

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)

मुख्य महाप्रबंधक

नाबार्ड, महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

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

The theme of the PLP 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 stakeholders 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)

Chief General Manager

NABARD, Maharashtra Regional Office, Pune

13 September 2019

POTENTIAL LINKED CREDIT PLAN 2020-21
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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, Social Infrastructure, Renewable Energy and Other Priority sectors.

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

b. District Profile

Hingoli district is situated in the Marathwada region of Maharashtra. It has five blocks with a total geographical area of 4526.72 sq. km. Out of 4.52 lakh ha of the total area, the cultivable land is 3.60 lakh ha. The average rainfall of the district is 890 mm per annum. The district population (2011 Census) is 11.77 lakh with 9.98 lakh (85 %) in rural areas. Of the total land holders, 76.41% are small and marginal farmers (with land size less than 2 ha) holding only 48.34% of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are Soya bean, cotton and pulses, and during Rabi, gram, wheat and rabbi jowar. The cropping intensity is 139%. The CD ratio as on 31.3.2019 was 74.04%.

c. Review of Ground Level Credit (GLC)

Total GLC of the district under priority sector was ₹. 1244.25 crore during 2016-17, ₹. 423.82 crore during 2017-18 and ₹. 799.76 crore during 2018-19. The total agricultural loans issued during the last three years were of ₹. 1077.21 crore, ₹. 206.89 crore and ₹. 478.84 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹. 167.04 crore, ₹. 216.93 crore and ₹. 320.91 crore respectively. The share of agriculture in GLC (PSL) was 60% during 2018-19.

d. Performance of credit agencies:

The district has 111 bank branches with 47 branches of Commercial Banks, 23 branches of Maharashtra Gramin Bank, 41 branches of Parbhani DCCB, besides 430 PACS affiliated to Parbhani DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31 March 2019 was 74.04%. Out of the Total Advances (₹. 4170.95 crore) disbursed by banks during 2018-19, the disbursements under Priority Sector stood at 28% (₹. 799.76 crore). Achievement under ACP during 2018-19 stood at 46 % 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 ₹. 2334.65 crore as against ₹. 2201.15 crore projected for the year 2019-20 showing 6% growth over the previous year.

For the year 2020-21, while the potential under crop loans has been assessed at ₹. 1443.73 crore, that of total agriculture loans is at ₹. 1797.28 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 77%, while that of MSME to total Priority Sector loans is 14.37%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 8.63% of total Priority Sector loans.

f. Sub-sectoral analysis-

i) Crop production, maintenance & Marketing: Production credit potential for the year 2020-21 has been estimated at ₹. 1443.73 crore which was ₹. 1436.45 crore during last year. It constitutes 62% of PLP projections. The projections are based on average crop area for last five years & scale of finance fixed by the DLTC. As scale of finance did not change for year 2019-20, projections under crop production are kept unchanged. It also includes 10% loans towards post-harvest activities and 20% towards repairs, maintenance and domestic consumption expenses.

ii) Farm Mechanisation: For the year 2020-21, credit potential under Farm Mechanisation is assessed to be ₹. 70.73 crore, which has been increased by 23% from last year. Considering the land holding pattern in the district, steady increase in irrigation facilities and resultant changes in cropping pattern / cropping intensity, scope has been widened for providing credit support under the sector.

iii) Water Resources: The total credit requirement for this sector has been estimated at ₹. 50.84 crore. Considering irregular rainfall received during last two years, there is a great need that all the farming community adopt the micro irrigation as the medium of irrigation to agriculture so as to use the available water judiciously.

iv) MSME: Hingoli is one of the industrially backward districts of Maharashtra. Total credit requirement under MSME has been estimated at ₹. 335.68 crore for year 2020-21. The Rural Non-Farm Sector besides providing an avenue for supplementing farm income, offers good employment opportunities to the labour force and youth in the rural areas, thereby preventing their migration to urban areas.

v) Dairy and Goat Farming: Combined PLP projections of ₹. 59.41 crore are assessed for the year 2020-21. Irregular rainfalls, drought like conditions, uncertainty in agriculture production, non-remunerative market prices etc. factors have tempted farmers to take up allied income generation activities in animal husbandry sector. In view of the above, NABARD has prepared Area Development Schemes on Dairy Development and Goat Farming for the district.

g. Conclusion:

Along with the refinance to Commercial, Cooperative and Regional Rural Banks against Crop loans, agricultural term loans & off-farm / other priority sector loans , and the loans to the State 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.

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

NABARD, through various initiatives , has been putting emphasis on the areas such as High Tech Agriculture, Sustainable agricultural practices, Capital formation and productivity growth in

agriculture & allied sectors aiming at doubling of farmers' income, Financial Inclusion/ Literacy, Post-Harvest infrastructure, Food and Agro Processing, Skills and Marketing, Producers Organizations and on innovative projects.

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

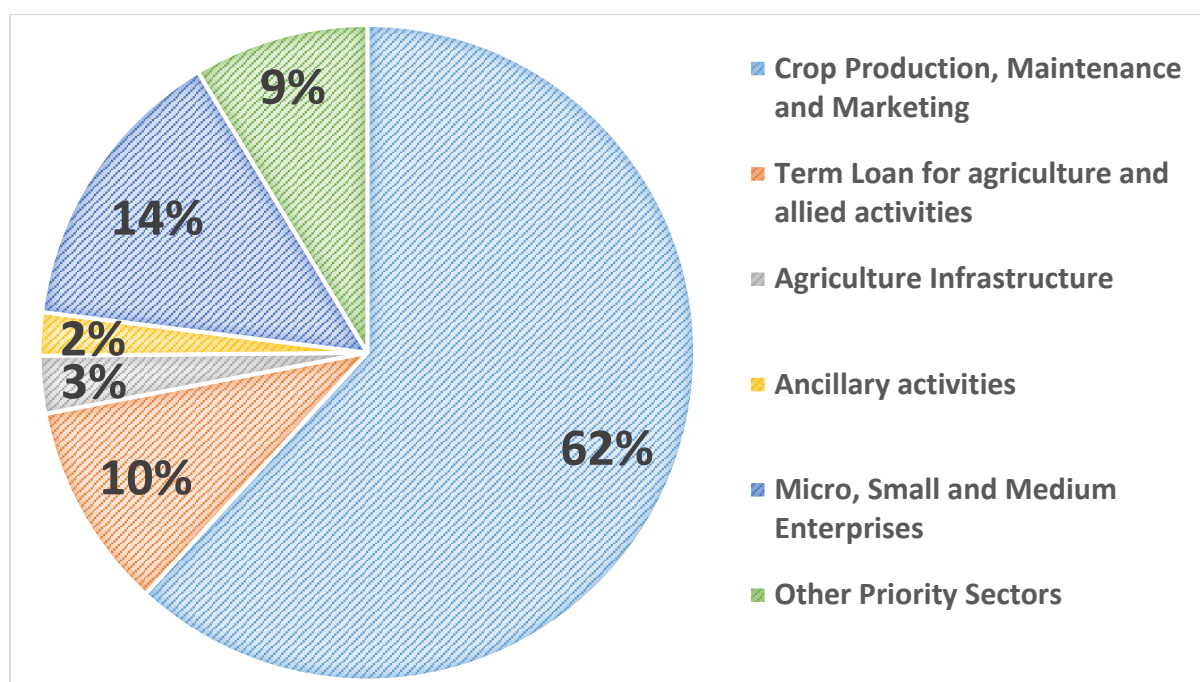
For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required, and the same is worked out in the present PLP.

Appendix A to Annexure 1

Broad Sector wise PLP projections – 2020-21

(₹ Lakh)

Sr. No.	Particulars	PLP Projections 2020-21
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	144373.50
ii.	Term Loan for agriculture and allied activities	23758.04
	Sub Total	168131.54
B	Agriculture Infrastructure	6622.88
C	Ancillary activities	4973.90
I.	Credit Potential for Agriculture (A+B+C)	179728.31
II.	Micro, Small and Medium Enterprises	33568.50
III.	Export Credit	1008.00
IV.	Education	1440.00
V.	Housing	5850.00
VI.	Renewable Energy	306.44
VII.	Others	8050.00
VIII.	Social Infrastructure involving bank credit	3513.75
	Total Priority Sector (I to VIII)	233465.00



Sector /subsector wise projections for 2020-21: (₹in lakh)

Sr. No.	Sector	PLP Projections 2020-21
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Loan	144373.50
ii	Water Resources	5084.50
iii	Farm Mechanisation	7073.06
iv	Plantation & Horticulture	3048.35
v	Forestry & Waste Land Development	141.16
vi	Animal Husbandry- dairy	4164.19
vii	Poultry	1691.10
viii	Sheep / Goat / Piggery	1777.50
ix	Fisheries	238.18
x	Farm Credit – Others	540.00
	Sub Total	168131.54
B	Agriculture Infrastructure	
i	Construction of Storage facilities	4212.00
ii	Land development, Soil conservation, Watershed development	1978.88
iii	Agricultural Infrastructure – Others	432.00
	Sub Total	6622.88
C	Ancillary activities	
i	Food and Agro Processing	4146.40
ii	Agriculture Ancillary Activities – Others	827.50
	Sub Total	4973.90
	Total Agriculture	179728.31
II	Micro, Small and Medium Enterprises	
i)	MSME – Investment credit	25576.00
ii)	MSME – Working capital	7992.50
	Total MSME	33568.50
III	Export Credit	1008.00
IV	Education	1440.00
V	Housing	5850.00
VI	Renewable Energy	306.44
VII	Others	8050.00
VIII	Social Infrastructure involving bank credit	3513.75
	Total Priority Sector	233465.00



District Profile

District -	HINGOLI	State -	MAHARASHTRA	Division -	AURANAGABAD
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1. PHYSICAL & ADMINISTRATIVE FEATURES

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

3. LAND UTILISATION [Ha] @

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

6. WORKERS PROFILE [in '000]

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

8. HOUSEHOLDS [in '000]

Total Households	229
Rural Households	196
BPL Households	33

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

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

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	
Irrigation Potential Created	108648
Net Irrigated Area (Total area irrigated at least once)	108089
Area irrigated by Canals / Channels	23024
Area irrigated by Wells	84010
Area irrigated by Tanks	0
Area irrigated by Other Sources	1055
Irrigation Potential Utilized (Gross Irrigated Area)	108090

15. AGRO-PROCESSING UNITS

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

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

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

2. SOIL & CLIMATE

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

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	2016-17	2017-18	2018-19
	890.00	Actual	934.26	661.55
Variation from Normal		(+) 5%	(-) 27%	(-) 25%
Availability of Ground		Net annual recharge	Net annual draft	Balance
Water [Ham]	94665.33		38313.7	56351.63

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	107862	43.85	61348	16.49
>1 to <=2 Ha	80090	32.56	118526	31.85
>2 Ha	58017	23.59	192214	51.66
Total	245969	100.00	372088	100.00

7. DEMOGRAPHIC PROFILE [in '000]

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

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

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

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

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

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

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

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haats [Nos]	31	Wholesale Market [Nos]	6
Total N/P/K Consumption [MT]	22500	Godown [Nos]	93
Length of Pucca Road [Km]	4105	Godown Capacity [MT]	93300
Length of Railway Line [Km]	108	Cold Storage [Nos]	2
Public Transport Vehicle [Nos]	13737	Cold Store Capacity [MT]	500
Goods Transport Vehicle [Nos]	5007		

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2017-18		2018-19		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Jowar			6139	2517	410
Tur	41535	26790	41060	16670	406
Moong	12472	4602	8460	5651	668
Udad	8092	2994	6503	4643	714
Soyabean	228018	261081	236829	326587	1379
Cotton (Lint)	54605	174	46282	47643	175
Sugarcane	1714	21	1714	137120	80000

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

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

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

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

Fish	Production [MT]	1020	Per cap avail. [gm/day]	N.A.
Egg	Production [Lakh Nos]	88.66	Per cap avail. [nos/p.a.]	8
Milk	Production [MT]	83195.00	Per cap avail. [gm/day]	193
Meat	Production [MT]	N.A.	Per cap avail. [gm/day]	N.A.

Sources (if not mentioned against the respective item): Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item No. 5 - Agri. census 2015-16, Item Nos. 2, 3, 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 - Dept. of Agriculture; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.
3. LAND UTILISATION [Ha] @ : web site of Dept of Agri. GoM

District Profile

Predominant economic activities prevalent in the district

The geographical area of the district is 4527 sq.km and is divided into two revenue sub divisions. The population of the district as per 2011 census was 11.77 lakh, of which the share of rural population was at 85%. Agriculture continues to be the main occupation of the district as 69 % of population depends on agriculture. Out of the 2.45 lakh operational holdings, 76.41 % are marginal and small, occupying 48.34 % of operational area. The GDP of the district at current prices 2017-18 is ₹ 10,107 crore which is 0.42% of the GDP of the State at ₹ 24,11,600 crore. In terms of per capita GDP, the district ranks 31 in the state.

Other economic activities in the district

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

Factors affecting the rural economy and development of various sectors

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

Economic Condition

The Gross State Domestic Product (nominal) at current prices for 2017-18 was ₹. 24,11,600 crore and the same is estimated for 2018-19 at ₹. 26,60,318 crore. The per capita state income for the year 2016-17 is ₹. 162005/- and the same is estimated for the year 2017-18 at ₹. 176102/-. The Gross District Value Added (GDVA) at current prices for the year 2017-18 for the district is ₹. 10,107 crore, whereas the per capita GDVA at current prices for the year 2017-18 for the district is ₹. 81,224/-. (Source: Economic survey of Maharashtra 2018-19)

Banking Profile										
District -	HINGOLI		State -		MAHARASHTRA		Lead Bank -		STATE BANK OF INDIA	
1. NETWORK & OUTREACH (As on 31/03/2019)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	18	47	20	27	NIL	N.A.	N.A.	31	15	5868
Regional Rural Bank	1	23	19	4	NIL	N.A.	2100	26/50	31	9950
District Central Coop. Bank	1	41	35	6	NIL	N.A.	3245	N.A.	17	5582
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society	430	430	430	0	0	0	0	0	1.65	N.A.
Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
All Agencies	450	541	504	37	NIL				1.31	423
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	12432460	14980417	25750000	71.89	62
Regional Rural Bank	149284	N.A.	N.A.	N.A.	N.A.	3325534	4247418	5342500	25.78	13
Cooperative Banks	453717	N.A.	N.A.	N.A.	N.A.	3892911	3108496	10617041	241.55	25
Others	N.A.	N.A.	N.A.	N.A.	N.A.	0	0	0	0	0
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	19650905	22336331	41709541	86.73	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	17302412	17518543	25225500	43.99	82
Regional Rural Bank	17729	N.A.	N.A.	N.A.	N.A.	2156130	2130983	2902100	36.19	9
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	2574543	2450471	2755248	12.44	9
Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	22033085	22099997	30882848	39.74	100
4. CD-RATIO										
Agency	CD Ratio									
	31-Mar-17	31-Mar-18	31-Mar-19							
Commercial Banks	139	117	97.96							
Regional Rural Bank	65	50	54.32							
Cooperative Banks	66	79	25.95							
Others	0	0	0							
All Agencies	112	99	74.04							
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
Agency	During 2017-18		Cumulative							
	Deposit	Credit	Deposit	Credit						
Commercial Banks	N.A.	N.A.	N.A.	N.A.						
Regional Rural Bank	39425	N.A.	2382	N.A.						
Cooperative Banks	N.A.	N.A.	N.A.	N.A.						
Others	N.A.	N.A.	N.A.	N.A.						
All Agencies	N.A.	N.A.	N.A.	N.A.						
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019) [Rs. '000]										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans to Minority		Loans to Women	
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
Commercial Banks	6099523	76	3145824	66	2037200	91	107221	51	N.A.	N.A.
Regional Rural Bank	934575	12	679070	14	201500	9	28505	14	N.A.	N.A.
Cooperative Banks	963556	12	963556	20	0	0	73653	35	N.A.	N.A.
Others	0	0	0	0	0	0	0	0	NA	NA
All Agencies	7997654	100	4788450	100	2238700	100	209379	100	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Commercial Banks	11241253	10860199	97	11789700	3322873	28	12737900	6099523	48	57
Regional Rural Bank	1722636	995273	58	2457500	502742	20	2818700	934575	33	35
Cooperative Banks	1650000	587112	36	1946800	412627	21	1949700	963556	49	35
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	14613889	12442584	85	16194000	4238242	26	17506300	7997654	46	51
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Crop Loan	10389000	10626192	102	10414600	1565226	15	11180000	4179905	37	51
Term Loan (Agr)	1178169	145990	12	1563100	503715	32	1650000	608545	37	29
Total Agri. Credit	11567169	10772182	93	11977700	2068941	17	12830000	4788450	37	48
Non-Farm Sector	2330020	456261	20	1517500	311418	21	1745000	696947	40	26
Other Priority Sector	716700	1214141	169	2698800	1857883	69	2931300	2512257	86	88
Total Priority Sector	14613889	12442584	85	16194000	4238242	26	17506300	7997654	46	51
Sources : MGB, PDCCB, Lead Bank & SLBC										

Banking Profile

The district has poor banking network with 47 branches of Commercial Banks, 23 branches of Maharashtra Gramin Bank, 41 branches of Parbhani DCCB. There are total 430 Primary Agriculture Credit Societies (PACS) in the district. Per branch population in the district is 10603. However, concentration of branches (more than 80%) is in rural areas.

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

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

(₹ lakh)

Sr. No.	Year	Targets		Achievements		% ach.
		Crop Loan	Term loan	Crop loan	Term Loan	
1	2016-17	103890.00	11781.00	106261.00	1460.00	93.12
2	2017-18	104146.00	15631.00	15652.26	5037.15	15.02
3	2018-19	111800.00	16500.00	41799.05	6085.45	37.32

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

CD Ratio

The total deposits of the banks stood at ₹ 4170.95 crore whereas the total advances stood at ₹ 3088.28 crore. Thus the CD Ratio of the district was 74% as on 31 March 2019. During the last two years, it was 99% and 112% respectively.

Financial Inclusion

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

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPS)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central 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	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue

S.No.	Sector	Methodology of estimation of credit potential
		Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; - Adjustment of tractor potential with land holdings - Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops - Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

- | | | |
|---|---------------------------------------|--|
| 1 | Bankers | <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/
entities Business | <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 ₹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 ₹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 ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹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 ₹ 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 ₹ 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 ₹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 ₹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 ₹ 2000 crore in Tranche I to ₹ 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 ₹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 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 ₹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 ₹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 ₹ 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 ₹ 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 ₹4.32 crore. A sales turnover of ₹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 ₹ 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 ₹ 6000 to ₹ 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 MAHAGRAPHES.
- 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 khavti karz, 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 ₹ 500 cr for innovative agro-based projects by various cooperative institutions.
- A provision of ₹ 2,720 crores for Pradhan Mantri Krishi Sinchai Yojana for the year 2019- 20.

- Provision of ₹ 1,531 crores for Baliraja Jal Sanjivani Yojana for the year 2019- 20
- The government has also allocated ₹ 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 ₹ 2 lakh is given by the insurance company appointed by the government.
- A provision of ₹ 3300 crore for Jal Yukt Shivar and farm ponds
- A provision of ₹ 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 ₹ 100 crore for housing to Divyang under Pradhan Mantri Awas Yojana.
- A provision of ₹ 6,410 crores announced to overcome natural calamities.
- A provision of ₹ 500 crore for employment generation in naxal affected areas.
- A provision of ₹ 350 crore for micro irrigation
- The government announced two new schemes for women empowerment — Prajwala Yojana and Navtejaswini Yojana.
 - The Prajwala Yojana 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 ₹ 100 crore has been provided for group farming. Under this scheme, a grant up to ₹ 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 ₹ 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 – Vimukta Jati and Nomadic Tribe Development Corporation
- Seed money scheme – Maharashtra State Other Backward Class Development Corporation
- Special Component Plan – Maharashtra State Khadi & Village Industries Board
- District Industries Centre Loan scheme for tiny industries

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) Micropropagation , plantlet regeneration and in-vitro regeneration Protocol for Citrus Rootstocks
 - c) Genetic Conservation
 - d) Induction of Triploidy 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 Panjabrao Deshmukh Krishi Vidyapeeth (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

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

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

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

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

Irrigation and Rainfall

The district receives average rainfall of 890 mm from South-West Monsoon. During the year 2018-19 district received 670 mm rainfall which is 75% of normal rainfall. The potential created so far from various irrigation projects is 97,528 ha (27%).

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

Scale of Finance: The scale of finance for various crops fixed by District Level Technical Committee for 2019-20 was circulated by DCCB Parbhani and the same are applicable for both Parbhani and Hingoli districts.

Shift has been observed from cotton to soya bean and to horticulture crops primarily due to non-availability of labourers. At the same time switch over of crops from jowar, bajra to toor, soya bean, cotton and to other crops has also been observed due to the good market price that was fetched. Area under turmeric is on rise.

Interest Subvention for crop loans:- Interest Subvention (IS) @ 2 % had been announced by GoI to both RRBs and DCCBs for the year 2017-18 to enable them to extend the crop loans upto ₹ 3 lakh, @

7%. Additional Interest Rebate of 3% for prompt repayment of the crop loan has also been announced by GoI for the year 2019-20. Effectively, under GOI interest subvention scheme, farmers will get loan at 4% subject to prompt repayment. In addition to this interest subvention, Government of Maharashtra is extending interest subvention to banks @1% to enable them to finance @6% and also extends interest rebate to farmers on prompt repayment. Under GoM interest subvention scheme farmers availing crop loan upto ₹ 1 lakh will get 3% interest subvention on prompt repayment and farmers availing crop loans upto ₹ 3 lakh will get interest subvention of 3% for the amount of ₹ 1 lakh and 2% for the remaining amount i.e above ₹ 1 lakh to ₹ 3 lakh. Effectively, under both the schemes, in Maharashtra, the prompt repaying farmers get crop loan upto ₹ 1 lakh is available free of interest. If the loan is upto ₹ 3 Lakh, the amount upto ₹ 1 lakh free of interest and @ 1% for the portion between ₹ 1 lakh to upto ₹ 3 lakh the interest rate is 2%.

Seed Production Requirements: Supply and its Quality: The seed requirements of the farmers in the district is met by Maharashtra State Seeds Development Corporation (MSSDC) and also by reputed seed companies. The inputs like seeds, fertilizers and pesticides for the farming operations are available easily through a network of 788, 853 and 759 distribution outlets respectively in the district. During Kharif 2019, total demand of seeds was expected at 88,617 quintal, which includes 7056 quintal for Toor, 690 quintal for Jowar and 78,006 quintal for soyabean. Requirement would be met by Maha Beej and other private agencies. According to Department of Agriculture, there is no shortage of seeds in the district.

Input Suppliers and Fertilizer Consumption: Total fertilizer demand during Kharif 2019 was expected to be 90,052 MT. As at the end of March, 2019, there were 2400 retail outlets/depos for sale of agricultural inputs consisting of 7884 outlets for sale of seeds, 853 outlets for distribution of Fertilizers and 759 outlets for supply of Pesticides in the district. The department has set up quality control/inspection squads for ensuring quality and adequate supply of inputs. The average per hectare use of fertilizer in the district is 150 kg. As regards seed replacement ratio for major crops, in case of Cotton, Jowar, Bajara, Sunflower and Groundnut it is 100%, Maize 75% and Soybean and Bajara is 60%.

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

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

Food Production and Productivity: Hingoli district is a major producer of cash crops like Cotton, Sugarcane, Turmeric and Banana. Food grains (viz. Jowar, Wheat and Pulses), Oilseeds (Soya bean), etc., as also a number of fruit crops are the major planks of district economy. As per the available data, the production for the year 2018-19 was 16,670 MT of Toor, 3,26,587 MT of Soyabean, 2516 MT of Jowar, 46282 bales of cotton and 1,37,120 MT of Sugarcane.

The sub sector wise / agency wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III. The cumulative disbursement was ₹ 1,06,261.92 lakh, ₹ 15,652.26 lakh and ₹ 41,799.05 lakh during 2016-17, 2017-18 and 2018-19 respectively. Crop loan targets for the year 2019-20 were ₹ 143645.15 lakh.

2.1.1.2 Assessment of Credit Potential for 2020-21

(₹ in lakh)

Sr.No.	Name of the Crop	Scale of Finance	Phy. Units (Ha)	Bank Loan
	Kharif Crop			
1	Kharif jowar	0.35	3428	1199.81
2	Tur	0.35	17360	6076.10
3	Moong	0.25	4770	1192.59
4	Udid	0.25	3397	849.24
5	Soyabean	0.60	88108	52864.80
6	Cotton (Irrigated/drip)	0.75	5307	3980.42
7	Cotton (BT)	0.60	15890	9534.11
8	Sugarcane (Tissue/Suru/ Preseasonal)	1.20	348	417.34
9	Sugarcane (khodava)	1.10	348	382.56
10	Turmeric	1.25	10135	12668.75
11	Banana	1.10	46	50.82
10	Other kharif crops	0.35	2008	702.66
	Subtotal – Crop Husbandry Kharif			89919.20
	Rabi Crop			
1	Wheat (non-irrigated)	0.30	8083	2424.91
2	Jowar	0.35	13797	4828.80
3	Gram	0.30	44745	13423.50
4	Safflower	0.27	1160	313.29
5	Other crops	0.35	420	146.85
	Subtotal – Crop Husbandry Rabi			21137.35
	Sub Total - Crop Husbandry			111056.55
Post Harvest / household /consumption requirements		10 % of the Sub Total		11105.65
Repairs and Maintenance expenses of Farm assets		20% of the Sub Total		22211.31
Grand Total - Crop Loan (Kharif + Rabi)				144373.50

The financial projections are more on account of trend of switch over of crops from jowar, bajra to tur, soyabean, gram, cotton and to other crops. There has been a steady increase in area under cultivation of these crops. While assessing the potential, separate projections for cotton with drip irrigation, sugarcane by tissue culture Banana and Turmeric crops are considered. Block wise physical and financial projections for 2020-21 furnished in Annexure I.

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

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

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

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

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

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

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

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

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

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

- a. The district leads in cultivation of cotton and of late, BT cotton is being preferred by the farmers in the district on a large scale. Accordingly, the area under cultivation is steadily increasing alongwith the shift in cropping pattern in respect of other crops too. The productivity of cotton can be improved manifolds in the district with adoption of drip irrigation. The synergy in implementation of subsidy linked programmes for adoption of water saving investments is necessary and should be focused up on by both Department of Agriculture and Banks. **(Agriculture Deptt. and Banks)**
- b. The available agriculture land being fragmented, there is need to counsel farmers to promote Group Farming to have economic viability and increased productivity. **(Agriculture Deptt.)**
- c. To increase the flow of credit for crop loans, there is a need to highlight present policies and educate the farmers, especially for regular repayment of loans so as to get benefit of interest subvention. **(Action by Banks and Agriculture Deptt.)**
- d. It is observed that many bank branches have not submitted their claims for interest subvention to Dy District Registrar and ultimately the farmers may be deprived of this benefit. Banks to ensure receipt and passing of Interest subvention claims to farmers. **(Action Banks)**
- e. Kisan Credit Card needs to be popularized among the borrowers. Banks may launch publicity measures for dissemination of the advantages of KCCs. **(Action Banks)**
- f. There is a need to improve storage, grading, processing and marketing facilities in the district which may help the farmers to access remunerative market thereby increasing the banks' confidence to finance rain fed and other market-dependent crops. **(Action APMCs)**
- g. The banks may provide due attention for providing marketing credit, credit against warehouse receipts to meet the credit requirements of farmers. **(Action Banks)**

- h. Uninterrupted supply of power to the farmers in the district is essential for providing irrigation to the crops. To overcome this issue, there is need to promote Solar Water pumps. **(District Administration)**
- i. Banks may form Joint Liability Groups/User Groups in completed command area and train them to take responsibility of distribution network and maintenance **(Action Banks)**
- j. Marathwada Agriculture University has good reputation among the farming community in the district, Extension Deptt of the University and KVK needs to educate farmers on Group Farming, Contract Farming, digging of farm ponds and other related matter.

CHAPTER 2.1.2 WATER RESOURCES

2.1.2.1 Introduction

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

Hingoli district falls under Western Plateau and Hilly Areas. The district comes under Godavari river basin and also in the assured rainfall zone. Average rainfall of the Hingoli district is 890 mm. The district depends heavily on monsoon for agricultural operations. Hingoli district has a geographical area of 4.526 lakh ha, of which net cropped area is around 3.60 lakh ha. The potential created so far from various irrigation projects is 45,843.07 ha, which includes Purna M I Project (22658 ha), Upper Painganaga Project (11034), Percolation tanks (2252.86 ha). The area irrigated by surface water is 23024 ha and by ground water is 84010 ha. The total area under irrigation is 108089 ha which comes to 30% of the total cultivable area. The cropping intensity is 139%. Painganga, Purna and Kayadhu rivers which flow through the district, are important source of irrigation. Presently, three medium irrigation projects Yeldari, Upper Painganga and Siddheshwar are established in the district and 85 minor irrigation tanks are by constructed Govt. of Maharashtra, and 79 MI tanks by ZP. The district has been divided into 23 watersheds, all are in Safe category. The net ground water availability for the future irrigation is assessed at 49,493.51 ham and stage of ground water development is 43%.

Review of Ground Level Credit: The sub sector wise/ agency wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies is given in Annexure III. The cumulative disbursement during the years 2016-17, 2017-18 and 2018-19 was ₹ 147.09 lakh, ₹ 255.36 lakh and ₹ 726.19 lakh respectively.

2.1.2.2 Assessment of potential for the year 2020-21: Based on the groundwater assessment and stage of development, existing wells, pump sets, etc potential assessed for 2020-21 is given in table given below.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dug wells / new well	No.	1.10	95	104.50	94.05
2	IP set electric	No.	0.35	150	52.50	47.25
3	IP set diesel	No.	0.40	90	36.00	32.40
4	Drip set	Ha	1.00	6050	6050.00	3025.00
5	Sprinkler set	Ha	0.30	3500	1050.00	525.00
6	Lift irrigation (small)	Ha	1.15	370	425.50	382.9500
7	Deep. / renovation of well	No.	0.35	360	126.00	113.40
8	Pipeline	100 mt	0.35	2500	875.00	787.50
9	Rainwater harvesting units	No.	0.57	150	85.50	76.95
Total						5084.50

Increase in the physical units of the Drip and Sprinkler sets is on account of its merits and viability over the conventional irrigation methods. Basmath, Kalamnuri and Hingoli blocks are experiencing shift from conventional crops to water intensive crops such as turmeric, banana, sugarcane etc. As turmeric is fetching premium price over last one year, cultivation of turmeric on raised beds with drip irrigation is becoming popular practice among farmers of Basmath block. Block wise physical and financial projections for 2020-21 are furnished in Annexure I.

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

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

- a) In the District there are 23 watersheds (as per GEC-97 methodology), all are in 'safe' category. The net groundwater availability for future irrigation is assessed at 49,493.51 Ham.
- b) Despite availability of surface water irrigation potential, lift irrigation schemes have not taken up to the desired extent for utilizing the potential. As per data available with Dy. District Registrar office, though 44 Cooperative Lift Irrigation Societies (LIS) have been registered in the district, very few LIS are working. In the district 2115 diesel pump sets and 71,084 electric pump sets are in place. Nonfunctional societies need to be operationalized.
- c) Under PMKSY assistance was provided to 8438 farmers during 2018-19. It includes drip irrigation on 405.08 ha and sprinkler irrigation on 918.27 ha.
- d) All the villages and towns in Hingoli District have already been electrified, However power situation in the district is precarious with unscheduled power cuts, voltage fluctuations and low voltage. The MSECDL has energized 272 new pumpsets during 2018-19 bringing total number of energized pump sets in the district to 71,356.
- e) Other infrastructure facilities support services such as skilled labour, masons, mechanics, dealers of pipelines, pumpsets, drip and sprinkler sets, engineering consultants for LIS are available within the district.

2.1.2.4 Suggested action points.

Banks

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

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

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

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

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

State Government

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

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

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

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

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

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

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

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

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

2.1.2.5 Long Term Irrigation Fund (LTIF)

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

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

CHAPTER 2.1.3 FARM MECHANISATION

2.1.3.1 Introduction:

Farm mechanisation is an important sector as it eliminates disguised employment, excess labour force can be diverted to the other productive areas / Sectors. By farm mechanisation crop production and land productivity increases, better utilisation of irrigation potential, adoption of multiple cropping pattern etc. besides minimising cost, increasing income, reducing drudgery in operations, increase in cropping intensity, etc. Post harvest machineries help in reduction in loss during harvest and add value scientifically through cleaning, grading and packing. Though the term 'Farm Mechanisation' refers to a wide range of mechanised farming activities, only a few activities viz. Tractor, power tillers

and some of the agricultural implements are considered presently for financing in the district. Considering the land holding pattern in the district, steady increase in irrigation facilities and resultant changes in cropping pattern/ cropping intensity, scope exists for providing credit support for this sector. Earth moving machinery like bulldozers, tractors, etc., are available in the district on rental basis.

Under Farm Mechanisation during the years 2016-17, 2017-18 and 2018-19 the credit flow to this sector was ₹ 223.97 lakh, ₹ 605.46 lakh and ₹ 513.43 lakh respectively.

2.1.3.2 Assessment of credit potential for the year 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tractors (40 HP) with attachments	No.	10.00	670	6700.00	5025.00
2	Power tillers	No.	2.30	274	630.20	472.65
3	Threshers	No.	2.00	218	436.00	327.00
4	Combined harvesters	No.	25.00	25	625.00	468.75
5	Trailers	No.	1.80	211	379.80	284.85
6	Rotavator	No.	1.25	211	263.75	197.81
7	Other agri implements	No.	1.00	330	330.00	297.00
Total						7073.06

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

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

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

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

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

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

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

2.1.3.4 Suggested Action Points:

Banks

- a. Besides tractors, other mechanical farm equipment / machinery such as, combine harvesters, power weeders, multi crop planter, ridge furrow, BBF planter, etc. needs to be popularised among farmers. Banks to encourage financing such machinery.
- b. The liberal finance for threshers and sprayers may be made available especially to small and marginal farmers
- c. The banks may propagate Govt. of India's Credit Linked Capital Investment Subsidy Scheme Integrated Scheme for Agriculture Marketing as Combine Harvester is a eligible component for subsidy under the scheme.
- d. Bankers may explore modality for financing second hand tractors, tillers, etc.
- e. Promoting purchase of tractors by JLGs.
- f. Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided.

Development Department of Government

- a. To over come the farm size holding criteria we need to educate the farmers for promotion of Co-operative farming / Group farming, etc. Department of Agriculture and other extension agencies may try to create awareness to encourage farm mechanisation. It may also encourage use of tractors in general and lower HP tractors, in particular, to facilitate farmers of small means to take up mechanisation of agricultural farms.
- b. Agriculture Deptt., has formed crop specific Farmers Group, these groups, Primary Agriculture Co-operative Societies, Farmers Clubs, etc needs to be educated for undertaking multi activities, viz. custom hiring of the farm implements under Producers Organisation Development Fund and other Developmental Schemes of NABARD.
- c. The demonstrations regarding usefulness of power tillers and other farm implements may be organized in tie-up with suppliers / distributors.
- d. There is a need to introduce farm mechanisation for sugar cane cultivation as well as for sugar cane cutting activity for reducing labour cost and obtaining better yield. This can be taken up initially in command area of sugar factories.
- e. Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action – Line Deptt., GoM).
- f. Special training programmes for repair of small machinery especially seed drills, cultivators, etc needs to be undertaken. (Action – ITI, RSETI, Line Deptt.).

CHAPTER 2.1.4 PLANTATION AND HORTICULTURE

2.1.4.1 Introduction

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

The district is not self-sufficient in fruits, vegetables and flowers. 50% to 60% of local demand is satisfied with the local production. Most of the demand of horticulture produces being satisfied by

nearby districts. In view of this there is lot of scope for horticulture activity. Since no big city is near by there is no outside demand for flowers, farmers engaged in floriculture satisfy only local demand.

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

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

Under NHM (now merged with MIDH), in the district for the year 2018-19, for various activities for development of horticulture, the assistance was provided. for activities viz. Plantation of horticulture, floriculture and spices crops, community farm ponds, interventions under protective farming – green houses, shade nets, plastic mulching, etc.

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

Since various Govt. programmes are under implementation in the district for horticulture, the off take of bank credit is picking up. The disbursements during the years 2016-17, 2017-18 and 2018-19 was ₹ 253.58 lakh, ₹ 0.10 lakh and ₹ 0.33 lakh respectively.

3.1.4.2 Estimation of Potential for the period 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mango	ha	1.57	390	612.30	520.45
2	Mandarin orange / santra	ha	1.76	320	563.20	478.72
3	Sweet orange / mosambi	ha	1.61	225	362.25	307.91
4	Pome granate	ha	2.05	150	307.50	261.38
5	Custard apple	ha	1.14	145	165.30	140.51
6	Tamrind / Ber / Other fruits	ha	0.95	525	498.75	423.94
7	Medicinal & Aromatic Plants	ha	2.89	70	202.30	171.96
8	Low cost poly house (500 sqm)	No	6.00	60	360.00	180.00
9	Seri-mulberry plantation (mp)	ha	0.50	300	150.00	135.00
10	Mp with rearing house	ha	4.50	65	292.50	263.25
11	10 R Shade Net House	No	3.63	40	145.20	123.42
12	Nursery	No	1.20	41	49.20	41.82
Total						3048.36

Increase in financial projections is on account of increase in unit cost of some of the crops as well increase in the physical quantities of some. Block wise physical and financial projections for the year 2020-21 are indicated in Annexure – I.

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

- There are 1 Government nursery, 1 nursery being run by KVK, Tondapur and 8 private nurseries which are supplying planting materials of floriculture and other horticulture

crops. The Marathwada Agriculture University, Extension officers of the Agri Deptt. guides the farmers / provides inputs, etc. The State Government is promoting floriculture and other horticulture crops under Technology Mission.

- Since there is no assured market, there is very little scope for floriculture the potential for floriculture has been worked out with vegetables and not assessed separately.
- Two cold storages, one each at Vasamat and Kalamnuri (with pack house) are established in the district. It is recognized that the turmeric of Hingoli district, especially of Vasamat block is of good quality, known for its colour and high curcumin content of 4.5%.
- Though there is good scope for cultivation of medicinal/aromatic plants in the district, however due to erratic electric supply, absence of processing units, storage, firm buy back the farmers are not keen to grow Medicinal and Aromatic crops.

2.1.4.4. Action Points:

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

CHAPTER 2.1.5 FORESTRY AND WASTE LAND DEVELOPMENT

2.1.5.1 Introduction

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

of awareness of importance of forests. Therefore, the participation of general public in this activity is negligible.

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

There was no ground level credit flow for forestry and waste land development activity during the last three years 2016-17, 2017-18 and 2018-19.

2.1.5.2 Assessment of potential for the year 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Private waste land development	ha	0.35	260	91.00	68.25
2	Bamboo plantation	ha	0.30	270	81.00	72.90
Total						141.15

The block wise allocation of the total estimate for 2020-21 is indicated in Annexure I.

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

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

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

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

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

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

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

2.1.5.4. Suggested Action Points

(i) Banks

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

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

(ii) Government Development Departments

- In addition to providing crucial information and awareness on forestry, farmers can be motivated for taking integrated agro-forestry activities on their farm land. Services of the NGO may be encouraged to popularize the Scheme. (Forest Department)
- Forest department to discuss with locals, ways that can check, wild animal menace which cause harm to wheat, soyabean and gram crops. Cattle protection tranche can be thought of on an experimental basis. (Forest Department)
- Govt. to offer incentive for nurseries for bamboo, anjan, teak, etc. (Social Forestry & Agriculture Deptt.)

(iii) Other Issues

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

CHAPTER 2.1.6 ANIMAL HUSBANDRY - DAIRY DEVELOPMENT

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

The last three years GLC flow to the Dairy activity was ₹ 37.65 lakh, ₹ 119.89 lakh and ₹ 1190.77 lakh for the years 2016-17, 2017-18 and 2018-19 respectively.

3.1.6.2 Assessment of Potential for the period from 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fodder cultivation	Ha	0.22	630	138.60	124.74
2	Cows (cross breed)	No.	0.60	1500	900.00	810.00
3	Buffaloes	No.	0.68	1300	884.00	795.60
4	Indigenous cows	No.	0.35	700	245.00	196.00
5	Mini dairy CB cows/Buffaloes (10 animals/unit)	No.	7.00	300	2100.00	1575.00
6	Calf rearing (20 Calf animals unit)	No.	3.00	30	90.00	67.50
7	Veterinary clinics	No.	3.00	70	210.00	136.50
8	Bulk coolers	No.	21.00	30	630.00	409.50
9	Establishment of milk parlors	No.	1.15	66	75.90	49.34
Total						4164.18

The block wise allocation of the total estimate for the year 2020-21 is indicated in Annexure I.

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

Infrastructure status

- Animals are available in the cattle markets at Vasamat, Aakhada Balapur, Jawala Bazar and Hingoli in the district and in the adjacent markets like Mantha and Jalna (Jalna District), Loha (Nanded district), Hali and Udgir (Latur district) and at Parbhani and Bori (Jintur). The farmers are also purchasing animals from Loni (Ahmednagar).
- Special DLTC during 2019 has fixed scale of finance for working capital need of dairy farmers. Bank may finance the dairy farmers along with KCC and may also extend benefits of Interest subvention on the loan availed as working capital for dairy activities under KCC.
- Buffalo Breeding Centre / Bull Mother Farm is functioning at Hingoli which is affiliated to Maharashtra Livestock Development Board, Akola.
- A network of 1 District Polyclinic, 5 Mini Veterinary Polyclinics, 18 Dispensaries, 46 Veterinary Aid Centres, and all 69 Institutes provide AI services in the district. The Department facilitates more than 10,000 AI annually.
- The district requires 77 veterinary Graduate centres based on the norm of one centre for 5000 Adult Cattle Units, as against the existing 69 centres. The existing arrangement of AI Centre is sufficient to cover existing breedable population. In addition to this infrastructure, the district has 26 centres run by J K Trust. and 14 by BAIF MITTRA.
- Maharashtra Animal and Fishery Science University, (MAFSU), Nagpur has its affiliated College of Veterinary and Animal Sciences at adjoining district Parbhani.
- There are 32 registered Dairy Co-op Societies in Hingoli district of which only 9 are functional having 1654 members. The average milk collection of these societies is around 1798 LPD.
- In the district AMUL dairy has ventured in to collection of milk.
- There is only one milk chilling plants at Hingoli (2,000 LPD) set up by the Government. However, due to short collection it has become non viable, at present it is not functioning.

Action Points/Suggestions

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

a) For Banks

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

b) For Government Departments

- Efforts are needed to educate the masses to increase consumption of milk/ milk products, besides intensifying efforts in encouraging milk & milk products marketing outlets.

- The sources of good quality crossbreed cows and graded buffaloes may be identified by Dairy Development Department and AH Department.
- Though sufficient green fodder is available in the district, systematic efforts are to be made for increasing proteinaceous fodder production. Deptt. Of Agriculture and Dairy Development to make efforts for this.
- Steps may be taken to improve the functioning of the primary milk producers cooperative societies to augment the daily milk collection as well as credit flow.

CHAPTER 2.1.7 ANIMAL HUSBANDRY – POULTRY DEVELOPMENT

2.1.7.1 Introduction

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

The ground level credit flow to the activity was nil during 2016-17, 2017-18 and 2018-19.

2.1.7.2 Assessment of potential for the year 2020-21:

						(₹ in lakh)
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Commercial broiler (1000 birds)	No.	2.75	140	385.00	288.75
2	Commercial layer (2000 birds)	No.	10.00	115	1150.00	862.50
3	Retail dressing unit	No.	7.00	45	315.00	236.25
4	Transport vehicle	No.	9.20	40	368.00	276.00
5	Feed mixing plant	No.	18.40	2	36.80	27.60
Total						1691.10

The financial projections are increased on account of increased in unit cost. Despite the demand, poor banking system in the district is major reason for low GLC. However, there is good potential for the poultry activities in the district. Block wise allocation of the total estimate for 2020-21 is indicated in Annexure I.

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

1. Hingoli district is attached to IPD block Aardhapur of Nanded district. Farmers / proposed entrepreneurs are trained in poultry farming at Aardhapur unit. Three Primary Poultry Co-operative Societies are registered in the district, which are not functioning.
2. Special DLTC during 2019 has fixed scale of finance for working capital need of poultry farmers. Bank may finance the poultry farmers along with KCC and may also extend benefits of Interest subvention on the loans availed as working capital for poultry activities under KCC.
3. There is no commercial hatchery (large scale) in the District. Day old chicks/ grown up pullets are being received from hatcheries/units located at Hyderabad, Aurangabad, Sangli, Kolhapur, Nagpur and Pune, Aardhapur of Nanded district.
4. Integrated Poultry Development programme may be implemented in the district so as to strengthen the Poultry Sector.

5. Bankers may encourage / support financially viable Poultry Farm projects in coordination with private hatcheries and also encourage eligible activities under various Govt. sponsored programmes.
6. Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds is possible through SHGs. Vanraj, Giriraj and Swarnadhara are the best suited variety for backyard poultry. IPD Project, Animal Husbandry Deptt., College of Veterinary Sciences, KVKs may take lead in providing training and chicks for the purpose.
7. SHG members may be encouraged to rear backyard poultry using Low Input Technology (LIT) birds to supplement their incomes in co-ordination with AH Department. Banks may consider financing such proposals.
8. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry with LIT birds.
9. There is need to identify educated unemployed youths and encourage them to set up small broiler units as part of contract farming with tie up arrangement with corporate bodies/ integrators engaged in it.
10. For effective and result oriented implementation of the Govt. Schemes, close monitoring mechanism, forward linkages needs to be established with subject matter specialist / expert entrepreneurs.
11. The SHGs can also set up retail marketing outlets, dressing units and mobile marketing units on the lines 'Saguna' and 'Venkateshwara Hatcheries' and avail subsidy under Venture Capital Fund.

CHAPTER 2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT AND PIGGERY

2.1.8.1 Introduction

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

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

The disbursements during the year 2016-17, 2017-18 and 2018-19 was ₹ 19.03 lakh, ₹ 60.24 lakh and ₹ 404.24 lakh respectively.

2.1.8.2 Assessment of potential for the year 2020-21:

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Sheep rearing	No.	0.05	1500	75.00	67.50
2	Goat rearing	No.	0.07	7500	525.00	472.50
3	Commercial goat rearing (500+25) (stallfed)	No.	30.00	20	600.00	540.00
4	Pig Breeding farm (3+1)	No.	1.00	55	55.00	41.25
5	Commercial goat rearing (40+2) (stallfed)	No.	3.50	250	875.00	656.25
Total						1777.50

The block wise allocations of the total estimate for 2020-21 are indicated in Annexure I.

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

Infrastructure status

1. Though there is no organized market for sheep/goat/pig meat, there are 9 recognised / registered slaughter houses. In addition many unrecognised small scale slaughter houses meet the local needs. Under NRLM several SHGs have taken up goat rearing as an economic activity. In the district, Pig rearing is not picking up as an income generating activity.
2. Special DLTC during 2019 has fixed scale of finance for working capital need of animal husbandry activities. Banks may finance the animal husbandry activities along with KCC and may also extend benefits of Interest subvention on the loans availed as working capital for animal husbandry activities under KCC.
3. Animal health care facilities are provided by the existing veterinary centres run by State Government and Zilla Parishad. Extension services are also provided similarly through pamphlet / by conducting camps, etc. under ASCAD 2010-11.
4. Breeding and quality up gradation facilities for these animals are lacking which need to be provided. Wool processing units, tanneries and necessary extension services for training of farmers are required. Lack of training, illiteracy and lack of awareness among butchers, least attention paid by Municipalities and Gram Panchayats for hygiene and sanitation in the slaughter houses are the major concerns for development of the activity.

2.1.8.4 Suggestions

Govt. Departments

- a. The AH department may provide intensive training to farmers, entrepreneurs and SHGs scientific rearing of sheep, goat and pig.
- b. Necessary training / awareness should be given to the entrepreneurs willing to take up these activities, so that instead of carrying out the activity in a traditional way, it is carried out on commercial / professional lines.
- c. There is a need for extension agencies for conducting special campaign for rearing of goat under stall fed / semi-intensive conditions. There is a need for improvement of sheep and goat breeds for increased production, which can be done by introducing improved rams and bucks under the guidance from the KVK, veterinary college, Deptt. of Animal Husbandry.
- d. The Department of Animal Husbandry may establish a sheep and goat breeding farm for supply of good quality rams and bucks to the farmers and also for facilitating training to the farmers.
- e. To avoid inbreeding in sheep flocks, farmers may be encouraged to exchange bucks/ rams, once in 2 years. Training of shepherds in scientific management of sheep may be taken up on an extensive scale.

Banks

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

CHAPTER 2.1.9 FISHERIES DEVELOPMENT**2.1.9.1 Introduction:**

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

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

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

Financing to Fisheries activity is ignored in the district. The credit flow for the sector in the district during the 2016-17 was nil. During 2017-18 and 2018-19 Ground Level Credit flow under the sector was ₹ 7.00 lakh and ₹ 19.10 lakh respectively.

2.1.9.2 Assessment of Potential for the year 2020-21

						(₹ in lakh)
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fish pond / tank unit (new)	Ha	2.07	59	122.13	109.92
2	Reservoir / riverine fishing without engine	No.	0.50	25	12.50	11.25
3	Fingerlings	1000/wsa	0.06	1500	90.00	81.00
4	Others - fish nets	No.	0.10	600	60.00	36.00
Total						238.17

Increase in the projection is on account of increase in unit cost only. The Block-wise physical and financial allocation for the year 2020-21 are indicated in Annexure I.

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

- There are 21 Primary Fisheries Societies with 947 members in Hingoli district. Number of Fishing Licences issued in the district including private contractors are 29.
- Special DLTC during 2019 has fixed scale of finance for working capital need of fisheries activities. Banks may finance the fisheries activities along with KCC and may also extend benefits of Interest subvention on the loans availed as working capital for fisheries activities under KCC.
- There are two fish seed Farm of FDD one at Bhategaon in Kalamnuri Block and one at Siddheshwar in Aundha Block. with water spread area of 2.21 ha. and 1.18 ha respectively, with a capacity to produce 22 lakh and 12 lakh spawns per year respectively. Other inputs such as rice bran, groundnut oil cakes, manure, fertilizers, lime, potassium permanganate etc., are available in the district.

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

CHAPTER 2.1.10 FARM CREDIT – OTHERS

2.1.10.1 Introduction

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

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

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

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

It is observed from the ground level feedback that the bankers classify smaller activities financed by them under “Other & Allied Activities” category and as such the exact flow of credit for Bullock cart / Bullock pairs is not known / reported. The disbursement during the years 2016-17, 2017-18 and 2018-19 was ₹ 661.35 lakh ₹ 3274.99 lakh and ₹ 2183.70 lakh respectively.

2.1.10.2 Assessment of Potential for the year 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bullocks and other draught animals	No.	0.50	500	250.00	225.00
2	Carts (3 mts)	No.	0.40	250	100.00	90.00
3	Farm Implement Service Centers	No.	5.00	50	250.00	225.00
Total						540.00

The Block-wise physical and financial potentials for the year 2020-21 are indicated in Annexure-I.

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

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

CHAPTER 2.2 AGRICULTURE INFRASTRUCTURE**CHAPTER 2.2.1 CONSTRUCTION OF STORAGE FACILITIES****2.2.1.1 Introduction**

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

The ground level credit flow during last three years i.e. 2016-17 and 2017-18 was Nil. During 2018-19 GLC was respectively ₹ 100.00 lakh.

2.2.1.2 Assessment of Potential for the period 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Rural Godowns/Silos/Storage bins	MT	0.035	92000	3220.00	1932.00
2	Market yards / agri marketing infrastructure	Nos.	250.00	14	3500.00	2100.00
3	Cold storage units	MT	0.10	24800	240.00	180.00
Total						4212.00

Block wise potential of Physical and Financial outlay for 2020-21 are indicated in the Annexure I.

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

As per the available data, the production for the year 2018-19 was 16,670 MT of Toor, 3,26,587 MT of Soyabean, 2516 MT of Jowar, 46282 bales of cotton and 1,37,120 MT of Sugarcane. Out of the total Production, after 30% local consumption, left over marketable surplus is 2.42 lakh MT, excluding Horticulture produce. On the basis of the present level of production of agricultural & other allied products and surplus available, the storage capacity of 1.80 lakh MT is required for storage of estimated surplus production of food grains, oil seeds and pulses in addition to the present available storage capacity of 93,300 MT.

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

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

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

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

2.2.1.4 Suggested Action Points

A) Banks

- a. As per the new Integrated Scheme for Agriculture Marketing, silos are also eligible for subsidy, bankers to encourage good entrepreneurs and finance for Silos.
- b. Rural Godown subsidy claims to be submitted to NABARD, banks may ensure submission of subsidy claims complete in all respects so as to avoid delay in processing the claims.
- c. The Banks to encourage agri- produce pledge finance. More publicity about availability of pledge fiancé, availability of interest subvention, needs to be undertaken by bankers, MSWC, APMC.
- d. At DLCC level review of Pledge financing needs to be taken.

B) Government

- a. APMCs should provide facilities for grading, processing, packaging of agricultural produce.
- b. There is a need to improve power supply position to ensure viability of cold storage units.
- c. Also propagate the importance of scientific post harvest management storage facilities for food grains. Farmers are not aware about the facility available with the Maharashtra Warehousing Corporation, the same marketing efforts.
- d. Information regarding market arrivals, prices of various commodities should be made available to the farming community through Information Kiosks at strategic places, by way of SMSs, etc. Farmers need to be educated for withholding of produce till favorable market conditions, to fetch good remunerative prices. At the same time availment of Pledge loan facility. Agriculture Deptt. and Extension Services should launch an intensive awareness programme to reach out to maximum farmers.

CHAPTER 2.2.2.LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHEDS

2.2.2.1 Introduction

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

The district has 92,260 ha. of cultivable wasteland, i.e. 20% of total area of the district, which can be reclaimed for plantation/cultivation of crops. Land development activities, aimed at soil and water conservation encompass on-farm development activities such as land levelling, construction of field channels and drains in the irrigation commands, integrated watershed development including alternate land use systems, farm management, soil and moisture conservation measures through bunding, terracing and soil fertility improvements with the application of tank silt, compost, bio-fertilisers etc. In district like Hingoli, where topography is somewhat uneven and total rainfall received

being erratic, in view of this soil and water conservation by adopting watershed development approach has assumed great significance. With the increased awareness about the importance of these activities, role and scope for institutional finance are showing considerable potential.

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

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

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

The data indicates that during the years 2016-17, 2017-18 and 2018-19 the credit flow was ₹ 117.23 lakh, ₹ 714.11 lakh and ₹ 947.69 lakh to this sector. The Commercial Banks in the district are required to enhance the credit flow to this sector keeping in view the agenda of providing Food Security through increased food grains and change in priorities, etc the no. of activities are reconsidered.

2.2.2.2 Assessment of potential for the year 2020-21

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Land leveling and shaping	Ha	0.15	1500	225.00	202.50
2	Organic farming	No.	0.50	700	350.00	315.00
3	Nadep compost units	No.	0.14	40	5.60	5.04
4	Vermi compost	No.	0.46	160	73.60	66.24
5	Soil and water conservation	Ha	0.25	950	237.50	213.75
6	Polythene mulching	ha	0.07	450	31.50	28.35
7	Farm ponds	No.	1.30	325	422.50	211.25
8	Commercial vermicompost	No.	5.20	20	104.00	78.00
Sub Total - Land Development						1120.13
1	Pasture Development	Ha	0.40	475	190.00	142.50
Subtotal - Watershed Plus activities						142.50
1	FPO – Working capital for procurement of produce	No.	30.00	15	450.00	337.00
2	FPO – Working capital for agri inputs	No.	12.00	15	180.00	135.00
3	FPO – Godowns / Agri Malls	No.	25.00	13	325.00	243.75
Sub Total – FPO & Watershed Plus activities						716.25
Total						1978.88

The Block-wise physical and financial allocation of the exploitable potentials for the year 2020-21 are indicated in **Annexure-I**

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

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

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

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

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

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

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

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

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

Under the Integrated Watershed Development Scheme the Agriculture Deptt. had undertaken Leveling of Cultivable waste land, Graded Bunding, recharge of wells (112), farm ponds (3548 nos.),

Cement Nala Bunds (1106), plantation, etc. and to educate farmers, the end users of Nala Training programmes in the district.

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

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

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

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

Water harvesting structures

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

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

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

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

Organic farming and integrated nutrient, and pest management

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

2.2.2.4 Suggested Action points:

Banks

- In the District Credit Plan, Land Development and related activities are not getting the required attention / adequate allocation. There is a need to create more awareness about the importance

of the sector. Bankers need to be trained for appraisal of Land Development proposals. Bankers may encourage / support the financially viable projects.

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

Extension Agencies

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

CHAPTER 2.2.3 - AGRICULTURAL INFRASTRUCTURE – OTHERS

2.2.3.1 Introduction

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

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

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

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

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

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

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

Present status of the activity:- District is major producer of Cotton, 43,684 ha is area under cotton and farmers have preference to B T cotton seed varieties such as, Ajit 155 and Malika. During the year 2019-20 district has registered demand of 2.18 lakh packets of BT Cotton seeds. (Source: DSAO, Hingoli)

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

2.2.3.2 Assessment of credit potential for 2020-21

The details of activity wise projection under PLP for the year 2020-21 are furnished below:

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	(₹ in lakh) Bank Loan
1	Bio-pesticides/fertilizer	200 TPA	160.00	3	480.00	432.00
Total						432.00

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

- The district does not have any bio control lab. As regards requirement of Agriculture Deptt. there are no enterprises in the district to supply the input culture, Bio dynamics, etc. The same are being imported from the agency of other district.
- In the adjoining district Tissue Culture deptt. of VNMAU, Parbhani is in operation, It provides tissue culture plants of Banana (grandnain and Aardhapuri varieties) and Sugarcane plants.
- Visit to spirulina production being planned for members of farmers clubs / progressive farmers of Hingoli district under CAT (T & E) scheme of NABARD.
- Use of enzymes in food and agro-processing, conversion of bio-mass into compost, paper and pulp industry, animal health –disease control, leather processing, modern fish feed development are in the purview of this sector.

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

2.2.3.4 Suggested Action Points

- a) Bio fertiliser production plant to be set up and supported to meet the growing demand of bio fertiliser from farmers.
- b) SAU to promote spirulina through women SHGs as a microenterprise.
- c) Awareness programmes on the media to generate awareness amongst farmers, NGOs.
- d) Banker have financed Seed production units, however there is a need to part-finance applied research through contract research so as to develop better varieties of onion, chillies, soybean, cotton with longer fibre strength and drought tolerant semi-arid cereals, fodder etc.
- e) Bio fertilisers specific to crop need to be promoted, for which KVK, Hingoli to promote among farmers. There is a need to provide exposure visits to progressive farmers to successful bio fertiliser plant to increase the use of bio fertilisers in structure way. A few states such as Madhya Pradesh, Tamil Nadu, Andhra Pradesh and Karnataka are in forefront in bio fertiliser production.
- f) The nutraceutical sector is of crucial importance to our country today, due to various health issues being faced by the citizen. In this regard spirulina production if taken through micro-enterprise mode will generate a livelihood activity in the health sector. In this regard skill development training to women may be provided.

CHAPTER 2.3 ANCILLARY ACTIVITIES

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

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

CHAPTER 2.3.1

ANCILLARY ACTIVITIES - FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

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

2.3.1.2 Present status of Agro Food processing activity:

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

As per the available data, the production for the year 2018-19 was 16,670 MT of Toor, 3,26,587 MT of Soyabean, 2516 MT of Jowar, 46282 bales of cotton and 1,37,120 MT of Sugarcane. The district is traditionally cotton growing area, there are 38 cotton ginning and pressing factories. The ginning and pressing activity almost reached saturation. District has four sugar factories.

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

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

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

- Suitable agro-climatic conditions and soil texture for growing quality cotton, soybean, toor, jowar, lemon, mosambi, mango, guava, custard apple, pomegranate, chiku, papaya, tamarind and citrus fruits like sweet orange, etc. which are used as raw material for food & agro processing
- The district produces good quality of Turmeric. During the year 2018-19 area covered under turmeric was 34,228 ha and the production 2.00 lakh MT, in view of this there is good scope for turmeric /spices processing units.

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

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

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

(iii) Scope for Allied sector

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

Important crops / allied produce	Post harvest Activities	
	[(P)- Production based / (CP) - Consumption Pattern based]	
♦ Jawar and other cereals	Cleaning-Grading-Processing-Standardization-Packaging units, Flour / Rava-Maida mills, Seed processing units	(P)
♦ Tur, Mung, Udad, other pulses	Dal mills, Seed processing units	(P)

♦ Groundnut, Sunflower, Soybean, other oil-seeds	Oil mills	(P)
♦ Cotton	Ginning-Pressing mills, Spinning mills, Fiber to Fabric	(P)
♦ Sugarcane	Sugar mills, Gur/Khandsari making	(CP)
♦ Fruits	Pulp, juices, jams, jellies, ketchup, pickles making, Canning units	(CP)
♦ Vegetables	Vegetable de-hydration, cleaning-cutting-processing-packaging units	(CP)
♦ Spices (Turmeric)	Spices processing/grinding/mixing units	(CP)
♦ Milk (cattle/buffalo/sheep/goat)	Milk processing units	(CP)
♦ Livestock (cattle, buffaloes, sheep, goats, fishery etc.)	Dressing-marketing units, slaughter houses, wool/ meat/ skins/ hides processing, bone crushing units, organic manure.	(CP)

It is observed from the ground level credit flow that the bankers classify food and agro processing activity financed by them under “Other & Allied Activities” category and as such the exact flow of credit is not known / reported. The disbursements under “Other & Allied Activities” during the years 2016-17, 2017-18 and 2018-19 was ₹ 661.35 lakh, ₹ 3274.99 lakh and ₹ 2183.70 lakh respectively.

2.3.1.5 Assessment of potential for the year 2020-21

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mini Dal mills	No.	10.00	65	650.00	520.00
2	Oil extraction mill	No.	400.00	2	800.00	720.00
4	Soya/other foods	No.	12.00	50	600.00	540.00
7	Fruits processing units	No.	12.00	25	300.00	270.00
8	Turmeric / chilly powder units	No.	10.00	50	500.00	450.00
10	Jaggery (gur) units	No.	06.00	25	150.00	120.00
11	Dairy Processing -khoya / Paneer	No.	08.00	72	576.00	518.40
12	Working capital for existing units	No.	8.00	140	1120.00	1008.00
Total						4146.40

Working capital requirement for Ginning & Pressing, Oil extraction units are considered in the chapter on MSME. The Block-wise physical and financial potential for the year 2020-21 are indicated in **Annexure-I**.

Critical gaps in infrastructure and suggested action points are indicated below

Sector	Gaps in infrastructure	Action Point/s suggested
1. Agro-based Industries	▪ The existing units require substantial quantum of credit for expanding the capacity/upgrading technology. Access to cheap finance ▪ Units require substantial quantum of working capital for stocking material during harvesting season to keep the unit running throughout the year. ▪ No major initiative has been taken to develop this sector for harnessing the scope for value addition and export potential. ▪ Absence of marketing arrangement for small players.	▪ Adequate and timely finance by banks. ▪ Adoption of modern technology and machinery. ▪ Exploration of new market including scope for export. ▪ Provision of market information ▪ Brand building measures and high quality packaging. ▪ Providing skill based training ▪ Forge alliance/tie-ups with big business houses/retail chains.

2. Food Processing	• Lack of infrastructure like quality testing lab, cold chain, etc. • Small producers not aware of regulations governing food processing activities and procedures to obtain various licenses. • High cost of plant and machineries for adopting modern technology. • Stiff competition from branded products. • Absence of marketing assistance. • Irregular power supply.	▪ Expediting process for establishment of Food Park and Mega Food Park ▪ Single window system for providing information as well as obtaining clearance from regulators. ▪ Assistance for technology upgradation and marketing. ▪ Forward linkages with business houses/retail chains. ▪ Ensuring uninterrupted power supply.
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Critical Interventions required

- Action needs to be initiated for minimizing gaps in infrastructure as indicated above. The focus should be on providing regular and uninterrupted power supply, improvement in communication system, widening of roads at required locations, improvement in market network and facilities.
- The existing units require substantial quantum of credit for expanding the capacity/upgrading technology.
- Assured marketing arrangements for small entrepreneurs coupled with training / guidance on latest trend of market, technology, etc.
- Necessary infrastructure viz. testing laboratory, cold storage / cold chain need to be established.

Suggested action points –

- Post-harvest management practices need to be improved to minimize post-harvest losses from present level of 20%. Farmers need to ensure value addition in farm produce through processing for creating more demand and better remunerative prices.
- Project Consultancy Service Centre may be established by MSAMB for offering consultancy on post-harvest management, food and agro processing, agri-business / agri-marketing etc.

CHAPTER 2.3.2. Agriculture Ancillary Activities – Others

2.3.2.1 Introduction

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

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

Agriclinics and Agribusiness Centres (ACABCs):- Agri-Clinic and Agri-Business Centres (ACABC) scheme has been envisaged to support agriculture development and to complement the governments' effort to private participation in extension services. It aims to supplement efforts of public extension local needs and affordability of target group of farmers. It also aims to create gainful self-employment

opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals for income generation and entrepreneurship development. Back ended composite subsidy upto 44% is available.

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

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

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

2.3.2.2 Assessment of Credit Potential for 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.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Financing to PACS	No.	75.00	06	450.00	405.00
2	Agri Clinic Agri Business Centers	No.	25.00	26	650.00	422.50
Total						827.50

The Block-wise physical and financial potentials for the year 2020-21 are indicated in Annexure-I.

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

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

CHAPTER 3 CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES

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

Bank loans to micro, small and medium enterprises in both manufacturing and service are eligible to be classified under priority sector. 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 ₹5 crore and ₹ 10 crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, to Scheduled Commercial Banks for classification under priority sector. Accordingly, all bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap. (Ref- RBI/ 2017.18/ 135 FIDD.CO.Plan.BC.18/ 04.09.01/2017.18 dated 1 March 2018) (Due to the above changes, the SLBC has substantially enhanced the MSME targets under the ACP for 2018-19 for the state as a whole.)

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

For ease of access to credit for MSMEs, Government has introduced providing of loans upto 1 crore for MSMEs within 59 minutes through a dedicated online portal. Under the Interest Subvention Scheme for MSMEs, 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 ₹300 crore will be reserved for this scheme (Excerpts from the State Government Budget Speech 2019-20)

3.2 Critical Interventions and Suggested Action Points:

- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.

- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight- specific characteristic facilities for exploration/ trek/ adventure/ sports etc would impart a thrust to service sector
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector
- Banks / Govt Deptts may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Standup India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs and sanction the cases.

The aspects such as the significance of the MSME sector, the perspectives- directives- initiatives of Gol- RBI- NABARD, the major Gol 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>

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

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

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

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

Other highlights about the district

- The district is well connected to all major cities in Maharashtra and other states and has adequate infrastructure for power supply. In the district, sufficient electric power supply is available for Industries. MSSCDCL has plan of upgradation of existing substation to 5MVA, which will be sufficient to take future requirement too.
- Newly established Agriculture College at Golegaon in Aundha Block, the college is under the ages of Marathwada Agriculture University, Parbhani, which has good reputation about agro based industries.
- District has one technical school and five Industrial Technical Institutes one each at all five blocks. These institutes are engaged in developing technical skill among the youngsters which will be useful for industrialization.
- Marathwada Development Corporation, Aurangabad, DIC, KVIB, MSSIDC, RSETI, MSFC, MCED, MITCON are the major agencies in the district concerned with development of non-farm sector.
- MIDC has developed 215 industrial plots at Hingoli and Basamat industrial estates established by it. Out of which 213 plots have been allocated, of which only 18 establishments are functioning. Other than this, in Hingoli one Co-operative Industrial Estate is also established in which 66 plots have been allocated in which 33 industries are in operation.
- Six major units, four Sugar factories, one each Stalk Plywood Co-ops and Soybean oil extraction units are in operations.
- Industrially and economically, Hingoli is one of the backward district in Maharashtra. Under the Industrial Policy of Maharashtra, the Government categorized all the blocks of Hingoli district under "D+" zone

Working Capital Requirements for NFS Activities

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

During the years 2016-17, 2017-18 and 2018-19 the ground level credit flow to the sector was ₹ 4562.61 lakh, ₹ 3114.18 lakh and ₹ 6969.47 lakh. Year wise vis a vis agency wise ground level credit flow to the sector and targets for the year 2019-20 are indicated in Annexure II.

3.4 Assessment of Potential taking into account available Infrastructure for the year 2020-21

(₹ in lakh)

Sr No	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
A	Term Loans				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	25.00	110	2750.00	2200.00
2	Small enterprises	500.00	38	19000.00	15200.00
3	Medium enterprises	1000.00	3	3000.00	2400.00
	Sub Total				19800.00

(b)	Service sector enterprises				
1	Micro enterprises	10.00	62	620.00	496.00
2	Small enterprises	200.00	28	5600.00	4480.00
3	Medium enterprises	500.00	2	1000.00	800.00
	Sub Total				5776.00
	Term loan- total				25576.00
B	*Working Capital (@ 25 % of term loans)				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	6.25	110	687.50	687.50
2	Small enterprises	125.00	38	4750.00	4750.00
3	Medium enterprises	250.00	3	750.00	750.00
	Sub Total				6187.50
(b)	Service sector enterprises				
1	Micro enterprises	2.50	62	155.00	155.00
2	Small enterprises	50.00	28	1400.00	1400.00
3	Medium enterprises	125.00	2	250.00	250.00
	Sub Total				1805.00
	Working Capital- total				7992.50
	MSME Grand total				33568.50

Working Capital requirement varies from industry to industry. Lack of data on past lending by banks and annual turnover of units make it difficult to assess total WC requirement of NFS units, assessment of potential taken into account Infrastructure available and past trends. The Block-wise physical and financial potential for the year 2020-21 are indicated in **Annexure-I**

NFS Refinance Schemes of NABARD

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

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

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

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

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

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

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

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

3.3 Interventions required in the district

- a. The Hingoli MIDC is facing water supply problem, the same needs to be attended on priority basis.
- b. Marketing arrangement for various cottage industries needs to be taken care of by KVIB / DRDA / MSSIDC.
- c. The SSI units should be helped to upgrade its technology to improve productivity and quality; especially in view of the competition in an era of globalization.
- d. Since availability of Cotton and Soyabean as raw material, the industries based on these produce has ample potential. Likewise sizable area of the district is under cultivation of spices especially, turmeric, therefore, scope exists for industrial units of agro processing and packaging. A few specific Entrepreneurship Development Programmes need to be conducted in the district.
- e. Availability of technically trained and educated unemployed youth needs to be engaged in productive activity.
- f. The Banks in the district need to provide impetus to increase the credit flow to this sector. The share of credit flow to this sector in the past has been poor and achievements were low except for the last year which was mainly due to financing to Ginning & Pressing Units.

CHAPTER 4. CREDIT POTENTIAL FOR EXPORT, EDUCATION AND HOUSING

4.1 Export Credit

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

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, upto 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 ₹ 250 million per borrower to units having turnover of up to ₹ 1 billion, will be classified as priority sector.

4.1.2 Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc. need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to aware them about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- The Agriculture Department may organize buyer-seller meets before the commencement of harvesting season in case of horticulture crops and on regular intervals for vegetable and other exportable commodities.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

- APEDA/ Regional centres may be established in more number of districts which can function for:- Developing agro products and agro industries relating to the scheduled products for export, Fixing of standards and specifications for the scheduled products for the purpose of exports, Training in various aspects of the industries connected with the scheduled products, Updating exporters regarding various central government schemes.
- A nodal agency for export needs to be created which can Disseminate trade related useful information to exporters, Identify buyer's market and Take up exporters' queries
- Organization of export through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.)
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries
- There is little exposure for identifying the buyer's market. Thus the export market for a commodity stands unorganized even if its production is high.
- Since the value added products (e.g. garlic paste) have huge demand, processing plants need to be set up for boosting exports.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.

4.1.3 Assessment of Credit Potential for 2020-21 under export credit

The potential for pre shipment credit for export of cotton bales that could be covered under bank finance during the year 2020-21 is given as under.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Post shipment credit - Export of Cotton bales (1000 bales = 1 unit)	No.	180.00	07	1260.00	1008.00
Total						1008.00

The block-wise physical and financial projections for the year 2020-21 are furnished in Annexure I.

The aspects such as the significance of the sector, the 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 Education

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

The Economic Survey of Maharashtra 2017-18 covers the Social Sector of Education with the detailed scenario in the State encompassing School education, Sarva Shiksha Abhiyan, Administrative Reforms, Pragat Shaikshanik Maharashtra Programme, Schemes to encourage education, Girls education,

Higher and Technical education, Maharashtra Public Universities Act 2016, RCSS tuition fees scholarship scheme etc. that can be referred at -<http://mahades.maharashtra.gov.in>

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

4.2.2. Present status of literacy

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

Ground level Credit flow to Education loan during the last three years 2015-16, 2017-18 and 2018-19 was ₹ 174.83 lakh, ₹ 291.71 lakh and ₹ 396.36 lakh respectively.

4.2.2 Assessment of potential for the year 2020-21 under education

Based on the existing infrastructure, discussions held with the farmers, students and past trend in the ground level credit flow, the potentials for 2020-21 have been estimated and indicated in the table given below.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Education Loan	No.	06.00	300	1800	1440.00
Total						1440.00

The financial projections are increased on account of increase in unit cost. The block wise allocation of the total estimate for 2020-21 is indicated in Annexure I.

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 HOUSING

4.3.1 The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects. GoI has resolved 'Housing for all by 2022' 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 and Low Income Groups, the housing loan limits for eligibility under priority sector lending are revised to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above), and ₹ 25 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹ 45 lakh and ₹ 30 lakh, respectively. Furthermore, the existing family income limit of ₹ 2 lakh per annum, prescribed under Para 10.4 of the above Master Direction, for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

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

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

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>

4.3.2 District Level Scenario:

In Hingoli district, a trend of settlement of new habitats, colonies is being observed in the area adjoining the district head quarter and taluka headquarters. This has opened opportunities for housing construction activities and housing financing.

Ground Level Credit flow to the Housing sector during the years 2016-17, 2017-18 and 2018-19 was ₹ 3019.27 lakh, ₹ 2990.86 lakh and ₹ 4615.07 lakh respectively.

4.3.2 Assessment of Potential for the year 2020-21 under housing

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Housing Loan	No.	25.00	260	6500.00	5850.00
Total						5850.00

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

CHAPTER 5 CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 INFRASTRUCTURE – PUBLIC INVESTMENT

5.1.1 Introduction

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

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

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

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

(₹ lakh)

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

5.1.3 Critical Infrastructure gaps

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

Critical Infrastructure Support required / Gaps identified for Infrastructure development

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

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

5.1.4 RIDF Projects - Action Points at District Level

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

5.1.5 Rural Infrastructure Promotion Fund (RIPF)

Despite making remarkable progress under RIDF a number of constraints like inadequate planning, lack of awareness of officials involved in implementation of the projects etc., have been experienced while implementing the RIDF projects. Recognizing the need for capacity building of officials, creation of experimental/critical infrastructure of smaller investments with focus on last mile connectivity benefiting the community may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure promotion Fund (RIPF). The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHG/SHG Federation, Farmers Clubs/FC Federation, and support for survey of potential assessment/demand survey for new Agri/rural infrastructure projects. So far, grant assistance of ₹ 72,55,644 has been sanctioned for 10 projects in various districts.

5.1.6 NIDA (NABARD Infrastructure Development Fund)

The fund was created to finance Rural Infrastructure Projects outside RIDF. Assistance under NIDA is available for a period of 15 years with 2 to 3 years repayment holiday. Initially, NIDA was created to support State Owned entities. However, the scope of NIDA has been broadened and from the year 2014-15, PPP projects and refinancing of NBFCs. Public Financial Institutions are eligible under NIDA. As on 31 March, 2019, an amount of ₹ 6897.36 crore has been sanctioned under NIDA in the State.

5.1.7 Long Term Irrigation fund (LTIF)

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

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

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

CHAPTER 5.2

SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1 Introduction

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

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

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

5.2.2 Social Infrastructure gaps identified in the district:

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

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

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

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

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

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

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

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

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

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

5.2.3 Assessment of credit potential for the period 2020-21

Keeping in view the need of the Social Infrastructure, the following items that bank can finance are identified. The potential physical numbers that could be covered under bank finance during the year 2020-21 is given as under. Block-wise bifurcation of potential is given in Annexure-I.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Reverse Osmosis water Plants	No.	5.50	225	1237.50	1113.75
2	Multi Speciality Hospitals	No.	3000.00	01	3000.00	2400.00
Total						3513.75

Government Programmes:

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

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

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

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

CHAPTER 5.3 CREDIT POTENTIAL FOR RENEWABLE ENERGY

5.3.1 Introduction:

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

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

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

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

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

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

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

As per revised guidelines on Priority Sector Lending issued by RBI, bank loan up to a limit of ₹ 1500.00 lakh to borrowers for community based purposes like solar based power generators, biomass based power generators, wind mills, micro hydel plants and non-conventional energy based public utilities

viz. Street lighting systems and remote village electrification. For individual households, the loan limit will be ₹ 10.00 lakh per borrower.

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

5.3.2 Assessment of potential for the year 2020-21:

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio-gas plants	No.	0.15	400	60.00	54.00
2	Off-grid solar applications	No.	0.28	145	40.60	20.30
3	Solar Water Pump	No.	8.00	46	368.00	184.00
4	Solar Home Lights	No.	0.25	385	96.25	48.13
Total						306.43

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

5.3.3 Critical Intervention Required:

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

5.3.4 Suggested Action Points:

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

CHAPTER 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.

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

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

As on 31 March 2019, there are more than 87.44 lakh SHGs with aggregate bank deposits of about ₹19592 crore, annual loan take off touching almost ₹ 47185 crore and loans outstanding at nearly ₹75598 crore in the country whereas in Maharashtra state, there are 8.48 lakh SHGs with savings of ₹949 core. During 2017-18, a total of 112043 SHGs were disbursed loan to the extent of ₹1381 crore which accounts for 3% of the total loans disbursed in the country

6.2 Status of SHG-BLP in Hingoli:

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

Sr. No.	Particulars	As on 31 March 2018	During 2018-19	As on 31 March 2018
1	No. of SHGs promoted	8201	1276	9477
2	No. of SHGs credit linked	4766	728	5494
3	Amount of Bank loan availed (₹ lakh)	3897.35	982.00	4879.35
4	Average loan per SHG (₹)	81,774	1,34,890	88,812
5	Percentage of women SHGs	95	95	95

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

6.3 Micro Finance Profile in the District:

Sr. No	Reference	Particulars
1	Total no. Of blocks in the District	5
2	No. of blocks where SHGs exist	5
3	Total no. of blocks where SHGs are credit linked	5
4	No. of NGOs in the district	---
5	No. of NGOs participating in linkage programme	---

6	No. of NGOs who can be roped in during the year	NA
7	Total No. of bank branches in the district	107
8	No. of branches participating in the programme	---
9	No. of additional branches proposed to be roped in	0
10	No. of banks acting as SHPI	0
11	No. of SHGs formed	9477
12	No. of SHGs Credit Linked	5494
13	No. of SHGs to be Credit linked	3983

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

6.4 Assessment of potential for the period 2020-21

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

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loans to distress persons to repay non institutional loans	No.	0.50	400	200.00	200.00
2	PMJDY	No.	0.05	7500	375.00	375.00
3	Loans to State Sponsored Organisations	No.	1.00	750	750.00	675.00
4	SHGs fresh Linkage	No.	1.00	1100	1100.00	1100.00
5	SHGs Repeat Finance	No.	3.00	1100	3300.00	3300.00
6	Loans to JLGs	No.	4.00	600	2400.00	2400.00
Total						8050.00

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

1	Population of the district	11.77 lakh
2	Rural population	9.98 lakh
3	No. of households (2 above / 5*)	1.99 lakh
4	No. of SHGs required (3 above / 15**)	13,311
5	No. of SHGs already formed	9,477
6	Balance (4-5)	3,834

*average members per household

**average members per SHG

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

Sr. No.	Name of the Block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 st March, 2019	Balance potential as on 31 st March, 2019	No. of SHGs to be promoted and savings linked during 2019-20	No. of SHGs to be promoted and savings linked during 2020-21
1	Aundha	2446	1912	534	100	90
2	Hingoli	2588	1775	813	320	250
3	Kalamnuri	2664	1441	1223	400	300

4	Sengaon	2662	2165	497	150	100
5	Vasamat	2951	2184	767	350	300
	District Total	13311	9477	3834	1320	1040

Block wise potential for credit linkage of SHGs

Sr. No.	Name of the block	No of SHGs (Credit linked as on 31/03/2018)	SHGs to be credit linked during 2019-20				SHGs to be credit linked during 2020-21			
			Fresh		Fresh		Fresh		Fresh	
			No.	No.	No.	No.	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Aundha	1256	200	200	200	200	200	200.00	200	600.00
2	Hingoli	1107	300	300	300	300	300	300.00	300	900.00
3	Kalamnuri	842	200	200	200	200	200	200.00	200	600.00
4	Sengaon	1164	150	150	150	150	150	150.00	150	450.00
5	Vasamat	1125	250	250	250	250	250	250.00	250	750.00
6	District Total	5494	1100	1100	1100	1100	1100	1100.00	1100	3300.00

6.5 Financing of Joint Liability Groups

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

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

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

6.6 Areas of Concern

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

Strategies for improving quality of SHGs

- More emphasis on training and capacity building programs for all SHG members
- Regular grading of SHGs

- Regular audit of accounts maintained by SHGs
- Facilitation for graduation of SHGs from micro credit to micro enterprise.

6.7 Pilots on Digitization of SHG books of accounts

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

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

Annexure I
Activities wise/Block wise Potential Linked Physical and Financial Estimates for the year 2020-21

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		% assistance							
CROP LOAN (KHARIF)									
KHARIF JOWAR	0.35	Ha.	Phy	693	706	717	848	464	3428
		100%	FA	242.55	247.25	250.93	296.79	162.29	1199.81
TUR	0.35	Ha.	Phy	3701	3213	2762	2817	4868	17360
s		100%	FA	1295.22	1124.40	966.82	985.78	1703.88	6076.10
MOONG	0.25	Ha.	Phy	1094	1360	582	932	803	4770
		100%	FA	273.42	340.10	145.53	232.89	200.66	1192.59
UDID	0.25	Ha.	Phy	759	320	672	701	945	3397
		100%	FA	189.84	80.01	167.90	175.35	236.15	849.24
SOYABEEN	0.60	Ha.	Phy	14138	12759	21453	18040	21718	88108
		100%	FA	8482.80	7655.40	12871.80	10824.00	13030.80	52864.80
COTTON (Irrigated / with Drip)	0.75	Ha.	Phy	944	2143	361	1566	293	5307
		100%	FA	707.96	1607.29	270.82	1174.79	219.56	3980.42
COTTON (BT)	0.60	Ha.	Phy	2800	6429	1083	4699	878	15890
		100%	FA	1680.21	3857.49	649.97	2819.50	526.93	9534.11
SUGARCANE (Tissue culture)	1.20	Ha.	Phy	11	142	8	181	6	348
		100%	FA	12.60	170.40	10.08	217.20	7.06	417.34
SUGARCANE (Khodava)	1.10	Ha.	Phy	11	142	8	181	6	348
		100%	FA	11.55	156.20	9.24	199.10	6.47	382.56
TURMERIC	1.25	Ha.	Phy	1830	5125	815	1490	875	10135
		100%	FA	2287.50	6406.25	1018.75	1862.50	1093.75	12668.75
BANANA	1.10	Ha.	Phy	8	13	4	13	8	46
		100%	FA	9.24	13.86	4.62	13.86	9.24	50.82
OTHER KHARIF CROPS	0.35	Ha.	Phy	225	855	364	318	246	2008
		100%	FA	78.79	299.29	127.30	111.28	86.00	702.66
CROP LOAN - KHARIF				15271.68	21957.94	16493.76	18913.05	17282.76	89919.19
10% Consumption amt				1527.17	2195.79	1649.38	1891.30	1728.28	8991.92
20% Farm Implement maintenance				3054.34	4391.59	3298.75	3782.61	3456.55	17983.84
TOTAL CROP LOAN - KHARIF				19853.19	28545.32	21441.88	24586.96	22467.59	116894.95
CROP LOAN (RABI)									
WHEAT	0.30	Ha.	Phy	1258	1021	1342	2268	2194	8083
		100%	FA	377.40	306.36	402.49	680.43	658.23	2424.91
JOWAR	0.35	Ha.	Phy	3848	6061	666	2093	1129	13797

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		100%	FA	1346.80	2121.21	233.10	732.71	394.98	4828.80
GRAM	0.30	Ha.	Phy	6500	4000	6100	14125	14020	44745
		100%	FA	1950.00	1200.00	1830.00	4237.50	4206.00	13423.50
SAFFLOWER	0.27	Ha.	Phy	222	0	236	471	231	1160
		100%	FA	59.94	0.00	63.74	127.27	62.34	313.29
OTHER CROPS	0.35	Ha.	Phy	74	58	131	145	12	420
		100%	FA	25.90	20.20	45.84	50.76	4.14	146.85
CROP LOAN(RABI) TOTAL				3760.04	3647.77	2575.17	5828.68	5325.69	21137.34
10% Consumption amt				376.00	364.78	257.52	582.87	532.57	2113.73
20% Farm Implement maintenance				752.01	729.55	515.03	1165.74	1065.14	4227.47
TOTAL CROP LOAN - RABI				4888.05	4742.10	3347.71	7577.28	6923.39	27478.54
CROP LOAN TOTAL				19031.72	25605.71	19068.92	24741.73	22608.45	111056.53
10% Consumption amt				1903.17	2560.57	1906.89	2474.17	2260.84	11105.65
20% Farm Implement maintenance				3806.34	5121.14	3813.78	4948.35	4521.69	22211.31
TOTAL CROP LOAN - KHARIF + RABI				24741.24	33287.43	24789.60	32164.24	29390.98	144373.49
MINOR IRRIGATION									
DUG WELLS / NEW WELL	1.10	Nos.	Phy	19	19	19	19	19	95
		90%	FA	18.81	18.81	18.81	18.81	18.81	94.05
IP SET Elect. (7.5 hp)	0.35	Nos.	Phy	30	30	30	30	30	150
		90%	FA	9.45	9.45	9.45	9.45	9.45	47.25
IP SET Diesel (7.5 hp)	0.40	Ha	Phy	18	18	18	18	18	90
		90%	FA	6.48	6.48	6.48	6.48	6.48	32.40
DRIP SET	1.00	Ha	Phy	1200	1400	1100	1150	1200	6050
		50%	FA	600.00	700.00	550.00	575.00	600.00	3025.00
SPRINKLER SET	0.30	Ha	Phy	700	700	700	700	700	3500
		50%	FA	105.00	105.00	105.00	105.00	105.00	525.00
LIFT IRRIGATION (SMALL)	1.15	Ha	Phy	90	65	65	60	90	370
		90%	FA	93.15	67.28	67.28	62.10	93.15	382.95
DEEP. / RENOVATION OF WELL	0.35	Nos.	Phy	90	60	60	60	90	360
		90%	FA	28.35	18.90	18.90	18.90	28.35	113.40
PIPELINE SYSTEM	0.35	100 mt unit	Phy	500	500	500	500	500	2500
		90%	FA	157.50	157.50	157.50	157.50	157.50	787.50
RAIN WATER HARVESTING	0.57	Nos.	Phy	30	30	30	30	30	150
		90%	FA	15.39	15.39	15.39	15.39	15.39	76.95
TOTAL - MINOR IRRIGATION				1034.13	1098.81	948.81	968.63	1034.13	5084.50
FARM MECHANISATION									
TRACTORS (40 HP)	10.00	Nos.	Phy	120	140	140	130	140	670

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		75%	FA	900.00	1050.00	1050.00	975.00	1050.00	5025.00
POWER TILERS	2.30	Nos.	Phy	50	55	60	57	52	274
		75%	FA	86.25	94.88	103.50	98.33	89.70	472.65
THRESHER	2.00	Nos.	Phy	40	45	47	45	41	218
		75%	FA	60.00	67.50	70.50	67.50	61.50	327.00
COMBINED HARVESTER	25.00	Nos.	Phy	5	5	5	5	5	25
		75%	FA	93.75	93.75	93.75	93.75	93.75	468.75
TRAILORS	1.80	Nos.	Phy	45	45	40	40	41	211
		75%	FA	60.75	60.75	54.00	54.00	55.35	284.85
ROTAVATORS	1.25	Nos.	Phy	45	45	40	40	41	211
		75%	FA	42.19	42.19	37.50	37.50	38.44	197.81
OTHER AGRI IMPLEMENTS	1.00	Nos.	Phy	70	70	50	70	70	330
		90%	FA	63.00	63.00	45.00	63.00	63.00	297.00
TOTAL - FARM MECHANISATION				1305.94	1472.06	1454.25	1389.08	1451.74	7073.06
PLANTATION /HORTICULTURE									
MANGO	1.57	Ha.	Phy	70	60	70	95	95	390
		85%	FA	93.42	80.07	93.42	126.78	126.78	520.46
MANDARIN ORANGE / SANTRA	1.76	Ha.	Phy	66	36	36	106	76	320
		85%	FA	98.74	53.86	53.86	158.58	113.70	478.72
SWEET ORANGE / MOSAMBI	1.61	Ha	Phy	35	35	35	45	75	225
		85%	FA	47.90	47.90	47.90	61.58	102.64	307.91
CUSTARD APPLE	1.14	Ha	Phy	20	30	35	40	20	145
		85%	FA	19.38	29.07	33.92	38.76	19.38	140.51
POMEGRANATE	2.05	Ha	Phy	21	31	36	41	21	150
		85%	FA	36.59	54.02	62.73	71.44	36.59	261.38
10 R SHADE NET HOUSE	3.63	Ha	Phy	8	8	8	8	8	40
		85%	FA	24.68	24.68	24.68	24.68	24.68	123.42
NURSERY	1.20	Ha	Phy	9	9	7	7	9	41
		85%	FA	9.18	9.18	7.14	7.14	9.18	41.82
TAMRIND / BER / OTHER FRUITS	0.95	Ha	Phy	102	102	97	112	112	525
		85%	FA	82.37	82.37	78.33	90.44	90.44	423.94
MEDICINAL AND AROMATIC PLANTS	2.89	Ha.	Phy	14	14	12	14	16	70
		85%	FA	34.39	34.39	29.48	34.39	39.30	171.96
LOW COST POLY HOUSE	6.00	No.	Phy	12	11	11	12	14	60
		50%	FA	36.00	33.00	33.00	36.00	42.00	180.00
MULBERRY PLANTATION (MAP) - W / EQUIP.	0.50	AC	Phy	60	80	60	50	50	300
		90%	FA	27.00	36.00	27.00	22.50	22.50	135.00

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
MP WITH REARING HOUSE CONSTRUCTION (20'X50'X12'(ML)X9' and equipments	4.50	No.	Phy	12	17	12	12	12	65
		90%	FA	48.60	68.85	48.60	48.60	48.60	263.25
TOTAL - PLANTATION & HORTICULTURE				558.24	553.38	540.04	720.89	675.79	3048.35
FORESTRY AND WASTE LAND DEVELOPMENT									
Private WASTE LAND DEV.	0.35	Ha.	Phy	65	40	40	65	50	260
		75%	FA	17.06	10.50	10.50	17.06	13.13	68.25
BAMBOO PLANTATION	0.30	Ha	Phy	53	53	53	53	58	270
		90%	FA	14.31	14.31	14.31	14.31	15.66	72.90
TOTAL FORESTRY AND WASTE LAND DEV.				31.37	24.82	24.81	31.37	28.79	141.16
ANIMAL HUSBANDRY (DAIRY)									
FODDER CULTIVATION	0.22	Ha.	Phy	130	130	130	110	130	630
		90%	FA	25.74	25.74	25.74	21.78	25.74	124.74
COWS (CROSS BREED)	0.60	Nos.	Phy	300	300	300	300	300	1500
		90%	FA	162.00	162.00	162.00	162.00	162.00	810.00
BUFFALOES	0.68	Nos.	Phy	260	260	260	260	260	1300
		90%	FA	159.12	159.12	159.12	159.12	159.12	795.60
INDIGENOUS COWS	0.35	Nos.	Phy	140	140	140	140	140	700
		80%	FA	39.20	39.20	39.20	39.20	39.20	196.00
CALF REARING (20 animals unit)	3.00	Nos.	Phy	6	6	6	6	6	30
		75%	FA	13.50	13.50	13.50	13.50	13.50	67.50
MINI DAIRY UNIT (10 ANIMAL UNIT)	7.00	Nos.	Phy	60	60	60	60	60	300
		75%	FA	315.00	315.00	315.00	315.00	315.00	1575.00
VETERINARY CLINICS	3.00	No.	Phy	14	14	14	14	14	70
		65%	FA	27.30	27.30	27.30	27.30	27.30	136.50
BULK COOLERS	21.00	No	Phy	6	6	6	6	6	30
		65%	FA	81.90	81.90	81.90	81.90	81.90	409.50
ESTABLISHMENT OF MILK PARLOURS	1.15	No	Phy	14	14	14	12	12	66
		65%	FA	10.47	10.47	10.47	8.97	8.97	49.34
TOTAL - ANIMAL HUSBANDRY (DAIRY)				834.23	834.24	834.23	828.77	832.73	4164.19
ANIMAL HUSBANDRY(POULTRY)									
COMMERCIAL BROILER	2.75	unit	Phy	21	31	31	26	31	140
		75%	FA	43.31	63.94	63.94	53.63	63.94	288.75
COMMERCIAL LAYER	10.00	unit	Phy	20	25	25	22	23	115

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		75%	FA	150.00	187.50	187.50	165.00	172.50	862.50
TRANSPORT VEHICLE	9.20	Nos.	Phy	8	8	8	8	8	40
		75%	FA	55.20	55.20	55.20	55.20	55.20	276.00
FEED MIXING UNIT	18.40	Nos.	Phy	1	0	1	0	0	2
		75%	FA	13.80	0.00	13.80	0.00	0.00	27.60
RETAIL DRESSING UNIT @@	7.00	Nos.	Phy	8	8	12	8	9	45
		75%	FA	42.00	42.00	63.00	42.00	47.25	236.25
TOTAL - ANIMAL HUSBANDRY (POULTRY)				304.31	348.64	383.44	315.83	338.89	1691.10
ANIMAL HUSBANDRY(S G P)									
SHEEP REARING	0.05	Nos.	Phy	286	286	311	306	311	1500
		90%	FA	12.87	12.87	14.00	13.77	14.00	67.50
GOAT REARING	0.07	Nos.	Phy	1500	1500	1400	1500	1600	7500
		90%	FA	94.50	94.50	88.20	94.50	100.80	472.50
PIG REARING (3 + 1)	1.00	Nos.	Phy	11	11	11	11	11	55
		75%	FA	8.25	8.25	8.25	8.25	8.25	41.25
COMMERCIAL GOAT REARING (500+25) (Stallfed)	30.00	Nos.	Phy	5	4	5	3	3	20
		90%	FA	135.00	108.00	135.00	81.00	81.00	540.00
COMMERCIAL GOAT REARING (40+2) (Stallfed)	3.50	Nos.	Phy	50	50	50	50	50	250
		75%	FA	131.25	131.25	131.25	131.25	131.25	656.25
TOTAL - ANIMAL HUSBANDRY (G)			FA	381.87	354.87	376.70	328.77	335.30	1777.50
FISHERIES - INLAND									
SEMI INTENSIVE FISH CULTURE - NEW PONDS	2.07	Ha	Phy	12	12	12	12	11	59
		90%	FA	22.36	22.36	22.36	22.36	20.49	109.92
RESERVOIR / REVERINE FISHING UNITS (A BOAT AND NET UNIT INCLUDING REPLACEMENT NEEDS)	0.50	Nos.	Phy	5	5	5	5	5	25
		90%	FA	2.25	2.25	2.25	2.25	2.25	11.25
Fingerlings	0.06	1000/WSA (ha)	Phy	450	200	200	300	350	1500.00
		90%	FA	24.30	10.80	10.80	16.20	18.90	81.00
OTHERS - Fish Nets	0.10		Phy	160	75	95	140	130	600.00
		60%	FA	9.60	4.50	5.70	8.40	7.80	36.00
TOTAL - FISHERIES - INLAND			FA	58.52	39.91	41.11	49.21	49.44	238.18
OTHERS									

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
BULLOCKS / OTHER DROUGHT ANIMALS	0.50	Nos.	Phy	100	100	100	100	100	500
		90%	FA	45.00	45.00	45.00	45.00	45.00	225.00
BULLOCK CARTS	0.40	Nos.	Phy	50	50	50	50	50	250
		90%	FA	18.00	18.00	18.00	18.00	18.00	90.00
FARM IMPLEMENTS SERVICE CENTER	5.00	Nos.	Phy	10	10	10	10	10	50
		90%	FA	45.00	45.00	45.00	45.00	45.00	225.00
TOTAL - OTHERS				108.00	108.00	108.00	108.00	108.00	540.00
SUB TOTAL - FARM CREDIT				29357.84	38122.14	29500.97	36904.79	34245.78	168131.52
AGRICULTURE INFRASTRUCTURE									
CONSTRUCTION OF STORAGE FACILITIES									
STORAGE UNITS	0.04	MT	Phy	18000	18000	23000	13000	20000	92000
		60%	FA	378.00	378.00	483.00	273.00	420.00	1932.00
COLD STORAGE UNITS	0.10	MT	Phy	650	650	650	225	225	2400
		75%	FA	48.75	48.75	48.75	16.88	16.88	180.00
Agri Mktng Infrastructure, SILOs, etc	250.00	No.	Phy	4	3	3	2	2	14
		60%	FA	600.00	450.00	450.00	300.00	300.00	2100.00
TOTAL - STORAGE GODOWNS / M YARDS			FA	1026.75	876.75	981.75	589.88	736.88	4212.00
LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT									
LAND LEVELLING AND SHAPING	0.15	Ha	Phy	400	200	200	400	300	1500
		90%	FA	54.00	27.00	27.00	54.00	40.50	202.50
ORGANIC FARMING	0.50	No.	Phy	140	140	140	140	140	700
		90%	FA	63.00	63.00	63.00	63.00	63.00	315.00
NADEP COMPOST UNITS	0.14	No.	Phy	8	8	8	8	8	40
		90%	FA	1.01	1.01	1.01	1.01	1.01	5.04
VERMI COMPOST	0.46	No.	Phy	28	33	33	33	33	160
		90%	FA	11.59	13.66	13.66	13.66	13.66	66.24
SOIL AND WATER CONSERVATION	0.25	Ha	Phy	218	148	148	218	218	950
		90%	FA	49.05	33.30	33.30	49.05	49.05	213.75
POLYTHENE MULCHING	0.07	AC	Phy	90	90	90	90	90	450
		90%	FA	5.67	5.67	5.67	5.67	5.67	28.35
FARM PONDS	1.30	NO	Phy	77	62	62	62	62	325

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		50%	FA	50.05	40.30	40.30	40.30	40.30	211.25
COMMERCIAL VERMICOMPOST	5.20	No.	Phy	4	4	4	4	4	20
		75%	FA	15.60	15.60	15.60	15.60	15.60	78
LAND DEVELOPMENT				249.97	199.54	199.54	242.29	228.79	1120.13
WATERSHED PLUS ACTIVITIES									
PASTURE DEVELOPMENT	0.40	Ha	Phy	95	95	95	95	95	475
		75%	FA	28.50	28.50	28.50	28.50	28.50	142.50
WATERSHED PLUS ACTIVITIES				28.50	28.50	28.50	28.50	28.50	142.50
FPO - W C Procurement of produce	30.00	No.	Phy	3	3	3	4	2	15
		75%	FA	67.50	67.50	67.50	90.00	45.00	337.50
FPO - W C for Agri inputs	12.00	No.	Phy	3	3	3	4	2	15
		75%	FA	27.00	27.00	27.00	36.00	18.00	135.00
Godown / Agri Mall	25.00	No.	Phy	2	3	3	3	2	13
		75%	FA	37.50	56.25	56.25	56.25	37.50	243.75
Total FPO Financing				132.00	150.75	150.75	182.25	100.50	716.25
WATERSHED PLUS ACTIVITIES				160.50	179.25	179.25	210.75	129.00	858.75
Total Land Dev., Soil Conser., Watershed Plus				410.47	378.79	378.79	453.04	357.79	1978.88
3.2.3 OTHERS (Bio Pesticides)									
Bio Pesticides and Bio Fertilisers	160.00	No.	Phy	0	2	1	0	0	3
		90%	FA	0.00	288.00	144.00	0.00	0.00	432.00
TOTAL - OTHERS (Bio Pesticides)				0.00	288.00	144.00	0.00	0.00	432.00
SUB TOTAL - AGRI. INFRASTRUCTURE				1437.22	1543.54	1504.54	1042.92	1094.67	6622.88
ANCILLARY ACTIVITIES									
FOOD AND AGRO PROCESSING									
MINI DAL MILLS	10.00	Nos.	Phy	14	14	11	13	13	65
		80%	FA	112.00	112.00	88.00	104.00	104.00	520.00
JAGGARY UNITS	6.00	Nos.	Phy	6	7	3	6	3	25
		80%	FA	28.80	33.60	14.40	28.80	14.40	120.00
TURMERIC & CHILLY POWDER UNITS	10.00	Nos.	Phy	11	12	7	10	10	50
		90%	FA	99.00	108.00	63.00	90.00	90.00	450.00
FRUIT PROCESSING UNITS	12.00	Nos.	Phy	4	5	5	6	5	25
		90%	FA	43.20	54.00	54.00	64.80	54.00	270.00
SOYA / OTHER FOOD PROCESSING	12.00	Nos.	Phy	10	10	10	10	10	50
		90%	FA	108.00	108.00	108.00	108.00	108.00	540.00
DAIRY PROCESSING / KHOYA / PANEER	8.00	Nos.	Phy	14	14	14	15	15	72
		90%	FA	100.80	100.80	100.80	108.00	108.00	518.40
OIL EXTRACTION MILLS	400.00	Nos.	Phy	0	1	1	0	0	2

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		90%	FA	0.00	360.00	360.00	0.00	0.00	720.00
WORKING CAPITAL FOR EXISTING UNITS	8.00	Nos.	Phy	26	26	36	26	26	140
		90%	FA	187.20	187.20	259.20	187.20	187.20	1008.00
TOTAL - FOOD & AGRO PROCESSING				679.00	1063.60	1047.40	690.80	665.60	4146.40
<u>OTHERS - Loans to pacs, ACABC</u>									
FINANCING TO PACS	75.00	Nos.	Phy	1	2	1	1	1	6
		90%	FA	67.50	135.00	67.50	67.50	67.50	405.00
AGRI CLINIC AGRI BUSINESS CENTRE	25.00	Nos.	Phy	4	6	6	6	4	26
		65%	FA	65.00	97.50	97.50	97.50	65.00	422.50
TOTAL - OTHERS			FA	132.50	232.50	165.00	165.00	132.50	827.50
TOTAL - ANCILLARY ACTIVITIES				811.50	1296.10	1212.40	855.80	798.10	4973.90
TOTAL - AGRICULTURE				31606.56	40961.78	32217.92	38803.50	36138.55	179728.31
Credit Potential for MSME									
TERM LOAN - Manufacturing									
Micro Enterprises	25.00	Nos.	Phy	21	26	26	22	15	110
		80%	FA	420.00	520.00	520.00	440.00	300.00	2200.00
Small Enterprises	500.00	Nos.	Phy	8	9	10	7	4	38
		80%	FA	3200.00	3600.00	4000.00	2800.00	1600.00	15200.00
Medium Enterprises	1000.00	Nos.	Phy	1.00	1	1	0.00	0.00	3
		80%	FA	800.00	800.00	800.00	0.00	0.00	2400.00
Sub Total				4420.00	4920.00	5320.00	3240.00	1900.00	19800.00
TERM LOAN - Service Sector									
Micro Enterprises	10.00	Nos.	Phy	12	14	17	12	7	62
		80%	FA	96.00	112.00	136.00	96.00	56.00	496.00
Small Enterprises	200.00	Nos.	Phy	6.00	7.00	8.00	5.00	2.00	28.00
		80%	FA	960.00	1120.00	1280.00	800.00	320.00	4480.00
Medium Enterprises	500.00	Nos.	Phy	0.00	1.00	1.00	0.00	0.00	2.00
		80%	FA	0.00	400.00	400.00	0.00	0.00	800.00
Sub Total				1056.00	1632.00	1816.00	896.00	376.00	5776.00
TERM LOAN - Total				5476.00	6552.00	7136.00	4136.00	2276.00	25576.00
WORKING CAPITAL - Manufacturing									
Micro Enterprises	6.25	Nos.	Phy	21	26	26	22	15	110
		100%	FA	131.25	162.50	162.50	137.50	93.75	687.50
Small Enterprises	125.00	Nos.	Phy	8	9	10	7	4	38
		100%	FA	1000.00	1125.00	1250.00	875.00	500.00	4750.00

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
Medium Enterprises	250.00	Nos.	Phy	1.00	1.00	1.00	0.00	0.00	3.00
		100%	FA	250.00	250.00	250.00	0.00	0.00	750.00
Sub Total				1381.25	1537.50	1662.50	1012.50	593.75	6187.50
WORKING CAPITAL - Service Sector									
Micro Enterprises	2.50	Nos.	Phy	12	14	17	12	7	62
		100%	FA	30.00	35.00	42.50	30.00	17.50	155.00
Small Enterprises	50.00	Nos.	Phy	6.00	7.00	8.00	5.00	2.00	28
		100%	FA	300.00	350.00	400.00	250.00	100.00	1400.00
Medium Enterprises	125.00	Nos.	Phy	0.00	1.00	1.00	0.00	0.00	2.00
		100%	FA	0.00	125.00	125.00	0.00	0.00	250.00
Sub Total				330.00	510.00	567.50	280.00	117.50	1805.00
WORKING CAPITAL - Total				1711.25	2047.50	2230.00	1292.50	711.25	7992.50
TOTAL - MSME				7187.25	8599.50	9366.00	5428.50	2987.25	33568.50
EXPORT CREDIT									
EXPORT CREDIT (1000 Bales per unit)	180.00		Phy	1	2	3	1	0	7
EXPORT CREDIT		80%	FA	144.00	288.00	432.00	144.00	0.00	1008.00
EDUCATION LOANS									
EDUCATION LOANS	6.00	Nos.	Phy	60	60	60	60	60	300
		80%	FA	288.00	288.00	288.00	288.00	288.00	1440.00
TOTAL EDUCATION LOANS				288.00	288.00	288.00	288.00	288.00	1440.00
HOUSING									
HOUSING LOANS	25.00	Nos.	Phy	35	55	105	35	30	260
		90%	FA	787.50	1237.50	2362.50	787.50	675.00	5850.00
TOTAL - HOUSING			FA	787.50	1237.50	2362.50	787.50	675.00	5850.00
RENEWABLE ENERGY									
BIO-GAS PLANTS	0.15	Nos.	Phy	80	80	80	80	80	400
		90%	FA	10.80	10.80	10.80	10.80	10.80	54.00
Off-Grid Solar application Units	0.28	Nos.	Phy	27	29	35	27	27	145
		50%	FA	3.78	4.06	4.90	3.78	3.78	20.30
SOLAR WATER PUMP	8.00	Nos.	Phy	11	10	8	9	8	46
		50%	FA	44.00	40.00	32.00	36.00	32.00	184.00
SOLAR HOME LIGHT	0.25	Nos.	Phy	77	77	77	77	77	385
		50%	FA	9.63	9.63	9.63	9.63	9.63	48.13
TOTAL RENEWABLE ENERGY			FA	68.21	64.49	57.33	60.21	56.21	306.44
OTHERS - SHG, JLGs, PMJDY, STATE CORPNS.									
PMJDY	0.05	Nos.	Phy	1500	1500	1500	1500	1500	7500
		100%	FA	75.00	75.00	75.00	75.00	75.00	375.00

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
Loans to distress persons to repay non insti lenders	0.50	Nos.	Phy	80	80	80	80	80	400
		100%	FA	40.00	40.00	40.00	40.00	40.00	200.00
State sponsored organisations	1.00	Nos.	Phy	140	140	190	140	140	750
		90%	FA	126.00	126.00	171.00	126.00	126.00	675.00
SELF HELP GROUP (REPEAT FINANCE)	3.00	Nos.	Phy	200	250	300	200	150	1100
		100%	FA	600.00	750.00	900.00	600.00	450.00	3300.00
SELF HELP GROUP (NEW CR. LINKAGES)	1.00	Nos.	Phy	200	250	300	200	150	1100
		100%	FA	200.00	250.00	300.00	200.00	150.00	1100.00
Joint Liability/Activity Groups	4.00	Nos.	Phy	120	120	120	120	120	600
		100%	FA	480.00	480.00	480.00	480.00	480.00	2400.00
TOTAL - OTHERS - SHG, JLGs, PMJDY, STATE CORPNS.			FA	1521.00	1721.00	1966.00	1521.00	1321.00	8050.00
<u>SOCIAL INFRASTRUCTURE</u>									0.00
REVERSE OSMOSIS WATER PURIFIER	5.50		Phy	45	45	45	45	45	225.00
		90%	FA	222.75	222.75	222.75	222.75	222.75	1113.75
Multi Speciality Hospital	3000.00		Phy	0	0	1	0	0	1.00
		80%	FA	0.00	0.00	2400.00	0.00	0.00	2400.00
<u>TOTAL - SOCIAL INFRASTRUCTURE</u>				222.75	222.75	2622.75	222.75	222.75	3513.75
-									
TOTAL PRIORITY SECTOR				41825.27	53383.02	49312.51	47255.46	41688.75	233465.00

Annexure II

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

STATE : MAHARASHTRA

DISTRICT : HINGOLI

(₹ lakh)

Sr. No.	Agency / Category	2016-17		2017-18		2018-19		2019-20
1	Crop Loan	Target	Achievement	Target	Achievement	Target	Achievement	Target
	C Bs	77390.00	92145.77	77146.00	9265.84	81500.00	26680.61	105145.15
	CCB	16500.00	5787.17	16000.00	4126.27	14300.00	9635.56	18500.00
	SCARDB	0.00		0.00	0.00	0.00	0.00	0.00
	RRB	10000.00	8328.98	11000.00	2260.15	16000.00	5482.88	20000.00
	Others	0.00		0.00	0.00	0.00	0.00	0.00
	Sub Total (A)	103890.00	106261.92	104146.00	15652.26	111800.00	41799.05	143645.15
2	Term Loan (MT + TL)							
	C Bs	9512.53	1193.05	14396.00	4353.44	15150.00	4777.63	16926.00
	CCB	0.00	83.95	35.00	0.00	50.00	0.00	59.90
	SCARDB	0.00		0.00	0.00	0.00	0.00	0.00
	RRB	2269.16	182.90	1200.00	683.71	1300.00	1307.82	1450.00
	Others	0.00		0.00	0.00	0.00	0.00	0.00
	Sub Total (B)	11781.69	1459.90	15631.00	5037.15	16500.00	6085.45	18435.90
3	Total Agri Credit							
	C Bs	86902.53	93338.82	91542.00	13619.28	96650.00	31458.24	122071.15
	CCB	16500.00	5871.12	16035.00	4126.27	14350.00	9635.56	18559.90
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	12269.16	8511.88	12200.00	2943.86	17300.00	6790.70	21450.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (C)	115671.69	107721.82	119777.00	20689.41	128300.00	47884.50	162081.05
	Total Agri Credit (A)+ (B) = D	115671.69	107721.82	119777.00	20689.41	128300.00	47884.50	162081.05
4	Non Farm Sector / MSME							
	C Bs	19526.39	4176.11	10175.00	2554.25	12350.00	6399.84	21510.30
	CCB	0.00	0.00	1000.00	0.00	1000.00	0.00	1742.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	3773.81	386.50	4000.00	559.93	4100.00	569.63	7140.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (E)	23300.200	4562.61	15175.000	3114.18	17450.000	6969.47	30392.300
5	Other Priority Sector							
	C Bs	5983.61	11087.06	16180.00	17055.20	18379.00	23137.15	17487.22
	CCB	0.00	0.00	2433.00	0.00	4147.00	0.00	2206.59
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	1183.39	1054.35	8375.00	1523.63	6787.00	1985.42	8148.50
	Others	0.00	0.00		0.00	0.00	0.00	0.00
	Sub Total (F)	7167.00	12141.41	26988.00	18578.83	29313.00	25122.57	27842.31
6	Grand Total							
	C Bs	112412.53	108601.99	117897.00	33228.73	127379.00	60995.23	161068.67
	CCB	16500.00	5871.12	19468.00	4126.27	19497.00	9635.56	22508.49
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	17226.36	9952.73	24575.00	5027.42	28187.00	9345.75	36738.50
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (D + E + F)	146138.89	124425.84	161940.00	42382.42	175063.00	79976.54	220315.66

ANNEXURE - III

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

STATE : MAHARASHTRA

DISTRICT : HINGOLI

(₹ lakh)

Sr.	Particulars	2016-17				2017-18				2018-19			
No.	Agencies/Activiites	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I.	I. Crop loans	92145.77	5787.17	8328.98	106261.92	9265.84	4126.27	2260.15	15652.26	26680.61	9635.56	5482.88	41799.05
II	II. Term Loans												
a	Minor Irrigation	76.20	22.95	47.94	147.09	136.63	0.00	118.73	255.36	573.12	0.00	153.07	726.19
b	Land Development	93.08	24.15	0.00	117.23	612.94	0.00	101.17	714.11	223.77	0.00	723.92	947.69
c	Farm Mechanisation	145.63	10.52	67.82	223.97	417.54	0.00	187.92	605.46	454.89	0.00	58.54	513.43
d	Plantation & Horticulture	227.25	26.33	0.00	253.58	0.10	0.00	0.00	0.10	0.33	0.00	0.00	0.33
e	Dairy Development	28.01	0.00	9.64	37.65	104.34	0.00	15.55	119.89	1166.32	0.00	24.45	1190.77
f	Poultry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g	Sheep, Goat, Piggery	12.23	0.00	6.80	19.03	56.04	0.00	4.20	60.24	393.44	0.00	10.80	404.24
h	Fisheries	0.00	0.00	0.00	0.00	7.00	0.00	0.00	7.00	19.10	0.00	0.00	19.10
i	Forest & Waste Land Dev.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j	Storage & Market Yards	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00
k	Renewable Source of Energy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Others	610.65	0.00	50.70	661.35	3018.85	0.00	256.14	3274.99	1846.66	0.00	337.04	2183.70
	Sub Total II	1193.05	83.95	182.90	1459.90	4353.44	0.00	683.71	5037.15	4777.63	0.00	1307.82	6085.45
	Grand Total (I + II)	93338.82	5871.12	8511.88	107721.82	13619.28	4126.27	2943.86	20689.41	31458.24	9635.56	6790.70	47884.50

Annexure IV

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

Sr.No.	Item	Unit Cost (₹)
A	Minor Irrigation	
1	Dugwell	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 SqM c/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 DLTC FOR 2019-20
For Major crops of Hingoli District

Name of the Crop	Scale of Finance in ₹ Per Hector
A) Kharif	
1) Sugarcane Suru, pre- seasonal	1,20,000/1,25,000
2) Sugarcane Aadasali	1,30,000
3) Sugarcane Ratoon (Khodwa)	1,10,000
4) Banana	1,10,000
5) Banana (Tissue Culture)	1,40,000
6) Turmeric	1,25,000
7) Potato	75,000
B Seasonal Irrigated Crops	
1) Cotton Irrigated	60,000
2) BT Cotton	60,000
3) Cotton (with Drip)	75,000
1) Summer Groundnut	50,000
B) Rabi	
1) Wheat (Irrigated)	40,000
2) Sunflower	30,000
3) Groundnut	45,000
C) Un irrigated cash crops	
1) Cotton (Local variety)	50,000
2) Groundnut	40,000
5) Sunflower	25,000
6) Safflower	27,000
D) Cereals/pulses	
1) Wheat	30,000
2) Paddy	40,000
3) Jowar kharif/Rabi	35,000
4) Bajra	25,000
5) Moong/Udid	25,000
6) Tur	35,000
7) Gram	30,000
E) Hybrid Crops	
1) Paddy (Improved)	45,000
2) Hybrid Jowar	30,000
3) Bajra	25,000
4) Soyabean	60,000
5) Maize	35,000

List of District Development Managers of Maharashtra

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