own houses and the demand can be met up to 2022 with banks support.

4.3.2 Assessment of Credit Potential for 2020-21

The potential physical numbers that could be covered under bank finance during the year 2020-21 is given as under.

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Housing Loans - New	4.75	5300	25175.00	20140.00
2	Housing Loans - Repair	2.00	3050	6100.00	4880.00
	Total		8350	31275.00	25020.00

Block-wise bifurcation of potential is given in Annexure-I.

During 2016-17, 2017-18 & 2018-19 disbursement was Rs. 92.20 crore, Rs. 60.58 crore & Rs. 70.39 crore respectively. PLP projection for the sector for 2018-19 was Rs. 247.8 crore.

Role of NABARD in rural housing finance-Recognising the importance of housing in rural areas, NABARD had made refinance for rural housing as an eligible activity in the year 2001-02. Additionally, since January 2016 NABARD has started direct lending to cooperatives & state housing boards/ corporations for rural housing projects.

4.3.3 Availability of Infrastructure, critical gaps & interventions required

a) For Banks

- Although thrust is placed on direct and high yielding advances viz., educational loans and housing loans by the commercial banks, overall envisaged positive growth has not taken place. Cooperative bank and RRB may arrange to diversify their activities instead of concentrating on traditional activities.
- Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications. While the banks may proactively finance new deserving cases, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases.

b) For Government Department

Housing Corporation may coordinate with banks for identification and financing housing loans in rural areas and committed funds may be parked within a fixed timeframe with banks to reduce the default by borrowers.

The aspects such as the significance of the sector, the gaps/ requirements entailing credit needs, the initiatives taken by the GoI and the State Govt, and achievements under various schemes like Pradhan Mantri Awas Yojana etc., the Ground Level Credit flow to the sector in the State, Refinance from NABARD etc have been presented in the NABARD website - **<https://www.nabard.org/info-centre-state-level-papers.aspx>**

5. Credit Potential for Infrastructure

5.1 Infrastructure - Public Investments

5.1.1 Introduction

The importance of infrastructure for sustained economic development is well recognized. Physical infrastructure covering transportation, power and communication through its backward and forward linkages facilitates growth; social infrastructure including water supply, sanitation, sewage disposal, education and health, which are in the nature of primary services, has a direct impact on the quality of life. Infrastructure development is therefore essential for integrated rural development. Infrastructure development in the form of transport and communication - rural roads bridges, irrigation structures, flood control, power, education, health, agriculture research, extension services, rural market yards, rural sanitation, information technology, water and soil conservation measures through watershed development etc., are therefore essential prerequisite for accelerated economic development of any economy and regarded as crucial non credit inputs.

5.1.2 Rural Infrastructure Development Fund (RIDF)

The GoI established a fund to be operationalized by NABARD in the Union Budget 1995-96 called the 'Rural Infrastructure Development Fund' (RIDF). The scheme has been continued with substantial allocations in the successive Union Budgets and NABARD has partnered with various State Governments in creation of rural infrastructure. Initially, the mandate under the Fund was to support projects in the irrigation sector where substantial investments had been made but which could not be completed due to paucity of funds and cost escalation. Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 36 sectors are being financed under RIDF XIV (2018-19).

5.1.3 Status of Infrastructure Development in the District

Dhule district is having Road length of 5593 km, out of which 3471 km falls under Z. P. jurisdiction and 1607 km under PWD and 594 under Municipal Corporation. In Dhule 3253 km road are tar roads, 1574 km are Kuccha Road (khadi) and 622 km roads are other roads. Out of 681 villages 99.71% villages are connected with all-weather roads whereas 0.29% villages are having 8 months connectivity.

5.1.4 Status of RIDF in Dhule district: Details of projects sanctioned and loans disbursed under RIDF for the ongoing tranches (XVIII to XXIV) as on 31 March 2019 is indicated below:

(Rs. in lakh)

Sr. No.	Type of project	Projects Sanctioned		Amt Disbursed
		No.	Amt.	
1	Rural Connectivity (Roads & Bridges)	8	1800.72	1479.99
2	Water Resource Development	1	618.03	174.68
	Total	9	2418.75	1654.67

Socio economic benefit of the RIDF projects

In the district, the projects sanctioned under RIDF for rural infrastructure projects covers various sectors like Road, bridges, warehouses, drinking water supply, & anganwadi centers, etc. Some of the cumulative benefits accrued on account of RIDF projects under all tranches in Dhule so far include strengthening of 322 kms of Roads and Bridges, benefitting 78 villages and connecting 18 marketing centres, 6 tourist spots and 12 pilgrim centers, while 86 villages have benefitted from construction of Anganwadis.

Assessment relating to implementation

As far as RIDF projects are concerned the quality of the work is generally satisfactory. Most of these projects have been completed as per time schedule.

Following items of infrastructure may be considered for support under RIDF in the district:

- Water conservation measures like construction of water harvesting structures would facilitate improving the groundwater level.
- Village Knowledge Centres would enable farmers to have an update of market arrivals, market prices, etc. of main crops.
- Setting up of new market yards with facilities for grading, standardization, storage, etc. and upgrading of facilities in existing APMC and Sub-markets would help farmers/entrepreneurs sell their produce in the district with better price realization.
- Establishment of veterinary clinics
- Pay and Use Toilets in villages are very much necessary.

5.1.5 RIDF Projects - Action Points at District Level

- There is need to identify various projects in pipeline by line departments of Government of Maharashtra so that the same can be taken up for funding under RIDF.
- Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.
- Efforts may be made to form Water Users Association under irrigation projects and wherever formed should function effectively to ensure that benefits reach the community.
- Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.
- Departments may ensure to submit reimbursement claims periodically through the nodal office; this would enable easy and quick availability of concessional funds provided to the State under RIDF.

Road Projects:

- PWD may ensure to complete the connectivity of the road network to the market centres so that actual benefits can be realised by beneficiary villagers.
- To achieve the desired level of connectivity, complete road projects may be submitted under RIDF rather than in short stretches.
- PWD may focus on construction of new roads in rural areas, rather than upgradation of MDR.

5.1.7 Other infrastructure development related funds managed by NABARD

Long Term Irrigation Fund (LTIF)

The Hon'ble Union Finance Minister, during his Budget speech 2016-17, had announced creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of Rs. 20,000 crore by way of budgetary resources and /or market borrowings by NABARD for funding and fast tracking of the incomplete major and medium irrigation projects.

In Maharashtra, State Government was sanctioned a loan amount of Rs. 15,638 crore under LTIF for completion of 25 projects of which Rs. 6,977 crore has been released. It is expected that these projects would bring an area of 8.50 lakh ha under irrigation. An amount of Rs. 93.32 crore was sanctioned under LTIF for completion of Lower Panzara project, which when completed shall bring an area of 9980 ha under irrigation in Dhule district.

Rural Infrastructure Promotion Fund

Recognizing the need for capacity building of officials, creation of experimental/critical infrastructure of smaller investments, NABARD has set up a separate fund titled 'Rural Infrastructure promotion Fund (RIPF). The objective of the fund include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHG/SHG Federation, Farmers Clubs/FC Federation, and support for survey of potential assessment/demand survey for new Agri/rural infrastructure projects.

5.2 Social Infrastructure involving Bank Credit

Social Infrastructure is a subset of the infrastructure sector and typically includes assets that accommodate social services. Social Infrastructure Assets include schools, universities, hospitals, Water and wastewater treatment, sanitation facilities, community housing etc. Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. India is drastically different in terms of how its labour laws are regulated, how its citizens are educated, and how their health is handled.

5.2.1 Assessment of credit potential for the period 2020-21

The potential physical numbers that could be covered under bank finance during the year 2020-21 is given as under.

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Drinking water RO units	15	45	675.00	675.00
2	Para Nursing medical centres	50	31	1550.00	1550.00
3	School buildings	50	19	950.00	950.00
4	Sanitation units	0.12	270	32.40	32.40
	Total		365	3207.40	3207.40

Block-wise bifurcation of potential is given in Annexure-I.

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

- There are 1585 Primary School and 148 higher Secondary School in Dhule District. Further, there are more than 89 colleges in various streams.
- Literacy rate is 72.80% in Dhule as per Census 2011.

- Availability of manpower to operate the created infrastructure is essential. This may require skill upgradation of manpower e.g. as in case of hospital professionals.
- Clean & safe drinking water to each village is a necessity. Participation of the beneficiaries, especially women, in water supply schemes may be ensured.
- Bankers may proactively take up financing of these activities to fulfil their priority sector obligations.

5.3 Credit potential for Renewable Energy

5.3.1 Introduction:

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. The Ministry of New and Renewable Energy, GoI had in February 2011 prepared a Strategic plan for New and Renewable Energy Sector for the period 2011-17. The Ministry has since revised its target of renewable energy capacity to 1,75,000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro (as announced in Union Budget 2015-16).

Department of Financial Services has instructed all Public Sector Banks to encourage home loan/ home improvement loan seekers to install rooftop solar photo-voltaic (PV) plants and include cost of system in their home loan proposals. The rooftop solar systems from 1 kWp upto 500 kWp or in combination can be set up on the roofs. About 10m² area is required to set up 1 kWp grid connected rooftop solar system.

5.3.2 Assessment of credit potential for 2020-21

(Amount in Rs. lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Biogas plant Units (2 Cum)	0.25	180	45.00	40.50
2	Solar Lanterns	0.25	810	202.50	182.25
3	Solar Pump sets	5.00	110	550.00	330.00
	Total		1100	797.50	552.75

Ground level credit flow for the sector for 2018-19 was Rs. 517 lakh. PLP for 2019-20 had projected potential of Rs. 533.25 lakh for the sector.

5.3.3 Availability of Infrastructure

Sources of new and renewable energy:

Wind energy: Large corporate like Suzlon, Enercon and Vestas have come forward to invest in this area. M/s Suzlon Energy Ltd., Pune has erected wind mills in Dhule and Nandurbar district the capacity of which is given below:

District	No. of Wind Turbine Generators (WTG)	Capacity	Total MW electricity generated
Dhule	271	1.25	338.75
Nandurbar	122	1.25	152.50
Total	393	2.50	491.25

The potential is estimated for setting up wind farms @ 12 ha/MW in sites having wind power density greater than 200 W/m² at 50 m hub-height.

Solar Power plant in Dhule:

Dhule, in north Maharashtra, is known for dry land, bright sunlight and high solar radiation, mainly because of its proximity to the tropic of cancer. A 150-MW solar power plant is coming up in the district at a cost of Rs. 1,987 crore. The solar panels spread over 350 hectares of barren land will have 'thin film' and 'crystalline' technology based photovoltaic cells. The first phase adds 50 MW power to the state grid. Further, this may be extended to 2500 MW and 5000 MW through private sector investments. Solar power is adequately available, however, the DISCOM does not have compatible grid to take the energy.

5.3.4 Gaps in Infrastructure and support services

- Inadequate availability of animals for selected size of the plant, water scarcity, defective designing of the plant, lack of scientific approach by the farmers and poor extension service are standing in the way of bio-gas generation.
- There is a feeling amongst the farming community that there is no direct monetary benefit, if one opts for use of renewable energy.
- To establish the biogas units, technicians will be required to help the plant holder.
- There is lack of awareness regarding preservation of environment.

5.3.5 Critical Interventions required

- The after sales services are not sufficient to meet the requirements of the plant holders. Defunct Bio Gas plants need repair for which necessary training to the concerned beneficiaries is essential. KVIB/ ZP can jointly work in this direction.
- Lack of extension support and non-availability of skilled masons are the hurdles in promotion of biogas plants.

5.3.6 Suggested Action Points:

- The Implementing agencies may initiate necessary steps to motivate people and propagate the use of alternative sources of energy.
- Availability of adequate number of animals, inclination of the beneficiaries etc. needs to be taken into account while selecting beneficiaries.
- Electrical/ diesel pumps may be replaced, wherever possible, by solar powered pumps for irrigation.
- Banks may consider financing the biogas activity along with dairy units so as to enable better use of animal dung and creation of additional source of energy.
- Maharashtra Energy Development Agency (MEDA) may organise training programme for enterprising villagers to promote use of solar unit. List of eligible farmers may be sent to banks for financing.
- Industry Association may persuade all service units to use solar power for water heating.
- KVIB should take efforts not only in popularising the use of biogas plants but also to inform them about different types / sizes / specifications of such plants.

6. Informal Credit Delivery System

6.1 Introduction:

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

As on 31 March 2019, there are more than 100 lakh SHGs with aggregate bank deposits of about Rs. 23,324 crore, annual loan off take touching almost Rs. 58,317 crore and loans outstanding at nearly Rs. 87,098 crore in the country, whereas in Maharashtra state, there are 10.83 lakh SHGs with savings of Rs. 1662 crore. During 2018-19, a total of 1,27,596 SHGs were disbursed loan to the extent of Rs. 1,641 crore which accounts for 2.8 % of the total loans disbursed in the country.

6.2 Micro Finance Profile of the District:

Total number of SHGs formed in the district constituted 1.3 % of the figure for Maharashtra State as on 31 March 2019. It has been planned under NRLM to include the entire rural poor women population under the SHG- BLP programme. During past 10 years number of SHGs savings linked in Maharashtra have increased from 70,000 to 10.83 lakh. During the same period, number of SHGs savings linked in Dhule district has increased from 1,600 to 14,482.

Total No. of blocks in the district	4
No. of blocks where SHGs exist	4
Total No. of blocks where SHGs are linked	4
No. of NGOs in the district	8
No. of NGOs participating in linkage program	6
No. of additional NGOs to be roped in during the year	1
Total No. of bank branches in the district	CBs- 119; Coops.- 59; RRBs- 4
Of which No. of branches participating in linkage program	CBs- all; Coops.- 55
No. of additional branches to be roped in	CBs- Nil; Coops.-02
No. of Govt. / other agencies participating	Govt. Depts.- 2 ; Others- 5

The salient features of SHG- BLP in the district are as under:

Sr. No.	Particulars	As on 31 March 2019
1	No. of SHGs promoted in the district	14,482
2	No. of SHGs credit linked in the district	13,191
3	Amount of Bank loan availed (Rs lakh) in the district	9189.12
4	Percentage of women SHGs in the district	95
5	Average loan disbursed per SHG (Rs.) in the district (2018-19)	1,20,000
6	Average loan disbursed per SHG (Rs.) in the State (2018-19)	1,28,000
7	Average loan disbursed per SHG (Rs.) in the Country (2018-19)	2,16,000
8	NPA position in the district (2018-19)	10.40%
9	NPA position in the State (2018-19)	12.57%
10	NPA position in the Country (2018-19)	5.19%
11	Loan outstanding per SHG (2018-19) district	62,000
12	Loan outstanding per SHG (2018-19) State	95,863

13	Loan outstanding per SHG (2018-19) Country	1,71,000
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The SHGs have been formed by SRLM, MAVIM, NULM & various NGOs. NPA position is better than state average, but is still below national average. The NPAs are mainly in old SHGs for which proper handholding was not extended. Average loan size is small due to lesser amount of loans sanctioned to NRLM SHGs by banks. Private banks & MFIs are extending bigger volume of loans per SHG.

Capacity building programmes and VLPs – During 2018-19, 100 village level programs were conducted through banks for credit linkage of SHGs. For capacity building of SHGs 3 programs were conducted. For capacity building of bankers 2 training programs were conducted.

6.3 EShakti - Digitization of SHG books of accounts:

- As an initiative to further strengthen the SHG accounting system, NABARD has initiated a project to digitize the records of all the SHGs. The data is being captured on the website, viz., www.eshakti.nabard.org created by NABARD. Initially, this project was taken up on a pilot basis Dhule district. In phase II it was extended to Wardha. In phase III Chandrapur, Nagpur, Aurangabad, Raigad and Kolhapur districts have been covered.
- It is expected that the intervention will enable the policy makers, banks, financial institutions, government departments, etc., to identify those SHGs and members who require assistance. It will also enable effective monitoring of the SHGs, help SHG members to get access to wider range of financial services, increase bankers' comfort in credit appraisal and linkage of SHGs, facilitate transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits,
- The process of digitization of around 4000 SHGs in Dhule district is complete by capturing socio-economic data of those SHGs in the system. These SHGs are updating their monthly SHG transactions through tablet devices. Access to the database for all the banks has been enabled. SHGs are finding it easier to access credit facilities from banks.
- The number of SHGs digitized in the district are 4025 out of these number of SHGs credit linked are 2900 i.e. 72%. The number of SHGs digitized but not credit linked are 1125. The data regarding the same is available on our website www.eshakti.nabard.org, which bankers can readily access through the Bankers login id and password.

6.4 Financing of Joint Liability Groups

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

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering the presence of 1,60,000 small and marginal farmers & agricultural labourers, there is potential for

formation / promotion of 32,000 JLGs which can be credit linked in phased manner in the district.

6.5 Issues related to Micro finance

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

6.6 Future Strategy

There is a need to propagate the concept of SHG-2 amongst the bankers as the product provides scope for enhanced bank credit to the SHGs. This would also address the inadequacy of repeat finance by banks. There is still an estimated potential of formation of around 3300 SHGs in the district. The services of NGOs are being taken up for credit linkages as well as recovery from SHGs. Bankers are sensitized by conducting workshops. Livelihood & Entrepreneurship Development Programs (LEDPs) are being conducted for identified SHG members through NABARD grant support. After undergoing these training programs, those SHGs will become ready to take bank loans for income generating activities. 3 LEDP programs have been conducted in the district so far.

Suggested strategies for improving quality of SHGs

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

6.7 Assessment of potential under SHG-BLP

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

(as on 31.03.2019)

1	Population of the district	20.50 lakh
2	Rural population	14.79 lakh
3	No. of households (2 above / 5*)	2.96 lakh
4	No. of SHGs required (3 above / 15**)	19,733
5	No. of SHGs already savings linked	14,482
6	Balance (4-5)	5,251

*average members per household

**average members per SHG

Block-wise details of potential available for savings/ credit linkage of SHGs -

ii. Block-wise potential for Credit linkage of SHGs										
Sr. No.	Name of the block	No. of SHGs credit linked as on 31 March 2019	SHGs to be credit linked during 2019-20 (Rs. lakh)				SHGs to be credit linked during 2020-21 (Rs. lakh)			
			Fresh		Repeat		Fresh		Repeat	
			No	Amt	No	Amt	No	Amt	No	Amt
1	Dhule	3672	1200	1152	600	1152	1350	1532	750	1545
2	Sakri	3659	450	432	225	432	600	695	375	810
3	Shirpur	3119	600	576	300	576	750	860	450	960
4	Shindkheda	2741	750	720	375	720	900	1028	525	1120
	Total	13191	3000	2880	1500	2880	3600	4115	2100	4435

i. Block-wise potential for Saving linkage of SHGs							
Sr. No.	Name of the block.	Total Potential	No. of SHGs saving linked	Balance potential as on 31 March 2019	No. of SHGs to be promoted and saving linked during		
					2019-20	2020-21	2021-22
1	Dhule	5,729	3,813	1,916	650	650	616
2	Sakri	5,652	4,413	1,239	450	450	339
3	Shirpur	4,486	3,516	970	300	300	370
4	Shindkheda	3,866	2,740	1,126	400	400	326
	Total	19,733	14,482	5,251	1,800	1,800	1,651

6.8 Assessment of Credit Potential for 2020-21

(Rs. in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Self Help Groups (SHGs)	1.5	5700	8550	8550
2	Joint Liability Groups (JLGs)	3.5	2300	8050	8050
3	PMJDY	0.1	8530	853	853
4	Loans to State sponsored organizations for SC/ST	2.5	1550	3875	3875
	Total		18080	21328	21328

ANNEXURE I

Activity-wise / Block wise Potential Linked Physical and Financial Estimates for the Year 2020-21

State: - MAHARASHTRA
District: - DHULE

(Rs. in lakh)

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEDA	SHIRPUR	TOTAL
I. Agriculture								
A. Agriculture & allied activities								
(i) Crop Production, maintenance and marketing								
Jowar	0.24	ha	Phy	2750	240	2750	2570	8310
		100%	BL	665.50	58.08	665.50	621.94	2011.02
Bajra	0.20	ha	Phy	7800	14000	14940	3420	40160
		100%	BL	1560.00	2800.00	2988.00	684.00	8032.00
Maize	0.30	ha	Phy	8300	16400	9600	4800	39100
		100%	BL	2456.80	4854.40	2841.60	1420.80	11573.60
Cotton	0.52	ha	Phy	31000	8900	26000	32500	98400
		100%	BL	16089.00	4619.10	13494.00	16867.50	51069.60
Groundnut	0.35	ha	Phy	600	3800	2600	900	7900
		100%	BL	207.60	1314.80	899.60	311.40	2733.40
Paddy	0.35	ha	Phy	0	3600	0	0	3600
		100%	BL	0.00	1245.60	0.00	0.00	1245.60
Soybean	0.37	ha	Phy	600	6200	120	8100	15020
		100%	BL	222.60	2300.20	44.52	3005.10	5572.42
Moong & Udid	0.20	ha	Phy	3100	1920	5900	5880	16800
		100%	BL	613.80	380.16	1168.20	1164.24	3326.40
Tur	0.30	ha	Phy	850	1700	900	900	4350
		100%	BL	251.60	503.20	266.40	266.40	1287.60
Sugarcane (Pre-seasonal)	0.74	ha	Phy	30	130	30	80	270
		100%	BL	22.23	96.33	22.23	59.28	200.07
Sugarcane (Suru/Khodwa)	0.64	ha	Phy	30	210	30	240	510
		100%	BL	19.20	134.40	19.20	153.60	326.40
Wheat/Gram etc	0.27	ha	Phy	12600	9600	13000	14200	49400
		100%	BL	3427.20	2611.20	3536.00	3862.40	13436.80
Sub Total (a)			BL	25535.53	20917.47	25945.25	28416.66	100814.91
Post Harvest/ consumption (b=10% of a)			BL	2553.55	2091.75	2594.53	2841.67	10081.49
Repairs and Maintenance (c=20% of a)			BL	5107.11	4183.49	5189.05	5683.33	20162.98
Sub Total (i=a+b+c)			BL	33196.19	27192.71	33728.83	36941.66	131059.38
Term Loan								
(ii) Water Resources								
Dug Wells (Alluvial)	1.21	Nos.	Phy	190	160	220	210	780
		90%	BL	206.91	174.24	239.58	228.69	849.42
Dug Wells (Hard Rock)	1.50	Nos.	Phy	190	160	190	220	760
		90%	BL	256.50	216.00	256.50	297.00	1026.00
Electric pump sets	0.55	Nos.	Phy	330	310	300	320	1260
		90%	BL	163.35	153.45	148.50	158.40	623.70
Diesel pump sets	0.40	Nos.	Phy	130	110	70	110	420
		90%	BL	46.80	39.60	25.20	39.60	151.20
Drip Sets	0.70	Ha.	Phy	2500	1800	1800	2200	8300
		50%	BL	875.00	630.00	630.00	770.00	2905.00
Sprinkler Sets	0.40	Ha.	Phy	550	500	500	600	2150
		50%	BL	110.00	100.00	100.00	120.00	430.00

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEDA	SHIRPUR	TOTAL
Lift Irrigation (Big)	1.60	Ha.	Phy	140	120	70	160	490
		90%	BL	201.60	172.80	100.80	230.40	705.60
Lift Irrigation (Small)	0.65	Ha	Phy	120	120	130	120	490
		90%	BL	70.20	70.20	76.05	70.20	286.65
Deepening/Renovn. of Well	0.55	Nos	Phy	140	150	130	120	540
		90%	BL	69.30	74.25	64.35	59.40	267.30
Rain water harvesting	0.90	Nos.	Phy	40	35	20	25	120
		67%	BL	24.12	21.11	12.06	15.08	72.36
Sub Total (ii)			BL	2023.78	1651.65	1653.04	1988.77	7317.23
(iii) Farm Mechanisation								
Tractors	6.00	Nos.	Phy	200	220	210	170	800
		90%	BL	1080.00	1188.00	1134.00	918.00	4320.00
Power Tillers	2.00	Nos.	Phy	220	170	150	130	670
		90%	BL	396.00	306.00	270.00	234.00	1206.00
Agri Implements	0.80	Nos.	Phy	140	160	130	150	580
		90%	BL	100.80	115.20	93.60	108.00	417.60
Misc. Farm Machinery	0.45	Nos.	Phy	230	210	210	210	860
		90%	BL	93.15	85.05	85.05	85.05	348.30
Sub Total (iii)			BL	1669.95	1694.25	1582.65	1345.05	6291.90
(iv) Plantation/ Horticulture / Sericulture								
Mango	1.57	Ha.	Phy	90	95	95	80	360
		90%	BL	127.17	134.24	134.24	113.04	508.68
Grapes	10.54	Ha.	Phy	10	12	11	0	33
		90%	BL	94.86	113.83	104.35	0.00	313.04
Pomegranate	2.35	Ha.	Phy	260	310	180	140	890
		90%	BL	549.90	655.65	380.70	296.10	1882.35
Ber	0.60	Ha	Phy	40	50	30	70	190
		90%	BL	21.60	27.00	16.20	37.80	102.60
Guava	1.08	Ha	Phy	55	40	50	32	177
		90%	BL	53.46	38.88	48.60	31.10	172.04
Amla	0.90	Ha	Phy	45	50	35	30	160
		90%	BL	36.45	40.50	28.35	24.30	129.60
Sapota	1.35	Ha	Phy	20	25	10	10	65
		90%	BL	24.30	30.38	12.15	12.15	78.98
Custard Apple	1.14	Ha	Phy	25	35	15	25	100
		90%	BL	25.65	35.91	15.39	25.65	102.60
Floriculture	6.45	Ha	Phy	35	30	35	30	130
		90%	BL	203.18	174.15	203.18	174.15	754.65
Shade net 10 R and pack house	6.27	Nos.	Phy	20	20	20	25	85
		45%	BL	56.43	56.43	56.43	70.54	239.83
Post Harvest Managmt. - (onion chawl etc.)	5.50	Ha	Phy	140	250	90	60	540
		50%	BL	385.00	687.50	247.50	165.00	1485.00
Aromatic Medicinal Plants	3.30	Ha	Phy	20	15	13	12	60
		90%	BL	59.40	44.55	38.61	35.64	178.20
Horticulture Clinic	6.00	Nos.	Phy	2	2	2	2	8
		90%	BL	10.80	10.80	10.80	10.80	43.20
Sub Total (iv)			BL	1648.20	2049.81	1296.49	996.27	5990.76

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEDA	SHIRPUR	TOTAL
(v) Forestry & Wasteland Development								
Farm Forestry - Pvt. Wasteland	0.90	Ha.	Phy	410	450	400	350	1610
		90%	BL	332.10	364.50	324.00	283.50	1304.10
Sub Total (v)			BL	332.10	364.50	324.00	283.50	1304.10
(vi) Animal Husbandry- Dairy								
Indigenous Cows	0.55	Nos.	Phy	460	350	450	460	1720
		75%	BL	189.75	144.38	185.63	189.75	709.50
Cross Bred Cows	0.65	Nos.	Phy	2500	2200	2100	1800	8600
		75%	BL	1218.75	1072.50	1023.75	877.50	4192.50
Buffaloes	0.75	Nos.	Phy	1200	900	1100	1300	4500
		75%	BL	675.00	506.25	618.75	731.25	2531.25
Dairy (10 animals)	6.50	Nos.	Phy	165	120	130	135	550
		75%	BL	804.38	585.00	633.75	658.13	2681.25
Calf Rearing (2 animal)	0.60	Nos.	Phy	25	25	20	25	95
		75%	BL	11.25	11.25	9.00	11.25	42.75
Private Vet. Clinic with retail outlet	3.00	Nos.	Phy	5	5	5	5	20
		75%	BL	11.25	11.25	11.25	11.25	45.00
Bulk Milk Coolers	20.00	Nos.	Phy	10	6	6	6	28
		75%	BL	150.00	90.00	90.00	90.00	420.00
Fodder production	0.15	Nos.	Phy	50	35	30	40	155
		75%	BL	5.63	3.94	3.38	4.50	17.44
Cattle Feed mixing Units	17.50	Nos.	Phy	8	5	5	6	24
		75%	BL	105.00	65.63	65.63	78.75	315.00
Milk Booths	0.65	Nos.	Phy	15	5	15	10	45
		75%	BL	7.31	2.44	7.31	4.88	21.94
Sub Total (vi)			BL	3178.31	2492.63	2648.44	2657.25	10976.63
(vii) Animal Husbandry-Poultry								
Commercial Broiler (1000 bird unit)	4.20	Nos.	Phy	25	25	20	20	90
		75%	BL	78.75	78.75	63.00	63.00	283.50
Commercial Layer (1000 bird unit)	5.30	Nos.	Phy	25	30	28	15	98
		75%	BL	99.38	119.25	111.30	59.63	389.55
Eggs & Broiler Cart	0.20	Nos.	Phy	65	55	55	55	230
		90%	BL	11.70	9.90	9.90	9.90	41.40
Feed mixing plant	16.50	Nos.	Phy	2	1	2	1	6
		90%	BL	29.70	14.85	29.70	14.85	89.10
Retail Dressing Unit	6.00	Nos.	Phy	25	25	30	35	115
		90%	BL	135.00	135.00	162.00	189.00	621.00
Sub Total (vii)			BL	354.53	357.75	375.90	336.38	1424.55
(viii) Animal Husbandry-SGP								
Sheep Rearing (40+2)	2.50	Nos.	Phy	160	210	220	150	740
		75%	BL	300.00	393.75	412.50	281.25	1387.50
Goat Rearing (20 +1)	2.00	Nos.	Phy	820	800	360	400	2380
		75%	BL	1230.00	1200.00	540.00	600.00	3570.00
Stall Fed Goat Rearing (40+2)	3.60	Nos.	Phy	75	60	50	60	245
		75%	BL	202.50	162.00	135.00	162.00	661.50

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEDA	SHIRPUR	TOTAL
Goat Breeding units (500+25)	26.00	Nos.	Phy	1	2	1	3	7
		75%	BL	19.50	39.00	19.50	58.50	136.50
Piggery (5+1)	0.40	Nos.	Phy	0	5	5	5	15
		75%	BL	0.00	1.50	1.50	1.50	4.50
Sub Total (viii)			BL	1752.00	1796.25	1108.50	1103.25	5760.00
(ix) Fisheries								
Composite Fish Culture (New)	2.07	Nos.	Phy	3	3	4	3	13
		85%	BL	5.28	5.28	7.04	5.28	22.87
Composite Fish Culture (existing - renovation)	1.76	Nos.	Phy	3	2	4	2	11
		85%	BL	4.49	2.99	5.98	2.99	16.46
Shrimp Farming	4.48	Nos.	Phy	3	2	2	2	9
		85%	BL	11.42	7.62	7.62	7.62	34.27
Sub Total (ix)			BL	21.19	15.89	20.64	15.89	73.60
(x) Farm Credit - Others								
Bullocks/ other draught animals	0.40	Nos.	Phy	500	450	350	600	1900
		90%	BL	180.00	162.00	126.00	216.00	684.00
Bullock Carts	0.30	Nos.	Phy	100	120	150	150	520
		90%	BL	27.00	32.40	40.50	40.50	140.40
Sub Total (x)			BL	207.00	194.40	166.50	256.50	824.40
Total Term Loan (ii to x)			BL	11187.05	10617.12	9176.15	8982.85	39963.17
Total Farm Credit (A = Total of i to x)			BL	44383.24	37809.83	42904.98	45924.51	171022.55
B. Agriculture Infrastructure								
(i) Storage Facilities								
Godowns (Up to 1000 MTs)	45.50	Nos.	Phy	12	20	20	15	67
		75%	BL	409.50	682.50	682.50	511.88	2286.38
Cold storage (1000 MT)	165.00	Nos.	Phy	4	2	2	3	11
		50%	BL	330.00	165.00	165.00	247.50	907.50
Market Yards	70.00	Nos.	Phy	1	1	0	1	3
		75%	BL	52.50	52.50	0.00	52.50	157.50
Modernisation of Market Yards	100.00	Nos.	Phy	1	0	1	0	2
		75%	BL	75.00	0.00	75.00	0.00	150.00
Gradation, Standarisation Infrastructure	60.00	MT	Phy	15	20	15	10	60
		75%	BL	675.00	900.00	675.00	450.00	2700.00
Sub Total (i)			BL	1542.00	1800.00	1597.50	1261.88	6201.38
(ii) Land Development								
Organic Farming	0.40	ha	Phy	125	150	150	150	575
		90%	BL	45.00	54.00	54.00	54.00	207.00
Polythene Mulching	0.25	ha	Phy	280	275	280	275	1110
		90%	BL	63.00	61.88	63.00	61.88	249.75
Land Levelling / OFD	0.35	ha	Phy	240	250	250	200	940
		90%	BL	75.60	78.75	78.75	63.00	296.10

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEDA	SHIRPUR	TOTAL
Farm bunding - Soil and water conservation	0.30	ha	Phy	210	320	320	300	1150
		90%	BL	56.70	86.40	86.40	81.00	310.50
Farm Ponds	1.50	ha	Phy	700	550	520	450	2220
		90%	BL	945.00	742.50	702.00	607.50	2997.00
Sub Total (ii)			BL	1185.30	1023.53	984.15	867.38	4060.35
iii) Agri. Infrastructure - Others								
Fruit & Vegetable Market Waste Compost (100 TPD)	190.00	Nos.	Phy	2	3	4	3	12
		50%	BL	190.00	285.00	380.00	285.00	1140.00
Biofertilizers-Bio pesticides Unit (200 tonne / annum)	20.00	Nos.	Phy	3	2	2	2	9
		50%	BL	30.00	20.00	20.00	20.00	90.00
Miscellaneous (vermi Compost/Culture)	4.25	ha	Phy	30	25	30	25	110
		80%	BL	102.00	85.00	102.00	85.00	374.00
Sub Total (iii)			BL	322.00	390.00	502.00	390.00	1604.00
Total Agri infrastructure (B = i + ii + iii)			BL	3049.30	3213.53	3083.65	2519.25	11865.73
C. Ancillary Activities								
i) Food and Agro Processing								
Starch unit	425.00	Nos.	Phy	6	3	3	3	15
		75%	BL	1912.50	956.25	956.25	956.25	4781.25
Refined Oil mill	320.00	Nos.	Phy	4	3	5	3	15
		75%	BL	960.00	720.00	1200.00	720.00	3600.00
Cotton Ginning and pressing	250.00	Nos.	Phy	4	2	4	2	12
		75%	BL	750.00	375.00	750.00	375.00	2250.00
Dal Processing	1.50	Nos.	Phy	10	4	10	8	32
		75%	BL	11.25	4.50	11.25	9.00	36.00
Chilli Grinding	1.50	Nos.	Phy	10	4	7	10	31
		75%	BL	11.25	4.50	7.88	11.25	34.88
Mango Fruit processing	2.25	Nos.	Phy	4	10	5	2	21
		75%	BL	6.75	16.88	8.44	3.38	35.44
Groundnut oil mill	2.50	Nos.	Phy	10	5	5	3	23
		75%	BL	18.75	9.38	9.38	5.63	43.13
Sub Total (i)			BL	3670.50	2086.50	2943.19	2080.50	10780.69
ii) Agri Ancillary Activities - Others								
Agri Clinic and Agri Business Center	22.00	Nos.	Phy	6	5	5	6	22
		75%	BL	99.00	82.50	82.50	99.00	363.00
Loans to PACS for processing	25.00	Nos.	Phy	6	5	7	8	26
		75%	BL	112.50	93.75	131.25	150.00	487.50
Marketing Federation	23.00	Nos.	Phy	1	2	0	0	3
		75%	BL	17.25	34.50	0.00	0.00	51.75

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEI A	SHIRPUR	TOTAL
Sub Total (ii)			BL	228.75	210.75	213.75	249.00	902.25
Total Ancillary (C = i + ii)			BL	3899.25	2297.25	3156.94	2329.50	11682.94
Total Agriculture (A+ B + C)			BL	51331.79	43320.60	49145.56	50773.26	194571.22
II. Micro, small and Medium Enterprises(MSME)								
A. Term Loan								
(a) Manufacturing Sector								
Micro Enterprises	10.00	Nos.	Phy	120	40	40	30	230
		80%	BL	960.00	320.00	320.00	240.00	1840.00
Small Enterprises	100.00	Nos.	Phy	50	20	25	30	125
		80%	BL	4000.00	1600.00	2000.00	2400.00	10000.00
Medium Enterprises	200.00	Nos.	Phy	14	10	15	20	59
		80%	BL	2240.00	1600.00	2400.00	3200.00	9440.00
(b) Service Sector								
Micro Enterprises	5.00	Nos.	Phy	90	20	45	35	190
		80%	BL	360.00	80.00	180.00	140.00	760.00
Small Enterprises	50.00	Nos.	Phy	30	10	20	20	80
		80%	BL	1200.00	400.00	800.00	800.00	3200.00
Medium Enterprises	100.00	Nos.	Phy	15	10	12	15	52
		80%	BL	1200.00	800.00	960.00	1200.00	4160.00
Sub Total (A) Term Loan			BL	9960.00	4800.00	6660.00	7980.00	29400.00
B. Working Capital								
(a) Manufacturing Sector								
Micro Enterprises	10.00	Nos.	Phy	50	30	40	35	155
		80%	BL	400.00	240.00	320.00	280.00	1240.00
Small Enterprises	100.00	Nos.	Phy	60	20	20	20	120
		80%	BL	4800.00	1600.00	1600.00	1600.00	9600.00
Medium Enterprises	200.00	Nos.	Phy	20	10	15	20	65
		80%	BL	3200.00	1600.00	2400.00	3200.00	10400.00
(b) Service Sector								
Micro Enterprises	5.00	Nos.	Phy	50	25	30	30	135
		80%	BL	200.00	100.00	120.00	120.00	540.00
Small Enterprises	50.00	Nos.	Phy	30	15	22	25	92
		80%	BL	1200.00	600.00	880.00	1000.00	3680.00
Medium Enterprises	100.00	Nos.	Phy	8	2	3	3	16
		80%	BL	640.00	160.00	240.00	240.00	1280.00
Sub Total (B) Working Capital			BL	10440.00	4300.00	5560.00	6440.00	26740.00
Total MSME (A+B)			BL	20400.00	9100.00	12220.00	14420.00	56140.00
III.A Export Credit								
Pre-shipment export	80.00	Nos.	Phy	4	2	3	4	13
		100%	BL	320.00	160.00	240.00	320.00	1040.00
Post shipment	120.00	Nos.	Phy	6	2	4	2	14
		100%	BL	720.00	240.00	480.00	240.00	1680.00
Total Export Credit (A)			BL	1040.00	400.00	720.00	560.00	2720.00

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHINDKHEDA	SHIRPUR	TOTAL
III.B Education								
Education Loans	5.60	Nos.	Phy	650	400	525	600	2175
		80%	BL	2912.00	1792.00	2352.00	2688.00	9744.00
Total Education (B)			BL	2912.00	1792.00	2352.00	2688.00	9744.00
III.C Housing								
Housing Loans - New	4.75	Nos.	Phy	1400	1200	1300	1400	5300
		80%	BL	5320.00	4560.00	4940.00	5320.00	20140.00
Housing Loans - Repair	2.00	Nos.	Phy	950	600	700	800	3050
		80%	BL	1520.00	960.00	1120.00	1280.00	4880.00
Total Housing (C)			BL	6840.00	5520.00	6060.00	6600.00	25020.00
Total export, education & housing (A+B+C)			BL	10792.00	7712.00	9132.00	9848.00	37484.00
IV.A Social Infrastructure								
Drinking Water RO units	15	Nos.	Phy	10	15	10	10	45
		100%	BL	150.00	225.00	150.00	150.00	675.00
PHC/Nursing medical centres para	50	Nos.	Phy	8	5	8	10	31
		100%	BL	400.00	250.00	400.00	500.00	1550.00
Schools Bldg	50	Nos.	Phy	4	5	5	5	19
		100%	BL	200.00	250.00	250.00	250.00	950.00
Sanitation units	0.12	Nos.	Phy	100	50	60	60	270
		100%	BL	12.00	6.00	7.20	7.20	32.40
Total Social Infrastructure (A)			BL	762.00	731.00	807.20	907.20	3207.40
IV.B Renewable Energy								
Bio-gas Plants	0.25	Nos.	Phy	60	30	50	40	180
		90%	BL	13.50	6.75	11.25	9.00	40.50
Solar Lanterns	0.25	Nos.	Phy	160	350	150	150	810
		90%	BL	36.00	78.75	33.75	33.75	182.25
Solar Pump sets	5.00	Nos.	Phy	30	25	25	30	110
		60%	BL	90.00	75.00	75.00	90.00	330.00
Total Renewable Energy (B)			BL	139.50	160.50	120.00	132.75	552.75
Total Infrastructure (A+B)			BL	901.50	891.50	927.20	1039.95	3760.15
V. Credit potential for SHG, JLG PMJDY								
Self Help Groups (SHGs)	1.50	Nos.	Phy	2100	975	1425	1200	5700
		100%	BL	3150.00	1462.50	2137.50	1800.00	8550.00
Joint Liability Groups (JLGs)	3.50	Nos.	Phy	600	500	600	600	2300
		100%	BL	2100.00	1750.00	2100.00	2100.00	8050.00
PMJDY	0.10	Nos.	Phy	2100	2100	2100	2230	8530
		100%	BL	210.00	210.00	210.00	223.00	853.00
Loans to state sponsored organizations	2.50	Nos.	Phy	470	350	360	370	1550
		100%	BL	1175.00	875.00	900.00	925.00	3875.00
Total SHJ, JLG etc.			BL	6635.00	4297.50	5347.50	5048.00	21328.00
Total Priority Sector (I to V)								
			BL	90060.29	65321.60	76772.26	81129.21	313283.37

Annexure II

An overview of flow of Ground Level Credit- Agency-wise/ Sector-wise

(Rs. in lakh)

Sr. No.	Agency/ Category	2015-16		2016-17		2017-18		2018-19		2019-20
		Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan									
	CBs	85432.00	59325.15	87044.86	49242.00	92560.00	22626.74	103109.02	46777.11	86900
	RRB	2500.00	446.85	2547.25	300.00	2940.00	122.01	2060.98	386.00	600
	DCCB	11000.00	12733.66	11207.89	12583.00	12500.00	6627.00	12500.00	9931.00	15000
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Sub Total(A)	98932.00	72505.66	100800.00	62125.00	108000.00	29375.75	117670.00	57094.11	102500
2	Term Loan (MT+TL)									
	CBs	45069.87	46974.43	42351.74	2717.00	47811.84	444.23	59832.00	11097.07	14325
	RRB	155.13	52.70	148.26	200.00	188.16	0.00	238.00	0.00	102
	DCCB	0.00	3049.71	0.00	26.00	0.00	0.00	0.00	633.30	3073
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Sub Total(B)	45225.00	50076.84	42500.00	2943.00	48000.00	444.23	60070.00	11730.37	17500
3	Total Agri. Credit									
	CBs	130501.87	106299.58	129396.60	51959.00	140371.84	23070.97	162941.02	57874.18	101225
	RRB	2655.13	499.55	2695.51	500.00	3128.16	122.01	2298.98	386.00	702
	DCCB	11000.00	15783.37	11207.89	12609.00	12500.00	6627.00	12500.00	10564.30	18073
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Total Agri Credit (A+B=C)	144157.00	122582.50	143300.00	65068.00	156000.00	29819.98	177740.00	68824.48	120000
4	Non Farm Sector/MSME									
	CBs	24091.73	21475.41	24873.15	36512.00	27640.00	27100.95	30118.5	161581.93	65462
	RRB	316.59	9.92	326.85	192.00	360.00	0.00	381.50	427.00	385
	DCCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Sub Total (D)	24408.32	21485.33	25200.00	36704.00	28000.00	27100.95	30500.00	162008.93	65847
5	Other Priority Sector									
	CBs	32715.38	31144.05	33398.75	13700.00	36733.14	7214.66	40707.50	26302.06	63846
	RRB	246.13	134.91	251.25	1249.00	266.86	0.00	292.50	754.00	376
	DCCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Sub Total (E)	32961.51	31278.96	33650.00	14949.00	37000.00	7214.66	41000.00	27056.06	64222
6	Grand Total									
	CBs	187308.98	158919.04	187668.50	102171.00	204744.98	57386.58	233767.02	245758.18	230533
	RRB	3217.85	644.38	3273.61	1941.00	3755.02	122.01	2972.98	1567.00	1463
	DCCB	11000.00	15783.37	11207.89	12609.00	12500.00	6627.00	12500.00	10564.30	18073
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
	Grand Total (C+D+E)	201526.83	175346.79	202150.00	116721.00	221000.00	64135.59	249240.00	257889.48	250069

Annexure III

Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities

Rs. in lakh

Sr. No.	Particulars	2016-17				2017-18				2018-19				2019-20 (target)			
	Agencies/ Activities	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total
I.	Crop loans	49242	12583	300	62125	22627	6627	122	29376	46777	9931	386	57094	86900	15000	600	102500
II.	Term Loans																
a	MI	680	26	0	706	4	0	0	4	1197	0	0	1197	1722	0	1	1723
b	LD	107	0	0	107	46	0	0	46	570	0	0	570	748	0	1	748
c	FM	172	0	0	172	16	0	0	16	1564	0	1	1565	2443	0	6	2448
d	P&H	3	0	0	3	2	0	0	2	328	0	0	328	439	0	0	439
e	DD	95	0	0	95	68	0	0	68	2059	0	4	2063	3565	0	18	3583
f	Poultry	0	0	0	0	0	0	0	0	88	0	0	88	165	0	0	165
g	S/G/P	44	0	0	44	47	0	0	47	1377	0	1	1378	1902	0	4	1905
h	Fisheries	15	0	0	15	60	0	0	60	15	0	0	15	33	0	0	33
i	F/WLD	0	0	0	0	0	0	0	0	1	0	0	1	2	0	0	2
j	SMY	646	0	0	646	14	0	0	14	1545	0	0	1545	2645	921	37	3604
k	BG	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
l	Sericulture	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
m	Others	955	0	200	1155	186	0	0	186	2060	905	15	2980	661	2152	36	2848
	Sub-total-II	2717	26	200	2943	444	0	0	444	10804	905	21	11730	14325	3073	102	17500

Annexure IV

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

Sr. No.	Item	Unit Cost (Rs.)
A	Minor Irrigation	
1	Dugwell	110000-143000
2	Borewell	29000-39000
3	Submersible Pumpsets 5 HP	55000
4	Electric Pumpsets 5 HP	30000
5	Diesel Pumpsets 5 HP	35000
6	Drip Irrigation Systems in Grape, Sugarcane, Cotton, Ginger, Vegetable, Rose, Strawberry, Other flowers (Rs/ha)	100000
7	Drip in Banana	85000
8	Drip in other fruit crops (Rs/ha)	25000-60000
9	Sprinkler in pulses, oilseeds, other field crops (Rs/ha)	25000-30000
B	Plantation and Horticulture (Rs/ha)	
1	Mango (10 x 10 m)	157000
2	Guava (5 x 5 m)	108000
3	Grapes	1054000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000
12	Fig	158000
13	Bamboo plantation	30000
14	Shadenet for flowers and vegetables 10 R	363100
15	Shadenet for flowers and vegetables 20 R	627400
C	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqMc/s 200 m/ha) /Graded bunding (0.95 SqM c/s, 210 m l/ha)	15700
2	Land levelling and shaping slope 1-2%	11700
3	Fencing (running mts)	145
4	Field drainage for wet lands	29600
D	Animal Husbandry	
1	2 CB Cows	120000
2	2 Buffaloes	136000
E	Fisheries	
1	Composite pond new	206800
2	Composite pond renovation	176200
3	Shrimp Farming	448140

For details please refer to the NABARD website

Annexure V

**Scale of Finance for major crops fixed by District Level Technical Committee
(DLTC) for 2019-20**

(Rs. in lakh)

Sr. No.	Name of the Crop	SoF per ha
A	KHARIF CROPS	
1	Jowar(Irr.Hybrid/Local)	0.242
2	Bajra (Hybrid)	0.200
3	Paddy	0.346
4	Nagali	0.126
5	Maize (Hybrid)	0.296
B	RABI CROPS	
6	High yielding Wheat (Irrigated)	0.272
7	Maize (Hybrid)	0.321
8	Jowar (Irrigated / Hybrid)	0.272
9	Dadar	0.222
10	Sunflower	0.222
C	OILSEEDS & PULSES	
11	Tur(irrigated)	0.296
12	Moong/Urad	0.198
13	Til	0.228
14	Soybean	0.371
15	Sunflower	0.247
16	Gram	0.272
17	Kardai	0.124
18	Groundnut (Irrigated - kharif)	0.316
19	Groundnut (Summer)	0.346
20	Sunflower (Summer)	0.247
D	CASH CROPS	
21	Cotton (Irrigated/Hybrid)	0.519
22	Cotton (Rainfed)	0.371
23	Onion	0.494
24	Chilli	0.543
E	HORTICULTURE CROPS	
25	Grapes	1.277
26	Banana	0.741
27	Banana(tissue)	1.186
28	Mango	0.494
29	Papaya	0.375
30	Pomegranate	0.939
31	Pomegranate (drip)	0.988
32	Guava	0.296
33	Custard Apple	0.296
F	SUGARCANE	
34	Pre Seasonal	0.741
35	Suru (Seasonal)	0.741
36	Ratoon (Khodwa)	0.543

SoF- Scale of finance)

List of District Development Managers of Maharashtra

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