



## NABARD FINANCIAL SERVICES

A Subsidiary of NABARD

### Registered Office

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- › A Non-Banking Financial Company with NABARD owning 63 % of the equity.
- › Government of Karnataka and other Public Sector Banks shareholders of the Company.
- › Company operates through its unique group based lending model sourcing Business & Development Correspondents to reach SHGs/ JLGs
- › Covers 125 districts in 12 States and a Union Territory
- › Entering into Eastern Region i.e. West Bengal, Odisha & Bihar.
- › Supported 1,35,000 SHGs/JLGs or 15 lakh households across its operational geography.
- › Cumulatively credit disbursement to the tune of around Rs. 4,746 crore.
- › Providing sustainable livelihoods to rural poor for uplifting their living standard



## NABARD Consultancy Services (NABCONS)

(100% owned by NABARD)

- Multi-sectoral Development Consultancy
- Wholly Owned Subsidiary of NABARD
- 15 Years of Experience
- Pan-India Presence
- 2100+ Assignments
- 421 District Offices
- 400+ Full Time Experts
- Served 200+ Clients Globally

### Areas of Operation

- Agriculture & Allied Sectors
- Banking & Finance
- Food Processing
- Socio-economic Development
- Climate Change
- Natural Resource Management
- Rural Development
- Skills for Livelihood
- International Business

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- Diagnostic Study & Need Assessment
- Scoping Studies
- DPR & Concept Notes
- Monitoring & Evaluation
- Impact Assessment
- Capacity Building of Stakeholders
- CSR Advisory Services
- Formulation of Banking Policies
- KYC Guidelines and Policy
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- Audit / Inspection / Loaning Manual
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- Credit Appraisal Policy, etc.
- Project Appraisal
- Model Scheme
- Value Chain Study
- Project Management Consultancy
- Transaction Advisory
- Resource Support Agency
- Climate Resilient Planning
- Gender, Environment & Social Management Plans
- Exposure Visits to Best Practices
- GIS-based Mapping

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## संभाव्यता युक्त ऋण योजना 2019-20

## Potential Linked Credit Plan 2019-20

## उत्तर 24 परगना जिला NORTH 24 PARGANA DISTRICT

## राष्ट्रीय कृषि और ग्रामीण विकास बैंक National Bank for Agriculture and Rural Development

पश्चिम बंगाल क्षेत्रीय कार्यालय, कोलकाता  
WEST BENGAL REGIONAL OFFICE, KOLKATA



# दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

# ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

## VISION

Development Bank of the Nation for Fostering Rural Prosperity.

## MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.



## NABSAMRUDDHI FINANCE LIMITED

A Subsidiary of NABARD

“to provide credit facilities to Rural Services sector/ Off farm Sector for promotion, expansion, commercialization of enterprises covering the entire gamut of activities touching rural livelihoods”



Microfinance . Vehicle . School Infra . Rural Housing . Societies . MSME

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**Nabkisan Finance Ltd. (NKFL)**  
A Subsidiary of NABARD

- › Provides credit support for livelihood/ income generating activities.
- › Mandated to extend credit to Producer Organisations, farm and off-farm.
- › Lending to Producer Companies covers life cycle finance viz., term loan or working capital or both.
- › Collateral free loans
- › Competitive rates of interest.
- › Largest financier of FPOs in the country.
- › 335 FPOs assisted in 14 states.
- › Loans provided to Panchayat Level Federations, Trusts, Societies, NGOs, Section 25 companies/ NBFCs/ MFIs for on-lending to its members, SHGs/ JLGs.
- › PO Promoting Institutions (POPI) are also provided loans for on-lending to POs
- › KRISHIMANCH.NABARD.ORG web portal developed by NKFL for dissemination of information on FPOs and for self-rating of FPOs for arriving at the eligibility for credit.

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### प्राक्कथन

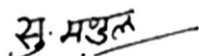
पश्चिम बंगाल के सभी जिले से संबंधित वर्ष 2019 - 20 के संभाव्यतायुक्त साख योजना (PLP) प्रस्तुत करने पर हमें अपार हर्ष हो रहा है। जिला के कृषि एवं ग्रामीण विकास के विभिन्न क्षेत्रों के लिए साख संभाव्यता का आकलन करते समय जिला में विद्यमान प्राकृतिक एवं मानव संसाधन, जनमानस की आकांक्षाओं, केंद्रीय एवं राज्य सरकार की योजनाओं एवं प्राथमिकताओं और आधारभूत सुविधाओं के स्तर को ध्यान में रखा गया है।

इस क्षेत्रवार, गतिविधि-वार, साख संभाव्यताओं का आकलन वैज्ञानिक व परामर्शी प्रक्रिया के आधार पर किया गया है। साथ ही भारतीय रिजर्व बैंक के प्राथमिक क्षेत्र के परिशोधित दिशा निर्देशों के अनुपालन को भी ध्यान रखा गया है।

इस दस्तावेज में, भारत सरकार के कृषकों के आय को दोगुना करने के लक्ष्य, कृषि क्षेत्र में पूंजी निर्माण, कृषि उपज का प्रसंस्करण द्वारा मूल्य संवर्धन, किसानों को बाजारों से जोड़ना, किसानों के संगठनों का विकास एवं राज्य सरकार की "Continuous Thrust Policy" के अंतर्गत किसान क्रेडिट कार्ड का गहन प्रसार, सूक्ष्म, छोटे एवं मझौले उद्योगों का प्रोत्साहन एवं स्वयं सहायता समूह और अन्य प्रकार के समूहों का संस्थागत ऋण से जोड़कर जीविकोपार्जन से जुड़ी गतिविधियों को बढ़ाने के संकल्प को विशेष रूप से ध्यान में रखा गया है।

इस दस्तावेज को बनाने की प्रक्रिया पूरी कर पाने के लिए हम माननीय जनप्रतिनिधियों, जिला अधिकारी, विभिन्न लाइन डिपार्टमेंट के अधिकारियों, कृषि विश्वविद्यालयों एवं कृषि विज्ञान केंद्रों से जुड़े हुए वैज्ञानिकों, भारतीय रिजर्व बैंक के अग्रणी जिला अधिकारी, अग्रणी जिला प्रबंधक, अन्य बैंकों के जिला समन्वयकों एवं अधिकारियों, गैर सरकारी संस्थाओं एवं अन्य सभी का हार्दिक धन्यवाद करते हैं, जिनके बहुमूल्य जानकारी, विचारों एवं सहयोग से यह संभव हो पाया है।

हमें विश्वास है कि यह दस्तावेज न ही सिर्फ जिला के वार्षिक साख योजना को बनाने में मदद करेगा बल्कि जिला के सर्वांगीण एवं समावेशी विकास का मार्ग भी प्रशस्त करेगा और कृषि एवं ग्रामीण विकास से संबंधित अभिकरणों एवं संस्थानों के लिए एक संदर्भ दस्तावेज भी साबित होगा।



(सुब्रत मंडल)

मुख्य महाप्रबंधक

## Foreword

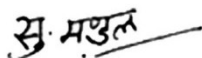
It gives us immense pleasure to present the Potential Linked Plan (PLP) - 2019 - 20 for all the districts of the state. It is an assessment of credit potential under each sector of agriculture and rural development with reference to the natural and human resource endowments and aspirations of the people, keeping in view the central and state governments plans, programmes and priorities and the level of infrastructural development.

The activity-wise sectoral assessment has been made in a scientific manner, under a consultative process and it is in conformity with revised priority sector guidelines of RBI.

Special thrust has been given on the Government of India goal of “Doubling of Farmers’ Income”, capital formation in agriculture, value addition through processing and market linkages and farmers collectives; and the State Government’s ‘Continuous Thrust Policy’ of intensification of KCC coverage, promotion of MSMEs and livelihood creation through SHG and group mode of financing..

We are thankful to the Hon’ble people’s representatives, District Magistrate, Officers of Line Departments, Scientists of the Agriculture University / KVKs, Lead District Officer of the RBI, Lead District Manager, District Coordinators / officers of the other banks, NGOs and all those who have given valuable inputs and help in preparation of this document.

We hope, this will help in preparation of Annual Credit Plan of the district and pave the way for the holistic and inclusive development, along with serving as a reference document for the agencies / institutions involved in agriculture and rural development.



**(Subrata Mandal)**  
**Chief General Manager**

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## EXECUTIVE SUMMARY

Farmers need a sense of income security in view of ever growing input costs and the rising family expenses on health and education. This document provides recommendations for substantial improvements of farmers' income under farm and non-farm sectors of the district. Hence, some of the district specific sector-wise activity specific requirements and strategies for increasing of farmer's income are suggested.

**1. District profile:** The district consists of 22 nos. of Development Block spread over 5(five) Administrative Sub-Divisions having a total geographical area of 4094 sq.km. A major part of the population of the district earns livelihood in the urban areas covered by capital city of West Bengal, Kolkata. The demographic features are unique as 52% of the total population lives in urban/semi-urban areas and remaining 48% live in rural areas. As per Census 2011 the population density of the district was 2445 per sq km and around 99% of the farmers belong to small/marginal farmer's category owing to rapid urbanization and high population density, especially in Rajarhat, Bashirhat, Haroa, Barasat I & II and Barrackpore I & II blocks. There are two distinct agro-ecological situations prevailing in the district e.g. Gangetic alluvial and Coastal alluvial zones. Gangetic alluvial zone comprises of 16 blocks spread over entire Barasat Sub-Divisions i.e. Basirhat- I & II, Baduria and Swarupnagar. Major crops grown in the district are Paddy, Vegetables, Jute, Onion etc.

**2. Banking profile & trends in credit flow:** There are 800 branches of commercial banks, 432 numbers of Agricultural Credit Societies, 61 branches of RRB, 3 branches of Agriculture and Rural Development Bank, 12 branches of State Cooperative Bank and 1 branch of West Bengal Financial Corporation. Total deposit as on 31 March 2017 of Rs.9930617.50 lakh have increased by 14% from Rs.8746671.40 lakh as on 31 March 2016. Major growth of deposit has been observed among Commercial Banks. During the year 2016-17, CD ratio of the banking sector as a whole was 19.72% and in the previous year it was 18.71 %, thus showing a marginal increase. The main reason for very poor CD ratio (National Target 60%) is the excessive growth in deposit during the past few years coupled with poor recovery forcing the bank to make a cautious approach for fresh lending. The growth in deposit may be due to reasons like the proximity of the district from Kolkata (major areas of blocks like Barasat-I, Barrackpur-I and Rajarhat are under Greater Kolkata jurisdiction) and increasing trend in per capita income and high saving rate in urban area etc. There has also been declining trend in CD Ratio on account of the industrial units located in the district are having their banking transactions in Kolkata on account of close proximity.

**3. Broad Sector Wise Projections for 2019-20:** Based on the infrastructure available and planned in the district and the priorities under various Central Sector Schemes and State Govt Schemes under implementation the credit potential of the district under priority sector for the year 2019-20 has been assessed at ₹ 847998.00 lakh which is around 11% increase over 2018-19 projections of ₹ 763639.00 lakh. The sector wise assessment of potential for the district is given below:

### 3.1 Farm Credit

**Crop loan:** It has been projected to cover credit needs for cropping in 316859 hectares which is 66% of Gross Cropped Area of the district. The ST credit potential for crop production, maintenance & marketing needs for various crops is projected at ₹ 185823.00 lakh

**Agriculture Term loan:** Potential for financing water harvesting structures, pump sets, sprinklers and drip irrigation is assessed at ₹ 2555.00 lakh. For Farm Mechanization activities covering tractors & farm implements the potential estimated is ₹ 3445.00 lakh.

As the district has scope for extension of cultivation area in respect of fruits and orchards the credit potential for P&H including tea plantation is assessed at ₹ 3770.00 lakh.

As Dairy is emerging as an important avenue for income generation, credit potential of ₹10071.00 lakh has been assessed for financing CB cows, graded buffaloes and mini dairy units

The district has good growth potential and a ready market for poultry. Hence, potential for poultry layers and broiler units has been assessed at ₹ 6690.00 lakh.

To increase goat rearing as a subsidiary occupation among SF/MF a potential of ₹3977.00 lakh has been assessed.

Keeping in view, the availability of water bodies and the huge demand from Kolkata, credit potential has been assessed at ₹ 45638.00 lakh towards various fisheries activities viz. fish farming, excavation of ponds, etc.

**3.2 Agriculture Infrastructure:** Setting up of agri-marketing infrastructure, cold storage units as also land development including vermin-compost in the district have been proposed and credit potential of ₹ 8190.00 lakh has been assessed.

**3.3 Ancillary activities:** For processing of the available food & horticulture crops and setting up of preserves, processed fish and meat units, credit potential of ₹ 16126.00 lakh has been assessed.

**3.4 MSME:** The credit needs of new and existing units under the organized MSME sector including the activities under retail trade, transport, units of self-employed professionals and their working capital as well as investment credit requirements have been assessed at ₹ 611500.00 lakh.

**3.5 Export:** The district being near to Kolkata and bordering with Bangladesh as also having hinterland of Nepal and Bhutan which are landlocked countries. Considering the fact that the district has a developed handicraft and food processing industry the credit potential has been assessed at ₹4041.00 lakh for exports.

**3.6 Education & Housing:** The credit potential for providing education loans to students is ₹ 7790.00 lakh. This includes education loan within the political boundary of the country as also in foreign educational institutes. There is huge demand for housing in Barackpore-I, Barackpore-II, Barasat-I, Barasat-II, Habra-I, Habra-II, Bashirhat and Minakhan. The entire block of Rajarhat is under rampant urbanization and gradually the block is being included in added area of Salt Lake. Considering the fact, that there is huge scope for housing sector, the potential for financing under housing sector is assessed at ₹ 53073.00 lakh which is around 80% increase over the assessment of 2018-19.

**3.7 Renewable Energy:** For promotion of solar powered units and bio gas units' credit potential of ₹ 1027.00 lakh has been envisaged.

**3.8 Social infrastructure involving bank credit:** For credit needs of the social infrastructure in the district a credit potential of ₹ 3898.00 lakh has been projected for private schools, nursing homes, pay & use toilets and drinking water facilities.

**4. Constraints & Action Points:**

The infrastructure like soil test lab, last mile road connectivity, establishment of milk route, storage facility, energization of irrigation structures and more number of brick and mortar branches to cover all the gram panchayats is very much essential for achieving the credit potential of the district. The requirement for critical infrastructure such as rural godown and cold chain can be met by establishing environment for private participation. As regards infrastructure gaps, availability of quality planting material, lack of processing facility, supply of cold chain, storage facility has great bearing on development of this sector. The District suffers from shortage of pasture and grazing land. Further the district is facing a unique situation of shrinking of cultivable land as rapid urbanization in 07 blocks is taking place. Further, soil of 05 blocks of Sundarban area are of saline nature and are exposed to vagaries of nature

**5. NABARD initiatives in the district:**

Under the ongoing RIDF tranche XVII to XXIII, NABARD has sanctioned 123 no. of projects in the district for an amount of ₹42538.48 Lakhs. Projects for cattle farm, drainage, market yard, seed farm, minor irrigation, rural godown, rural roads, flood protection embankment, minor irrigation project and rural education institute have been sanctioned to strengthen the rural infrastructure base.

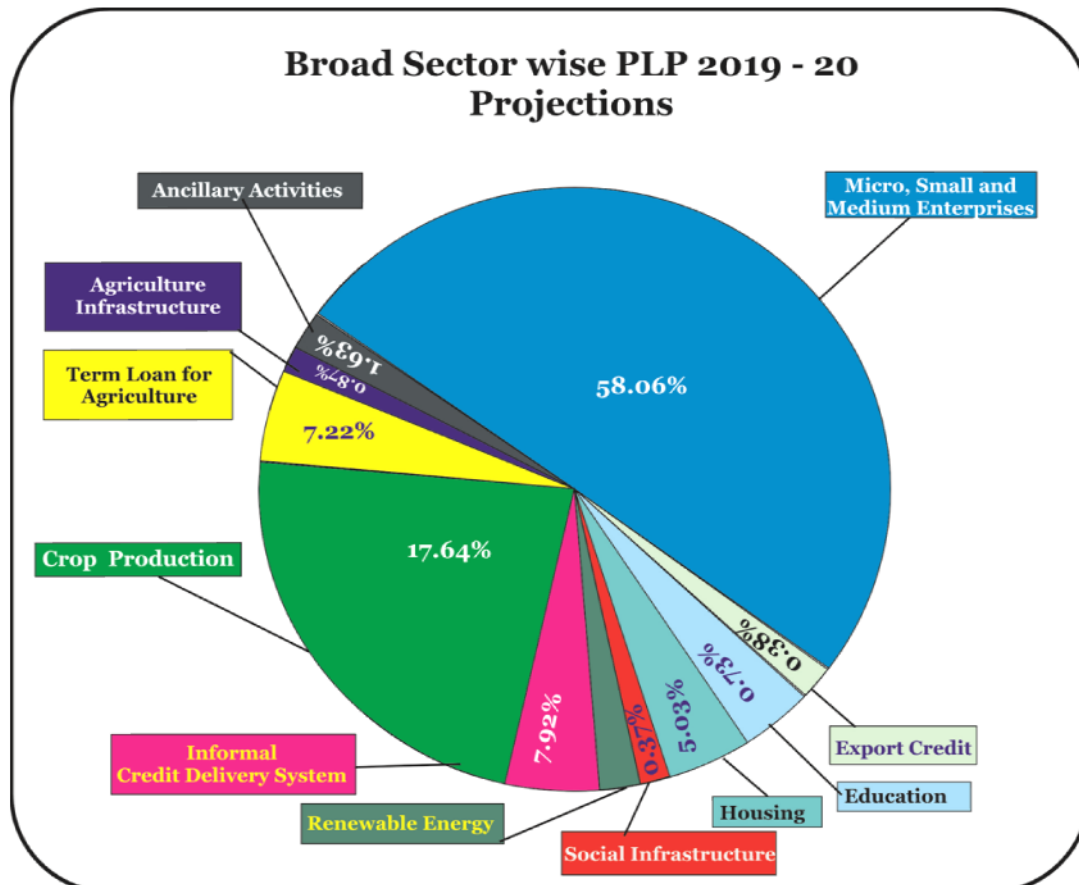
The developmental interventions by NABARD in the district such as training and exposure through KVK, NGOs etc., formation of farmers' clubs etc. will go a long way in increasing the credit flow to agriculture. Setting up of Financial Literacy Centres and organizing camps for financial inclusion will also help in socioeconomic development of the rural people of the district.

Thrust area for 2019-20 includes financing through JLGs and SHGs for reaching the oral lessee and tenant farmers who constitute a large chunk of our farmers. This will ensure the socioeconomic empowerment of women. Post harvesting infrastructure to avoid distress sale by the farmers is another thrust area which requires attention. Adoption of commercial agriculture will be encouraged by formation of Producers' organization of the farmers.

**6. Need for coordinated approach:** This document aims to identify exploitable potentials in different activities of the district and suggest measures to achieve it in a time bound manner. The potential can be harnessed through coordinated approach of all financial institution, government departments. Community based organizations for enhancing capital formation in agriculture. There is need for better monitoring at BLBC and DCC meeting. Effective implementation of Financial Inclusion Plan which is crucial for development of the district and harnessing the potential.

**BROAD SECTOR-WISE PLP PROJECTIONS**

|             |   | (₹ lakh)                   |
|-------------|---|----------------------------|
| Sr. No.     | Sector / Activity   | PLP Projections<br>2019-20 |
| <b>A</b>    | <b>Farm Credit</b>  |                            |
| <b>1.</b>   | Crop Production, Maintenance and Marketing<br>(Crop Loan)                   | 185823.00                  |
| <b>2.</b>   | Term investment for Agriculture and Allied Activities<br>(Agri., Term Loan) | 76146.00                   |
|             | <b>Sub-total</b>  | 261969.00                  |
| <b>B</b>    | <b>Agriculture Infrastructure</b>   | 9217.00                    |
| <b>C</b>    | <b>Ancillary Activities</b>   | 17206.00                   |
| <b>I</b>    | <b>Credit Potential for Agriculture (A+B+C)</b>                             | 288392.00                  |
| <b>II</b>   | <b>Micro, Small and Medium Enterprises<br/>(MSME)</b>                       | 611500.00                  |
| <b>III</b>  | <b>Export Credit</b>  | 4041.00                    |
| <b>IV</b>   | <b>Education Loan</b>   | 7790.00                    |
| <b>V</b>    | <b>Housing</b>  | 53073.00                   |
| <b>VI</b>   | <b>Social Infrastructure involving Bank Credit</b>                          | 3898.00                    |
| <b>VII</b>  | <b>Renewable Energy</b>   | 1027.00                    |
| <b>VIII</b> | <b>Informal Credit Delivery System</b>                                      | 83475.00                   |
|             | <b>Total Priority Sector</b>  | <b>1053197.00</b>          |

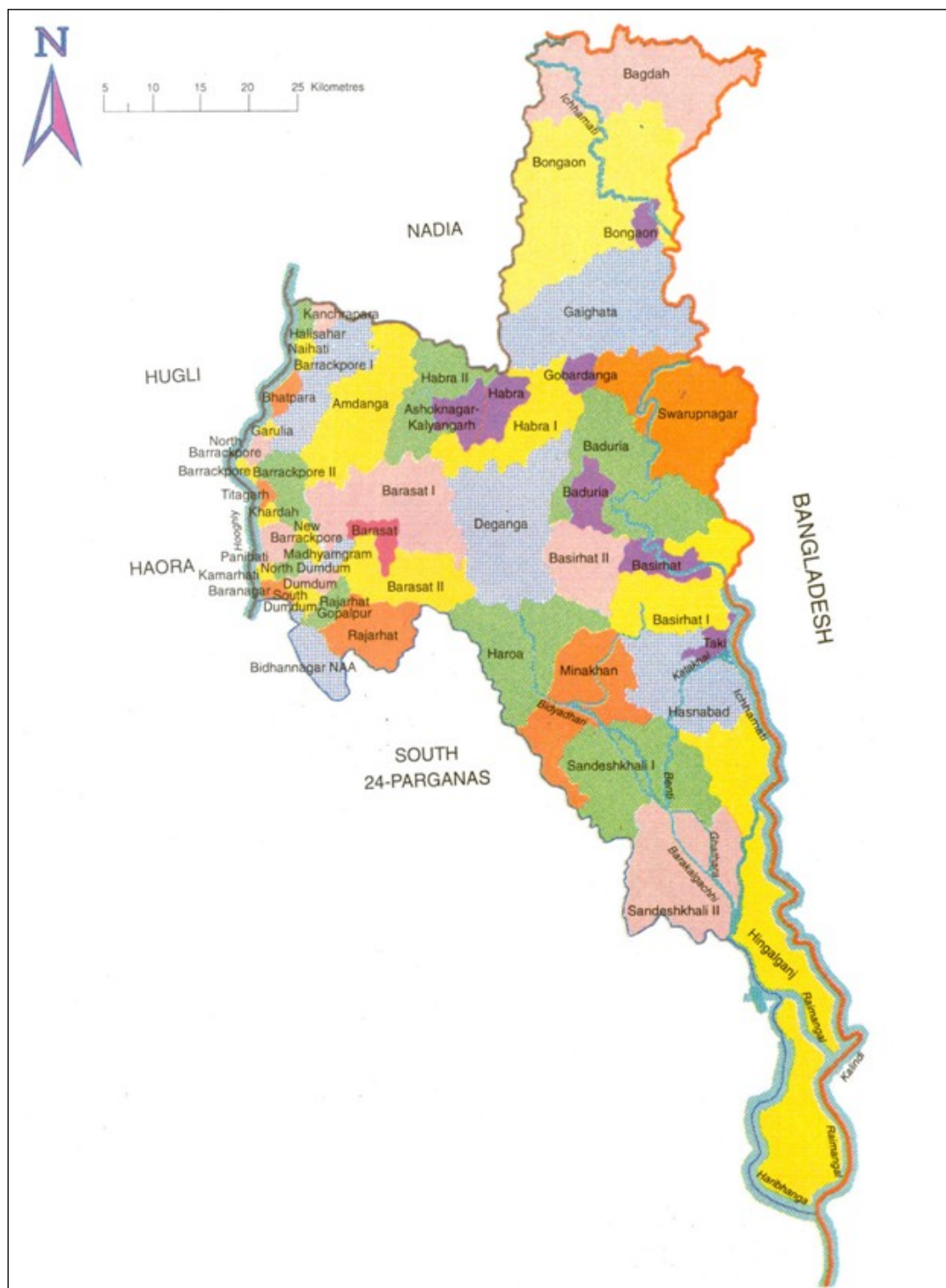


**SUB-SECTOR-WISE PLP PROJECTIONS**

(₹ lakh)

| <b>Sr. No.</b>               | <b>Particulars</b>  | <b>PLP Projections 2019-20</b> |
|------------------------------|---|--------------------------------|
| <b>I</b>                     | <b>Credit Potential for Agriculture</b>   |                                |
| <b>A</b>                     | <b>Farm Credit</b>  |                                |
| i                            | Crop Production, Maintenance and Marketing  | 185823.00                      |
| ii                           | Water Resources   | 2555.00                        |
| iii                          | Farm Mechanization  | 3445.00                        |
| iv                           | Plantation and Horticulture (including sericulture)   | 3770.00                        |
| v                            | Animal Husbandry – Dairy  | 10071.00                       |
| vi                           | Animal Husbandry – Poultry  | 6690.00                        |
| vii                          | Animal Husbandry – Sheep, Goat, Piggery, etc.   | 3977.00                        |
| viii                         | Fisheries (Marine, Inland, Brackish water)  | 45638.00                       |
| <b>Sub Total</b>             |   | <b>261969.00</b>               |
| <b>B</b>                     | <b>Agriculture Infrastructure</b>   |                                |
| i                            | Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)  | 8190.00                        |
| ii                           | Land development, Soil conservation, Watershed development and others like Bio-pesticides, vermicomposting etc.   | 1027.00                        |
| <b>Sub Total</b>             |   | <b>9217.00</b>                 |
| <b>C</b>                     | <b>Ancillary activities</b>   |                                |
| i                            | Food and Agro processing  | 16126.00                       |
| ii                           | Others  | 1080.00                        |
| <b>Sub Total</b>             |   | <b>17206.00</b>                |
| <b>Total Agriculture</b>     |   | <b>288392.00</b>               |
| <b>II</b>                    | <b>Micro, Small and Medium Enterprises</b>  |                                |
| <b>i</b>                     | Manufacturing - Term Loan   | 409563.00                      |
| i                            | Manufacturing – Working capital   | 31703.00                       |
| ii                           | Service – Term Loan   | 143283.00                      |
| iv                           | Service – Working capital   | 26951.00                       |
| <b>Total MSME</b>            |   | <b>611500.00</b>               |
| <b>III</b>                   | <b>Export Credit</b>  | <b>4041.00</b>                 |
| <b>IV</b>                    | <b>Education</b>  | <b>7790.00</b>                 |
| <b>V</b>                     | <b>Housing</b>  | <b>53073.00</b>                |
| <b>VI</b>                    | <b>Renewable Energy</b>   | <b>1027.00</b>                 |
| <b>VII</b>                   | <b>Others</b> (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organizations for SC/ST) | <b>83475.00</b>                |
| <b>VIII</b>                  | <b>Social Infrastructure involving bank credit</b>  | <b>3898.00</b>                 |
| <b>Total Priority Sector</b> |   | <b>1053197.00</b>              |

## DISTRICT MAP



## **DISTRICT PROFILE**

The district has witnessed a gradual transformation from subsistence farming of early fifties to the present intensive agriculture especially in better endowed regions. The district requires certain critical basic infrastructure for realizing the full potential as well as improved technologies in farmer's field with enabling Govt. policies.

The district consists of 22 nos. of Development Block spread over 5(five) Administrative Sub-Divisions having a total geographical area of 4094 sq.km. A major part of the population of the district earns livelihood in the urban areas covered by capital city of West Bengal, Kolkata. The demographic features are unique as 52% of the total population lives in urban/semi-urban areas and remaining 48% lives in rural areas. As per Census 2011 the population density of the district was 2445 per sq km and around 99% of the farmers belong to small/marginal farmer's category owing to rapid urbanization and high population density, especially in Rajarhat, Haroa, Barasat I & II and Barrackpore I and II blocks.

There are two distinct agro-ecological situations prevailing in the district e.g. Gangetic alluvial and Coastal alluvial zone. Gangetic alluvial zone comprised of 16 blocks spread over entire Barasat Sub-Divisions i.e. Basirhat- I&II, Baduria and Swarupnagar. Major crops grown in the district are Paddy, Vegetables, Jute, Onion etc.

The District is having comparatively better infrastructural facilities and bounty of natural resources. The Netaji Subash International Airport is only 8 KM away from District Head Quarter. Most of the villages are connected by roads and railways. Even the remote Sundarban blocks are only a few hours' drive from the capital city of the state. Electrification has already been completed in 1523 nos. of mouza out of a total of 1599

This District is rich in water resources both surface and sub-surface, which can be exploited more judiciously for production of food grains. Creation of irrigation facilities in the rain fed areas, particularly in Sundarban Blocks to be taken into consideration. More than 70% of the total cultivable area in this region is rain fed and 50% of the total cultivable area remains fallow after harvesting of one paddy crop. Since the average annual rainfall in this area is nearly 1500 mm, to increase the cropping intensity of these areas more number of surface water harvesting structures need to be developed. The structures can be of use for irrigation as well as inland fisheries. The fishery sector is having tremendous potentials in some blocks like Minakha, Sandeshkhali-I and II etc. The sector has not been able to reach the peak due to poor infrastructure and technical know-how.

Though there are 800 branches of commercial banks, 432 numbers of Agricultural Credit Societies, 61 branches of RRB, 3 Agriculture and Rural Development Bank and 12 branches of State Cooperative Bank, farmers have not yet been able to take its full advantage and they have to depend on other informal system for financial assistance at high rate of interest.

Around 2.0 lakh tonnes of different kind of vegetables are produced as surplus in the district and farmers sell them at cheap rate due to lack of proper market facilities and limited storage facilities. Though the district has already been declared as Agri- Export Zone for vegetables and fruits, farmers have not yet been able to reap the benefits out of it. There are a very few organized Haats with proper storage and other necessary requirements. The markets and haats situated in this district are mostly under private ownership, controlled by the middlemen, which needs to be organized. High perishability of Agri products especially milk and fish adds to the plight of the producers. To address the issue storage & marketing infrastructure should be developed in the district

Traditional Agri-cultivation such as Paddy, Vegetables, Jute etc. along with Dairy and Fishery are the major Agri and allied economic activities in the district. Apart from Agriculture, MSME activity is popular owing to its nearness to Kolkata and International Airport. A good number of MSME clusters involving activities like Pottery, Terracotta, Bell metal, wood crafts, soft toys etc. are prevalent in the district.

| District Profile  |  |                     |          |  |  |   |                             |                               |                    |    |
|---|--|---------------------|----------|--|--|---|-----------------------------|-------------------------------|--------------------|----|
| District - North 24 Parganas                            |  | State - West Bengal |          | Division - Presidency  |  |   |                             |                               |                    |    |
| 1. PHYSICAL & ADMINISTRATIVE FEATURES                   |  |                     |          | 2. SOIL & CLIMATE  |  |   |                             |                               |                    |    |
| Total Geographical Area (Sq.km)                         |  | 4094                |          | Agro-climatic Zone   |  | Lower Gangetic Plains - Alluvial Coastal Saline Plains. |                             |                               |                    |    |
| No. of Sub Divisions                                    |  | 5                   |          | Climate  |  | Moist sub-humid to dry sub-humid                        |                             |                               |                    |    |
| No. of Blocks   |  | 22                  |          | Soil Type  |  | Red & yellow deltaic, alluvial.                         |                             |                               |                    |    |
| No. of Villages (Inhabited)                             |  | 1599                |          |  |  |   |                             |                               |                    |    |
| No. of Panchayats                                       |  | 214                 |          |  |  |   |                             |                               |                    |    |
| 3. LAND UTILISATION [Ha]                                |  |                     |          | 4. RAINFALL & GROUND WATER   |  |   |                             |                               |                    |    |
| Total Area Reported                                     |  | 386524              |          | Rainfall [in mm]   | Normal   | Actual  | 2011                        | 2012                          | 2013               |    |
| Forest Land   |  | 110                 |          |  | 1425   |   | 1915                        | 1292                          | 1828               |    |
| Area Not Available for Cultivation                      |  | NA                  |          |  | Variation from Normal  |   | (+336                       | (-)287                        | (+)249             |    |
| Permanent Pasture and Grazing Land                      |  | NA                  |          | Availability of Ground Water [Ham]   | Net annual recharge  |   | Net annual draft            |                               | Balance            |    |
| Land under Miscellaneous Tree Crops                     |  | 4475                |          |  | NA   |   | NA                          | NA                            | NA                 |    |
| Cultivable Wasteland                                    |  |                     |          | 5. DISTRIBUTION OF LAND HOLDING  |  |   |                             |                               |                    |    |
| Current Fallow  |  |                     |          | Classification of Holding  | Holding  |   | Area                        |                               |                    |    |
| Other Fallow  |  |                     |          |  | Nos.   | % to Total  | Ha.                         | % to Total                    |                    |    |
| Net Sown Area   |  | 225000              |          |  | <= 1 Ha  | 362731  | 86.98                       | 17024                         | 47                 |    |
| Total or Gross Cropped Area                             |  | 482399              |          |  | >1 to <=2 Ha   | 52112   | 12.50                       | 120144                        | 33                 |    |
| Area Cultivated More than Once                          |  | 162905              |          |  | >2 Ha  | 2184  | 0.52                        | 75431                         | 20                 |    |
| Cropping Intensity [GCA/NSA]                            |  | 214.39              |          | Total  | 417027   | 100   | 369599                      | 100                           |                    |    |
| 6. WORKERS PROFILE [in '000]                            |  |                     |          | 7. DEMOGRAPHIC PROFILE [in '000]   |  |   |                             |                               |                    |    |
| Cultivators   |  | 417                 |          | Category   | Total  | Male  | Female                      | Rural                         | Urban              |    |
| Of the above, Small/Marginal Farmers                    |  | 415                 |          | Population   | 10082  | 5172  | 4910                        | 4276                          | 5806               |    |
| Agricultural Labourers                                  |  | 395                 |          | Scheduled Caste  | 1840   | 949   | 891                         | NA                            | NA                 |    |
| Workers engaged in Household Industries                 |  | 91                  |          | Scheduled Tribe  | 198  | 101   | 97                          | NA                            | NA                 |    |
| Workers engaged in Allied Agro-activities               |  | 1623                |          | Literate   | 6207   | 3912  | 2710                        | 2407                          | 3745               |    |
| Other workers   |  | 1879                |          | BPL  | 3841   | NA  | NA                          | NA                            | NA                 |    |
| 8. HOUSEHOLDS [in '000]                                 |  |                     |          | 9. HOUSEHOLD AMENITIES [Nos. in '000 Households]   |  |   |                             |                               |                    |    |
| Total Households  |  | 1826                |          | Having brick/stone/concrete houses   |  | 605   | Having electricity supply   |                               | NA                 |    |
| Rural Households  |  | 812                 |          | Having source of drinking water  |  | NA  | Having independent toilets  |                               | NA                 |    |
| BPL Households  |  |                     |          | Having access to banking services  |  | NA  | Having radio/tv sets        |                               | NA                 |    |
| 10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]                  |  |                     |          | 11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]   |  |   |                             |                               |                    |    |
| Villages Electrified                                    |  | 1560                |          | Anganwadis   |  | 4772  | Dispensaries                |                               | 1090               |    |
| Villages having Agriculture Power Supply                |  | 226                 |          | Primary Health Centres   |  | 15  | Hospitals                   |                               | 21                 |    |
| Villages having Post Offices                            |  | 626                 |          | Primary Health Sub-Centres   |  | NA  | Hospital Beds               |                               | 2670               |    |
| Villages having Banking Facilities                      |  | 894                 |          | 12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE  |  |   |                             |                               |                    |    |
| Villages having Primary Schools                         |  |                     |          | Fertiliser/Seed/Pesticide Outlets [Nos]  |  | 6180  | Deep Tubewell [H]           |                               | 378                |    |
| Villages having Primary Health Centres                  |  | 61                  |          | Total N/P/K Consumption [MT]   |  | NA  | Deep Tubewell [L]           |                               | 353                |    |
| Villages having Potable Water Supply                    |  |                     |          | Certified Seeds Supplied [MT]  |  | NA  | Shallow Tubewell (Govt)     |                               | 446                |    |
| Villages connected with Paved Approach Roads            |  | 1286                |          | Pesticides Consumed [MT]   |  | NA  | Shallow Tubewell (PVT)      |                               | 68110              |    |
| 13. IRRIGATION COVERAGE [Ha]                            |  |                     |          | Agriculture Tractors [Nos]   |  | 2122  | Plantation nurseries [Nos]  |                               | NA                 |    |
| Total Area Available for Irrigation (NIA + Fallow)      |  | 154311              |          | Power Tillers [Nos]  |  | 1178  | Farmers' Clubs [Nos]        |                               | 700                |    |
| Irrigation Potential Created                            |  | NA                  |          | Threshers/Cutters [Nos]  |  | NA  | Krishi Vigyan Kendras [Nos] |                               | 1                  |    |
| Net Irrigated Area (Total area irrigated at least once) |  | 154311              |          | 14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING  |  |   |                             |                               |                    |    |
| Area irrigated by Canals / Channels / River             |  | 24518               |          | Rural/Urban Mandi/Haat [Nos]   |  | 31  | Govt Block Seed Farm        |                               | 5                  |    |
| Area irrigated by Wells                                 |  | 54753               |          | Length of Pucca Road [Km]  |  | 14574   | Godown [Nos]                |                               | 13                 |    |
| Area irrigated by Tanks                                 |  | NA                  |          | Length of Railway Line [Km]  |  | 181   | Godown Capacity [MT]        |                               | 34361              |    |
| Area irrigated by Other Sources                         |  | 1245                |          | Public Transport Vehicle [Nos]   |  | 111750  | Cold Storage [Nos]          |                               | 6                  |    |
| Irrigation Potential Utilized (Gross Irrigated Area)    |  | NA                  |          | Goods Transport Vehicle [Nos]  |  | 45758   | Cold Store Capacity [MT]    |                               | NA                 |    |
| 15. AGRO-PROCESSING UNITS                               |  |                     |          | 16. AREA, PRODUCTION & YIELD OF MAJOR CROPS  |  |   |                             |                               |                    |    |
| Type of Processing Activity                             |  | No of units         | Cap.[MT] | Crop   | 2010-11  |   | 2014-15                     |                               | Avg. Yield [Kg/Ha] |    |
|   |  |                     |          |  | Area (Ha)  | Prod. (MT)  | Area (Ha)                   | Prod. (MT)                    |                    |    |
| Food (Rice/Flour/Dal/Oil/Tea/Coffee)                    |  | 214                 | 46051.95 | Jute   | 50154  | 955031  | 33718                       | 491459 Bales                  | 13.1 bales/ha      |    |
| Sugarcane (Gur/Khandsari/Sugar)                         |  | 11                  | 553.20   | Rice   | 223725   | 606552  | 232138                      | 687931                        | 3540               |    |
| Fruit (Pulp/Juice/Fruit drink)                          |  | 15                  | 337.92   | Potato   | 9164   | 331334  | 90780                       | 2612557                       | 28779              |    |
| Spices (Masala Powders/Pastes)                          |  | 23                  | 5961.51  | Coconut  |  |   |                             |                               |                    |    |
| Dry-fruit (Cashew / Almond / Raisins)                   |  | NA                  | NA       | Sugarcane  | 824  | 66901   | 1450                        | 82978                         | 57226              |    |
| Cotton (Ginning/Spinning/Weaving)                       |  | 69                  | 34280.08 | Rapeseed & Mustard   | 37474  | 52882   | 32006                       | 64036                         | 2001               |    |
| Milk (Chilling/Cooling/Processing)                      |  | 15                  | 349.60   | Wheat  | 163  | 19720   | 11750                       | 35157                         | 2992               |    |
| Meat (Chicken/Motton/Pork/Dryfish)                      |  | 4                   | 24.90    | Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)   |  |   |                             |                               |                    |    |
| Animal feed (Cattle/Poultry/Fishmeal)                   |  | 8                   | 187.50   | 18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES  |  |   |                             |                               |                    |    |
| 17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]      |  |                     |          | Veterinary Hospitals/Dispensaries [Nos]  |  | 46  | Animal Markets [Nos]        |                               | NA                 |    |
| Category of animal                                      |  | Total               | Male     | Female   | Disease Diagnostic Centres [Nos]                               |   | 4                           | Milk Collection Centres [Nos] |                    | NA |
| Cattle - Cross bred                                     |  | 281.00              | 48.00    | 233.00   | Artificial Insemination Centers [Nos]                          |   | 333                         | Fishermen Societies [Nos]     |                    | 66 |
| Cattle - Indigenous                                     |  | 772.00              | 122.00   | 650.00   | Animal Breeding Farms [Nos]                                    |   | NA                          | Fish seed farms [Nos]         |                    | NA |
| Buffaloes   |  | 34.80               | 1.80     | 33.00  | Animal Husbandry Tng Centres [Nos]                             |   | 1                           | Fish Markets [Nos]            |                    | NA |
| Sheep - Cross bred                                      |  | 0.23                | 0.12     | 0.11   | Dairy Cooperative Societies [Nos]                              |   | 78                          | Poultry hatcheries [Nos]      |                    | 1  |
| Sheep - Indigenous                                      |  | 49.50               | 18.00    | 31.50  | Improved Fodder Farms [Nos]                                    |   | NA                          | Slaughter houses [Nos]        |                    | NA |
| Goat  |  | 605.00              | 239.00   | 366.00   | 19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY |   |                             |                               |                    |    |
| Pig - Cross bred  |  | 3.20                | 1.50     | 1.70   | Fish   | Production (lakh ton)                                   | 1                           | Per cap avail. [gm/day]       |                    |    |
| Pig - Indigenous  |  | 26.10               | 7.80     | 18.30  | Egg  | Production [Lakh Nos]                                   | 3363                        | Per cap avail. [nos/p.a.]     |                    |    |
| Horses and Ponnies                                      |  | 0.25                | 0.14     | 0.11   | Milk   | Production ['000 MT]                                    | 436.00                      | Per cap avail. [gm/day]       |                    |    |
| Poultry - Cross bred                                    |  | 4266.00             | -        | -  | Meat   | Production [MT]   | 54791                       | Per cap avail. [gm/day]       |                    |    |
| Poultry - Indigenous                                    |  | 1005.00             | 286.00   | 719.00   |  |   |                             |                               |                    |    |
| Sources (if not mentioned against the respective item): |  |                     |          | Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. |  |   |                             |                               |                    |    |

## BANKING PROFILE

### PERFORMANCE PARAMETERS AS ON 31 MARCH 2018

#### I. Deposits

Total deposit increased to ₹ 10363657.22 lakh as on 31 March 2018 from ₹ 9930617.50 lakh as on 31 March 2017 thus an increase of 4.36% over the previous year. Major growth of deposit has been observed among Commercial Banks.

#### II. Loans and Advances

Total advance as on 31 March 2017 increased to ₹ 1888125.03 lakh from ₹ 1888125.03 lakh of previous year i.e. an increase of 22.43%.

#### III. Credit Deposit Ratio

During the year 2017-18, CD ratio of the banking sector as a whole was 22.31% and in the previous year it was 19.72%, thus showing a marginal increase. The main reason for very poor CD ratio (National Target 60%) is the excessive growth in deposit during the past few years coupled with poor recovery forcing the bank to make a cautious approach for fresh lending. The growth in deposit may be due to reasons like the proximity of the district from Kolkata (major areas of blocks like Barasat-I, Barrackpur-I and Rajarhat are under Greater Kolkata jurisdiction), increasing trend in per capita income in urban area etc.

#### IV. Performance to fulfill National goals during 2016-17

As on 31 March 2018, total priority sector lending of the banks was ₹749913.96 lakh of which ₹ 153608.66 lakh was under Agriculture sector.

#### V. Annual Credit Plan-Agency-wise performance during last 02 years

(₹ Lakh)

| Agency       | 2016-17          |                  |               | 2017-18          |                  |               |
|--------------|------------------|------------------|---------------|------------------|------------------|---------------|
|              | Target           | Ach.             | %             | Target           | Ach.             | %             |
| CBs          | 493128.13        | 558980.28        | 113.35        | 612096.49        | 758550.12        | 123.93        |
| RRB          | 63071.70         | 42947.00         | 68.09         | 40614.37         | 23344.00         | 57.48         |
| WBSCB        | 17361.16         | 11322.29         | 67.30         | 9656.50          | 14060.98         | 145.61        |
| N-ARDB       | 0.00             | 0.00             | 0.00          | 217.23           | 0.00             | 0.00          |
| WBFC         | 121.00           | 3.38             | 2.79          | 330.51           | 23.92            | 7.24          |
| <b>TOTAL</b> | <b>577141.53</b> | <b>613733.04</b> | <b>106.34</b> | <b>662915.30</b> | <b>794913.96</b> | <b>119.91</b> |

As a whole Priority sector targets were met to the extent of 119.91%. The Commercial banks achieved 123.93% of their target. Despite short term cooperative sector's performance has improved a lot in comparison to previous year but long term cooperative sector has failed to touch minimum level of performance.

#### VI. Recovery position

The recovery of the banking sector as a whole was 59.25% during the year 2017-18 and it is showing a slightly upward trend in comparison to previous year which was 58.10%. Factors like non availability of timely credit, lack of awareness about the importance of credit recycling coupled with unseasonal, high or low rainfall have been negatively affecting the recovery scenario in the district.

| Banking Profile   |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
|---|-----------------------|---------------------|----------------------|-------------------|--|--------------------------------------|------------------------|---------------------|---------------------|----------------------------------|--|
| District - North 24 Parganas                                |                       |                     | State - West Bengal  |                   |  | Division - Presidency                |                        |                     |                     |                                  |  |
| 1. NETWORK & OUTREACH (As on 31/03/2017)                    |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Agency  | No. of Banks/Soc.     | No. of Branches     |                      |                   |  | No. of non-formal agencies assoiated |                        |                     | Per Branch Outreach |                                  |  |
|   |                       | Total               | Rural                | Semi-urban        | Urban/Metro  | mFIs/mFOs                            | SHGs/JLGs              | BCs/BFs             | Villages            | Households                       |  |
| Commercial Banks  | 27                    | 804                 | 192                  | 84                | 528  | 5                                    | 35866/5234             | 10                  | 3.55                | 2.27                             |  |
| Regional Rural Bank   | 1                     | 61                  | 51                   | 9                 | 1  | 2                                    | 10000                  | 1                   | 26.21               | 29.93                            |  |
| State Coop. Bank  | 1                     | 12                  | 2                    | 7                 | 3  | 0                                    | 3000                   | 0                   | 133.25              | 152.17                           |  |
| Coop. Agr. & Rural Dev. Bank                                | 1                     | 3                   |                      | 2                 | 1  | 0                                    | 0                      | 0                   | 533.00              | 608.67                           |  |
| Primary Agr. Coop. Society                                  |                       | 432                 | 432                  | 0                 | 0  | 0                                    | 7000                   | 0                   | 3.70                | 4.23                             |  |
| Others  | 1                     | 1                   |                      | 0                 | 1  | 0                                    | 0                      | 0                   | 1599.00             | 1826.00                          |  |
| All Agencies  | 31                    | 1313                | 677                  | 102               | 534  | 7                                    | 55866/5234             | 11                  | 383.12              | 1.39                             |  |
| 2. DEPOSITS OUTSTANDING                                     |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Agency  | No. of accounts       |                     |                      |                   |  | Amount of Deposit [Rs.'000]          |                        |                     |                     |                                  |  |
|   | 31.03.16              | 31.03.17            | 31.03.18             | Growth(%)         | Share(%)   | 31.03.16                             | 31.03.17               | 31.03.18            | Growth(%)           | Share(%)                         |  |
| Commercial Banks  | NA                    | NA                  | NA                   | NA                | NA   | 733855661.00                         | 971119031.00           | 1013193259          | 4.33                | 97.76                            |  |
| Regional Rural Bank   | NA                    | NA                  | NA                   | NA                | NA   | 9765900.00                           | 13699300.00            | 144770.00           | -98.94              | 0.01                             |  |
| Cooperative Banks   | NA                    | NA                  | NA                   | NA                | NA   | 6218506.00                           | 8243419.00             | 8695463.00          | 5.48                | 0.84                             |  |
| Others  | NA                    | NA                  | NA                   | NA                | NA   |                                      |                        |                     |                     |                                  |  |
| All Agencies  | NA                    | NA                  | NA                   | NA                | NA   | 749840067.00                         | 993061750.00           | 1036365722          | 4.36                |                                  |  |
| 3. LOANS & ADVANCES OUTSTANDING                             |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Agency  | No. of accounts       |                     |                      |                   |  | Amount of Loan [Rs.'000]             |                        |                     |                     |                                  |  |
|   | 31 Mar 16             | 31 Mar 17           | 31 Mar 18            | Growth(%)         | Share(%)   | 31 Mar 16                            | 31 Mar 17              | 31 Mar 18           | Growth(%)           | Share(%)                         |  |
| Commercial Banks  | NA                    | NA                  | 818842               | NA                | NA   | 160541013.00                         | 188812503.00           | 111466269.00        | -69.39              | 94.42                            |  |
| Regional Rural Bank   | NA                    | NA                  | 47072                | NA                | NA   | 4086100.00                           | 4374200.00             | 4271800.00          | -2.40               | 3.62                             |  |
| Cooperative Banks   | NA                    | NA                  | 98984                | NA                | NA   | 2337141.00                           | 2399224.00             | 212830.00           | -1027.30            | 0.18                             |  |
| WBFC  | NA                    | NA                  | 224                  | NA                | NA   | 95792.00                             | 227409.00              | 191900.00           | -18.50              | 0.16                             |  |
| All Agencies  | NA                    | NA                  | 965122               | NA                | NA   | 167060046.00                         | 195813336.00           | 118057999.00        | -65.86              |                                  |  |
| 4. CD-RATIO   |                       |                     |                      |                   | 5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs) |                                      |                        |                     |                     |                                  |  |
| Agency  | CD Ratio              |                     |                      |                   | Agency   | During 2017-18                       |                        | Cumulative          |                     |                                  |  |
|   | 31.03.16              | 31.03.17            | 31.03.18             |                   |  | Deposit                              | Credit                 | Deposit             | Credit              |                                  |  |
| Commercial Banks  | 18.35                 | 19.44               | 22.06                |                   | Commercial Banks                                       | NA                                   | NA                     | NA                  | NA                  |                                  |  |
| Regional Rural Bank   | 36.25                 | 31.93               | 33.51                |                   | Regional Rural Bank                                    | NA                                   | NA                     | NA                  | NA                  |                                  |  |
| Cooperative Banks   | 30.69                 | 29.10               | 29.84                |                   | Cooperative Banks                                      | NA                                   | NA                     | NA                  | NA                  |                                  |  |
| Others  |                       |                     |                      |                   | Others   | NA                                   | NA                     | NA                  | NA                  |                                  |  |
| All Agencies  | 18.71                 | 19.72               | 22.31                |                   | All Agencies   | NA                                   | NA                     | NA                  | NA                  |                                  |  |
| 6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2018) |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Agency  | Priority Sector Loans |                     | Loans to Agr. Sector |                   | Loans to Weaker Sections                               |                                      | Loans under DRI Scheme |                     | 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  | 75855012.00           | 95.43               | 13308082.00          | 86.64             | N.A  | N.A                                  | N.A                    | N.A                 | N.A                 | N.A                              |  |
| Regional Rural Bank   | 2334400.00            | 2.94                | 762900.00            | 4.97              | N.A  | N.A                                  | N.A                    | NIL                 | N.A                 | N.A                              |  |
| Cooperative Banks   | 1289884.00            | 1.62                | 1289884.00           | 8.40              | N.A  | N.A                                  | N.A                    | NIL                 | N.A                 | N.A                              |  |
| Others  | 12100.00              | 0.02                |                      |                   | N.A  | N.A                                  | N.A                    | NIL                 | N.A                 | N.A                              |  |
| All Agencies  | 79491396.00           |                     | 15360866.00          |                   |  |                                      |                        |                     |                     |                                  |  |
| 7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS        |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Agency  | 2015-16               |                     |                      | 2016-17           |  |                                      | 2017-18                |                     |                     | Avg of 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  | 39931400.00           | 59769982.00         | 149.68               | 49312813.00       | 55898028.00  | 113.35                               | 61209649.00            | 75855012.00         | 123.93              | 128.99                           |  |
| Regional Rural Bank   | 5310582.00            | 2466800.00          | 46.45                | 6307170.00        | 4294700.00   | 68.09                                | 4061437.00             | 2334400.00          | 57.48               | 57.34                            |  |
| Cooperative Banks   | 2864483.00            | 427593.00           | 14.93                | 1736116.00        | 1168476.00   | 67.30                                | 987393.00              | 1289884.00          | 130.64              | 70.96                            |  |
| Others  | 311352.00             | 17890.00            | 5.75                 | 12100.00          | 338.00   | 2.79                                 | 33051.00               | 12100.00            | 36.61               | 15.05                            |  |
| All Agencies  | 48417817.00           | 62682265.00         | 129.46               | 57714153.00       | 61373304.00  | 106.34                               | 66291530.00            | 79491396.00         | 119.91              | 118.57                           |  |
| 8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS        |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Broad Sector  | 2015-16               |                     |                      | 2016-17           |  |                                      | 2017-18                |                     |                     | Average Ach[%] in last 3 years   |  |
|   | Target [Rs.'000]      | Ach'ment [Rs. '000] | Ach'ment [%]         | Target [Rs.'000]  | Ach'ment [Rs. '000]                                    | Ach'ment [%]                         | Target [Rs.'000]       | Ach'ment [Rs. '000] | Ach'ment [%]        |                                  |  |
| Crop Loan   | 23736516.00           | 16607155.00         | 69.96                | 19075108.00       | 15300963.00  | 80.21                                | 14965376.00            | 14896592.00         | 99.54               | 83.24                            |  |
| Term Loan (Agr)   | 5204841.00            | 5737385.00          | 110.23               | 58658.00          | 32370.00   | 55.18                                |                        | 4642.74             | #DIV/0!             | #DIV/0!                          |  |
| Total Agri. Credit  | 28941357.00           | 22344540.00         | 77.21                | 28941357.00       | 15624663.00  | 53.99                                | 7545990.00             | 4294229.00          | 56.91               | 62.70                            |  |
| Non-Farm Sector   | 12333260.00           | 29740736.00         | 241.14               | 28845520.00       | 35952759.00  | 124.64                               | 8771643.00             | 4719926.00          | 53.81               | 139.86                           |  |
| Other Priority Sector                                       | 7143201.00            | 10596990.00         | 148.35               | 67535771.00       | 60404498.00  | 89.44                                | 2277717.00             | 1347480.00          | 59.16               | 98.98                            |  |
| Total Priority Sector                                       | 48417817.00           | 62682265.00         | 129.46               | 57714153.00       | 61373304.00  | 106.34                               | 17487059.00            | 10361635.00         | 59.25               | 98.35                            |  |
| 9. RECOVERY POSITION  |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |
| Agency  | 2015-16               |                     |                      | 2016-17           |  |                                      | 2017-18                |                     |                     | Average Rec. [%] in last 3 years |  |
|   | Demand [Rs. '000]     | Recovery [Rs. '000] | Recovery [%]         | Demand [Rs. '000] | Recovery [Rs. '000]                                    | Recovery [%]                         | Demand [Rs. '000]      | Recovery [Rs. '000] | Recovery [%]        |                                  |  |
| Commercial Banks  | 15546593              | 6388770.00          | 41.09                | 6666497.00        | 3959940.00   | 59.40                                | 14088090.00            | 8271991.00          | 58.72               | 53.07                            |  |
| Regional Rural Bank   | 1133100.00            | 997400.00           | 88.02                | 1746400.00        | 908400.00  | 52.02                                | 1851400.00             | 854400.00           | 46.15               | 62.06                            |  |
| Cooperative Banks   | 1461932.00            | 942283.00           | 64.45                | 1461932.00        | 942283.00  | 64.45                                | 1461932.00             | 1189863.00          | 81.39               | 70.10                            |  |
| Others  | 170525.00             | 32616.00            | 19.13                | 206582.00         | 46869.00   | 22.69                                | 121637.00              | 45381.00            | 37.31               | 26.37                            |  |
| All Agencies  | 18312150              | 8361069.00          | 45.66                | 10081411.00       | 5857492.00   | 58.10                                | 17487059.00            | 10361635.00         | 59.25               | 54.34                            |  |
| Sources : Lead Bank & SLBC                                  |                       |                     |                      |                   |  |                                      |                        |                     |                     |                                  |  |

## 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. 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:

| Sr. No | Sector          | Methodology of estimation of credit potential  |
|--------|-----------------|--|
| 1      | Crop loans      | <ul style="list-style-type: none"> <li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</li> <li>• 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.</li> <li>• Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;</li> <li>• Study the cropping pattern</li> <li>• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</li> <li>• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul> |
| 2      | Water Resources | <ul style="list-style-type: none"> <li>• MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>• Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> <li>• 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;</li> <li>• Estimation of potential to be attempted block-wise based on categorization of</li> </ul>   |

| Sr. No | Sector                      | Methodology of estimation of credit potential  |
|--------|-----------------------------|--|
|        |                             | blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. <ul style="list-style-type: none"> <li>• Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>• 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.</li> </ul>   |
| 3      | Farm Mechanization          | <ul style="list-style-type: none"> <li>• 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;</li> <li>• Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>• Adjustment of tractor potential with land holdings</li> <li>• Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine harvesters etc.</li> </ul>                             |
| 4      | Plantation and Horticulture | <ul style="list-style-type: none"> <li>• 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;</li> <li>• Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>• Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>• Estimation of potential for rejuvenation of existing plantation</li> </ul>  |
| 5      | Animal Husbandry – Dairy    | <ul style="list-style-type: none"> <li>• Collection of data on number of milch animals as per the latest census</li> <li>• 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;</li> <li>• 1/6<sup>th</sup> 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 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul> |

### Utility

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

|   |                                  |  |
|---|----------------------------------|--|
| 1 | Bankers                          | i. Provides inputs/information on Exploitable potential vis-a-vis credit available<br>ii. Potential High Value Projects/Area Based schemes<br>iii. Infrastructure support available which can form basis for their business/development plans. |
| 2 | Government Agencies/ Departments | i. Developmental infrastructure required to support credit flow for tapping the exploitable potential<br>ii. Other support required to increase credit flow<br>iii. Identification of sectors for Government sponsored programme               |
| 3 | Individual/Business entities     | i. Private investment opportunities available in each sector<br>ii. Commercial infrastructure<br>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 & DEVELOPMENTS**

#### **1.1 Policy Initiatives - Government of India**

Following important announcements have been made in Union Budget 2018-19 for agriculture and farmers' welfare:

- Agriculture production in the country during the year 2016-17 achieved a record food grain production of around 275 million tonnes and around 300 million tonnes of fruits and vegetables.
- For the year 2018-19, the target set for agriculture credit is ₹11 lakh crore.
- An Agri-Market Infrastructure Fund with a corpus of ₹2000 crore will be set up for developing and upgrading agricultural marketing infrastructure in the 22000 Grameen Agricultural Markets and 585 APMCs.
- GoI will be setting up a Fisheries and Aquaculture Infrastructure Development Fund for fisheries sector and an Animal Husbandry Infrastructure Development Fund for financing infrastructure requirement of animal husbandry sector. Total Corpus of these two new Funds would be ₹10,000 crore.
- Government has decided to keep Minimum Support Price for the all unannounced crops of kharif at least at one and half times of their production cost.
- Organic farming by Farmer Producer Organizations (FPOs) and Village Producers' Organizations (VPOs) in large clusters, preferably of 1000 hectares each, will be encouraged. Women Self Help Groups (SHGs) will also be encouraged to take up organic agriculture in clusters under National Rural Livelihood Programme.
- "Operation Greens" shall promote FPOs, agri-logistics, processing facilities and professional management.
- To realize the agri-export potential, export of agri-commodities will be liberalized. Government will also set up state-of the-art testing facilities in all the forty-two Mega Food Parks.
- GoI will launch a Re-structured National Bamboo Mission with an outlay of ₹.1290 crore to promote bamboo sector in a holistic manner.
- GoI has now allowed hundred per cent deduction to the companies registered as Farmer Producer Companies and having annual turnover up to ₹.100 crores in respect of their profit derived from such activities for a period of five years from financial year 2018-19.
- Under Prime Minister Awas Scheme (Rural), 51 lakh houses in year 2017-18 and 51 lakh houses during 2018-19 which is more than one crore houses will be constructed exclusively in rural areas.
- Ground water irrigation scheme under Prime Minister Krishi Sinchai Yojna- Har Khet ko Pani will be taken up in 96 deprived irrigation districts where less than 30% of the land holdings get assured irrigation presently.

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

#### **1.2 Policy Initiatives – Reserve Bank of India**

The following major initiatives have been taken by RBI:

- Compendium of Guidelines on Financial Inclusion and Development issued to all Small Finance Banks vide circular dated July 6, 2017.
- National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika - Interest Subvention Scheme addressed to all Public and Private Sector Banks vide circular dated October 18, 2017.
- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 so that Lead Banks go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries.
- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 to focus on policy issues.

- Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks issued, vide circular dated May 10, 2018.
- Instructions issued vide circular dated June 6, 2018 to all banks and NBFCs regulated by the Reserve Bank of India to temporarily allow banks and NBFCs to classify their exposure, as per the 180 days past due criterion, to all MSMEs, including those not registered under GST, as a 'standard' asset, subject to the certain conditions.
- Circular dated June 19, 2018 issued to all Scheduled Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing eligibility criteria of housing loans for classification under priority sector.
- Master Circular – Lead Bank Scheme - Issued to all the SLBC Convenor Banks/Lead Banks vide circular dated July 02, 2018.
- Master Circular- Credit Facilities to Minority Communities addressed to All Scheduled Commercial Banks & Small Finance Banks (Excluding RRBs and Foreign banks with less than 20 branches) issued vide circular dated July 02, 2018.
- Master Circular on SHG-Bank Linkage Programme issued to all Scheduled Commercial Banks - Issued vide circular dated July 02, 2018.
- Master Circular - Kisan Credit Card (KCC) Scheme - Issued to All Scheduled Commercial Banks (including Small Finance Banks and excluding RRBs) vide circular dated July 4, 2018. The scheme provides broad guidelines to banks for operationalizing the KCC scheme. Implementing banks will have the discretion to adopt the same to suit institution/location specific requirements.

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

### **1.3 Policy Initiatives - NABARD**

#### **1.3.1 Long-Term Refinance**

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹15,000 crore has been allocated for the year 2018-19.

#### **1.3.2 Short-Term Refinance**

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2018-19 is ₹45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2018-19 is ₹10,000 crore.

#### **1.3.3 Rural Infrastructure Development Fund (RIDF)**

The corpus under RIDF is announced every year by GoI/RBI and for the year 2018-19, a corpus of ₹28,000 crore has been allocated.

#### **1.3.4 Long-Term Irrigation Fund (LTIF)**

The Long-Term Irrigation Fund (LTIF) set up in NABARD with an initial corpus of ₹20,000 crore for funding 99 irrigation projects during 2016-17 following announcement in the Union Budget, was further supplemented with additional allocation of ₹20,000 crore in 2017-18 and ₹15,000 crore in 2018-19.

In addition to the 99 projects, two more projects namely Polavaram National Project from Andhra Pradesh and North Koel Reservoir Project from Bihar and Jharkhand were included for funding under LTIF.

#### **1.3.5 Dairy Processing and Infrastructure Development Fund (DIDF)**

In the Union Budget 2017-18, Government of India announced creation of Dairy Processing and Infrastructure Development Fund (DIDF) with a total corpus of ₹8000 crore over a period of 3 years (2017-18 to 2019-20). The Operational Guidelines were issued by GoI on 21 December 2017.

### 1.3.6 Digitization of SHGs under EShakti project

The project is in operation in 100 districts spread over 22 States and one UT as on 31 March 2018 and is expected to digitise 4.5 lakh SHGs benefiting around 54 lakh rural poor. As on 31 March 2018, a total of 3,49,432 SHGs were digitized involving 38,36,014 members across the country.

### 1.3.7 Financial Inclusion

A Financial Inclusion Fund (FIF) has been set up in NABARD with a view to take up developmental and promotional interventions to secure greater financial inclusion and support suitable technology and innovations. Many new initiatives are taken under the Fund.

- Supporting Banks for obtaining Membership of Authentication User Agency (AUA) / KYC User Agency (KUA) facilities of UIDAI and setting up infrastructure.
- Support for deployment of mobile signal booster in grey areas SSAs in lieu of VSAT sanctioned earlier.
- BHIM Aadhaar Merchant Incentive Scheme
- BHIM Cash Back Scheme for Individuals
- Dual Authentication at BC points for SHG transactions
- Support to RCB's for on-boarding Public Financial Management System" (PFMS): - Guidelines have been issued to RCBs extending support under FIF for on-boarding PFMS platform.
- Deployment of 20 lakh BHIM Aadhaar Pay Devices
- Aadhaar Enrolment and Update Centres
- Support for on-boarding to BHIM UPI Platform to RRBs and RCBs to provide better services while making banking transactions.

### 1.3.8 Climate Change

- Adaptation Fund - NABARD was reaccredited as the National Implementing Entity (NIE) by the Adaptation Fund under UNCCC, the reaccreditation would be valid up to December 2022.
- Green Climate Fund - India's first Private sector facility proposal "Line of credit for Solar Rooftop Segment for commercial, industrial and residential housing sectors" with an outlay of USD 250 million and GCF loan of USD 100 million was sanctioned. One project on 'Ground Water Resurgence and Solar Pumping System to ensure food security and enhance resilience in vulnerable tribal areas of Odisha" with outlay of USD 34.357 million was sanctioned.
- National Adaptation Fund for Climate Change - During 2017-18 the National Steering Committee on Climate Change (NSCCC) of MoEFCC accorded sanction to 06 projects including one regional project on "Crop Residue Management" developed by NABARD covering Punjab, Haryana, Rajasthan and Uttar Pradesh to address the crop residue burning and co sequential negative impacts. In order to make available information on projects being implemented, NABGREEN was developed as portal linked to the website of NABARD.

### 1.3.9 Farm Sector Policy - improvements

- National Level Farmers' Consultative Group was instituted during 2017-18 as a forum for interaction with farmers at the national level. First meeting of the NLFCG was held on 09 February 2018 with participation of farmer members from 20 states.
- A consultation workshop with Commodity Boards was organized to facilitate coordinated efforts towards enhancing income of farmers.

- In order to facilitate revival of millets especially as part of climate resilient agriculture for dry lands action research projects was initiated in the states of Karnataka and Madhya Pradesh.
- Krishak Sarathi portal for digitisation of Farmers' clubs was initiated to facilitate development of a database of farmers, aid in monitoring activities of the Farmers' clubs and ensure their sustainability in the long run. Over 23,000 Farmers' Clubs have been digitized during the year.
- Krishak Samriddhi- an income enhancement initiative - Five action research projects on enhancing income of farmers were initiated in five states viz. Gujarat, Haryana, Odisha, Bihar and Assam.

### **1.3.10 Off Farm Sector Initiatives**

- The corpus of Gramya Vikas Nidhi has since been enhanced to ₹40 crore during the year 2017-18.
- NABARD took the initiative of providing financial assistance and other need based support in establishment of 'new' Agri Business Incubation Centres (ABICs) in Government Agriculture Universities/Government Agriculture Colleges across India.
- With a view to generating fresh ideas for invigorating the handloom sector, NABARD held a "National Seminar on Handloom" at Head Office in Mumbai on 19 January 2018.

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

### **1.4 Government of India Sponsored Programmes with Bank Credit**

The Administrative approval conveying the continuation of the following subsidy schemes for 2018-19 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- National Livestock Mission
- Stand Up India Scheme

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

### **1.5 Sustainable Agricultural Practices**

#### **1.5.1 Major Adaptation and Mitigation Strategies**

- Generation for Renewable Energy of 175 GW by 2022.
- National Solar Mission scaled up by 100 GW by 2022.
- National Smart Grid Mission launched for efficient T & D network.
- Launched Smart Cities Mission to develop new generation cities by building a clean and sustainable environment.
- Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is a new urban renewal mission for 500 cities across India.
- Launched one-of-its kind 'Swachh Bharat Mission' (Clean India Mission)
- Formulated Green Highways (Plantation & Maintenance) Policy to develop long "tree-line" along both sides of national highways.
- Launched Soil Health Card Scheme to all farmers.
- Paramparagat Krishi Vikas Yojana launched to promote organic farming practices.
- Pradhan Mantri Krishi Sinchayee Yojana launched to promote efficient irrigation practices.

### 1.5.2 Sustainable Agriculture – Meaning and Key Principles:

Sustainable agriculture is the production of food, fibre or other plant or animal products using farming techniques that protect the environment, public health, human communities and animal welfare. In other words, Sustainable agriculture can be understood as an ecosystem approach to agriculture. The most important factors for agriculture farm are sun, air, soil, nutrients, and water. The water and soil quality and quantity are most amenable to human intervention through time and labour. Sustainable agriculture means those farming practices which are sustainable for longer time period for identified location and developed by understanding of ecosystem services, relationships between organisms and their environment.

### 1.5.3 Sustainable Agriculture Practices

- Improvement in soil fertility through crop residue management, green manuring, crop rotation and mixed cropping
- Adoption of Integrated Farming System (Dairy + Crop Production + Horticulture, etc.) for efficient use of natural resources
- Adoption of water management practices as per water availability and increase in output productivity on per unit basis.
- Adoption of Sustainable agricultural practices such as conservation agriculture (zero tillage), crop rotation, mixed cropping, mulching, etc.
- Adoption of Integrated Nutrient & Pest management

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

### 1.6 Policy Initiatives – State Government

- **AMAR FASAL AMAR GOLA:** Under this scheme, ₹5000 (Kancha Gola), v 12000 (Improved Gola) or ₹25000 (Onion Storage Structure) are provided as subsidy to the selected beneficiaries.
- **AMAR FASAL AMAR GARI:** Under this scheme, subsidy of ₹10,000 is provided to the selected beneficiaries for purchasing Rickshaw van.
- **AMAR DHAN AMAR CHATAL:** Assistance of ₹10,000 for constructing a farm family level paddy processing yard for sun drying for paddy and/ or ₹8000 for purchasing a manually- operated grain drier and/or ₹5000 for constructing an improved low cost paddy and grain storage structure are allowed under this scheme.
- **"Matir Katha"**, a farmer centric extension delivery application was developed with an aim to empower extension machinery and the farmers with latest knowledge of Government schemes, recommended practices, 24/7 crop protection and decision making solution, video tutorials, weather information and market information.
- **'Sufal Bangla Project'** has been launched to ensure a steady supply chain for fruits and vegetables at a reasonable price to the common people and also creating the scope to the FPOs/ FPCs for direct marketing of their produce.
- **Sufala:** A new initiative 'Sufala' has been taken to ensure that the farmers get the remunerative price on their yields & at the same time to make the produces available to the urban consumers at a reasonable price. So far, 30 numbers of 'Sufala' outlets have been opened by 16 Co-operative Societies across 6 Districts and 70 'Mobile Sufala' units have been introduced across 7 Districts.
- The programme named **"Jal Dharo-Jal Bharo"** has the objective for conservation of precious water resources in all kinds of water bodies viz. tanks, ponds, reservoirs, canals etc. During 2017-18 up to December, 2017, 31,165 water bodies/ detention structures have been created.
- **Khadya Sathi:** 'Khadya Sathi' has covered 1.10 crore beneficiaries extending food grains distribution of 5 kilogram per month per head at a price of ₹2 per kilogram only and has also covered over and above 6.01 crore beneficiaries under NFSA. Thus a total number of 7.11 crore population has been covered under the food safety net till

December, 2017. Also 1.34 crore beneficiaries being relatively well-off beneficiaries having the entitlement of 2-kilogram food grain per person per month at half of the market price.

- **Rajya Khadya Surakshya Yojana (RKSY):** This programme of paddy grain procurement by the state government runs concurrently with the NFSA. State government provides an incentive of ₹.20 per quintal of paddy over and above the central declared MSP for procurement.
- **Sabujshree:** This scheme has been launched to provide a sapling of high economic value to every new born in the state which may be used for the child's education expenses when the tree gets matured. Since the inception of the scheme more than 1287 lakh mothers have been distributed seedlings under this scheme.
- The Animal Resources Department has taken up the scheme to distribute 75000 numbers of Goat/ Sheep with the objective to provide additional income generation to farmers. For promotion of backyard poultry farming, 60 lakh ducklings & chicks have been distributed among farmers till date. **West Bengal Incentive Scheme 2017 for Commercial Layer Poultry Farm and Poultry Breeding Farms** has been introduced. The subsidy involved under the scheme is ₹205 crore over a period of 5 years.
- **Pradhan Mantri Awas Yojana (PMAY):** State government is implementing this programme and in 2017-18, the annual target of 3.74 lakh houses has been distributed among the districts and sanctioning as well as release of the first installment has already commenced.
- **Mission Nirmal Bangla:** In 2017-18 (as on 21.12.2017) Coochbehar and South 24-Parganas districts have been declared ODF. Purba and Paschim Bardhaman districts have been declared ODF on 02.01.2018 whereas Maldah, Howrah, Birbhum and Dakshin Dinajpur districts are expected to be declared ODF within 31.03.2018.
- The efforts of the State Government towards promotion and development of MSMEs is reflected from the Annual Report 2016-17 of the Ministry of MSME, Government of India. **According to the report, West Bengal ranks no. 1 in the country in terms of number of MSME establishments accounting for 11.62% of total MSME establishments (52.7 lakh MSME establishments). "Karigari Haat"** consists of more than 100 sale counters for handicrafts of Jungle Mahal area.
- **Tanti Sathi:** Launched in July, 2015 for providing new/modified pit looms to weavers of the State who have either no looms or have old / dilapidated pit looms for higher productivity, quality production with value added items as well as earning of more wages for their sustained employment. Around 67,000 looms & accessories have been supplied to handloom /khadi weavers. 33,000 looms are being provided in 2017-18.
- **Project Muslin:** It is a unique initiative with holistic approach for revival of finest cotton fabric that India has ever produced. Covering **3000 weavers** in Murshidabad, Birbhum, Nadia, Burdwan, Bankura, Paschim Medinipur, Hooghly Malda, North 24 Parganas and Howrah districts, the project involves ₹.62 crore.
- **Project Saal and Sabai:** Sal Leaf Plate and Bowl Making Project has been implemented by W.B.K.V.I.B. in the district of Purulia, Bankura, Burdwan, Paschim Medinipur and Birbhum. Total 1800 SHGs are involved under this project. A Centre of Excellence under the project is being developed at Jhargram to benefit 18,000 rural women in Jungle Mahal area.
- **Sabar Ghare Alo:** In order to fulfil the ultimate target of 100% intensification of mouzas with Electricity service connection to 100% households - both BPL and APL, in the state, target date of completion of this project is December, 2018.
- **Saubhagya Scheme:** Under this scheme, electrification of households left out of other schemes has been considered with an estimated project cost of ₹192.05 crore.

- **Jalatirtha:** A special programme for increasing irrigation coverage of 36,000 hectare in the arid districts viz. Birbhum, Bankura, Purulia, Jhargram & Paschim Medinipur was taken up since 2014-15 with emphasis of surface water conservation. During 2017-18, 864 hectare of additional Minor Irrigation Potential has been created/revived through 72 Ml schemes up to December, 2017.

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

#### 1.7 State Government Sponsored Programmes with Bank Credit

- **Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) :**

The scheme is being implemented all over the State to create self employment opportunities for unemployed youth including members of backward classes, minorities and women all over the State. Unemployed youths are helped out to start individually (Atma Maryada) or group enterprises (Atma Samman) with bank finance. Stress has been given on training, specially on trades where the locally available abundant raw materials, wasted due to ignorance/low skill, could be utilized for producing finer articles and on traditional crafts where there is sufficient potential.

GoWB provides subsidy ₹1.5 lakh for individual and ₹3.5 lakh for group of five and above representing 30% of the project cost is provided by Society for Self Employment of Unemployed Youth, West Bengal, which is the nodal agency for the scheme.

- **West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) :**

In order to provide relief to the interest burden on the Bank loan availed by the Self Help Groups (SHGs), the State Government has introduced the West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) Scheme. According to this Scheme the Government shall provide an interest subsidy to the eligible SHGs on a portion of the interest charged by Commercial, Regional Rural and Co-operative banks on the Bank loan. For the bank charging interest @11% p.a. on the loan component of SHG, the Government shall subsidise interest component of the loan @9% p.a. and the beneficiary has to pay the rest part, i.e., @2% p.a. The subsidy is provided by e-payment directly to the accounts of the eligible SHGs.

- **Special Component Plan**

Eligible beneficiaries under the scheme are from SC / ST families living below the Poverty Line having annual family income : ₹.19,654/- (Rural) and ₹. 27,247/- (urban).

Assistance is provided to the target group people on individual or cluster basis for undertaking income generating schemes under six broad sectors - Agriculture & Small irrigation, Animal Husbandry, Fisheries, Village Industries, Business, Small Transport.

The projects under the scheme, with project cost upto ₹. 20,000/-. are financially assisted with a Margin Money Loan at a subsidised RoI @ 4% per annum from West Bengal SC ST Development and Finance Corporation for projects. The quantum of the subsidized Margin Money loan from the corporation is 5% of the project cost or ₹. 1,000/-, whichever is higher. Subsidy under the scheme is restricted to 50% of the project cost or ₹. 10,000/-, whichever is less. The balance funding of the project cost is to be done by Bank Loan. The maximum limit of project cost under the scheme is ₹. 35,000/-.

- **Financial assistance to the Handloom Weavers – Model Scheme**

The proposed scheme envisages to provide 4% additional interest subvention over and above the existing maximum of 7% interest subvention on working capital loan to handloom weavers in a cluster mode. Cash Credit upto a limit of ₹. 5.00 Lakh per weaver card at maximum 13% RoI on bank loan. The bank loan would be collateral free and is to be compulsorily covered under the Credit Guarantee Scheme of CGTSME.

- **Nijoshree Prokalpa**

The West Bengal cabinet has decided to launch the Nijoshree Prokalpa, which is a housing scheme for LIG ( income upto ₹. 15,000/- p.m.) / MIG ( income between ₹.15,000/- to ₹.30,000/- p.m.). The LIG applicant would be eligible to apply for 1 BHK / 378 Sq. Ft. flat, whereas the MIG applicant would be eligible to apply for 2BHK / 559 Sq. Ft. flat. The 1 BHK flat would cost ₹.7.28 lakh whereas the 2 BHK flat would cost ₹.9.26 Lakh. The government proposes to provide 50,000 units under the scheme in the initial 2 – 3 years period. It is a credit linked subsidy scheme at par with PMAY.

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

## 1.8 Sustainable Agriculture Practices in the State

Initiatives by Department of Agriculture, Govt. of West Bengal pertaining to sustainable agriculture practices:

- Raising agricultural production and Productivity through wider adoption of appropriate eco-system-specific and cost effective technology.
- Increasing production of pulses and oil seeds in non-traditional areas and non-conventional seasons.
- Maintaining soil health, use of bio-fertilizers, green manure and farm yard manure, balanced nutrition, consumptive use of irrigation water and conservation of surface water through Participatory Irrigation Management (PIM), need-based use of plant protection chemicals in Integrated Pest Management (IPM) concept and popularization of bio-pesticides and botanical pesticides.
- Managing crisis in the event of natural calamities and adequate budgetary allocation to mitigate the eventualities and adopting contingent planning.
- Exploiting surface water potential and reducing indiscriminate use of ground water, as far as practicable.
- Promoting crop diversification.
- Promoting indigenous technology with ecology-specific productivity.
- Promoting the concept of zero tillage/minimum tillage in vulnerable areas.

### 1.8.1 Sustainable Agriculture Practices - Mitigation strategies for the State

The following Mitigation and Adaptation Strategies have been proposed by the Government of West Bengal as per the “State Action Plan for Climate Change” prepared by Department of Environment, Forest & Climate change, GoWB, in line with the National Action Plan for Climate change

- Faster penetration of renewable energy technologies
- Increase grid power generation from renewables.
- Solar PV for large scale power in districts where wasteland is available or abandoned mine areas.
- Replace use of grid power for certain end-uses through low temperature solar thermal – e.g. water heating etc.
- Demand-side Energy efficiency measures in identified consumer categories through efficient-device penetration facilitated by financial, supply chain and market incentives
- Adequate financial incentives for lowering specific power consumption
- State-led adoption for enabling critical volumes of devices and technologies in local market and breaking current cost barriers
- Supply-side energy efficiency measures viz. enabling lower system losses (technical and commercial) and enabling improved efficiencies in energy production.

**1.8.2 Sustainable Agriculture Practices - Adaptation strategies for the State**

- Rain water harvesting along the hill slopes, especially in the recharge zones, to increase the percolation of rain water and thus result in the recharge of ground water.
- Construction of check dams, wherever, feasible for the creation of water reservoirs for harnessing surface water.
- Increase water storage capacity by building household, community and village level reservoirs and repairing, renovating and restoring existing water bodies
- Reconstruct the Sundarbans embankment in vulnerable areas through public and private partnership to entrust the management of the embankment to public as well.
- Desalination project of river water in coastal areas
- Crop diversification needs to be done by introducing alternate production systems in the 6 agro-climatic zones, that effectively exploits the climate, soil and water resource availability in the context of climate change.
- Integrated Farming System (IFS) that integrates, rice crops, livestock and fisheries.
- Expand the coverage of crop insurance to small and marginal farmers in the state.
- Establish weather stations at high spatial resolution for weather data collection at village level and dissemination of weather forecast and advisory.
- Tapping non-conventional energy resources by way of erection of solar light is very important in respect of adaptive measures for climate change.

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

## CHAPTER 2

### CREDIT POTENTIAL FOR AGRICULTURE

#### 2.1. FARM CREDIT

##### 2.1.1. Crop Production, Maintenance and Marketing

##### 2.1.1.1. Introduction

The district is adjacent to the capital city of Kolkata and many areas are under rapid urbanisation, but agriculture is the mainstay activity of the rural mass. The cropping intensity of the district is 214.39%. However, there are stretches of agricultural land which are under illegal construction without proper conversion. This has resulted in mismatch of gross/net cropped area and actual land available for cultivation. The total no. of farmers in the district are 417027 besides, number of Agricultural labourer - 394579, Bargadars - 76893 and Patta Holders -145031. More than 90% of land holdings are with SF/MF. Average rainfall in the district is 1425 mm.

The main crops grown are Rice, Wheat, Mustard, Jute and Vegetables including Potato etc. Area under major crops in the district is as under:

| (Area in Ha.) |       |          |       |            |
|---------------|-------|----------|-------|------------|
| Paddy         | Wheat | Oilseeds | Jute  | Vegetables |
| 274000        | 15000 | 50000    | 60000 | 74890      |

Source: Agriculture Deptt.

The total area under irrigation is 154311 ha. More than 70% of the total cultivable area in Sundarban blocks are rain-fed and more than 50% of the total cultivable area is under only one paddy crop.

Agriculture Credit in the district is facilitated through multi-agency banking mechanism comprising 770 branches of Commercial Banks, 61 branches of RRBs and 15 branches of West Bengal State Co-operative Bank and 1 PCARDB, 1 WBFC. Besides, 432 PACS are also operating in the district under WBSCB.

With a view to ensure timely and adequate disbursement of credit to the farmers, KCC scheme is in vogue and to extend the benefit of Rupay KCC, the Deptt. of Co-operation, GoWB vide its notification dated 10 July 2014 amended the WBSTCCS Rules, 2010. Under the new Crop Loan Rules for STCCS, w.e.f. from 1 Sep.2014, large number of SF/MF had been benefitted as they are now able to use the loan as a cash credit within the sanctioned limit and the ceiling of crop loan per individual has been enhanced to ₹2.00 lakh per member farmer. The position of KCC during last 02 years is as under:

| Year    | KCC Issued | Amount Disbursed (₹Lakh) |
|---------|------------|--------------------------|
| 2016-17 | 142803     | 52402.27                 |
| 2017-18 | 52665      | 19745.11                 |

##### 2.1.1.2. Assessment of credit potential for 2019-20

(Units in ha. and amount in ₹ Lakh)

| Sl.No. | Activity                  | PLP 2018-19 |           | PLP 2019-20 |           |
|--------|---------------------------|-------------|-----------|-------------|-----------|
| A.     | Crop Loan                 | Phy Units   | Bank Loan | Phy Units   | Bank Loan |
| 1      | Boro Paddy                | 39300       | 32423.00  | 24200       | 25410.00  |
|        | Boro Paddy (SRI)          | 44          | 26.00     | 35          | 26.00     |
| 2      | Aman Paddy                | 118500      | 62213.00  | 60700       | 54630.00  |
| 3      | Wheat                     | 7975        | 2696.00   | 7975        | 2991.00   |
| 4      | Sugarcane                 | 1410        | 2009.00   | 1410        | 2291.00   |
| 5      | Mustard                   | 24700       | 9880.00   | 24700       | 12968.00  |
| 6      | Vegetable                 | 42000       | 31500.00  | 33500       | 25125.00  |
| 7      | Jute                      | 31000       | 18600.00  | 26000       | 19500.00  |
|        | Total                     |             | 159346.00 |             | 142941.00 |
| B.     | Post-harvest / household/ |             | 15935.00  |             | 14294.00  |

| Sl.No. | Activity   | PLP 2018-19 |                  | PLP 2019-20 |                  |
|--------|--|-------------|------------------|-------------|------------------|
| A.     | Crop Loan  | Phy Units   | Bank Loan        | Phy Units   | Bank Loan        |
|        | consumption requirements (10%)                       |             |                  |             |                  |
| C.     | Repair and maintenance expenses of farm assets (20%) |             | 31869.00         |             | 28588.00         |
|        | <b>Total Crop loan</b>                               |             | <b>207149.00</b> |             | <b>185823.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure I

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

- Market for processed foods is increasing day-by-day. There is emergent need of processing industries for fruit crops, like mango, jackfruit etc. This will generate additional employment and at the same time increase per-capita income of farmers.
- The district has only two soil testing laboratories. A need is felt for more soil testing laboratories in the district. However, the Union Govt. has declared to provide soil health card to every farmer on a mission mode.
- One Krishi Vigyan Kendra at Ashoknagar is organising training programmes for farmers to impart training on latest technology, SRI, fisheries, Animal Husbandry etc. Agricultural Technology Management Agency (ATMA) is functioning in the district as an autonomous institution to guide the farmers on improved agricultural practices.
- There are 06 cold Storage in the district. However, development of Storage facilities is the immediate requirement as about more than 2.0 lakh tonnes of different kinds of vegetables are produced as surplus in this district and the farmers sell them at very cheap rate due to lack of storage facility. The district has already been declared as Agri Export Zone for vegetables & fruits.
- Availability of quality seeds in the district is a major constraint faced by the farmers. Mainly seed is available through Private agencies, Agriculture dept. outlets in blocks, KVK. To ensure supply of quality seed to farmers, there is a necessity to develop at least 10 seed farms in the district.
- There are 14 wholesale markets and 31 Rural/Urban mandis in the district and 1 regulated market at Barasat. The procurement of field crops is done mainly by middlemen. As agricultural produce is seasonal in nature and vegetable is a perishable, farmers are not getting remunerative price throughout the year. Markets are privately owned and often encroach on roads and highways. To address the issue of developing markets with modern facilities for sale of agricultural produce Krishak Bazars have been established but are yet to be functional.
- Promotion of formation of Farmers Producers Organisation (FPO) for integrated farming/better market linkage etc. may be done. A Producer's Development and Upliftment Corpus (PRODUCE) has been set up with a corpus of ₹200 Crores.

## CHAPTER-2.1.2 WATER RESOURCES

### 2.1.2.1. Introduction

Water Resources/irrigation projects can be classified as Major, Medium and Minor Irrigation Projects. Total cultivable area of this district is 225000 Ha and area brought under irrigation by all source of irrigation is 154311 Ha (68.58%). Average annual rainfall of the district is 1425 mm of which 87% is received from June to September. Principal crops of the district are paddy, jute, vegetables, oil seeds and pulses. Considerable areas are also under orchard and plantation crops. The principal source of irrigation in the district is out of ground water resources, which is around 90% of the total irrigated area.

### 2.1.2.2. Assessment of Credit Potential for 2019-20

(Units in No. & ₹lakh)

| Activity                            | PLP 2018-19    |             |                | PLP 2019-20    |             |                |
|-------------------------------------|----------------|-------------|----------------|----------------|-------------|----------------|
|                                     | Physical Units | Fin. Outlay | Bank Loan      | Physical Units | Fin. Outlay | Bank Loan      |
| STW with PS                         | 2100           | 1018.50     | 1007.00        | 1440           | 878.40      | 791.00         |
| Diesel PS                           | 1420           | 404.70      | 364.00         | 1420           | 454.40      | 409.00         |
| Elec. PS                            | 1100           | 297.00      | 267.00         | 1100           | 341.00      | 307.00         |
| Drip Irrigation (1.5 x1 5m spacing) | 820            | 610.90      | 604.00         | 820            | 902.00      | 812.00         |
| Drip irrigation (8x8m spacing)      | 224            | 52.19       | 50.00          | 224            | 69.44       | 62.00          |
| Sprinkler                           | 660            | 264.00      | 261.00         | 380            | 193.80      | 174.00         |
| <b>Total</b>                        |                |             | <b>5721.00</b> |                |             | <b>2555.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure I

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

- As on March 2016, the district had 354 HDTW, 33 MDTW, 616 LDTW, 205 major & 46 minor RLI, 446 Govt. STW and 68110 private STW. Out of total 1606 nos. mouzas, 1599 are inhabited and 1560 villages are having electricity.
- Sech Bandhu Prkalpa connects all districts in the state including strengthening and feeder segregation of electricity distribution for agricultural purposes. This would help the farmers in a big way and keep them away from illegal power consumption.
- Drip irrigation may be implemented where groundwater is scarce. Its advantages are in terms of savings of water, effective use of fertilizers, less labour and energy cost. Bankable schemes have to be formulated for availing bank loans. There is ample scope for sprinklers as crops like pulses, wheat, sugarcane, groundnut, cotton, vegetables, fruits, flowers, and spices are suitable to cultivate under sprinkler irrigation.
- Major portion of the district is under irrigation except blocks like Sandeshkhali-I, Sandeshkhali-II, Hasnabad and Hingalganj, which are in close proximity of Bay of Bengal. All KCC holders should be covered with irrigation scheme so as to ensure irrigation facility in their field. As scope for development of shallow tube wells is limited due to small holdings, community irrigation schemes through Panchayats/Co-operatives may be explored. Commercial Banks, DCB and RRB may finance minor irrigation projects in order to realize the irrigation potential of the district. A plan for phased replacement of old pump sets may be drawn up by agricultural dept. for implementation by banks. Canal systems may be maintained efficiently by regularly dredging the beds & maintaining the linings for facilitating the designed volume of water flow. Abandoned DTWs & damaged delivery lines may be identified & rejuvenated. Agriculture & MI Dept. may guide the banks in identification of borrowers for all types of available schemes.

### CHAPTER-2.1.3 FARM MECHANISATION

#### 2.1.3.1. Introduction:

Use of mechanized implements for better productivity and timely completion of farm operations are essential for efficient farm operations. Farm Mechanization refers to a wide range of instrumentation in farming activities which are helpful in reducing manual labour, time and increasing production and productivity. It plays an important role in modernization of agricultural operations. The activities considered for financing include tractor, power tiller, agricultural implements, etc. As the land holding size has been small in the district and as per feedback received from various fora the projections for farm mechanization has been kept in a restrictive manner.

Out of the net cultivated area of 225000 ha the net irrigated area is 154311 ha which constitutes around 69% of the net cultivated area. As regards land holding pattern the number of holdings with more than 2 ha is 2184 covering around 75431 ha. Cropping intensity in the district works out to 214 %. Important crops grown in the district are paddy, wheat, jute, oilseeds & vegetables, etc. The number of tractors in the district in March 2016 was around 2500 against the ideal requirement of around 16000 tractors in the districts by the end of the year 2015-16. The number of Power Tillers, other agri implements etc. estimated in the district at the end of the year 2016 was 10000. Although the requirement of tractors is high, the projections have been realistically downsized due to the following reasons:

- Reduction of net cultivable area in 06 blocks due to rapid urbanization
- Agricultural lands in 05 Sundarban blocks being converted into fisheries as the income from fisheries is much more than cultivation of traditional crops
- Advent of custom hiring centres for agriculture machineries

#### 2.1.3.2. Assessment of credit potentials for 2019-20

(Units in no. & ₹ lakh)

| Activity  | PLP 2018-19 |             |                | PLP 2019-20 |             |                |
|---|-------------|-------------|----------------|-------------|-------------|----------------|
|   | Phy Units   | Fin. Outlay | Bank Loan      | Phy Units   | Fin. Outlay | Bank Loan      |
| Tractor (35HP)  | 195         | 1330.00     | 1130.00        | 95          | 688.75      | 585.00         |
| Tractor (35HP) SH   | 195         | 751.00      | 638.00         | 104         | 400.40      | 340.00         |
| Power Tiller / Rice Trans planters                        | 570         | 1254.00     | 1066.00        | 390         | 1014.00     | 862.00         |
| Other Agri Implements like threshers, weeder sprayers etc | 1066        | 960.00      | 811.00         | 1300        | 1950.00     | 1658.00        |
| Total   |             |             | <b>3645.00</b> |             |             | <b>3445.00</b> |

The Block-wise/activity-wise, physical and financial projections for 2019-20 in Annexure-I

#### 2.1.3.3. Availability of infrastructure, critical gaps and interventions required, action points/ issued to be addressed

The district being in close proximity to Kolkata, supply/availability of power-tillers/tractors and servicing thereof pose no problem. Some banks have entered into agreement with leading manufacturers for credit/supply arrangements. With the removal of service area concept, private sector banks are also financing agricultural implements. The use of different types of small farm machinery including hand tools, threshers, plant protection equipment, etc. has been accelerating over the past several years. The demand of equipment like rice trans planter, thresher, mechanical weeder etc. has shown an increasing trend. Mostly 90% of the total farmers are SF/MF and, therefore, not eligible for getting finance for tractor although govt. subsidy is available. Government of West Bengal has introduced implementation hub through NGOs, Farmers Clubs, PACS and Producer Organizations which has reduced the need for purchase of agricultural implements specially tractors and power tillers. However, the problem can be resolved with formation of Joint Liability Groups, Producer Organization, custom hiring centers etc.

## CHAPTER-2.1.4 PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

### 2.1.4.1. Introduction:

Out of total geographical area of 409400 ha. of the district, approx.0.33 Lakh ha comes under Plantation & Horticulture crops. However, there is further scope and opportunity to increase the area, productivity and total production under this segment. There is also scope to introduce new cash crops. The soil of the district is mostly new Gangetic Alluvial and contains saline and rich in nutrient. Weather is also congenial for growing various types of horticulture crops. Although the sector has potential, banks are yet to start aggressive financing under the sector. It may be observed from the above table that the credit flow is diminishing. This is mainly due to absence of project based horticulture sector proposals as well as reluctance of bankers for investing credit for long term with gestation periods. Keeping in view the ground level scenario & trend the projections have been worked out.

### 2.1.4.2. Assessment of Credit Potential for 2019-20

(Units in No & ₹lakh)

| Activity                        | PLP 2018-19    |             |                | PLP 2019-20    |             |                |
|---------------------------------|----------------|-------------|----------------|----------------|-------------|----------------|
|                                 | Physical Units | Fin. Outlay | Bank Loan      | Physical Units | Fin. Outlay | Bank Loan      |
| Guava (0.4 Ha)                  | 1200           | 487.64      | 438.00         | 1200           | 487.64      | 438.00         |
| Mango (0.4 Ha)                  | 1030           | 740.00      | 667.00         | 1030           | 740.00      | 667.00         |
| Papaya (0.4 Ha)                 | 750            | 350.34      | 315.00         | 750            | 350.34      | 315.00         |
| Lemon (0.4 Ha)                  | 505            | 287.00      | 259.00         | 505            | 287.00      | 259.00         |
| Coconut (Tall variety) (0.4 Ha) | 3185           | 1653.00     | 1488.00        | 3185           | 1653.00     | 1488.00        |
| Banana (0.4 Ha)                 | 830            | 461.00      | 415.00         | 830            | 461.00      | 415.00         |
| Betel-vine (0.4/0.25 Ha)        | 110            | 168.00      | 151.00         | 110            | 168.00      | 151.00         |
| Tuberose (0.4 Ha)               | 450            | 42.15       | 37.00          | 450            | 42.15       | 37.00          |
| <b>Total</b>                    |                |             | <b>3770.00</b> |                |             | <b>3770.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure-I

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

- District Horticulture Dept. is headed by District Horticulture Officer (DHO) and supported by 3 staff at Head quarter and 2 field staffs. The Dept. is implementing various subsidy schemes for activities like protected cultivation, vermin-compost, spices cultivation, low cost onion storage structures etc.
- Production and distribution of good quality seeds and planting material is an important component for Horticulture sector. There are a few nurseries in the district for propagation and distribution of horticulture/fruit plants in and around Barasat, Barrackpur, Basirhat, Haroa and Rajarhat blocks. Keeping in view the demand for quality planting material, commercial nurseries by private entrepreneurs may be encouraged with institutional credit support.
- As North 24 Parganas district is adjacent to Kolkata, there is good scope for marketing of horticultural produce including flowers.
- Though KVK, Ashok Nagar has been conducting training on horticultural Activity, there is no technology demonstration farm in the district for effective hands on training to the horticulture producers. Strengthening of extension services at district and block levels, marketing arrangement with pharmaceuticals companies may be considered by Govt.

- The facility of scientific storage in the rural areas is not adequate and as such the storage loss is higher for horticultural crops. Roads providing connectivity to important markets may be developed.
- Due focus on post-harvest technology for preservation of fruits, vegetables and flowers may be given by the Govt. by encouraging private investment in the sector. Low cost onion storage structure as designed by Horticulture Dept. may be popularized among farmers through model designs and demonstrations.
- Market linkage, infrastructure development like Multi-Chamber cold storage, processing Industries, green house to be developed to maintain the quality and constant supply which helps to create a demand by developed countries.
- Sensitization & awareness of Branch Managers regarding Govt. programmes, thrust areas etc., co-ordination between Line Deptt. Officials, bankers and other agencies hold the key for growth of this sector. Banks could be given guidelines of programmes and accordingly branch-wise targets could be drawn up.

### **Sericulture**

The District Sericulture Office is situated in Lake Town, Kolkata but there is no much development in this sector.

## **CHAPTER-2.1.5. FORESTRY AND WASTE LAND DEVELOPMENT**

### **2.1.5.1. Introduction**

Out of total geographical area of 4094 sq.km. of the district, area under forestry and cultivable wasteland is 43 Sq. Km (1.08%). Raising mangrove & nursery, embankment protection plantation, coconut nursery, bamboo nursery, maintenance of old plants etc. are being undertaken in the district in a planned way by concerned Govt. depts. The district is having one Wildlife Sanctuary (Bibhutibhusan WS) in Bongaon Block.

### **2.1.5.2. Assessment of credit potential for the year 2018-19**

A major part of the district is being rapidly urbanized and a portion under Sundarbans, no organized forestry or wasteland development projects are available. Accordingly, as there is no ground level credit (GLC) flow to this sector, no projection has been made for bank credit.

### **2.1.5.3. Availability of infrastructure, critical gaps and interventions required, action points/ issues to be addressed:**

Under State Plan and MGNREGA, the State Govt. has undertaken many activities like raising distribution nursery, raising mangrove, maintenance of mangrove plantation, raising embankment, protection plantation, raising coconut nursery, raising of bamboo nursery, creation of medicinal garden, improvement/maintenance of older plantation etc. However, keeping in view the vast area under forestry and wasteland, especially in Sundarban area, these projects may be undertaken in a big way.

**Special importance may be given for the following:**

(i) Forest protection, (ii) Efforts on agro forestry, (iii) Farm forestry and eco-tourism, (iv) Establishment of high-tech nurseries for production of quality planting stock and (v) Focus on bamboo and medicinal plants.

Eco-tourism may be developed in the adjacent areas of Sundarban which will play a catalytic role in the economic development of the local people.

### **2.1.5.4. Suggested Action Points:**

- Branch Managers may be sensitized that forestry can also be taken up as remunerative commercial activity
- Providing term loans for taking up bamboo, other plantations and financing of Farm Forestry, Agro forestry activities Govt. Wastelands may be given on lease to entrepreneurs/Farmers Clubs/NGOs for taking up forestry/eco-tourism
- Demonstration and training camps may be organized by Forest Department to help farmers grow suitable tree species in uncultivable lands
- Farmers' Co-operatives may be set up to encourage forestry on vast wastelands, which is lying unutilized otherwise
- Suitable remunerative agro forestry models for the area may be developed by the Forest department.

## CHAPTER-2.1.6. ANIMAL HUSBANDRY - DAIRY

### 2.1.6.1. Introduction

The district is having mostly small and marginal farmers or landless labourers who can take up dairy for additional income generation. West Bengal contributes 48.59 lakh tons milk i.e. 3.7% of the total milk production of the country (2012-13). The total milk production of the district is 4.80 lakh MT (2013-14 Annual Report-ARD) and the estimated per capita availability of milk is 120 g/day (2013-14) and, therefore, lower than the State Average of 145 g/day (Yr 2012-13 Basic Statistics, GoI) & the National average of 299 g/day (Yr 2012-13 - Dept. of Animal Husbandry and Dairy, Govt. of India). In the district, livestock rearing is mainly taken as a household activity, being managed by family members particularly women members.

### 2.1.6.2. Assessment of Credit Potential for 2019-20

(Units in nos. & ₹ lakh)

| Activity         | PLP 2018-19    |             |                 | PLP 2019-20    |             |                 |
|------------------|----------------|-------------|-----------------|----------------|-------------|-----------------|
|                  | Physical Units | Fin. Outlay | Bank Loan       | Physical Units | Fin. Outlay | Bank Loan       |
| C/B Cows (1+1)   | 3300           | 3795.00     | 3366.00         | 2850           | 3676.50     | 3125.00         |
| Buffaloes (1+1)  | 1245           | 1469.00     | 1381.00         | 1245           | 1625.97     | 1382.00         |
| Ind. Cows (1+1)  | 3870           | 4063.00     | 3454.00         | 3450           | 4140.00     | 3542.00         |
| Heifers (1)      | 44             | 8.80        | 7.00            | 44             | 7.48        | 6.00            |
| Mini Dairy (5+5) | 430            | 2181.82     | 1855.00         | 460            | 2370.84     | 2015.00         |
| <b>Total</b>     |                |             | <b>10063.00</b> |                |             | <b>10071.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure-I.

### 2.1.6.3. Availability of infrastructure, critical gaps and interventions required, action points/ issues to be addressed:

- To cater to 916000 cattle and buffaloes there is one District Veterinary Hospital, 46 veterinary hospitals/dispensaries, 4 disease diagnostic centers, 333 Artificial Insemination centers and a training Institute. However, one Veterinary dispensary and one AI Centre is required for every 5000 and 1000 adult livestock units respectively.
- There has been abrupt shortage in supply of quality milch cattle from the cow belt of Northern and Central India on account of political reasons. Further, the district being in the border, the smuggling of cattle to Bangladesh has reduced the confidence of cattle rearing among the dairy farmers
- Despite Area Development Scheme on Dairy has been launched in 2018-19 in the district, the banks are not confident about financing for dairy project.
- At present, Ichhamati Dairy Co-operative Milk Union under West Bengal Co-operative Milk Producers Federation is the only milk union functioning in the district selling milk and processed products like dahi, lassi, pada etc. through open market and from their own kiosk.
- Financing of dairy units of 2, 5, 10 and 20 animals of Cross Bred, indigenous and Graded Murrah Buffaloes along with green fodder production, azolla and vermi-compost units preferably in cluster mode.
- Financing for chilling plants/milk processing units after ensuring procurement and market linkages.
- To guide the farmers regarding the economic benefits of the various animal husbandry schemes and also to provide technical guidance during their implementation.
- Hydroponic techniques of fodder productions may be demonstrated.

## CHAPTER-2.1.7 ANIMAL HUSBANDRY - POULTRY

### 2.1.7.1. Introduction

West Bengal ranks 3<sup>rd</sup> in Poultry population and 6<sup>th</sup> in egg production in country. Currently, the State has about 53 million poultry birds. But that is not enough to meet local demand. Requirement of egg in the State is 22.5 million per day, while State produces 13 million eggs per day and about 9.5 million eggs on an average per day are being brought from other States.

GLC flow in this sector is not encouraging. This is mainly due to unorganized nature of the sector & absence of insurance cover, especially to the broiler farms which are exposed to risk for a longer time. Keeping in view of the ground level situation, projections have been made for the year 2018-19

### 2.1.7.2. Assessment of Credit potential for 2019-20

(Units in No. & ₹ lakh)

| Activity   | PLP 2018-19    |             |           | PLP 2019-20    |             |           |
|--|----------------|-------------|-----------|----------------|-------------|-----------|
|  | Physical Units | Fin. Outlay | Bank Loan | Physical Units | Fin. Outlay | Bank Loan |
| Comm. Layers (5000 birds):1+1+3 cage system            | 70             | 2232.71     | 2010.00   | 70             | 2232.71     | 2010.00   |
| Comm. Broilers (5000 birds):all in all out cage system | 290            | 5182.00     | 4665.00   | 290            | 5182.00     | 4665.00   |
| Duck Farm  | 42             | 17.00       | 15.00     | 42             | 17.00       | 15.00     |
| Total  |                |             | 6690.00   |                |             | 6690.00   |

### 2.1.7.3. Availability of infrastructure, critical gaps and interventions required, action points/ issues to be addressed:

- State poultry farm is situated at Gobardanga which supplies around 65000 DOCs per year. Apart from that a good no. of poultry farms (Broilers) have come up in Bashirhat sub-division particularly in Baduria, Swarupnagar, Bashirhat I and II and also in Habra I and II, Barasat I and II, Rajarhat Blocks.
- Backyard poultry farming in rural areas particularly in Bashirhat subdivision and Bongaon subdivision needs to be encouraged for enhancement of egg production in the district. The duck population mainly comprises of indigenous (Desi) ducks. With a view to improving the desi ducks and increasing their eggs production, Khaki Campbell ducks are supplied to SHG members who maintain Backyard poultry/duck farming units.
- Marketing of poultry eggs and birds is being done in the local market or through middlemen. There is a potential for poultry financing particularly in layer farming segment.
- Activities requiring attention are towards establishing farms for improving layer/broiler and hatcheries including purchase of chicks, feeds, medicines, equipment, feed mixing plants, construction of poultry sheds etc.
- The poultry industry is the lacking of basic infrastructure such as incubation, storage and transportation, including cold chain. As a result, there are price fluctuations in the prices of poultry products i.e. eggs and broilers. Storage capacity and transportation facilities may be increased
- The entire poultry farming is gradually coming under contract farming mode barring Layer farm of at least 20000 birds' capacity where the banks can go for individual financing, for broiler farming banks may explore financing under a tripartite agreement between the borrower, integrators and banks.
- Dual purpose breed like 'Vanaraja' should be promoted as a low maintenance bird to address the issue of protein deficiency in the rural diet.

## CHAPTER-2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT, PIGGERY, ETC.

### 2.1.8.1. Introduction

Small ruminants and piggery in Indian tropical and subtropics play a critical role in agricultural economy by producing wool, meat, milk and provide flexible reserves during period of economic stress and buffer against crop failure. The State of West Bengal ranks 2nd in the production of Sheep & Goat meat but there still exists a wide gap between demand and production of meat as the majority of the people in this State are non-vegetarian.

### 2.1.8.2. Assessment of Credit Potential for 2019-20

(Units in No. & ₹ lakh)

| Activity                       | PLP 2018-19    |             |                | PLP 2019-20    |             |                |
|--------------------------------|----------------|-------------|----------------|----------------|-------------|----------------|
|                                | Physical Units | Fin. Outlay | Bank Loan      | Physical Units | Fin. Outlay | Bank Loan      |
| Goat rearing (20+1)            | 3400           | 3502.00     | 2977           | 3750           | 3525.00     | 2996.00        |
| Pig-(3+1 Breeder cum fattener) | 535            | 513.00      | 437.00         | 325            | 315.58      | 268.00         |
| Sheep (20+1 Sahabadi)          | 560            | 599.00      | 509.00         | 560            | 761.60      | 647.00         |
| Rabbit (10+2 Meat Purpose)     | 84             | 71.00       | 60.00          | 84             | 76.61       | 65.00          |
| Total                          |                |             | <b>3983.00</b> |                |             | <b>3977.00</b> |

### C. Availability of infrastructure, critical gaps and interventions required, action points/ issues to be addressed:

- Area Development Scheme for Goat Rearing has been launched in 2018-19 in the district but the department has not publicized the same and awareness among banks is required
- Integrated farming of small ruminants can help in rural development and can also reduce unemployment, leading to rural prosperity. The activities will be suitably covered under the National Livestock Mission.
- Banks may finance projects on goat farming, piggery, sheep & rabbit under National Livestock Mission & may finance small scale projects to SHGs & JLGs. Banks may take help of Farmers Club and Govt. Extension Agencies to boost up finance of this sector.
- Training of beneficiaries may be arranged at local level by the Animal Husbandry Department by tying up with KVK to pass on latest technology to ground level. NABARD has been facilitating such need based training through Ashok Nagar KVK
- Sheep breeding Farm, Sheep Farms, Ram Production Unit, Sheep Extension Centre, Goat Multiplication Farms, etc. may be established.
- Facilities for marketing of mutton/pork in a clean environment may be established.
- Establishment of low cost viable piggery model for adoption by small holders as a livelihood activity
- Fodder suitable for the saline soil should be advocated. To enable the landless families and poor farmers to take up animal husbandry activities, establishment of community feed and fodder banks with the help of Self-Help Groups may be encouraged.
- The success of livestock farming is largely dependent on the continuous supply of good quality nutritious feed at competitive price. With increased demand for livestock products for domestic consumption as well as export, good quality animals with proper feeding and management are required. This has necessitated higher demand for balanced concentrate feed. Thus, there is a good scope for setting up feed processing plants of different capacities for production of various quality feeds.

## CHAPTER-2.1.9 FISHERIES

### 2.1.9.1. Introduction

West Bengal is one of the foremost states in total fish as well as fish seed production. The district of North 24-Parganas has occupied a distinct place in fisheries map of West Bengal. The District offers good scope for fisheries development in all its forms, i.e. inland and riverine and brackish water fisheries. Size of fisheries are increasing day-by-day converting paddy fields as the income from fisheries are more than traditional cultivation like paddy, jute, vegetables etc. specially in Haroa, Minakha, Rajarhat, Barasat blocks. Prawn export is very lucrative business of the district. Fish feed and other products are available locally. Besides activities like raising prawn, crab fattening is getting popular very rapidly in Dhamakhali, Sandeshkhali-I & II, Haroa, Hingalganj, Meenakha, blocks of the district as it is very lucrative activity. Fisheries sector may be broadly divided into three sub-sectors, viz. Fresh water, Marine and Brackish water. The Fisheries Deptt. is playing a vital role for the improvement of fisheries in the district.

### 2.1.9.2. Assessment of Credit Potential for 2019-20

(Units in No. & ₹lakh)

| Activity  | PLP 2018-19 |             |                 | PLP 2019-20 |             |                 |
|---|-------------|-------------|-----------------|-------------|-------------|-----------------|
|   | Phy Units   | Fin. Outlay | Bank Loan       | Phy Units   | Fin. Outlay | Bank Loan       |
| Fresh water Prawn Culture                           | 5600        | 17416.00    | 15674.00        | 5600        | 17416.00    | 15674.00        |
| Production of fish in culturable pond               | 6000        | 19860.00    | 17874.00        | 6000        | 19860.00    | 17874.00        |
| Semi derelict ponds requiring 0.3 m excavation      | 700         | 3325.00     | 2993.00         | 700         | 3325.00     | 2993.00         |
| Derelict pond requiring 0.6 m excavation            | 725         | 4502.00     | 4052.00         | 725         | 4502.00     | 4052.00         |
| New pond construction and prawn culture up to 1.0 M | 740         | 5750.00     | 5045.00         | 740         | 5750.00     | 5045.00         |
| Total   |             |             | <b>45638.00</b> |             |             | <b>45638.00</b> |

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

- Certain components of the scheme restricted to small fish vendors, Fishermen Cooperative Societies, SC/ST Cooperative Societies, Women Self Help Groups, fishermen producer companies; traditional fishing communities.
- The schematic support includes capital, operational and maintenance costs. Preference should be given to small and traditional fishing communities.
- Unit cost includes Input cost of fish/prawn seed, feed, manure, disease prevention measures, transportation charges etc. for financing under the scheme
- Maximum GOI/NFDB or MPEDA Assistance as Subsidy of 50% of the unit cost is provided for and the balance up to 50 % is as Bank Loan
- The scheme supports post-harvest as well as marketing activities
- The scheme provides for Training, Skill development and capacity building to fish farmers and other stakeholders [this training should be conducted at two levels: first, the level of officials, i.e. bank branch managers, block/Fisheries Dept. level fisheries officials, etc. (at least 2 days), secondly, the primary stakeholders i.e. the fishing community members from areas under each bank branch (at least 5 days & at least 2 batches); the number of trainings will depend on the number of participants per unit area and the number of possible units]
- Subsidy will be available through State Fisheries Department/FFDA of the respective district
- The detailed PDF guidelines & the scheme particulars are available at [dadf.gov.in](http://dadf.gov.in)

## CHAPTER-2.2. AGRICULTURAL INFRASTRUCTURE

### 2.2.1. CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

#### 2.2.1.1. Introduction:

Adequate facilities for post-harvest storage of agricultural produce plays a critical role in the growth and diversification of agriculture. Scientific storage facilities provide much needed protection to the farmers against the vagaries of price fluctuation and prevents loss on account of poor storage facility available to the farmers. In fact, it has been estimated that one third of the agriculture & horticultural produce is wasted on account of inadequate storage facility.

Keeping in view the poor post harvesting infrastructure available at present and the plight of farmers due to distress sale of agriculture produce, Central and State Govt. have initiated several measures to beef up the agriculture storage infrastructure in rural areas.

Amongst the agricultural produce, vegetable and jute produced in the district are in surplus which require storage facilities. RIDF is an important instrument for routing bank funds for financing rural infrastructure.

#### 2.2.1.2. Assessment of Credit Potential for 2019-20

(Units in No.& ₹ lakh)

| Activity     | PLP 2018-19    |             |                | PLP 2019-20    |             |                |
|--------------|----------------|-------------|----------------|----------------|-------------|----------------|
|              | Physical Units | Fin. Outlay | Bank Loan      | Physical Units | Fin. Outlay | Bank Loan      |
| Cold Storage | 65             | 5200.00     | 3960.00        | 65             | 5200.00     | 3960.00        |
| Rural Godown | 188            | 5640.00     | 4230.00        | 188            | 5640.00     | 4230.00        |
| Total        |                |             | <b>8190.00</b> |                |             | <b>8190.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure-I

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

- There are 6 cold storages with 19000 MT capacity, 164 NCDC godowns (17,150 MT) under PACS, 16 NCDC godowns (4,750 MT) under Agriculture Marketing Cooperative Societies and 2 NCDC godowns (2,000 MT) under CADP (FSS) in the district. But most of these godowns are occupied by traders for storing fertilizer.
- District Agricultural Marketing Officer under Directorate of Agricultural Marketing, Deptt. of Agriculture, GoWB is the nodal department for development of agricultural marketing in the district. There are 166 primary markets and 67 other rural markets in the district. Most of these markets are run by traders on private land without facilities of modern market yards. To ameliorate this problem, NABARD has accorded sanction for construction of modern market yards.
- State Govt may avail NABARD's assistance under RIDF/NIDA.
- Ensuring uninterrupted power supply for promoting the growth of cold storages.
- Creating awareness among the farmers regarding the benefits of cold storages and rural godowns in minimising the post-harvest losses and advantages of price.
- Setting up of regulated market yards
- The DMI with the support of SLBC may hold workshops for the bankers for popularising the scheme.
- The procedures of credit/subsidy for setting up cold storage/rural godown may be simplified.
- Insurance sector should come forward to provide insurance cover to the Cold Storage and Rural Godown as well as produce stored in it.
- Accreditation of Godowns to enable the farmer to avail loan on their stored product at a concessional rate.

## CHAPTER-2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

### 2.2.2.1. Introduction

Land Development refers to enriching the land for better productivity. It covers the activities such as land leveling, bunding, reclamation of problematic soil, soil conservation, on farm development works in canal command areas, farm ponds/water harvesting structures etc. The North 24 Parganas district has saline soils in Haroa, Sandeshkhali I & II, Hingalganj, Minakha blocks which offers scope for land reclamation. In addition, the area under sundarban is prone to water logging and soil erosion. Soil conservation measures need to be taken up in these areas. After 'Aila', agricultural land has been affected by saline water. However, land development activity has limited scope for bank financing and accordingly the projection is made in a restrictive manner.

### 2.2.2.2. Assessment of credit Potential for 2019-20

(Units in No & ₹ lakh)

| Activity                        | PLP 2018-19 |             |               | PLP 2019-20 |             |               |
|---------------------------------|-------------|-------------|---------------|-------------|-------------|---------------|
|                                 | Phy Units   | Fin. Outlay | Bank Loan     | Phy Units   | Fin. Outlay | Bank Loan     |
| Land Levelling & shaping (1 Ha) | 196         | 204.00      | 183.00        | 196         | 204.00      | 183.00        |
| Composite Farm Pond (33 cents)  | 185         | 140.38      | 127.00        | 185         | 140.38      | 127.00        |
| Total                           |             |             | <b>310.00</b> |             |             | <b>310.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure I

### 2.2.2.3. Availability of infrastructure, critical gaps & interventions required, action points/issues to be addressed

Most of the households in Sandeshkhali I, II, Hingalganj blocks are having ponds which have been excavated by the Ram Krishna Mission, Nimpith, South 24 Parganas through NGOs of that area. Further, some ponds are being excavated in Bashirhat, Hasnabad, Minakhan blocks also. The NGO, JYDC, Sandeshkhali block II is having one water testing laboratory funded by State govt. There is no govt. soil testing laboratory in the district, however, when invited in Krishi Mela etc. the govt. soil testing unit situated in Kolkata reaches with their Mobile Soil Testing van. Further, individuals can also test their soil by paying some nominal fees.

- Special programs may be organized for bank officials on the bankability of Land Development by concerned Govt. depts., especially water harvesting structures may be popularized among farmers.
- Awareness programmes for farmers in the field of modern techniques of dry land farming, water harvesting structure etc. may be organized by government department / KVK.
- District Agriculture Office may take necessary steps for strengthening of the extension services required at village level.
- Due to recurring flood every year farmers are forced to incur some expenditure under land levelling. Small and marginal farmers whose land is affected by erosion, sand deposits, etc. are unable to incur heavy expenses. Support from RKVY under soil and water conservation will ease such difficulty to a great extent

## CHAPTER-2.2.3 AGRICULTURE INFRASTRUCTURE - OTHERS

### 2.2.3.1. Introduction

As per latest RBI PSL guidelines, agriculture investment activities like Tissue Culture, Agri-biotechnology, Seed production, Bio-pesticide, Bio-fertilizer, vermin-compost units, etc. have classified as agriculture infrastructure items under agriculture credit.

Seed is the single input which can bring about revolution in farm productivity. The seed replacement rate is low in the district and farmers continue to use their own seeds year after year. Seed production is being encouraged through farmers' clubs and producers' organization formed in the district.

The fertilizer usage in the district is having a wide variation and the usage is for some selected crops and skewed towards urea. As a result, lands are getting degraded. The soils health needs to be improved by use of organic manure and use of vermin-compost. Cultivation and use of azolla has been popularized by NABARD with help of KVK and NGOs in the district.

The district offers a good scope for Organic farming movement especially with respect to green vegetables, tomato, potato an. For encouraging organic farming, organic inputs like manures, bio-fertilizer, bio pesticides are required. Units that can be financed are compost making, vermin-culture, bio-control labs and infrastructure like certification facilities should be made available.

### 2.2.3.2. Assessment of potential for the period 2019-20

The potential for the sector for the year 2019-20 has been assessed as under:

(₹ lakh)

| Sl. No. | Activity  | Unit | PLP 2018-19 |             |               | PLP 2019-20 |             |               |
|---------|---|------|-------------|-------------|---------------|-------------|-------------|---------------|
|         |   |      | Phy Units   | Fin. Outlay | Bank Loan     | Phy Units   | Fin. Outlay | Bank Loan     |
| 1       | Seed production                                 | Acre | 265         | 58.00       | 52.00         | 265         | 58.00       | 52.00         |
| 2       | Vermi-compost Unit (10'X6'X2.5')                | Nos. | 680         | 169.00      | 152.00        | 680         | 169.00      | 152.00        |
| 3       | Units for production Bio-pesticide/ fertilizer. | Nos. | 19          | 570.00      | 513.00        | 19          | 570.00      | 513.00        |
|         | <b>Total</b>                                    |      |             |             | <b>717.00</b> |             |             | <b>717.00</b> |

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

- More number of soil testing lab is required in the district. ACABC entrepreneurs may be encouraged with financial support to establish soil testing lab with the subsidy assistance. Other entities like IIFCO, etc. may be roped in for soil testing activities
- Most of the plant residue and cow dung are either burnt or put at undesired places leading to soil and water pollution. Vermi-composting is an excellent method for recycling the farm wastes and cow dung into valuable organic manure. NABARD financial support in conducting a good number of training programmes on vermi-compost production has helped to build up a good network of master trainers and enabled FCs/SHGs to take up this activity.
- Popularization of azolla among farmer's clubs will also yield results in the days to come.

## CHAPTER-2.3 AGRICULTURE ANCILLARY ACTIVITIES

### 2.3.1. FOOD AND AGRO PROCESSING

#### 2.3.1.1. Introduction

Due to diverse agro-climatic conditions, India has a wide ranging and large raw material base suitable for agro and food processing industries. Presently, a very small percentage of these are processed into value added products. The urbanization, increased literacy and rising per capita income have all caused rapid growth and changes in demand patterns leading to tremendous opportunities for exploiting the latent potential. An average Indian spends about 50% of household expenditure on food items. Realizing the potential that agro and food processing holds for improving value realization to the farmers and growth of additional employment, both the Government of India and the State Government have provided a thrust to the sector. Agro-processing is now regarded as the sunrise sector of the Indian economy in view of its large potential for growth and likely socio-economic impact specifically on employment and income generation. It is also estimated that the extent of losses of farm products could be brought down to less than 50% of the existing level on proper transfer and adoption of agro processing technology.

The locational position of the district being congenial for marketing of various condiments, preserves in Kolkata and around areas, setting up of food processing units are comparatively easy in the district. Some of the SHGs functioning in the district have taken up the activity of Masala powder, pickle & papad making, besides there are several small and micro food processing units. These activities require regular working capital as well as investment credit. Considering the ground level situation, the assessment for credit potential has been worked out.

#### 2.3.1.2. Assessment of Credit Potential for 2019-20

(₹ lakh)

| Activity                         | PLP 2018-19 |             |                 | PLP 2019-20 |             |                 |
|----------------------------------|-------------|-------------|-----------------|-------------|-------------|-----------------|
|                                  | Phy Units   | Fin. Outlay | Bank Loan       | Phy. Units  | Fin. Outlay | Bank Loan       |
| Flour Mill                       | 54          | 1350.00     | 1215.00         | 54          | 1350.00     | 1215.00         |
| Rice/rice husk / rice bran mills | 49          | 53900.00    | 4410.00         | 49          | 53900.00    | 4410.00         |
| Dal Mills                        | 82          | 410.00      | 369.00          | 82          | 410.00      | 369.00          |
| Oil Mills                        | 73          | 2187.81     | 1971.00         | 73          | 2187.81     | 1971.00         |
| Tomato & Chili Sauce             | 170         | 1698.21     | 1530.00         | 310         | 3100.00     | 2790.00         |
| Mango Juice and Pulp             | 144         | 1483.50     | 1296.00         | 144         | 1483.50     | 1296.00         |
| Ginger /turmeric                 | 200         | 400.00      | 360.00          | 199         | 398.00      | 358.00          |
| Medicinal and aromatic plants    | 205         | 2048.00     | 1845.00         | 205         | 2048.00     | 1845.00         |
| Fruits                           | 63          | 629.00      | 567.00          | 97          | 970.00      | 873.00          |
| Spices processing                | 155         | 309.65      | 279.00          | 155         | 309.65      | 279.00          |
| Ghee Making\                     | 400         | 800.00      | 720.00          | 400         | 800.00      | 720.00          |
| Total                            |             |             | <b>14562.00</b> |             |             | <b>16126.00</b> |

### **2.3.1.3. Availability of infrastructure, critical gaps and interventions required, action points/issues to be addressed**

The existing processing units can handle about one and a half lakh tonnes of raw material per annum. Processing units at locations with plenty of raw material supply have to be encouraged in the district. NABARD provides finance to State Govt. and refinance to Commercial Banks, DCCBs, RRBs and LDB for establishing modern infrastructural facilities that include setting up of (i) Common Value Addition Centres (VACs), i.e. sorting, grading, waxing and packaging centers (ii) Cold storages, pre-cooling chambers and cold chain facilities (iii) Transport equipment and refrigerated vans and (iv) Rural Godowns/Warehouses.

Both, the Ministry of Food Processing Industries (MOFI) and National Horticulture Board (NHB), the apex-level agency under the Ministry of Agriculture, GoI promoting the post-harvest infrastructure for horticultural produce, provide several incentives for establishment of new units for Food Processing, Rice Processing, Rice Bran Oil, Wheat and Spices Grinding, Oil Processing, Coconut based products, Fisheries, Dairy and Poultry products as promotion of these units will solve the problem of demand and supply gap of the present day as well as will provide employment to many young people. Further, it will help in increasing the bank credit in the ground level which ultimately benefitted the economy of the district. A Special Fund of `2000 crore has been set up in NABARD to make available affordable credit to agro-processing units being designated as Food Parks.

Some of the gaps in this sector are: (a) Low availability of adequate infrastructural facilities like cold chain, roads, Power, storage facilities (b) Lack of entrepreneurship, training & extension support (c) Lack of adequate quality control and testing methods (d) Inefficient supply chain due to a large number of intermediaries (e) Seasonality of raw material & inadequate supply of the same

The district falls under medium productivity group in terms of rice production. Around 9% of rice is lost due to use of old and outdated methods of drying and milling, improper and unscientific methods of storage, transport and handling. There is scope for automatic rice mill industry in the district which will obtain higher yields of rice and better quality of by-products such as bran and husk, suitable for edible oil/industrial oil extraction and as a source of fuel respectively.

Bankers may be regularly apprised regarding the latest development in these sectors which need credit linkages.

SHGs, especially ones under NRLM, may be trained by the mission for entrepreneurship development in food processing and arranging sufficient bank loan under various govt. subsidy schemes.

There is need to develop better marketing avenues as the district is adjacent to Kolkata. Further, scope of export also has to be exploited as the International Airport, Kolkata is very nearby.

## CHAPTER-2.3.2 AGRI ANCILLARY ACTIVITIES- OTHERS

### 2.3.2.1. Introduction

In today's agriculture scenario, farmers look for expert services for technology, inputs, marketing or credit. To fulfill this goal extension services are required to be in place. Agriculture extension machinery is driven by both Agriculture Department of GoWB and also dealers functioning in the district. Both types of institution have their own shortfalls; the government machinery is facing severe shortage of staff. Krishi Prajukti Sahayak (KPS) meant for servicing one GP are handling more than 3 Gram Panchayats. The dealers involved in recommendation are highly unscientific and most of the dealers are having no scientific background. Attempts are being made to bring in agriculture expert in extension through Agri-clinic and agri-business centre. Similarly, Farmers Service Centre run by some NGOs, institution can cater to the farming community. Projections have been made based on the need of the farmers.

### 2.3.2.2. Assessment of potential for 2019-20

To overcome the shortfall of the institutionalized extension service providers, other players who are already in the field and can connect with the target group may be encouraged to come forward and have a mix of business and services. Accordingly, the potential for the year 2019-20 has been drawn up:

| Sl. No. | Activity                                      | Unit | PLP 2018-19 |             |           | PLP 2019-20 |             |           |
|---------|---|------|-------------|-------------|-----------|-------------|-------------|-----------|
|         |   |      | Physi Units | Fin. Outlay | Bank Loan | Phy Units   | Fin. Outlay | Bank Loan |
| 1       | Loans to PACs, MFIs, ACABC entrepreneurs etc. | Nos. | 36          | 1200.00     | 1080.00   | 36          | 1200.00     | 1080.00   |

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

- The soil test lab which is existing soil testing facility is understaffed and therefore soil testing is not being done regularly.
- Agriculture graduates, diploma holders and 10+2 candidates with Agriculture are provided training from MANAGE affiliated institutes under ACABC scheme. There are three such training institutions in the State i.e. SAMETI, Narendrapur, NSRICM, Kalyani and ISAP, Bardhaman. The trained entrepreneurs can avail 36% to 44% subsidy under the scheme. However, the credit linking scenario is still unsatisfactory.
- MANAGE may prepare the bankable projects for the trainees who aspire to set up units, for easy availability of loan. A component of service to its clients should be an integral part of the project document

## CHAPTER-3

### CREDIT POTENTIAL FOR MICRO SMALL AND MEDIUM ENTERPRISES

#### 3.1. Introduction:

Development of both farm and micro, small and medium enterprise should go in tandem for ensuring the balanced economic development of the district. North 24 Parganas district has wide range of traditional industries like Agro processing, fishery, Jute, Engineering, Cotton and Textiles, Chemicals, Handicraft, Handlooms and Village industries as well as modern hi-tech industries like electronics, computer, automobile, information technology, food processing etc. The district has acquired a special place in the State in the area of handicrafts and artisan work. Number of artisans engaged in different crafts are Weaving, Embroidery, Terracotta, Soft toys, Sola Craft, Cane & Bamboo product, Artistic Pottery, Jute Craft, Mat making etc. A large number of Khadi & Village industries viz. Conch Shell, Bee Keeping, palm gur, palm leaf, palm candy, broom making, masala, papad, agarbatti, village leather, sutali, puffed rice (muri), fibre (rope), carpentry and blacksmith etc. are also found in the district.

The traditional large, medium, small industries like food processing, engineering, electrical, Plastic and allied products are predominant in some areas. Handloom is one of the largest employment potential and traditional industries, next to agriculture. There is a tremendous scope for revitalization of handloom industry through modernization/diversification. Main products are gauze and bandage, napkins, saris and dhootis.

Micro Units Development and Refinance Agency Ltd (MUDRA) was launched on 8 April 2015 to extend finance and credit support to Microfinance Institutions (MFI) and agencies that lend money to small businesses, retailers, self-help groups and individuals. MUDRA Bank has launched three loan instruments: -

1. Shishu: covers loans upto ₹50,000/-
2. Kishore: covers loans above ₹ 50,000/- and upto ₹ 5 lakh
3. Tarun: covers loans above ₹ 5 lakh and upto ₹10 lakh

Under the 'Stand up India scheme' for the women and weaker sections where loan assistance of more than ₹10 lakh to ₹ 1.00 crore can be given in green field enterprise and as observed from the trend in the credit flow to MSME sector, the credit potential for 2019-20 is likely to increase significantly.

#### 3.2. Assessment of Credit Potential for 2019-20

##### Manufacturing Enterprise –Term Loan

| Activity                    | Unit | PLP 2018-19    |             |                  | PLP 2019-20    |             |                  |
|-----------------------------|------|----------------|-------------|------------------|----------------|-------------|------------------|
|                             |      | Physical Units | Fin. Outlay | Bank Loan        | Physical Units | Fin. Outlay | Bank Loan        |
| Hand-loom                   | Nos. | 145            | 131.62      | 116.00           | 145            | 131.62      | 116.00           |
| Tiny Industry               | Nos. | 17600          | 49500.00    | 39600.00         | 45700          | 114250.00   | 102825.00        |
| Village Ind.(agro based)    | Nos. | 11150          | 13928.91    | 11150.00         | 11150          | 13928.91    | 11150.00         |
| Other agro based industries | Nos. | 20530          | 38241.99    | 30487.00         | 14400          | 38241.99    | 21384.00         |
| Micro & Small Enterprise    | Nos. | 11200          | 151200.00   | 128520.00        | 21150          | 285525.00   | 242696.00        |
| MSE (Misc.)                 | Nos. | 32700          | 39240.00    | 31392.00         | 32700          | 39240.00    | 31392.00         |
| <b>Total</b>                |      |                |             | <b>241265.00</b> |                |             | <b>409563.00</b> |

The factors which determine the working capital requirement are nature of business, seasonality of operations, production policy, market conditions and conditions of supply of raw materials. Working capital limits have been projected taking into consideration the past trend in the respective sectors. It is assumed that 50% of the existing units and 50 % of the new units will avail working capital limits from the banks. Accordingly, the number of units remains same for Term loan and working capital.

#### Manufacturing Enterprise – Working Capital Loan

(₹ lakh)

| Activity                    | Units | PLP 2018-19 |                      | PLP 2019-20 |                      |
|-----------------------------|-------|-------------|----------------------|-------------|----------------------|
|                             |       | Phy. Units  | Working capital loan | Phy. Units  | Working capital loan |
| Handloom                    | Nos.  | 158         | 21.00                | 158         | 21.00                |
| Tiny Industry               | Nos.  | 17100       | 5130.00              | 17100       | 5130.00              |
| Village Ind.(agro based)    | Nos.  | 10550       | 1583.00              | 10550       | 1583.00              |
| Other agro based industries | Nos.  | 20100       | 3980.00              | 20100       | 3980.00              |
| Micro & medium              | Nos.  | 6700        | 16281.00             | 6700        | 16281.00             |
| NFS (Misc.)                 | Nos.  | 32700       | 4709.00              | 32700       | 4709.00              |
| <b>Total</b>                |       |             | <b>31703.00</b>      |             | <b>31703.00</b>      |

#### Service Sector Enterprise – Term Loan

(₹lakh)

| Activity                      | Unit | PLP 2018-19    |             |                 | PLP 2019-20    |             |                  |
|-------------------------------|------|----------------|-------------|-----------------|----------------|-------------|------------------|
|                               |      | Physical Units | Fin. Outlay | Bank Loan       | Physical Units | Fin. Outlay | Bank Loan        |
| SWRTO                         | Nos. | 6600           | 51150.00    | 40920.00        | 14600          | 113150.00   | 90520.00         |
| Retail Trade                  | Nos. | 23700          | 23700.00    | 24570.00        | 29000          | 29000.00    | 26100.00         |
| Professionals / Self Employed | Nos. | 19570          | 29355.00    | 26663.00        | 19750          | 29355.00    | 26663.00         |
| <b>Total</b>                  |      |                |             | <b>92153.00</b> |                |             | <b>143283.00</b> |

The factors which determine the working capital requirement are nature of business, seasonality of operations, production policy, market conditions and conditions of supply of raw materials. Working capital limits have been projected taking into consideration the past trend in the respective sectors. It is assumed that 50% of the existing units and 50 % of the new units will avail working capital limits from the banks.

#### Service Sector Enterprise – Working Capital Loan

(₹ lakh)

| Activity                      | Units | PLP 2018-19 |                      | PLP 2019-20 |                      |
|-------------------------------|-------|-------------|----------------------|-------------|----------------------|
|                               |       | Phy. Units  | Working capital loan | Phy. Units  | Working capital loan |
| SWRTO                         | Nos.  | 6600        | 6336.00              | 14000       | 13440.00             |
| Retail Trade                  | Nos.  | 27300       | 8600.00              | 29000       | 9135.00              |
| Professionals / Self Employed | Nos.  | 11500       | 4554.00              | 11500       | 4376.00              |
| <b>Total</b>                  |       |             | <b>19490.00</b>      |             | <b>26951.00</b>      |

### 3.3. Availability of Infrastructure, critical gaps & intervention required, action points / issues to be addressed

The District Industries Centre (DIC) functions for technical support including marketing to prospective entrepreneurs in the cottage and small-scale industries sector with various assistance programmes and also implement govt. subsidy scheme like PMEGP. As on date 20000+ handicraft units are running in the distt. Khadi and Village Industries Board with its' district office at Barasat are providing financial assistance to rural artisans, cooperative societies, entrepreneurs to enable them to take up various production schemes in accordance with the approved pattern of Khadi & Village Industries Commission.

The district enjoys an advantageous position due to its close proximity to Kolkata, strong municipal, urban markets and border links with Bangladesh. ICT based activities like cyber cafes are emerging in the district as one of the sources of employment.

Activities having potential for development include Educational Services (Educational institutions such as schools, colleges set up privately), Health services (Hospitals/ Clinics,

Health Care Units (both human & animals), mobile hospital vans with necessary equipment, para health services, etc, Construction sector (building material supply, marketing outlets for rural products); Vehicles (Two wheelers, three wheelers and four wheelers other than those covered under SRWTO scheme); The people of Sunderban areas are totally dependent on mechanized boat for their communication from one island to another island or to mainland. Further, thousands of mechanized vans are running to carry passengers as well as goods. The latest introduction of e-rickshaw in almost all the suburbs have added to the scope of financing as majority of them are under private finance. There is ample opportunity for bankers to expand their loan portfolio in this Sector for financing bank loan under SWRTO. Information Technology (All activities providing information technology to the rural people), Infrastructure (Rural Industrial Estates, Communication Networks, etc.) have high potentiality.

A single window approach for clearance for setting up of industries is already in operation in the district. DIC is entrusted with this job of recording of EM-I, EM-II and also clearance for pollution wherever necessary.

Electricity connection and regular supply of electricity should be given prime importance for setting up of small scale industries in the district.

Training needs for self-employed youths need to be addressed before enterprise is launched.

Latest and adequate data should be made available for market survey for initiating the project.

- There is good scope for banks to finance this sector which will help them to achieve ACP target. Banks need to encourage this sector since it can generate maximum employment.
- Rural NFS may be undertaken in cluster
- Issue of Swarojgar credit cards (SCC)/Artisan Credit Cards (ACC)
- Model projects on NFS activities have to be prepared and circulated amongst entrepreneurs.
- Financing govt. subsidized schemes like PMEGP, BSKP, SHGs may help increase flow of credit under the sector
- Tie up arrangements for marketing of produce have to be made.
- Establishment of Industrial Estate at the district level and mini Industrial Estates at block level with all infrastructural facilities like road, shed, water and electricity will boost the sector.
- Banks and govt. departments should work together for financing in the sector as well as recovery of loan.

## CHAPTER-4

### POTENTIAL FOR EXPORT CREDIT, EDUCATION & HOUSING

#### 4.1. EXPORT CREDIT

The district is having export potentials for two agri products viz. green vegetables and processed fish including prawn and MSME products. The district is having notified AEZ for vegetables. Moreover, presence of a big vegetable producer company (Barasat Vegetable Producer Company) further strengthens the export potential of green vegetables. Proximity of Airport from the district head quarter and adjacent blocks have added to the advantages of export credit by Air route for the district. The district is having land border with Bangladesh at Bongaon and Basirhat-II block which facilitate export of MSME and animal products

##### 4.1.1. Assessment of potential for 2019-20

(₹ lakh)

| Sl. No. | Activity  | PLP 2018-19 |             |                | PLP 2019-20 |             |                |
|---------|---|-------------|-------------|----------------|-------------|-------------|----------------|
|         |   | Phy Units   | Fin. Outlay | Bank Loan      | PhyUnits    | Fin. Outlay | Bank Loan      |
| 1       | Export Credit for Vegetable                       | 129         | 1290.00     | 1161.00        | 100         | 1000.00     | 900.00         |
| 2       | Export Credit for Processed Fish including Prawns | 235         | 2350.00     | 2115.00        | 180         | 1800.00     | 1620.00        |
| 3       | Export Credit for MSME products                   | 169         | 1690.00     | 1521.00        | 169         | 1690.00     | 1521.00        |
|         | <b>Total</b>                                      |             |             | <b>4797.00</b> |             |             | <b>4041.00</b> |

## CHAPTER 4.2 EDUCATION

### 4.2.1 Introduction

Education is an emerging sector on investment in the district. School level educations are generally addressed by Government Schools and Madrasa. There are a good numbers of private schools operating in the district but the demand is increasing day by day. There are scopes for Medical, Engineering and nursing colleges in the district. Many of the students from the district go for higher education either in the State or outside and thereby, scope for educational loan exists in a big way. Education Loan includes loans and advances granted to only individuals for educational purposes up to ₹ 10 lakh for studies in India and ₹20 lakh for studies abroad. Loans granted to educational institutions will be eligible to be classified as priority sector advances.

### 4.2.2 Assessment of potentials in PLP from 2019-20

(₹lakh)

| Activity                                      | Unit | PLP 2018-19 |         |                | PLP 2019-20 |         |                |
|---|------|-------------|---------|----------------|-------------|---------|----------------|
|   |      | Phy. Units  | TFO     | Bank Loan      | Phy. Units  | TFO     | Bank Loan      |
| Education Loan for studying with in the State | No.  | 460         | 1840.00 | 1564.00        | 1075        | 4300.00 | 3655.00        |
| Education Loan for studying outside the State | No.  | 390         | 2730.00 | 2321.00        | 695         | 4865.00 | 4135.00        |
| <b>Total</b>                                  |      |             |         | <b>3885.00</b> |             |         | <b>7790.00</b> |

### 4.2.3. Availability of Infrastructure, critical gaps & intervention required, action points / issues to be addressed

- A list of block wise High Schools may be maintained by bankers as a way forward to exploit this sector
- Bankers should participate in education fares, etc. for drawing up a potential client base
- Since employment opportunities are limited in the district, bankers find it difficult to take up post sanction follow up.
- Demand for education loan is limited to certain section of the people and quantum of loan is not so high.
- Generally, loan is given only to cover tuition fees. Sometimes the prospective students find it difficult to manage other costs like hostel fees, cost of living etc. Certain top up amount should be incorporated in the loan to cover the same and make the product more inclusive one.

## CHAPTER 4.3 HOUSING

### 4.3.1 Introduction

Housing one of the basic necessities of human beings after fooding and clothing. Government is catering to the housing requirement of the poor families through Indira Awas Yojana or Geetanjali schemes. Housing requirement of unorganized and employee's category is being met from bank loan. The demand for housing sector is on an increasing trend. The model scheme of NABARD for bank finance for provision of Sanitation Facilities in rural areas will also create demand for bank finance under the sector.

Bank loans extended to non-governmental agencies, approved by NHB for their refinance, for on-lending for the purpose of construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of loan component of ` 10 lakh per dwelling unit.

The housing is now a sunrise sector and construction of new houses will provide employment opportunities to various types of workmen who are involved in construction activity.

Blocks like Rajarhat, Barrackpore-I, Barrackpore-II, Barasat-I, Barasat-II, Basirhat-I, Basirhat-II, Bangaon and Hasnabad have adopted urban and semi-urban culture and a chunk of population has shifted their dwelling from suburbs of Kolkata.

### 4.3.2 Assessment of potentials in PLP from 2019-20

(₹ Lakh)

| Activity        | Unit | PLP 2018-19    |             |                 | PLP 2019-20    |             |                 |
|-----------------|------|----------------|-------------|-----------------|----------------|-------------|-----------------|
|                 |      | Physical Units | Fin. Outlay | Bank Loan       | Physical Units | Fin. Outlay | Bank Loan       |
| Housing loan    | No.  | 2350           | 23500.00    | 20880.00        | 5700           | 57000.00    | 50400.00        |
| Repair of house | No.  | 1020           | 2040.00     | 1836.00         | 1485           | 2970.00     | 2673.00         |
| <b>Total</b>    |      |                |             | <b>22716.00</b> |                |             | <b>53073.00</b> |

### 4.3.3. Availability of Infrastructure, critical gaps & intervention required, action points / issues to be addressed

- The credit flow to this sector indicates strong inclination of the bankers for financing housing sector.
- Lack of proper land records make it difficult to provide loan with building as primary security.
- Organized housing market is in nascent stage of development.

## CHAPTER-5

### CREDIT POTENTIAL FOR INFRASTRUCTURE

#### 5.1. INFRASTRUCTURE –PUBLIC INVESTMENT

Infrastructure is a critical input for development. Infrastructure development has a key role to play in both economic growth and poverty reduction. NABARD has been supporting the Govt. through assistance under Rural Infrastructure Development Fund (RIDF). Infrastructure, typically refers to the technical structures that support a society, such as roads, water supply, waste water management, power grids, flood management systems, communications etc.

Creation of irrigation facility is important grey area. Out of total Gross Cropped Area of 4482399 ha. Gross Irrigated Area is 198994 ha. Storage facility like cold storage and godowns are another important area. The district lacks good rural road connectivity, rural drinking water supply and primary and middle schools. The district needs rural roads and bridges, minor and medium irrigation projects, rural drinking water supply system, sanitation system, health center and primary & middle schools.

Last few decades of development planning in India has been unable to ensure a decent living for a large number of people residing in rural areas. Lack of or inadequate basic infrastructure, both social and physical, continues to remain a major constraint to progress in numerous villages and their habitants.

There are 36 eligible activities approved by Govt. of India for which assistance under RIDF are extended. Other than the 31 areas, two innovative and new areas where district can lay emphasis in improving the infrastructure are Soil, water and input testing lab and Infrastructure regarding Artificial Insemination.

The number of projects sanctioned under various sectors in RIDF I to XVII in North 24 Parganas district is presented in the following table:

#### (I) Closed Tranche – I to XVII

| Purpose                   | RIDF loan sanctioned (Rs Lakhs) | No. of Projects | Potential created in respect of completed projects |
|---------------------------|---------------------------------|-----------------|--|
| ANGANWADI CENTRE          | 287.18                          | 23              | *  |
| CATTLE FARM               | 55.28                           | 1               | *  |
| DRAINAGE                  | 3794.29                         | 6               | 16897.7 Ha   |
| FISHING HARBOUR           | 880.76                          | 6               | Marketing of Fish                                  |
| FLOOD PROTECTION          | 4390.10                         | 29              | 28097 Ha   |
| GODOWN                    | 118.14                          | 2               | 4648 MT  |
| MINOR IRRIGATION          | 4512.60                         | 37              | 8953.10 Ha   |
| MARKET YARD               | 1364.64                         | 8               | 8 Nos  |
| PRIMARY HEALTH CENTRES    | 222.93                          | 5               | *  |
| PRIMARY SCHOOLS           | 1247.75                         | 54              | *  |
| RURAL BRIDGES             | 3456.8                          | 13              | 1474.45 Mtr (Length)                               |
| RURAL EDUCATION INSTITUTE | 477.88                          | 4               | *  |
| RURAL ROADS               | 45333.00                        | 187             | 1362.37 Km (Length)                                |
| SEED FARMS                | 70.64                           | 2               | *  |
| DRINKING WATER SUPPLY     | 8000.00                         | 1               | *  |
| WATERSHED MANAGEMENT      | 456.38                          | 3               | 78597 (CCA) Ha                                     |
| SYSTEM IMPROVEMENT POWER  | 7315.00                         | 42              |  |
| <b>Total</b>              | <b>81488.00</b>                 | <b>422</b>      |  |

\*These projects under social sector have created considerable impact on socio-economic status of rural people and enhanced quality of life in rural areas.

**( II) Ongoing Tranche – XVIII onwards**

| Purpose                             | RIDF loan sanctioned<br>(Rs Lakhs) | No. of<br>Projects |
|-------------------------------------|------------------------------------|--------------------|
| <b>FLOOD PROTECTION</b>             | 4222.41                            | 5                  |
| <b>RURAL GODOWN</b>                 | 4152.19                            | 9                  |
| <b>MINOR IRRIGATION</b>             | 988.50                             | 3                  |
| <b>RURAL ROADS</b>                  | 17705.20                           | 62                 |
| <b>KRISHAK BAZAR</b>                | 1117.70                            | 2                  |
| <b>RURAL BRIDGES</b>                | 419.83                             | 1                  |
| <b>RURAL EDUCATIONAL INSTITUTES</b> | 2309.81                            | 2                  |
| <b>Total</b>                        | <b>30915.70</b>                    | <b>84</b>          |

**Infrastructure support under RIDF:** NABARD has been assisting the State Govt. by way of extending financial support under Rural Infrastructure Development Fund (RIDF). The areas which may require such facilitation are indicated as under:

**Roads and Connectivity:** For development of rural roads and bridges. The district may list out the roads which need to be developed, prepare DPRs and send the same for support under RIDF.

**Irrigation / Flood Control:** In the past a number of schemes have been sanctioned in the district for Irrigation, flood control, drainage etc. Heavy duty, medium-duty tube wells and shallow tube well clusters may be installed in the safe blocks. The surface water potential may be tapped by augmenting Lift Irrigation schemes with RIDF support.

**Health Care and Rural Sanitation:** The Primary Health Centres (PHCs) which need upgradation may be identified and may be considered for RIDF support. Rural Sanitation Project is getting top priority from district administration and is being implemented through the Panchayat Samitis with assistance of selected NGOs.

**Education:** The district ranks highly in literacy rate as compared to the State. However, the number of schools for primary education falls short of the State average. Rural education is a thrust area and is covered under RIDF. Sishu Siksha Kendras (SSKs), Anganwadi Centres have been financed in the district under RIDF. Construction of primary school buildings under RIDF may be considered by District/State Authorities

**Agri-Export Zone (AEZ):** The district has been identified as AEZ for vegetables. For promotion of AEZ some infrastructural development has to take place like, establishment of Cold chains, multi chamber cold storages, modern market-yards etc. for which RIDF assistance may be availed of.

**RIDF Projects in the District:** NABARD has sanctioned 5351 projects with total financial outlay of ₹99347.00 lakh in the district so far under RIDF up to tranches XVIII. This support helped the State Govt. in creating infrastructures activities from rural connectivity to rural education and healthcare. The details of projects sanctioned are given below:

**Suggestions/other interventions**

NABARD Infrastructure Development Assistance (NIDA) is a line of credit available for rural infrastructure investment to state-owned institutions, with sustained income streams which can repay the loan directly to NABARD, without depending upon budgetary resources of the State Govt. NIDA involves flexible tenure to ease pressure on repayment; and customized terms and conditions to suit borrowers need. Some potential areas for NIDA cover Dairy Development, Power Sector, Agri Marketing, Cold Chain, Irrigation, Rural Tourism, Education, Health, Sanitation etc.

## CHAPTER-5.2

### SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

Social infrastructure like drinking water, sanitation, education, etc. defines the quality of life of an individual and are important parameters for development indices. Recognizing the importance and going beyond the state as the only provider of such facilities, RBI in its latest PSL guidelines have covered private sector institutionalized investments under priority sector lending. Accordingly, an attempt has been made to identify such social sector areas and interventions required therein.

| Activity               | Unit | PLP 2018-19 |     |           | PLP 2019-20 |         |           |
|------------------------|------|-------------|-----|-----------|-------------|---------|-----------|
|                        |      | Phy. Units  | TFO | Bank Loan | Phy. Unit   | TFO     | Bank Loan |
| Private School         | No.  |             |     |           | 27          | 540.00  | 486.00    |
| Private College        | No.  |             |     |           | 14          | 700.00  | 560.00    |
| Nursing Homes          | No   |             |     |           | 22          | 1320.00 | 1056.00   |
| Pay & Use Toilet       | No   |             |     |           | 72          | 720.00  | 576.00    |
| Drinking Water Project | No   |             |     |           | 61          | 1525.00 | 1220.00   |
| <b>Total</b>           |      |             |     |           |             |         | 3898.00   |

#### 5.2.1. Availability of Infrastructure, critical gaps & intervention required, action points / issues to be addressed

- For running private schools and colleges, experienced teachers are essential. Qualified teachers are available locally or from Kolkata
- Ready built buildings are also available for running schools and colleges.

## CHAPTER-5.3 RENEWABLE ENERGY

**5.3.1.** India has vast potential of renewable energy sources and a number of technologies have been developed to enhance them. There are number of renewable energy sources which can be exploited to greater advantage of the district. Renewable source of energy is going to play an increasingly important role in future. The increasing consciousness on climate change as well as emerging global interventions, renewable energy has emerged as the most viable alternative for future. Renewable energy sources are synonymous with clean and sustainable energy. Renewable sources of energy are becoming important in rural life. One of the biggest threats to the environment is consumption of huge quantity of wood as fuel in rural areas, besides burning of cow dung cakes as a source of fuel. Cow dung can be used as bio-fertilizers for important crops. Gobar gas saves not only electricity but also kerosene. Slurry from the gobar gas plants can be used as source of vermin-compost. North 24 Parganas has around 260 km coastline. This gives tremendous scope for wind and tidal energy exploitation. The demand for solar lighting in the residences are gradually diminishing on account of access to electricity in the remote villages specially Sundarban areas of North 24 Parganas.

### 5.3.2. Assessment of Potential for 2019-20

(Units in No. & ₹ lakh)

| Activity                     | PLP 2018-19    |             |                | PLP 2019-20    |             |                |
|------------------------------|----------------|-------------|----------------|----------------|-------------|----------------|
|                              | Physical Units | Fin. Outlay | Bank Loan      | Physical Units | Fin. Outlay | Bank Loan      |
| Bio- Gas                     | 63             | 19.09       | 17.00          | 63             | 19.09       | 17.00          |
| Solar home lighting system   | 3920           | 2352.00     | 2117.00        | 1770           | 1062.00     | 956.00         |
| Solar Street Lighting System | 20             | 60.00       | 54.00          | 20             | 60.00       | 54.00          |
| Total                        |                |             | <b>2188.00</b> |                |             | <b>1027.00</b> |

The Block-wise/activity-wise, physical and financial projections are given in Annexure I

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

Ministry of New and Renewable Energy (MNRE) has formulated a scheme on financing of off-grid and decentralized solar applications as part of the Jawaharlal Nehru National Solar Mission (JNNSM). The scheme provided capital subsidy and interest subsidy on bank loans availed by the clients for solar energy conversion/user systems and devises under this scheme through National Bank for Agriculture and Rural Development (NABARD). The govt. has launched the JNNSM in January 2010 with a target of 20,000 MW grid solar power, 2000 MW of off-grid capacity by 2022. The Mission will be implemented in three phases. JNNSM is being implemented in the second phase and will be implanted till March 2017 and third phase will be implemented till March 2022. The West Bengal Green Energy Development Corporation (WBGEDC) has taken up a central project to supply power to 41 villages in the Sunderbans. 35,000 families living in these villages will be benefited by the scheme. The project falls under the GoI "Rajiv Gandhi Gramin Vidyutikaran Yojana,"

Union govt. has taken up 'Deendayal Upadhyaya Gram Jyoti Yojana' for feeder separation to be launched to augment power supply to the rural areas and for strengthening sub-transmission and distribution system with a fund of ₹500 crore. Further 'National Adaptation Fund' for climate change was created with an initial amount of ₹100 crore and the same is under operation.

As subsidy component for the programme is quite significant, the banks may extend credit support to the identified borrowers.

Govt. may fix district-wise/block-wise targets for installation of different sizes of plants and provide subsidy for its implementation and success

Banks may prepare plans for saturation of villages under their area with solar home lighting systems, with special initiatives

## CHAPTER-6

### INFORMAL CREDIT DELIVERY SYSTEM

The SHG-Bank Linkage Programme has proved to be a business model for bankers and a tool for poverty alleviation of large section of people. However, the success of the Programme is much less than the national average. The SHG-Bank Linkage Programme in the district is being implemented successfully through active partnership of 849 bank branches, SKUS, NGOs, Farmers' Clubs (SHPI) and other Govt. agencies.

As on date the district is having around 53349 SHGs deposit linked and 45203 SHGs credit linked with a total loan outstanding of ₹25253.74 lakh. The average loan per SHG is only ₹52,240/- . which is approx equal to the state average of ₹55867/-. Apart from NRLM departments like Women and Child Development Department, Department of SHG and Self Employment, State Co-operative Bank, SKUS are also promoting SHGs for channelizing their own schemes. The National Rural Livelihoods Mission (NRLM) facilitated extending loan to this sector by forming cluster, block and district level federation.

NABARD has been providing grant support to various partner agencies for formation of SHGs, their bank linkage and credit linkage and nurturing for three years and also providing Training & Capacity Building,

The position of SHG formed during last 3 years, credit linkage and loan disbursed is an under:  
(₹lakh)

| 31.3.2016 |               |             | 31.3.2017 |               |             | 31.3.2018 |               |             |
|-----------|---------------|-------------|-----------|---------------|-------------|-----------|---------------|-------------|
| Formed    | Credit linked | Loan Amount | Formed    | Credit linked | Loan Amount | Formed    | Credit linked | Loan Amount |
| NA        | 5504          | NA          | 5504      | NA            | 5504        | NA        | 21757         | 40032.37    |

#### 6.1. Issues related to micro-finance

The issues hampering the growth of SHG-BLP in the district is opening of less bank a/cs.as well as sanction of loan for small business. Although from SLBC instructions have been issued to sanction at least ₹1.00 lakh per SHG but this is not being followed in true sense. NPA of SHG loan is also increasing day-by-day. A study on NPA of bank loans to SHGs in a few States revealed the following:

- Focus on group formation for availing subsidy from Govt.
- Absence of handholding support from SHPI
- Irregular monitoring/supervision by banks
- No proper credit appraisal or rating of SHGs before extending bank loan.
- Inadequate training to bank staff and SHPIs

In the district, a few MFIs are functioning and providing credit to the groups. Amongst the MFIs, the major share is of BANDHAN functioning in almost all the blocks of the district and is the largest provider of credit. Other MFIs operating in the district are Jagran, BJS, SEVA-Rahara and many small ones. On a ground level review, it was learnt that poor people are prone to MFI lending mainly because of hassle free timely credit although the interest is high.

#### 6.2. Road map for the future

NABARD will continue to provide capacity building support to all stakeholders in the SHG Bank Linkage programme. The strategy would involve expanding the outreach of the programme by covering hitherto uncovered bank branches. Simultaneously, efforts will have to be made by all partners to increase the per SHG loan amount.

- Training and capacity building of stakeholders like, banks, NGOs, resource persons etc. SHG-JLG Sensitisation Meets are being organised by NABARD for the Bankers.
- Identification of branches where SHG-BLP have not taken place and actively involve them.

- Convergence of govt. programme of NRLM which have already put in place.
- To encourage web based book keeping of SHGs and use mobile based book keeping system in vogue in other places.

All eligible poor households in the district need to be covered under SHG-BLP by 31 March 2017. Accordingly, all the blocks in the district need to be saturated with SHGs by March 2017. Considering the number of eligible female rural population in the district there is a scope of 97150 women SHGs (group of 15 women). So far 53349 SHGs have been savings linked and 45203 SHGs have been credit linked as on 31.3.2016. Thus there is a scope for promotion of further SHGs and banks should evolve strategy to finance at least ₹1.00 lakh per group as per SLBC guidelines to achieve their annual credit plan.

### **6.3. Financing of Joint Liability Groups (JLGs)**

The JLG mode of financing has been introduced by the govt. for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers etc. It enables the banks to reach farmers through group 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 number of 414843 small and marginal farmers in the district, there is potential for financing of 82968 JLGs approx. in the district. Keeping in view the recent union budget announcement to provide finance to one lakh “Bhoomi Heen Kisan” through NABARD for the State, out of which 6000 has been earmarked for the district, banks should take immediate steps to form and finance JLGs. Commercial banks, SCBs, DCCBs, RRBs, UCBs and NGOs/SHPs are eligible for grant assistance @ `2000/- per JLG from NABARD for formation, credit linking and nurturing of JLGs in rural areas.

### **6.4. Farmers' Club**

The services of Farmers' Club also may be utilized to enhance the informal credit delivery system.

## **VIII. Financial Inclusion Plan and performance there against as on 31 March 2016**

Financial inclusion is delivery of financial services to all the sections of the society, especially to the lower strata, at an affordable price. Total financial inclusion is essential for an open and efficient society. Indian economy in general and banking services in particular have made rapid strides in the recent past. However, a sizable section of the population, particularly the vulnerable groups, such as weaker sections and low income groups, continue to remain excluded from even the most basic opportunities and services provided by the financial sector. To address the issue of such financial inclusion in a holistic manner, govt. has decided to provide some important financial services to be available to every individual, like;

- (i) no-frill bank accounts to be opened for making and receiving payments,
- (ii) a savings product suited to the pattern of cash flows of a poor household,
- (iii) Money transfer facilities,
- (iv) Small loans and overdrafts for productive, personal and other purposes,
- (v) micro-insurance (life and non-life)
- (vi) KCC loan to every farmers
- (vii) Adoption of ICT solution, etc.

### 6.5. Extent of Financial Inclusion

In terms of the recommendation of the 'Committee on Financial Inclusion', set up by GOI, two funds viz. Financial Inclusion Fund and financial Inclusion Technology Fund have been set up by NABARD with an overall corpus of ₹500 crore each. (Initial funding to be contributed by GoI, RBI and NABARD in a ratio of 40:40:20). The administration of the funds is vested with NABARD.

As per guidelines of RBI, every village in the district having population of 2000 and above may be provided banking services through banking outlet. Further, in the DCC it has been decided that every GP will have one branch. Till the opening of branches, banks may operate with the help of BC.

RBI vide its circular No.RPCD.CO.MFFI.BC.No.86/12.01.18/2008-09 dated 04 February 2009 had circulated the model scheme of Financial Literacy and Credit Counselling Centres (FLCCs) among the Commercial Banks and advised them to establish FLCCs. Further, RBI vide its letter RPCD. CO.LBS.HLC.BC.No. 57/02.19.10 / 2009-10 dated 2 March 2010, addressed to all Lead Banks/all Scheduled Commercial Banks, have indicated that each Lead Bank is expected to open an FLCC in every district where it has lead responsibility. Accordingly, Allahabad Bank, the Lead Bank of the district is having one FLCC. Further, NABARD has sanctioned one FLCC to Bangiya Gramin Vikash Bank. Regular awareness camps are being organized by them. In 2015-16 Allahabad Bank FLC conducted 152 such camps where 8359 persons participated.

**Pradhan Mantri Jan Dhan Yojana** – North 24 Parganas secured the 1<sup>st</sup> position in opening highest number of new accounts under PMJDY in the entire country (2015-16) and was facilitated by Hon'ble Prime Minister on the Civil Services day.

### **Business Facilitator (BF)/ Business Correspondents (BC)**

RBI has devised a measure of extension of banking services by using of Business Facilitators and Correspondents for Financial Inclusion. With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, it has been decided in public interest to enable banks to use the services of NGOs/SHGs as intermediaries in providing financial and banking services through the use of Business Facilitator and Correspondent models.

### **Micro Insurance**

Micro insurance is a risk transfer device characterized by low premiums and low coverage limits, and designed for low-income people not served by typical social or commercial insurance schemes. LICI has brought some low premium based Insurance policies for the rural poor.

**ANNEXURE I**(Contd on Page - 2)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : North 24 Parganas

(₹ lakh)

| Activity   | Unit Cost | Unit Size | Unit | Barrackpore-I | Barrackpore-II | Amdanga | Barasat-I | Barasat-II | Deganga | Habra-I | Habra-II | Rajarhat | Baduria | Basirhat-I |
|--|-----------|-----------|------|---------------|----------------|---------|-----------|------------|---------|---------|----------|----------|---------|------------|
| <b>AGRICULTURE</b>                                 |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| <b>Farm Credit</b>                                 |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Boro Paddy   | 1.050     | Ha        | Phy. | 100           | 200            | 2000    | 100       | 300        | 2000    | 500     | 1000     | 100      | 3000    | 200        |
| -  |           |           | BL   | 105           | 210            | 2100    | 105       | 315        | 2100    | 525     | 1050     | 105      | 3150    | 210        |
| Boro Paddy (SRI)                                   | 0.750     | Ha        | Phy. | 1             | 2              | 2       | 1         | 2          | 2       | 1       | 2        | 1        | 2       | 1          |
| -  |           |           | BL   | 1             | 2              | 2       | 1         | 2          | 2       | 1       | 2        | 1        | 2       | 1          |
| Aman Paddy   | 0.900     | Ha        | Phy. | 200           | 200            | 3000    | 500       | 2000       | 3000    | 2500    | 2000     | 300      | 5000    | 1500       |
| -  |           |           | BL   | 180           | 180            | 2700    | 450       | 1800       | 2700    | 2250    | 1800     | 270      | 4500    | 1350       |
| Wheat  | 0.375     | Ha        | Phy. | 25            | 50             | 500     | 100       | 300        | 700     | 350     | 450      | 100      | 1200    | 200        |
| -  |           |           | BL   | 9             | 19             | 188     | 38        | 113        | 263     | 131     | 169      | 38       | 450     | 75         |
| Sugarcane  | 1.625     | Ha        | Phy. | 10            | 20             | 50      | 50        | 50         | 50      | 50      | 50       | 10       | 50      | 50         |
| -  |           |           | BL   | 16            | 33             | 81      | 81        | 81         | 81      | 81      | 81       | 16       | 81      | 81         |
| Mustard  | 0.525     | Ha        | Phy. | 100           | 500            | 2000    | 500       | 1000       | 5000    | 1000    | 2000     | 100      | 1000    | 500        |
| -  |           |           | BL   | 53            | 263            | 1050    | 263       | 525        | 2625    | 525     | 1050     | 53       | 525     | 263        |
| Vegetables   | 0.750     | Ha        | Phy. | 500           | 1000           | 2000    | 500       | 1000       | 2000    | 500     | 1500     | 500      | 2000    | 1000       |
| -  |           |           | BL   | 375           | 750            | 1500    | 375       | 750        | 1500    | 375     | 1125     | 375      | 1500    | 750        |
| Jute   | 0.750     | Ha        | Phy. | 200           | 200            | 2000    | 200       | 500        | 3000    | 500     | 1500     | 500      | 3000    | 500        |
| -  |           |           | BL   | 150           | 150            | 1500    | 150       | 375        | 2250    | 375     | 1125     | 375      | 2250    | 375        |
| <b>CROP LOAN TOTAL</b>                             |           |           | BL   | 889           | 1605           | 9120    | 1462      | 3960       | 11520   | 4263    | 6402     | 1232     | 12458   | 3105       |
| Post harvest / household/ consumption requirements |           |           |      | 89            | 161            | 912     | 146       | 396        | 1152    | 426     | 640      | 123      | 1246    | 310        |
| Repair and maintenance expenses of farm assets     |           |           |      | 178           | 321            | 1824    | 292       | 792        | 2304    | 853     | 1280     | 246      | 2492    | 621        |
| <b>TOTAL BANK LOAN</b>                             |           |           |      | 1156          | 2087           | 11856   | 1901      | 5148       | 14976   | 5542    | 8322     | 1602     | 16195   | 4036       |
| <b>WATER RESOURCES</b>                             |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Shallow TubeWell(STW) with Pumpset(5HP)            | 0.610     | Nos       | Phy. | 20            | 50             | 100     | 20        | 50         | 100     | 50      | 100      | 20       | 100     | 30         |
| -  |           |           | BL   | 11            | 27             | 55      | 11        | 27         | 55      | 27      | 55       | 11       | 55      | 16         |
| Diesel pump sets(5 HP)                             | 0.320     | Nos       | Phy. | 60            | 60             | 60      | 60        | 60         | 60      | 60      | 50       | 50       | 50      | 50         |
| -  |           |           | BL   | 17            | 17             | 17      | 17        | 17         | 17      | 17      | 14       | 14       | 14      | 14         |
| Electric pumpsets(5HP)                             | 0.310     | Nos       | Phy. | 50            | 50             | 50      | 50        | 50         | 50      | 50      | 50       | 50       | 50      | 50         |
| -  |           |           | BL   | 14            | 14             | 14      | 14        | 14         | 14      | 14      | 14       | 14       | 14      | 14         |
| Drip Irrigation (1.5 x 1.5 m spacing)              | 1.100     | Nos       | Phy. | 30            | 30             | 30      | 50        | 50         | 30      | 50      | 50       | 30       | 30      | 30         |
| -  |           |           | BL   | 30            | 30             | 30      | 50        | 50         | 30      | 50      | 50       | 30       | 30      | 30         |
| Drip Irrigation (8x8m spacing)                     | 0.31      | Nos       | Phy. | 10            | 10             | 10      | 10        | 10         | 10      | 10      | 10       | 10       | 10      | 10         |
| -  |           |           | BL   | 3             | 3              | 3       | 3         | 3          | 3       | 3       | 3        | 3        | 3       | 3          |
| Sprinkler Irrigation                               | 0.51      | 1 Ha      | Phy. | 15            | 15             | 15      | 15        | 15         | 15      | 15      | 15       | 15       | 15      | 15         |
| -  |           |           | BL   | 7             | 7              | 7       | 7         | 7          | 7       | 7       | 7        | 7        | 7       | 7          |
| <b>WATER RESOURCES TOTAL</b>                       |           |           | BL   | 82            | 98             | 126     | 101       | 118        | 126     | 118     | 142      | 79       | 123     | 84         |

**ANNEXURE I**(Contd on Page - 3)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| Activity   | Unit Cost | Unit Size | Unit | Basirhat-II | Haroa        | Hasnabad     | Hingal ganj | Minakha     | Sandeshkhali-I | Sandeshkhali-II | Swarupnagar  | Bagda        | Bongaon     | Gaighata     | Total         |
|--|-----------|-----------|------|-------------|--------------|--------------|-------------|-------------|----------------|-----------------|--------------|--------------|-------------|--------------|---------------|
| <b>AGRICULTURE</b>                                 |           |           |      |             |              |              |             |             |                |                 |              |              |             |              |               |
| <b>Farm Credit</b>                                 |           |           |      |             |              |              |             |             |                |                 |              |              |             |              |               |
| Boro Paddy   | 1.050     | Ha        | Phy. | 1500        | 2000         | 500          | 600         | 200         | 1000           | 400             | 2500         | 3000         | 1000        | 2000         | 24200         |
|  |           |           | BL   | 1575        | 2100         | 525          | 630         | 210         | 1050           | 420             | 2625         | 3150         | 1050        | 2100         | 25410         |
| Boro Paddy (SRI)                                   | 0.750     | Ha        | Phy. | 2           | 2            | 2            | 2           | 1           | 1              | 1               | 2            | 2            | 1           | 2            | 35            |
|  |           |           | BL   | 2           | 2            | 2            | 2           | 1           | 1              | 1               | 2            | 2            | 1           | 2            | 26            |
| Aman Paddy   | 0.900     | Ha        | Phy. | 2500        | 3000         | 5000         | 4000        | 2000        | 3000           | 4000            | 5000         | 5000         | 3000        | 4000         | 60700         |
|  |           |           | BL   | 2250        | 2700         | 4500         | 3600        | 1800        | 2700           | 3600            | 4500         | 4500         | 2700        | 3600         | 54630         |
| Wheat  | 0.375     | Ha        | Phy. | 750         | 250          | 350          | 175         | 75          | 25             | 25              | 500          | 500          | 500         | 850          | 7975          |
|  |           |           | BL   | 281         | 94           | 131          | 66          | 28          | 9              | 9               | 188          | 188          | 188         | 319          | 2991          |
| Sugarcane  | 1.625     | Ha        | Phy. | 50          | 50           | 50           | 50          | 20          | 50             | 50              | 50           | 200          | 200         | 200          | 1410          |
|  |           |           | BL   | 81          | 81           | 81           | 81          | 33          | 81             | 81              | 81           | 325          | 325         | 325          | 2291          |
| Mustard  | 0.525     | Ha        | Phy. | 1000        | 1000         | 1000         | 1000        | 1000        | 1000           | 1000            | 1000         | 1000         | 1000        | 1000         | 24700         |
|  |           |           | BL   | 525         | 525          | 525          | 525         | 525         | 525            | 525             | 525          | 525          | 525         | 525          | 12968         |
| Vegetables   | 0.750     | Ha        | Phy. | 1500        | 2500         | 2000         | 2500        | 1500        | 1500           | 2000            | 2000         | 2000         | 1500        | 2000         | 33500         |
|  |           |           | BL   | 1125        | 1875         | 1500         | 1875        | 1125        | 1125           | 1500            | 1500         | 1500         | 1125        | 1500         | 25125         |
| Jute   | 0.750     | Ha        | Phy. | 2000        | 1500         | 1000         | 500         | 500         | 200            | 200             | 2000         | 2000         | 2000        | 2000         | 26000         |
|  |           |           | BL   | 1500        | 1125         | 750          | 375         | 375         | 150            | 150             | 1500         | 1500         | 1500        | 1500         | 19500         |
| <b>CROP LOAN TOTAL</b>                             |           |           | BL   | 7339        | 8502         | 8014         | 7153        | 4096        | 5641           | 6286            | 10920        | 11689        | 7413        | 9870         | <b>142941</b> |
| Post harvest / household/ consumption requirements |           |           |      | 734         | 850          | 801          | 715         | 410         | 564            | 629             | 1092         | 1169         | 741         | 987          | 14294         |
| Repair and maintenance expenses of farm assets     |           |           |      | 1468        | 1700         | 1603         | 1431        | 819         | 1128           | 1257            | 2184         | 2338         | 1483        | 1974         | 28588         |
| <b>TOTAL BANK LOAN</b>                             |           |           |      | <b>9541</b> | <b>11052</b> | <b>10418</b> | <b>9299</b> | <b>5325</b> | <b>7334</b>    | <b>8172</b>     | <b>14196</b> | <b>15196</b> | <b>9637</b> | <b>12831</b> | <b>185823</b> |
| <b>WATER RESOURCES</b>                             |           |           |      |             |              |              |             |             |                |                 |              |              |             |              |               |
| Shallow TubeWell(STW)                              | 0.610     | Nos       | Phy. | 50          | 50           | 50           | 100         | 50          | 50             | 100             | 100          | 100          | 50          | 100          | 1440          |
| with Pumpset(5HP)                                  |           |           | BL   | 27          | 27           | 27           | 55          | 27          | 27             | 55              | 55           | 55           | 27          | 55           | 791           |
| Diesel pump sets(5 HP)                             | 0.320     | Nos       | Phy. | 50          | 50           | 50           | 50          | 50          | 50             | 100             | 100          | 100          | 100         | 100          | 1420          |
|  |           |           | BL   | 14          | 14           | 14           | 14          | 14          | 14             | 29              | 29           | 29           | 29          | 29           | 409           |
| Electric pumpsets(5HP)                             | 0.310     | Nos       | Phy. | 50          | 50           | 50           | 50          | 50          | 50             | 50              | 50           | 50           | 50          | 50           | 1100          |
|  |           |           | BL   | 14          | 14           | 14           | 14          | 14          | 14             | 14              | 14           | 14           | 14          | 14           | 307           |
| Drip Irrigation (1.5 x 1.5 m spacing)              | 1.100     | Nos       | Phy. | 30          | 30           | 30           | 30          | 30          | 30             | 30              | 45           | 45           | 60          | 50           | 820           |
|  |           |           | BL   | 30          | 30           | 30           | 30          | 30          | 30             | 30              | 45           | 45           | 59          | 50           | 812           |
| Drip Irrigation (8x8m spacing)                     | 0.31      | Nos       | Phy. | 10          | 10           | 10           | 10          | 10          | 10             | 14              | 10           | 10           | 10          | 10           | 224           |
|  |           |           | BL   | 3           | 3            | 3            | 3           | 3           | 3              | 4               | 3            | 3            | 3           | 3            | 62            |
| Sprinkler Irrigation                               | 0.51      | 1 Ha      | Phy. | 15          | 15           | 15           | 30          | 15          | 15             | 15              | 30           | 30           | 15          | 20           | 380           |
|  |           |           | BL   | 7           | 7            | 7            | 14          | 7           | 7              | 7               | 14           | 14           | 7           | 9            | 174           |
| <b>WATER RESOURCES TOTAL</b>                       |           |           | BL   | <b>95</b>   | <b>95</b>    | <b>95</b>    | <b>130</b>  | <b>95</b>   | <b>95</b>      | <b>138</b>      | <b>159</b>   | <b>159</b>   | <b>139</b>  | <b>159</b>   | <b>2555</b>   |

**ANNEXURE I**(Contd on Page - 4)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| FARM MECHANISATION                         | Unit Cost | Unit Size | Unit | Barrackpore-I | Barrackpore-II | Amdanga | Barasat-I | Barasat-II | Deganga | Habra-I | Habra-II | Rajarhat | Baduria | Basirhat-I |
|--|-----------|-----------|------|---------------|----------------|---------|-----------|------------|---------|---------|----------|----------|---------|------------|
| Tractors (35 HP)                           | 7.250     | Nos       | Phy. | 2             | 2              | 5       | 2         | 2          | 5       | 5       | 5        | 2        | 5       | 5          |
|  |           |           | BL   | 12            | 12             | 31      | 12        | 12         | 31      | 31      | 31       | 12       | 31      | 31         |
| Tractors (35 HP) Second Hand               | 3.850     | Nos       | Phy. | 2             | 2              | 5       | 5         | 5          | 5       | 5       | 5        | 5        | 5       | 5          |
|  |           |           | BL   | 7             | 7              | 16      | 16        | 16         | 16      | 16      | 16       | 16       | 16      | 16         |
| Power Tillers (12 HP)                      | 2.600     |           | Phy. | 10            | 10             | 20      | 10        | 20         | 20      | 10      | 20       | 20       | 20      | 20         |
|  |           |           | BL   | 22            | 22             | 44      | 22        | 44         | 44      | 22      | 44       | 44       | 44      | 44         |
| Other Agri Implements                      | 1.50      | No        | Phy. | 50            | 50             | 75      | 50        | 50         | 75      | 50      | 50       | 20       | 75      | 50         |
|  |           |           | BL   | 64            | 64             | 96      | 64        | 64         | 96      | 64      | 64       | 26       | 96      | 64         |
| <b>FARM MECHANISATION TOTAL</b>            |           |           | BL   | 98            | 98             | 171     | 98        | 120        | 171     | 117     | 139      | 82       | 171     | 139        |
| <b>PLANTATION &amp; HORTICULTURE</b>       |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Guava                                      | 0.406     | 0.4 ha    | Phy. | 20            | 25             | 75      | 50        | 50         | 75      | 50      | 50       | 20       | 50      | 50         |
|  |           |           | BL   | 7             | 9              | 27      | 18        | 18         | 27      | 18      | 18       | 7        | 18      | 18         |
| Mango(Amrapali)                            | 0.719     | 0.4 ha    | Phy. | 30            | 30             | 50      | 50        | 40         | 80      | 60      | 60       | 50       | 60      | 50         |
|  |           |           | BL   | 19            | 19             | 32      | 32        | 26         | 52      | 39      | 39       | 32       | 39      | 32         |
| Papaya                                     | 0.467     | 0.4 ha    | Phy. | 15            | 20             | 40      | 20        | 30         | 40      | 40      | 50       | 20       | 30      | 30         |
|  |           |           | BL   | 6             | 8              | 17      | 8         | 13         | 17      | 17      | 21       | 8        | 13      | 13         |
| Lime/Lemon                                 | 0.569     | 0.4 ha    | Phy. | 10            | 10             | 10      | 10        | 10         | 30      | 25      | 30       | 25       | 25      | 30         |
|  |           |           | BL   | 5             | 5              | 5       | 5         | 5          | 15      | 13      | 15       | 13       | 13      | 15         |
| Coconut(tall variety)                      | 0.519     | 0.4 ha    | Phy. | 100           | 150            | 150     | 150       | 150        | 150     | 150     | 150      | 150      | 150     | 150        |
|  |           |           | BL   | 47            | 70             | 70      | 70        | 70         | 70      | 70      | 70       | 70       | 70      | 70         |
| Banana(tissue culture)                     | 0.555     | 0.4 ha    | Phy. | 30            | 30             | 50      | 50        | 50         | 50      | 50      | 50       | 20       | 30      | 30         |
|  |           |           | BL   | 15            | 15             | 25      | 25        | 25         | 25      | 25      | 25       | 10       | 15      | 15         |
| Betelvine                                  | 1.530     | 0.10 ha   | Phy. | 5             | 5              | 5       | 5         | 5          | 5       | 5       | 5        | 5        | 5       | 5          |
|  |           |           | BL   | 7             | 7              | 7       | 7         | 7          | 7       | 7       | 7        | 7        | 7       | 7          |
| Tube Rose                                  | 0.092     | 0.04 ha   | Phy. | 5             | 5              | 15      | 5         | 5          | 25      | 5       | 10       | 5        | 10      | 5          |
|  |           |           | BL   | 0             | 0              | 1       | 0         | 0          | 2       | 0       | 1        | 0        | 1       | 0          |
| <b>PLANTATION &amp; HORTICULTURE TOTAL</b> |           |           | BL   | 107           | 134            | 185     | 166       | 164        | 215     | 189     | 196      | 148      | 175     | 171        |
| <b>ANIMAL HUSBANDRY</b>                    |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| <b>Dairy</b>                               |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| CB cows                                    | 1.290     | 1+1       | Phy. | 50            | 100            | 100     | 100       | 100        | 100     | 300     | 500      | 50       | 100     | 100        |
|  |           |           | BL   | 55            | 110            | 110     | 110       | 110        | 110     | 329     | 548      | 55       | 110     | 110        |
| Buffalo rearing                            | 1.306     | 1+1       | Phy. | 50            | 50             | 100     | 50        | 50         | 100     | 100     | 150      | 100      | 25      | 50         |
|  |           |           | BL   | 56            | 56             | 111     | 56        | 56         | 111     | 111     | 167      | 111      | 28      | 56         |
| Indigenous Cow                             | 1.208     | 1+1       | Phy. | 100           | 100            | 180     | 100       | 180        | 180     | 100     | 180      | 50       | 180     | 150        |
|  |           |           | BL   | 103           | 103            | 185     | 103       | 185        | 185     | 103     | 185      | 51       | 185     | 154        |
| Hiefer Rearing                             | 0.170     | 1         | Phy. | 2             | 2              | 2       | 2         | 2          | 2       | 2       | 2        | 2        | 2       | 2          |
|  |           |           | BL   | 0             | 0              | 0       | 0         | 0          | 0       | 0       | 0        | 0        | 0       | 0          |
| Mini Dairy (CB Cows)                       | 5.154     | 10        | Phy. | 15            | 20             | 20      | 15        | 20         | 20      | 30      | 30       | 10       | 20      | 20         |
|  |           |           | BL   | 66            | 88             | 88      | 66        | 88         | 88      | 131     | 131      | 44       | 88      | 88         |
| <b>Dairy Total</b>                         |           |           | BL   | 279           | 356            | 493     | 334       | 438        | 493     | 674     | 1031     | 261      | 410     | 407        |

**ANNEXURE I**(Contd on Page - 5)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| FARM MECHANISATION                         | Unit Cost | Unit Size | Unit | Basirhat-II | Haroa | Hasnabad | Hingalganj | Minakha | Sandeshkhali-I | Sandeshkhali-II | Swarupnagar | Bagda | Bongaon | Gaighata | Total        |
|--|-----------|-----------|------|-------------|-------|----------|------------|---------|----------------|-----------------|-------------|-------|---------|----------|--------------|
| Tractors (35 HP)                           | 7.250     | Nos       | Phy. | 5           | 5     | 5        | 5          | 5       | 5              | 5               | 5           | 5     | 5       | 5        | 95           |
|  |           |           | BL   | 31          | 31    | 31       | 31         | 31      | 31             | 31              | 31          | 31    | 31      | 31       | 585          |
| Tractors (35 HP) Second Hand               | 3.850     | Nos       | Phy. | 5           | 5     | 5        | 5          | 5       | 5              | 5               | 5           | 5     | 5       | 5        | 104          |
|  |           |           | BL   | 16          | 16    | 16       | 16         | 16      | 16             | 16              | 16          | 16    | 16      | 16       | 340          |
| Power Tillers (12 HP)                      | 2.600     |           | Phy. | 20          | 20    | 10       | 20         | 10      | 10             | 20              | 20          | 20    | 30      | 30       | 390          |
|  |           |           | BL   | 44          | 44    | 22       | 44         | 22      | 22             | 44              | 44          | 44    | 66      | 66       | 862          |
| Other Agri Implements                      | 1.50      | No        | Phy. | 50          | 75    | 75       | 50         | 30      | 75             | 75              | 75          | 75    | 50      | 75       | 1300         |
|  |           |           | BL   | 64          | 96    | 96       | 64         | 38      | 96             | 96              | 96          | 96    | 64      | 96       | 1658         |
| <b>FARM MECHANISATION TOTAL</b>            |           |           | BL   | 139         | 171   | 149      | 139        | 91      | 149            | 171             | 171         | 171   | 161     | 193      | <b>3445</b>  |
| <b>PLANTATION &amp; HORTICULTURE</b>       |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |              |
| Guava                                      | 0.406     | 0.4 ha    | Phy. | 50          | 75    | 75       | 75         | 50      | 75             | 50              | 50          | 50    | 60      | 75       | 1200         |
|  |           |           | BL   | 18          | 27    | 27       | 27         | 18      | 27             | 18              | 18          | 18    | 22      | 27       | 438          |
| Mango(Amrपाली)                             | 0.719     | 0.4 ha    | Phy. | 50          | 50    | 25       | 25         | 25      | 25             | 25              | 25          | 50    | 85      | 85       | 1030         |
|  |           |           | BL   | 32          | 32    | 16       | 16         | 16      | 16             | 16              | 16          | 32    | 55      | 55       | 667          |
| Papaya                                     | 0.467     | 0.4 ha    | Phy. | 35          | 40    | 30       | 40         | 30      | 40             | 50              | 40          | 40    | 30      | 40       | 750          |
|  |           |           | BL   | 15          | 17    | 13       | 17         | 13      | 17             | 21              | 17          | 17    | 13      | 17       | 315          |
| Lime/Lemon                                 | 0.569     | 0.4 ha    | Phy. | 30          | 30    | 30       | 25         | 25      | 25             | 25              | 25          | 25    | 25      | 25       | 505          |
|  |           |           | BL   | 15          | 15    | 15       | 13         | 13      | 13             | 13              | 13          | 13    | 13      | 13       | 259          |
| Coconut(tall variety)                      | 0.519     | 0.4 ha    | Phy. | 150         | 150   | 150      | 150        | 150     | 150            | 145             | 155         | 145   | 125     | 115      | 3185         |
|  |           |           |      | 70          | 70    | 70       | 70         | 70      | 70             | 68              | 72          | 68    | 58      | 54       | 1488         |
| Banana(tissue culture)                     | 0.555     | 0.4 ha    | Phy. | 30          | 30    | 30       | 30         | 30      | 30             | 30              | 30          | 50    | 50      | 50       | 830          |
|  |           |           | BL   | 15          | 15    | 15       | 15         | 15      | 15             | 15              | 15          | 25    | 25      | 25       | 415          |
| Betelvine                                  | 1.530     | 0.10 ha   | Phy. | 5           | 5     | 5        | 5          | 5       | 5              | 5               | 5           | 5     | 5       | 5        | 110          |
|  |           |           | BL   | 7           | 7     | 7        | 7          | 7       | 7              | 7               | 7           | 7     | 7       | 7        | 151          |
| Tube Rose                                  | 0.092     | 0.04 ha   | Phy. | 5           | 15    | 10       | 5          | 5       | 5              | 5               | 5           | 100   | 100     | 100      | 450          |
|  |           |           | BL   | 0           | 1     | 1        | 0          | 0       | 0              | 0               | 0           | 8     | 8       | 8        | 37           |
| <b>PLANTATION &amp; HORTICULTURE TOTAL</b> |           |           | BL   | 173         | 185   | 164      | 166        | 152     | 166            | 158             | 159         | 188   | 201     | 206      | <b>3770</b>  |
| <b>ANIMAL HUSBANDRY</b>                    |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |              |
| <b>Dairy</b>                               |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |              |
| CB cows                                    | 1.290     | 1+1       | Phy. | 100         | 100   | 100      | 100        | 50      | 100            | 100             | 100         | 200   | 100     | 200      | 2850         |
|  |           |           | BL   | 110         | 110   | 110      | 110        | 55      | 110            | 110             | 110         | 219   | 110     | 219      | 3125         |
| Buffalo rearing                            | 1.306     | 1+1       | Phy. | 25          | 25    | 25       | 25         | 25      | 25             | 25              | 25          | 50    | 50      | 120      | 1245         |
|  |           |           | BL   | 28          | 28    | 28       | 28         | 28      | 28             | 28              | 28          | 56    | 56      | 133      | 1382         |
| Indigenous Cow                             | 1.208     | 1+1       | Phy. | 180         | 180   | 150      | 180        | 180     | 180            | 180             | 180         | 180   | 180     | 180      | 3450         |
|  |           |           | BL   | 185         | 185   | 154      | 185        | 185     | 185            | 185             | 185         | 185   | 185     | 185      | 3542         |
| Hiefer Rearing                             | 0.170     | 1         | Phy. | 2           | 2     | 2        | 2          | 2       | 2              | 2               | 2           | 2     | 2       | 2        | 44           |
|  |           |           | BL   | 0           | 0     | 0        | 0          | 0       | 0              | 0               | 0           | 0     | 0       | 0        | 6            |
| Mini Dairy (CB Cows)                       | 5.154     | 10        | Phy. | 20          | 20    | 20       | 20         | 20      | 20             | 20              | 20          | 20    | 30      | 30       | 460          |
|  |           |           | BL   | 88          | 88    | 88       | 88         | 88      | 88             | 88              | 88          | 88    | 131     | 131      | 2015         |
| <b>Dairy Total</b>                         |           |           | BL   | 410         | 410   | 379      | 410        | 355     | 410            | 410             | 410         | 548   | 482     | 669      | <b>10071</b> |

**ANNEXURE I**(Contd on Page - 6)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| <b>Poultry</b>   | <b>Unit Cost</b> | <b>Unit Size</b> | <b>Unit</b> | <b>Barrackpore-I</b> | <b>Barrackpore-II</b> | <b>Amdanga</b> | <b>Barasat-I</b> | <b>Barasat-II</b> | <b>Deganga</b> | <b>Habra-I</b> | <b>Habra-II</b> | <b>Rajarhat</b> | <b>Baduria</b> | <b>Basirhat-I</b> |
|--|------------------|------------------|-------------|----------------------|-----------------------|----------------|------------------|-------------------|----------------|----------------|-----------------|-----------------|----------------|-------------------|
| Layer commercial farm  | 31.900           | 5000             | Phy.        | 2                    | 3                     | 2              | 2                | 2                 | 4              | 4              | 4               | 2               | 4              | 2                 |
|  |                  |                  | BL          | 57                   | 86                    | 57             | 57               | 57                | 115            | 115            | 115             | 57              | 115            | 57                |
| Broiler commercial farm  | 17.875           | 5000             | Phy.        | 10                   | 10                    | 10             | 20               | 20                | 10             | 20             | 20              | 10              | 10             | 10                |
|  |                  |                  | BL          | 161                  | 161                   | 161            | 322              | 322               | 161            | 322            | 322             | 161             | 161            | 161               |
| Duck Farm  | 0.400            | 100+15           | Phy.        | 2                    | 2                     | 2              | 2                | 2                 | 2              | 2              | 2               | 0               | 2              | 2                 |
|  |                  |                  | BL          | 1                    | 1                     | 1              | 1                | 1                 | 1              | 1              | 1               | 0               | 1              | 1                 |
| <b>Poultry Total</b>   |                  |                  | BL          | 219                  | 248                   | 219            | 380              | 380               | 276            | 437            | 437             | 218             | 276            | 219               |
| <b>Sheep/Goat/Piggery</b>                                      |                  |                  |             |                      |                       |                |                  |                   |                |                |                 |                 |                |                   |
| Goat rearing   | 0.940            | 20+1             | Phy.        | 200                  | 200                   | 200            | 200              | 200               | 200            | 150            | 200             | 50              | 200            | 150               |
|  |                  |                  | BL          | 160                  | 160                   | 160            | 160              | 160               | 160            | 120            | 160             | 40              | 160            | 120               |
| Piggery( Breder- cum- fatterner unit                           | 0.971            | 3+1              | Phy.        | 15                   | 15                    | 15             | 15               | 15                | 15             | 15             | 15              | 15              | 15             | 15                |
|  |                  |                  | BL          | 12                   | 12                    | 12             | 12               | 12                | 12             | 12             | 12              | 12              | 12             | 12                |
| Sheep rearing(Sahabadi/Garole)                                 | 1.360            | 20+1             | Phy.        | 25                   | 25                    | 25             | 30               | 25                | 25             | 25             | 25              | 30              | 25             | 25                |
|  |                  |                  | BL          | 29                   | 29                    | 29             | 35               | 29                | 29             | 29             | 29              | 35              | 29             | 29                |
| Rabbit rearing ( meat purpose)                                 | 0.912            | 10+2             | Phy.        | 3                    | 3                     | 3              | 5                | 5                 | 3              | 3              | 3               | 3               | 10             | 3                 |
|  |                  |                  | BL          | 2                    | 2                     | 2              | 4                | 4                 | 2              | 2              | 2               | 2               | 8              | 2                 |
| <b>Sheep/Goat/Piggery Total</b>                                |                  |                  | BL          | 203                  | 203                   | 203            | 211              | 205               | 203            | 163            | 203             | 89              | 209            | 163               |
| <b>ANIMAL HUSBANDRY TOTAL</b>                                  |                  |                  | BL          | 701                  | 807                   | 916            | 924              | 1023              | 973            | 1275           | 1672            | 569             | 895            | 790               |
| <b>FISHERIES</b>   |                  |                  |             |                      |                       |                |                  |                   |                |                |                 |                 |                |                   |
| Production of fish in culturable pond                          | 3.310            | 1 Ha             | Phy.        | 150                  | 100                   | 100            | 100              | 150               | 100            | 100            | 100             | 100             | 200            | 200               |
|  |                  |                  | BL          | 447                  | 298                   | 298            | 298              | 447               | 298            | 298            | 298             | 298             | 596            | 596               |
| Semi derelict pond requiring 0.3 M excavation                  | 4.750            | 1 Ha             | Phy.        | 50                   | 50                    | 25             | 25               | 50                | 30             | 30             | 20              | 20              | 20             | 5                 |
|  |                  |                  | BL          | 214                  | 214                   | 107            | 107              | 214               | 128            | 128            | 86              | 86              | 86             | 21                |
| Semi derelict pond requiring 0.6 M excavation                  | 6.210            | 1 Ha             | Phy.        | 50                   | 50                    | 25             | 25               | 50                | 30             | 30             | 20              | 20              | 20             | 5                 |
|  |                  |                  | BL          | 279                  | 279                   | 140            | 140              | 279               | 168            | 168            | 112             | 112             | 112            | 28                |
| Fresh water Prawn poly culture                                 | 3.110            | 1 Ha             | Phy.        | 20                   | 10                    | 20             | 20               | 20                | 20             | 50             | 50              | 50              | 40             | 500               |
|  |                  |                  | BL          | 56                   | 28                    | 56             | 56               | 56                | 56             | 140            | 140             | 140             | 112            | 1400              |
| New pond construction and prawn culture(excavation upto 1.0 M) | 7.770            | 1 Ha             | Phy.        | 5                    | 5                     | 10             | 10               | 10                | 20             | 20             | 20              | 20              | 20             | 50                |
|  |                  |                  | BL          | 35                   | 35                    | 70             | 70               | 70                | 140            | 140            | 140             | 10              | 140            | 350               |
| <b>FISHERIES TOTAL:</b>  |                  |                  | BL          | 1031                 | 854                   | 670            | 670              | 1066              | 790            | 874            | 775             | 645             | 1045           | 2394              |
| Agri Infrastructure  |                  |                  |             |                      |                       |                |                  |                   |                |                |                 |                 |                |                   |
| <b>STORAGE GODOWN</b>  |                  |                  |             |                      |                       |                |                  |                   |                |                |                 |                 |                |                   |
| Cold Storage   | 80.00            | Nos.             | Phy.        | 3                    | 3                     | 3              | 4                | 4                 | 4              | 4              | 4               | 2               | 3              | 3                 |
|  |                  |                  | BL          | 180                  | 180                   | 180            | 240              | 240               | 300            | 240            | 240             | 120             | 180            | 180               |
| Rural Godown   | 30.00            | Nos.             | Phy.        | 15                   | 12                    | 10             | 15               | 12                | 10             | 10             | 10              | 2               | 5              | 10                |
|  |                  |                  | BL          | 338                  | 270                   | 225            | 338              | 270               | 225            | 225            | 225             | 45              | 113            | 225               |
| <b>STORAGE TOTAL:</b>  |                  |                  | BL          | 518                  | 450                   | 405            | 578              | 510               | 525            | 465            | 465             | 165             | 293            | 405               |

**ANNEXURE I** (Contd on Page - 7)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| <b>Poultry</b>  | <b>Unit Cost</b> | <b>Unit Size</b> | <b>Unit</b> | <b>Basirhat-II</b> | <b>Haroa</b> | <b>Hasnabad</b> | <b>Hingalganj</b> | <b>Minakha</b> | <b>Sandeshkhali-I</b> | <b>Sandeshkhali-II</b> | <b>Swarupnagar</b> | <b>Bagda</b> | <b>Bongaon</b> | <b>Gaighata</b> | <b>Total</b> |
|---|------------------|------------------|-------------|--------------------|--------------|-----------------|-------------------|----------------|-----------------------|------------------------|--------------------|--------------|----------------|-----------------|--------------|
| Layer commercial farm   | 31.900           | 5000             | Phy.        | 4                  | 4            | 2               | 4                 | 2              | 4                     | 3                      | 3                  | 3            | 5              | 5               | 70           |
|   |                  |                  | BL          | 115                | 115          | 57              | 115               | 57             | 115                   | 86                     | 86                 | 86           | 144            | 144             | 2010         |
| Broiler commercial farm   | 17.875           | 5000             | Phy.        | 10                 | 10           | 10              | 10                | 10             | 20                    | 20                     | 10                 | 10           | 10             | 20              | 290          |
|   |                  |                  | BL          | 161                | 161          | 161             | 161               | 161            | 322                   | 322                    | 161                | 161          | 161            | 322             | 4665         |
| Duck Farm   | 0.400            | 100+15           | Phy.        | 2                  | 2            | 2               | 0                 | 2              | 0                     | 0                      | 2                  | 4            | 4              | 4               | 42           |
|   |                  |                  | BL          | 1                  | 1            | 1               | 0                 | 1              | 0                     | 0                      | 1                  | 1            | 1              | 1               | 15           |
| <b>Poultry Total</b>  |                  |                  | BL          | 276                | 276          | 219             | 276               | 219            | 437                   | 408                    | 248                | 248          | 306            | 467             | <b>6690</b>  |
| <b>Sheep/Goat/Piggery</b>                                       |                  |                  |             |                    |              |                 |                   |                |                       |                        |                    |              |                |                 |              |
| Goat rearing  | 0.940            | 20+1             | Phy.        | 200                | 200          | 150             | 200               | 150            | 150                   | 150                    | 150                | 150          | 150            | 150             | 3750         |
|   |                  |                  | BL          | 160                | 160          | 120             | 160               | 120            | 120                   | 120                    | 120                | 120          | 120            | 120             | 2996         |
| Piggery( Breder- cum-fatterner unit)                            | 0.971            | 3+1              | Phy.        | 15                 | 15           | 15              | 15                | 10             | 15                    | 15                     | 15                 | 15           | 15             | 15              | 325          |
|   |                  |                  | BL          | 12                 | 12           | 12              | 12                | 8              | 12                    | 12                     | 12                 | 12           | 12             | 12              | 268          |
| Sheep rearing (Sahabadi/Garole)                                 | 1.360            | 20+1             | Phy.        | 25                 | 25           | 25              | 25                | 25             | 25                    | 25                     | 25                 | 25           | 25             | 25              | 560          |
|   |                  |                  | BL          | 29                 | 29           | 29              | 29                | 29             | 29                    | 29                     | 29                 | 29           | 29             | 29              | 647          |
| Rabbit rearing ( meat purpose)                                  | 0.912            | 10+2             | Phy.        | 3                  | 3            | 3               | 3                 | 3              | 3                     | 3                      | 10                 | 3            | 3              | 3               | 84           |
|   |                  |                  | BL          | 2                  | 2            | 2               | 2                 | 2              | 2                     | 2                      | 8                  | 2            | 2              | 2               | 65           |
| <b>Sheep/Goat/Piggery Total</b>                                 |                  |                  | <b>BL</b>   | <b>203</b>         | <b>203</b>   | <b>163</b>      | <b>203</b>        | <b>159</b>     | <b>163</b>            | <b>163</b>             | <b>169</b>         | <b>163</b>   | <b>163</b>     | <b>163</b>      | <b>3977</b>  |
| <b>ANIMAL HUSBANDRY TOTAL</b>                                   |                  |                  | <b>BL</b>   | <b>890</b>         | <b>890</b>   | <b>762</b>      | <b>889</b>        | <b>734</b>     | <b>1010</b>           | <b>981</b>             | <b>827</b>         | <b>959</b>   | <b>951</b>     | <b>1299</b>     | <b>20738</b> |
| <b>FISHERIES</b>  |                  |                  |             |                    |              |                 |                   |                |                       |                        |                    |              |                |                 |              |
| Production of fish in culturable pond                           | 3.310            | 1 Ha             | Phy.        | 200                | 200          | 200             | 500               | 500            | 500                   | 500                    | 500                | 500          | 500            | 500             | 6000         |
|   |                  |                  | BL          | 596                | 596          | 596             | 1490              | 1490           | 1490                  | 1490                   | 1490               | 1490         | 1490           | 1490            | 17874        |
| Semi derelict pond requiring 0.3 M excavation                   | 4.750            | 1 Ha             | Phy.        | 50                 | 10           | 10              | 10                | 20             | 50                    | 50                     | 50                 | 45           | 40             | 40              | 700          |
|   |                  |                  | BL          | 214                | 43           | 43              | 43                | 86             | 214                   | 214                    | 214                | 192          | 171            | 171             | 2993         |
| Semi derelict pond requiring 0.6 M excavation                   | 6.210            | 1 Ha             | Phy.        | 50                 | 10           | 10              | 10                | 20             | 50                    | 50                     | 50                 | 50           | 50             | 50              | 725          |
|   |                  |                  | BL          | 279                | 56           | 56              | 56                | 112            | 279                   | 279                    | 279                | 279          | 279            | 279             | 4052         |
| Fresh water Prawn poly culture                                  | 3.110            | 1 Ha             | Phy.        | 500                | 200          | 200             | 500               | 1000           | 500                   | 500                    | 500                | 500          | 200            | 200             | 5600         |
|   |                  |                  | BL          | 1400               | 560          | 560             | 1400              | 2799           | 1400                  | 1400                   | 1400               | 1400         | 560            | 560             | 15674        |
| New pond construction and prawn culture (excavation upto 1.0 M) | 7.770            | 1 Ha             | Phy.        | 50                 | 50           | 50              | 50                | 50             | 50                    | 50                     | 50                 | 50           | 50             | 50              | 740          |
|   |                  |                  | BL          | 350                | 350          | 350             | 350               | 350            | 350                   | 350                    | 350                | 350          | 350            | 350             | 5045         |
| <b>FISHERIES TOTAL:</b>   |                  |                  | <b>BL</b>   | <b>2838</b>        | <b>1604</b>  | <b>1604</b>     | <b>3337</b>       | <b>4835</b>    | <b>3732</b>           | <b>3732</b>            | <b>3732</b>        | <b>3710</b>  | <b>2849</b>    | <b>2849</b>     | <b>45638</b> |
| <b>Agri Infrastructure</b>                                      |                  |                  |             |                    |              |                 |                   |                |                       |                        |                    |              |                |                 |              |
| <b>STORAGE GODOWN</b>   |                  |                  |             |                    |              |                 |                   |                |                       |                        |                    |              |                |                 |              |
| Cold Storage  | 80.00            | Nos.             | Phy.        | 3                  | 2            | 3               | 2                 | 4              | 1                     | 1                      | 2                  | 3            | 4              | 3               | 65           |
|   |                  |                  | BL          | 180                | 120          | 180             | 120               | 240            | 60                    | 60                     | 120                | 180          | 240            | 180             | 3960         |
| Rural Godown  | 30.00            | Nos.             | Phy.        | 5                  | 6            | 5               | 5                 | 6              | 5                     | 5                      | 10                 | 10           | 10             | 10              | 188          |
|   |                  |                  | BL          | 113                | 135          | 113             | 113               | 135            | 113                   | 113                    | 225                | 225          | 225            | 225             | 4230         |
| <b>STORAGE TOTAL:</b>   |                  |                  | <b>BL</b>   | <b>293</b>         | <b>255</b>   | <b>293</b>      | <b>233</b>        | <b>375</b>     | <b>173</b>            | <b>173</b>             | <b>345</b>         | <b>405</b>   | <b>465</b>     | <b>405</b>      | <b>8190</b>  |

**ANNEXURE I**(Contd on Page - 8)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : North 24 Parganas

(₹ lakh)

| Land development,<br>Soil Conservation and<br>Watershed Development | Unit<br>Cost | Unit<br>Size   | Unit             | Barrackpore-<br>I | Barrackpore-<br>II | Amdanga      | Barasat-<br>I | Barasat-<br>II | Deganga      | Habra-<br>I | Habra-<br>II | Rajarhat    | Baduria      | Basirhat-<br>I |
|---|--------------|----------------|------------------|-------------------|--------------------|--------------|---------------|----------------|--------------|-------------|--------------|-------------|--------------|----------------|
| Land leveling   | 1.04         | 1 Ha           | Phy.             | 4                 | 4                  | 4            | 4             | 4              | 4            | 4           | 4            | 2           | 2            | 10             |
|   |              |                | BL               | 4                 | 4                  | 4            | 4             | 4              | 4            | 4           | 4            | 2           | 2            | 9              |
| <b>Composite Farm Pond</b>  | <b>0.76</b>  | <b>33 cent</b> |                  | <b>5</b>          | <b>5</b>           | <b>10</b>    | <b>5</b>      | <b>5</b>       | <b>10</b>    | <b>5</b>    | <b>5</b>     | <b>5</b>    | <b>10</b>    | <b>10</b>      |
|   |              |                |                  | <b>3</b>          | <b>3</b>           | <b>7</b>     | <b>3</b>      | <b>3</b>       | <b>7</b>     | <b>3</b>    | <b>3</b>     | <b>3</b>    | <b>7</b>     | <b>7</b>       |
| <b>Land Development Total<br/>Others</b>                            |              |                |                  | <b>7</b>          | <b>7</b>           | <b>11</b>    | <b>7</b>      | <b>7</b>       | <b>11</b>    | <b>7</b>    | <b>7</b>     | <b>5</b>    | <b>9</b>     | <b>16</b>      |
| Seed Production   | 0.220        | acre           | Phy.             | 15                | 10                 | 15           | 20            | 20             | 20           | 20          | 20           | 5           | 10           | 5              |
|   |              |                | BL               | 3                 | 2                  | 3            | 4             | 4              | 4            | 4           | 4            | 1           | 2            | 1              |
| Vermicompost  | 0.248        | 10'x6'x2.5'    | Phy.             | 30                | 30                 | 30           | 30            | 30             | 40           | 40          | 30           | 30          | 30           | 30             |
|   |              |                | BL               | 7                 | 7                  | 7            | 7             | 7              | 9            | 9           | 7            | 7           | 7            | 7              |
| Production of bio pesticide and<br>bio-fertiliser                   | 30.00        | MT             | Phy.             | 0                 | 0                  | 1            | 1             | 0              | 0            | 1           | 1            | 0           | 0            | 1              |
|   |              |                | BL               | 0                 | 0                  | 27           | 27            | 0              | 0            | 27          | 27           | 0           | 0            | 27             |
| <b>Land Development and<br/>others Total</b>                        |              |                | <b>Bank loan</b> | <b>17</b>         | <b>16</b>          | <b>47</b>    | <b>45</b>     | <b>18</b>      | <b>23</b>    | <b>47</b>   | <b>45</b>    | <b>13</b>   | <b>17</b>    | <b>51</b>      |
|   |              |                |                  | <b>3709</b>       | <b>4544</b>        | <b>14376</b> | <b>4484</b>   | <b>8167</b>    | <b>17799</b> | <b>8627</b> | <b>11756</b> | <b>3303</b> | <b>18914</b> | <b>8069</b>    |
| <b>Ancillary activities</b>   |              |                |                  |                   |                    |              |               |                |              |             |              |             |              |                |
| <b>Food and Agro Processing</b>                                     |              |                |                  |                   |                    |              |               |                |              |             |              |             |              |                |
| Flour Mill  | 25.00        | Nos.           | Phy.             | 3                 | 3                  | 2            | 3             | 3              | 2            | 3           | 2            | 2           | 2            | 3              |
|   |              |                | BL               | 68                | 68                 | 45           | 68            | 68             | 45           | 68          | 45           | 45          | 45           | 68             |
| Rice / rice husk / rice bran mill                                   | 100.00       | Nos.           | Phy.             | 3                 | 3                  | 2            | 2             | 2              | 2            | 2           | 2            | 2           | 2            | 3              |
|   |              |                | BL               | 270               | 270                | 180          | 180           | 180            | 180          | 180         | 180          | 180         | 180          | 270            |
| Dal Mill  | 5.00         | Nos.           | Phy.             | 3                 | 3                  | 1            | 5             | 3              | 1            | 5           | 5            | 5           | 5            | 5              |
|   |              |                | BL               | 14                | 14                 | 5            | 23            | 14             | 5            | 23          | 23           | 23          | 23           | 23             |
| Oil Mill  | 30.00        | Nos.           | Phy.             | 3                 | 3                  | 2            | 5             | 5              | 2            | 5           | 5            | 2           | 2            | 5              |
|   |              |                | BL               | 81                | 81                 | 54           | 135           | 135            | 54           | 135         | 135          | 54          | 54           | 135            |
| Tomato & Chili Sauce  | 10.00        | Nos.           | Phy.             | 15                | 15                 | 10           | 15            | 15             | 10           | 15          | 15           | 40          | 10           | 15             |
|   |              |                | BL               | 135               | 135                | 90           | 135           | 135            | 90           | 135         | 135          | 360         | 90           | 135            |
| Mango Juice & Pulp  | 10.00        | Nos.           | Phy.             | 5                 | 5                  | 10           | 10            | 10             | 10           | 10          | 10           | 10          | 5            | 10             |
|   |              |                | BL               | 45                | 45                 | 90           | 90            | 90             | 90           | 90          | 90           | 90          | 45           | 90             |
| Ginger / Turmeric   | 2.00         | Nos.           | Phy.             | 5                 | 5                  | 5            | 20            | 20             | 20           | 20          | 20           | 5           | 5            | 5              |
|   |              |                | BL               | 9                 | 9                  | 9            | 36            | 36             | 36           | 36          | 36           | 9           | 9            | 9              |
| Medicinal & Aromatic plants   | 10.00        | Nos.           | Phy.             | 5                 | 5                  | 5            | 10            | 5              | 10           | 10          | 10           | 5           | 10           | 10             |
|   |              |                | BL               | 45                | 45                 | 45           | 90            | 45             | 90           | 90          | 90           | 45          | 90           | 90             |
| Fruits  | 10.00        | Nos.           | Phy.             | 10                | 4                  | 2            | 10            | 4              | 2            | 5           | 4            | 10          | 2            | 10             |
|   |              |                | BL               | 90                | 36                 | 18           | 90            | 36             | 18           | 45          | 36           | 90          | 18           | 90             |
| Spices processing   | 2.00         | Nos.           | Phy.             | 10                | 10                 | 10           | 10            | 10             | 10           | 10          | 10           | 10          | 5            | 5              |
|   |              |                | BL               | 18                | 18                 | 18           | 18            | 18             | 18           | 18          | 18           | 18          | 9            | 9              |
| Ghee making   | 2.00         | Nos.           | Phy.             | 10                | 10                 | 10           | 20            | 20             | 10           | 50          | 50           | 20          | 10           | 20             |
|   |              |                | BL               | 18                | 18                 | 18           | 36            | 36             | 18           | 90          | 90           | 36          | 18           | 36             |
| <b>Food Processing Total</b>  |              |                |                  | <b>792</b>        | <b>738</b>         | <b>572</b>   | <b>900</b>    | <b>792</b>     | <b>644</b>   | <b>909</b>  | <b>878</b>   | <b>950</b>  | <b>581</b>   | <b>954</b>     |

**ANNEXURE I** (Contd on Page - 9)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| Land development, Soil Conservation and Watershed Development | Unit Cost | Unit Size   | Unit      | Basirhat-II | Haroa | Hasnabad | Hingalganj | Minakha | Sandeshkhali-I | Sandeshkhali-II | Swarupnagar | Bagda | Bongaon | Gaighata | Total  |
|---|-----------|-------------|-----------|-------------|-------|----------|------------|---------|----------------|-----------------|-------------|-------|---------|----------|--------|
| Land leveling   | 1.04      | 1 Ha        | Phy.      | 10          | 10    | 10       | 20         | 20      | 20             | 20              | 10          | 10    | 10      | 10       | 196    |
|   |           |             | BL        | 9           | 9     | 9        | 19         | 19      | 19             | 19              | 9           | 9     | 9       | 9        | 183    |
| <b>Composite Farm Pond</b>                                    | 0.76      | 33 cent     |           | 10          | 10    | 10       | 10         | 10      | 10             | 10              | 10          | 10    | 10      | 10       | 185    |
|   |           |             |           | 7           | 7     | 7        | 7          | 7       | 7              | 7               | 7           | 7     | 7       | 7        | 127    |
| <b>Land Development Total</b>                                 |           |             |           | 16          | 16    | 16       | 26         | 26      | 26             | 26              | 16          | 16    | 16      | 16       | 310    |
| <b>Others</b>   |           |             |           |             |       |          |            |         |                |                 |             |       |         |          |        |
| Seed Production   | 0.220     | acre        | Phy.      | 5           | 5     | 5        | 5          | 5       | 5              | 5               | 10          | 20    | 20      | 20       | 265    |
|   |           |             | BL        | 1           | 1     | 1        | 1          | 1       | 1              | 1               | 2           | 4     | 4       | 4        | 52     |
| Vermicompost  | 0.248     | 10'x6'x2.5' | Phy.      | 30          | 30    | 30       | 30         | 30      | 30             | 30              | 30          | 30    | 30      | 30       | 680    |
|   |           |             | BL        | 7           | 7     | 7        | 7          | 7       | 7              | 7               | 7           | 7     | 7       | 7        | 152    |
| Production of bio pesticide and bio-fertiliser                | 30.00     | MT          | Phy.      | 1           | 1     | 1        | 0          | 1       | 1              | 1               | 2           | 2     | 2       | 2        | 19     |
|   |           |             | BL        | 27          | 27    | 27       | 0          | 27      | 27             | 27              | 54          | 54    | 54      | 54       | 513    |
| <b>Land Development And others Total</b>                      |           |             | Bank loan | 51          | 51    | 51       | 33         | 60      | 60             | 60              | 79          | 81    | 81      | 81       | 1027   |
|   |           |             |           | 14019       | 14303 | 13535    | 14225      | 11668   | 12718          | 13585           | 19667       | 20869 | 14485   | 18024    | 271186 |
| <b>Ancillary activities</b>                                   |           |             |           |             |       |          |            |         |                |                 |             |       |         |          |        |
| <b>Food and Agro Processing</b>                               |           |             |           |             |       |          |            |         |                |                 |             |       |         |          |        |
| Flour Mill  | 25.00     | Nos.        | Phy.      | 2           | 3     | 3        | 2          | 2       | 2              | 2               | 2           | 3     | 3       | 2        | 54     |
|   |           |             | BL        | 45          | 68    | 68       | 45         | 45      | 45             | 45              | 45          | 68    | 68      | 45       | 1215   |
| Rice / rice husk / rice bran mill                             | 100.00    | Nos.        | Phy.      | 2           | 2     | 2        | 2          | 2       | 2              | 2               | 2           | 3     | 3       | 2        | 49     |
|   |           |             | BL        | 180         | 180   | 180      | 180        | 180     | 180            | 180             | 180         | 270   | 270     | 180      | 4410   |
| Dal Mill  | 5.00      | Nos.        | Phy.      | 2           | 3     | 3        | 2          | 1       | 1              | 3               | 1           | 5     | 10      | 10       | 82     |
|   |           |             | BL        | 9           | 14    | 14       | 9          | 5       | 5              | 14              | 5           | 23    | 45      | 45       | 369    |
| Oil Mill  | 30.00     | Nos.        | Phy.      | 5           | 2     | 3        | 2          | 2       | 2              | 2               | 1           | 5     | 5       | 5        | 73     |
|   |           |             | BL        | 135         | 54    | 81       | 54         | 54      | 54             | 54              | 27          | 135   | 135     | 135      | 1971   |
| Tomato & Chili Sauce  | 10.00     | Nos.        | Phy.      | 10          | 15    | 15       | 15         | 15      | 10             | 10              | 10          | 10    | 15      | 10       | 310    |
|   |           |             | BL        | 90          | 135   | 135      | 135        | 135     | 90             | 90              | 90          | 90    | 135     | 90       | 2790   |
| Mango Juice & Pulp  | 10.00     | Nos.        | Phy.      | 5           | 2     | 2        | 2          | 2       | 2              | 2               | 10          | 10    | 10      | 2        | 144    |
|   |           |             | BL        | 45          | 18    | 18       | 18         | 18      | 18             | 18              | 90          | 90    | 90      | 18       | 1296   |
| Ginger / Turmeric   | 2.00      | Nos.        | Phy.      | 5           | 4     | 5        | 5          | 5       | 5              | 5               | 5           | 10    | 10      | 10       | 199    |
|   |           |             | BL        | 9           | 7     | 9        | 9          | 9       | 9              | 9               | 9           | 18    | 18      | 18       | 358    |
| Medicinal & Aromatic plants                                   | 10.00     | Nos.        | Phy.      | 10          | 10    | 10       | 5          | 5       | 5              | 5               | 10          | 20    | 20      | 20       | 205    |
|   |           |             | BL        | 90          | 90    | 90       | 45         | 45      | 45             | 45              | 90          | 180   | 180     | 180      | 1845   |
| Fruits  | 10.00     | Nos.        | Phy.      | 2           | 2     | 2        | 2          | 2       | 2              | 2               | 2           | 3     | 10      | 5        | 97     |
|   |           |             | BL        | 18          | 18    | 18       | 18         | 18      | 18             | 18              | 18          | 27    | 90      | 45       | 873    |
| Spices processing   | 2.00      | Nos.        | Phy.      | 5           | 5     | 5        | 5          | 5       | 5              | 5               | 5           | 5     | 5       | 5        | 155    |
|   |           |             | BL        | 9           | 9     | 9        | 9          | 9       | 9              | 9               | 9           | 9     | 9       | 9        | 279    |
| Ghee making   | 2.00      | Nos.        | Phy.      | 20          | 10    | 10       | 10         | 10      | 10             | 10              | 20          | 20    | 30      | 20       | 400    |
|   |           |             | BL        | 36          | 18    | 18       | 18         | 18      | 18             | 18              | 36          | 36    | 54      | 36       | 720    |
| <b>Food Processing Total</b>                                  |           |             |           | 666         | 610   | 639      | 540        | 536     | 491            | 500             | 599         | 945   | 1094    | 801      | 16126  |

**ANNEXURE I** (Contd on Page - 9)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

|   | Unit Cost | Unit Size | Unit | Barrackpore-I | Barrackpore-II | Amdanga      | Barasat-I    | Barasat-II   | Deganga      | Habra-I      | Habra-II     | Rajarhat     | Baduria      | Basirhat-I   |
|---|-----------|-----------|------|---------------|----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Loans to PACs, MFIs, ACABC entrepreneurs etc.</b>      | 40.00     | Nos       | Phy. | 2             | 2              | 1            | 5            | 5            | 1            | 1            | 1            | 5            | 0            | 2            |
|   |           |           | BL   | 72            | 72             | 36           | 180          | 180          | 36           | 36           | 36           | 180          | 0            | 0            |
| <b>Total</b>  |           |           |      | <b>72</b>     | <b>72</b>      | <b>0</b>     | <b>180</b>   | <b>180</b>   | <b>36</b>    | <b>36</b>    | <b>36</b>    | <b>180</b>   | <b>0</b>     | <b>0</b>     |
| <b>Total Agriculture</b>                                  |           |           |      | <b>4564</b>   | <b>5346</b>    | <b>14911</b> | <b>5526</b>  | <b>9129</b>  | <b>18466</b> | <b>9532</b>  | <b>12632</b> | <b>4424</b>  | <b>19486</b> | <b>8989</b>  |
| <b>MICRO, SMALL AND MEDIUM ENTERPRISE</b>                 |           |           |      |               |                |              |              |              |              |              |              |              |              |              |
| <b>i. Manufacturing sector - Term Loan</b>                |           |           |      |               |                |              |              |              |              |              |              |              |              |              |
| Handlooms   | 1.000     | Nos       | Phy. | 5             | 5              | 7            | 8            | 7            | 7            | 8            | 9            | 5            | 8            | 8            |
|   |           |           | BL   | 4             | 4              | 6            | 6            | 6            | 6            | 6            | 7            | 4            | 6            | 6            |
| Tiny Industries   | 2.500     | Nos       | Phy. | 2500          | 2500           | 700          | 2500         | 2500         | 700          | 2500         | 1000         | 2500         | 600          | 2000         |
|   |           |           | BL   | 5313          | 5000           | 1400         | 5000         | 5000         | 1400         | 5000         | 2000         | 5000         | 1200         | 4000         |
| Village Ind.(agro based)                                  | 1.250     | Nos       | Phy. | 500           | 500            | 500          | 500          | 500          | 500          | 1000         | 1000         | 100          | 500          | 500          |
|   |           |           | BL   | 500           | 500            | 500          | 500          | 500          | 500          | 1000         | 1000         | 100          | 500          | 500          |
| Other agro based industries                               | 1.650     | Nos       | Phy. | 1000          | 1000           | 200          | 1000         | 1000         | 200          | 1000         | 500          | 1000         | 500          | 1000         |
|   |           |           | BL   | 1485          | 1485           | 297          | 1485         | 1485         | 297          | 1485         | 743          | 1485         | 743          | 1485         |
| Micro & Small Enterprise                                  | 13.500    | Nos       | Phy. | 3000          | 2000           | 300          | 2500         | 1500         | 250          | 2000         | 1500         | 1000         | 200          | 1500         |
|   |           |           | BL   | 36450         | 22950          | 3443         | 28688        | 17213        | 2869         | 22950        | 17213        | 11475        | 2295         | 17213        |
| MSE (Misc)  | 1.200     | Nos       | Phy. | 2000          | 2000           | 1700         | 2000         | 2000         | 1400         | 2000         | 1600         | 2000         | 1600         | 2000         |
|   |           |           | BL   | 1920          | 1920           | 1632         | 1920         | 1920         | 1344         | 1920         | 1536         | 1920         | 1536         | 1920         |
| <b>Sub-total (Manufacturing sector - Term Loan)</b>       |           |           |      | <b>45668</b>  | <b>31855</b>   | <b>7272</b>  | <b>37593</b> | <b>26118</b> | <b>6410</b>  | <b>32355</b> | <b>22491</b> | <b>19980</b> | <b>6274</b>  | <b>25118</b> |
| <b>ii. Manufacturing sector – Working capital</b>         |           |           |      |               |                |              |              |              |              |              |              |              |              |              |
| Handlooms (Existing+New)                                  | 0.15      | Nos.      | Phy. | 6             | 7              | 8            | 8            | 8            | 8            | 8            | 9            | 5            | 8            | 8            |
|   |           |           | BL   | 1             | 1              | 1            | 1            | 1            | 1            | 1            | 1            | 1            | 1            | 1            |
| Tiny Industries   | 0.38      | Nos.      | Phy. | 1000          | 1000           | 700          | 1000         | 1000         | 700          | 1000         | 1000         | 1000         | 600          | 1000         |
|   |           |           | BL   | 300           | 300            | 210          | 300          | 300          | 210          | 300          | 300          | 300          | 180          | 300          |
| Village Ind.(agro based)                                  | 0.19      | Nos.      | Phy. | 450           | 450            | 500          | 500          | 500          | 500          | 1000         | 1000         | 100          | 500          | 500          |
|   |           |           | BL   | 68            | 68             | 75           | 75           | 75           | 75           | 150          | 150          | 15           | 75           | 75           |
| Other agro based industries                               | 0.25      | Nos.      | Phy. | 1000          | 1000           | 1000         | 1000         | 1000         | 1000         | 1000         | 2000         | 1000         | 1000         | 1000         |
|   |           |           | BL   | 198           | 198            | 198          | 198          | 198          | 198          | 198          | 396          | 198          | 198          | 198          |
| Micro & Small Enterprise                                  | 2.70      | Nos.      | Phy. | 1000          | 500            | 300          | 1000         | 500          | 200          | 1000         | 500          | 1000         | 200          | 500          |
|   |           |           | BL   | 2160          | 1215           | 729          | 2430         | 1215         | 486          | 2430         | 1215         | 2430         | 486          | 1215         |
|   |           |           |      | 1800          | 1800           | 1700         | 1800         | 1800         | 1400         | 1600         | 1600         | 1800         | 1600         | 1700         |
| MSE (Misc)  | 0.18      | Nos.      | Phy. | 2000          | 2000           | 1700         | 2000         | 2000         | 1400         | 2000         | 1600         | 2000         | 1600         | 2000         |
|   |           |           | BL   | 288           | 288            | 245          | 288          | 288          | 202          | 288          | 230          | 288          | 230          | 288          |
| <b>Sub-total (Manufacturing sector - Working capital)</b> |           |           |      | <b>3014</b>   | <b>2069</b>    | <b>1458</b>  | <b>3292</b>  | <b>2077</b>  | <b>1172</b>  | <b>3367</b>  | <b>2293</b>  | <b>3232</b>  | <b>1170</b>  | <b>2077</b>  |

**ANNEXURE I** (Contd on Page - 10)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

|   | Unit Cost | Unit Size | Unit | Basirhat-II  | Haroa        | Hasnabad     | Hingalgaon   | Minakha      | Sandeshkhali-I | Sandeshkhali-II | Swarupnagar  | Bagda        | Bongaon      | Gaighata     | Total         |
|---|-----------|-----------|------|--------------|--------------|--------------|--------------|--------------|----------------|-----------------|--------------|--------------|--------------|--------------|---------------|
| <b>Loans to PACs, MFIs, ACABC entrepreneurs etc.</b>      | 40.00     | Nos       | Phy. | 0            | 1            | 2            | 2            | 1            | 1              | 1               | 1            | 0            | 1            | 1            | 36            |
|   |           |           | BL   | 0            | 0            | 0            | 72           | 36           | 36             | 36              | 36           | 0            | 36           | 36           | 1080          |
| <b>Total</b>  |           |           |      | <b>0</b>     | <b>0</b>     | <b>0</b>     | <b>72</b>    | <b>36</b>    | <b>36</b>      | <b>36</b>       | <b>36</b>    | <b>0</b>     | <b>36</b>    | <b>36</b>    | <b>1080</b>   |
|   |           |           |      |              |              |              |              |              |                |                 |              |              |              |              | <b>17206</b>  |
| <b>Total Agriculture</b>                                  |           |           |      | <b>14651</b> | <b>14878</b> | <b>14140</b> | <b>14830</b> | <b>12205</b> | <b>13210</b>   | <b>14086</b>    | <b>20239</b> | <b>21749</b> | <b>15549</b> | <b>18796</b> | <b>288393</b> |
| <b>MICRO, SMALL AND MEDIUM ENTERPRISE</b>                 |           |           |      |              |              |              |              |              |                |                 |              |              |              |              |               |
| <b>i. Manufacturing sector - Term Loan</b>                |           |           |      |              |              |              |              |              |                |                 |              |              |              |              |               |
| Handlooms   | 1.000     | Nos       | Phy. | 8            | 8            | 8            | 5            | 5            | 5              | 5               | 5            | 6            | 7            | 6            | 145           |
|   |           |           | BL   | 6            | 6            | 6            | 4            | 4            | 4              | 4               | 4            | 5            | 6            | 5            | 116           |
| Tiny Industries   | 2.500     | Nos       | Phy. | 1000         | 1000         | 2000         | 1000         | 2000         | 1000           | 600             | 800          | 600          | 15000        | 700          | 45700         |
|   |           |           | BL   | 2000         | 2000         | 4000         | 2000         | 4000         | 2000           | 1200            | 1600         | 1200         | 30000        | 1400         | 102825        |
| Village Ind.(agro based)                                  | 1.250     | Nos       | Phy. | 500          | 500          | 500          | 500          | 500          | 200            | 100             | 250          | 500          | 1000         | 500          | 11150         |
|   |           |           | BL   | 500          | 500          | 500          | 500          | 500          | 200            | 100             | 250          | 500          | 1000         | 500          | 11150         |
| Other agro based industries                               | 1.650     | Nos       | Phy. | 500          | 500          | 500          | 500          | 1000         | 500            | 500             | 500          | 500          | 500          | 500          | 14400         |
|   |           |           | BL   | 743          | 743          | 743          | 743          | 1485         | 743            | 743             | 743          | 743          | 743          | 743          | 21384         |
| Micro & Small Enterprise                                  | 13.500    | Nos       | Phy. | 500          | 200          | 1000         | 100          | 1000         | 100            | 100             | 450          | 450          | 1000         | 500          | 21150         |
|   |           |           | BL   | 5738         | 2295         | 11475        | 1148         | 11475        | 1148           | 1148            | 5164         | 5164         | 11475        | 5738         | 242696        |
| MSE (Misc)  | 1.200     | Nos       | Phy. | 1600         | 1000         | 1000         | 500          | 1000         | 400            | 400             | 1800         | 1800         | 1600         | 1300         | 32700         |
|   |           |           | BL   | 1536         | 800          | 960          | 480          | 960          | 384            | 384             | 1728         | 1728         | 1536         | 1248         | 31392         |
| <b>Sub-total (Manufacturing sector - Term Loan)</b>       |           |           |      | 10516        | 6338         | 17678        | 4870         | 18420        | 4474           | 3574            | 9484         | 9334         | 44754        | 9628         | <b>409563</b> |
| <b>ii. Manufacturing sector – Working capital</b>         |           |           |      |              |              |              |              |              |                |                 |              |              |              |              |               |
| Handlooms (Existing+New)                                  | 0.15      | Nos.      | Phy. | 8            | 8            | 8            | 5            | 5            | 6              | 6               | 7            | 8            | 8            | 6            | 158           |
|   |           |           | BL   | 1            | 1            | 1            | 1            | 1            | 1              | 1               | 1            | 1            | 1            | 1            | 21            |
| Tiny Industries   | 0.38      | Nos.      | Phy. | 700          | 1000         | 600          | 500          | 500          | 500            | 500             | 800          | 600          | 700          | 700          | 17100         |
|   |           |           | BL   | 210          | 300          | 180          | 150          | 150          | 150            | 150             | 240          | 180          | 210          | 210          | 5130          |
| Village Ind.(agro based)                                  | 0.19      | Nos.      | Phy. | 500          | 500          | 500          | 500          | 500          | 200            | 100             | 250          | 500          | 500          | 500          | 10550         |
|   |           |           | BL   | 75           | 75           | 75           | 75           | 75           | 30             | 15              | 38           | 75           | 75           | 75           | 1583          |
| Other agro based industries                               | 0.25      | Nos.      | Phy. | 1000         | 1000         | 1000         | 1000         | 1000         | 600            | 500             | 500          | 500          | 500          | 500          | 20100         |
|   |           |           | BL   | 198          | 198          | 198          | 198          | 198          | 119            | 99              | 99           | 99           | 99           | 99           | 3980          |
| Micro & Small Enterprise                                  | 2.70      | Nos.      | Phy. | 500          | 500          | 200          | 100          | 200          | 200            | 100             | 200          | 200          | 500          | 200          | 6700          |
|   |           |           | BL   | 1215         | 1215         | 486          | 243          | 486          | 486            | 243             | 486          | 486          | 1215         | 486          | 16281         |
| MSE (Misc)  | 0.18      | Nos.      | Phy. | 1600         | 1000         | 800          | 500          | 500          |                |                 |              |              |              |              |               |
|   |           |           | BL   | 230          | 144          | 144          | 72           | 144          | 58             | 58              | 259          | 259          | 230          | 187          | 4709          |
| <b>Sub-total (Manufacturing sector - Working capital)</b> |           |           |      | 1929         | 1933         | 1084         | 739          | 1054         | 843            | 565             | 1123         | 1100         | 1830         | 1058         | <b>31703</b>  |

**ANNEXURE I** (Contd on Page - 11)

**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

**State : West Bengal**

**District : North 24 Parganas**

(₹ lakh)

|   | Unit Cost | Unit Size | Unit | Barrackpore-I | Barrackpore-II | Amdanga | Barasat-I | Barasat-II | Deganga | Habra-I | Habra-II | Rajarhat | Baduria | Basirhat-I |
|---|-----------|-----------|------|---------------|----------------|---------|-----------|------------|---------|---------|----------|----------|---------|------------|
| <b>iii. Service sector - Term loan</b>              |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| SWRTO   | 7.750     | Nos.      | Phy. | 2000          | 1000           | 200     | 1000      | 500        | 200     | 600     | 400      | 1500     | 100     | 1000       |
|   |           |           | BL   | 12400         | 6200           | 1240    | 6200      | 3100       | 1240    | 3720    | 2480     | 9300     | 620     | 6200       |
| Retail Trade  | 1.000     | Nos.      | Phy. | 3000          | 2000           | 500     | 3000      | 2000       | 500     | 2500    | 1500     | 3000     | 1000    | 1500       |
|   |           |           | BL   | 2700          | 1800           | 450     | 2700      | 1800       | 450     | 2250    | 1350     | 2700     | 900     | 1350       |
| Professionals / Self Employed                       | 1.500     | Nos.      | Phy. | 2000          | 2000           | 500     | 2000      | 1000       | 300     | 1000    | 500      | 2500     | 500     | 1000       |
|   |           |           | BL   | 2700          | 2700           | 675     | 2700      | 1350       | 405     | 1350    | 675      | 3375     | 675     | 1350       |
|   |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| <b>Sub-total (Service sector - Term loan)</b>       |           |           |      | 17800         | 10700          | 2365    | 11600     | 6250       | 2095    | 7320    | 4505     | 15375    | 2195    | 8900       |
|   |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| <b>iv. Service Sector - Working capital</b>         |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| SWRTO   | 1.20      | Nos.      | Phy. | 2000          | 1000           | 200     | 1000      | 500        | 200     | 500     | 400      | 1000     | 100     | 1000       |
|   |           |           | BL   | 1920          | 960            | 192     | 960       | 480        | 192     | 480     | 384      | 960      | 96      | 960        |
|   |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Retail Trade  | 0.35      | Nos.      | Phy. | 3000          | 2000           | 500     | 3000      | 2000       | 500     | 2500    | 1500     | 3000     | 1000    | 1500       |
|   |           |           | BL   | 945           | 630            | 158     | 945       | 630        | 158     | 788     | 473      | 945      | 315     | 473        |
|   |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Professionals / Self Employed                       | 0.44      | Nos.      | Phy. | 500           | 500            | 500     | 1000      | 500        | 200     | 500     | 500      | 1000     | 500     | 500        |
|   |           |           | BL   | 198           | 198            | 198     | 396       | 198        | 79      | 198     | 198      | 396      | 198     | 198        |
| <b>Sub-total (Service Sector – Working capital)</b> |           |           |      | 3063          | 1788           | 548     | 2301      | 1308       | 429     | 1466    | 1055     | 2301     | 609     | 1631       |
| <b>Total (Micro, Small and Medium Enterprise)</b>   |           |           |      | 69545         | 46412          | 11642   | 54786     | 35753      | 10105   | 44508   | 30343    | 40888    | 10248   | 37725      |
| <b>EXPORT CREDIT</b>                                |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Export credit for vegetables                        | 10        | No        | Phy. | 5             | 5              | 10      | 5         | 5          | 10      | 10      | 10       | 5        | 1       | 1          |
|   |           |           | BL   | 45            | 45             | 90      | 45        | 45         | 90      | 90      | 90       | 45       | 9       | 9          |
| Export credit for processed fish                    | 10        | No        | Phy. | 5             | 0              | 5       | 5         | 0          | 5       | 5       | 5        | 10       | 10      | 10         |
|   |           |           | BL   | 45            | 0              | 45      | 45        | 0          | 45      | 45      | 45       | 90       | 90      | 90         |
| Export credit for MSME product                      | 10        | No        | Phy. | 20            | 20             | 10      | 20        | 20         | 10      | 10      | 10       | 20       | 1       | 1          |
|   |           |           | BL   | 180           | 180            | 90      | 180       | 180        | 90      | 90      | 90       | 180      | 9       | 9          |
| <b>Total Export Credit</b>                          |           |           |      | 270           | 225            | 225     | 270       | 225        | 225     | 225     | 225      | 315      | 108     | 108        |
| <b>4. EDUCATION LOAN</b>                            |           |           |      |               |                |         |           |            |         |         |          |          |         |            |
| Education Loan studying within the State (Med/Eng)  | 4.00      | No        | Phy. | 100           | 100            | 25      | 100       | 50         | 25      | 100     | 50       | 100      | 25      | 50         |
|   |           |           | BL   | 340           | 340            | 85      | 340       | 170        | 85      | 340     | 170      | 340      | 85      | 170        |
| Education Loan studying outside the State (Med/Eng) | 7.00      | No        | Phy. | 100           | 50             | 25      | 50        | 25         | 10      | 25      | 25       | 50       | 25      | 50         |
|   |           |           | BL   | 595           | 298            | 149     | 298       | 149        | 60      | 149     | 149      | 298      | 149     | 298        |
| <b>Total Educational Loan</b>                       |           |           |      | 935           | 638            | 234     | 638       | 319        | 145     | 489     | 319      | 638      | 234     | 468        |

**ANNEXURE I** (Contd on Page - 12)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

|   | Unit Cost | Unit Size | Unit | Basirhat-II | Haroa | Hasnabad | Hingalganj | Minakha | Sandeshkhali-I | Sandeshkhali-II | Swarupnagar | Bagda | Bongaon | Gaighata | Total         |
|---|-----------|-----------|------|-------------|-------|----------|------------|---------|----------------|-----------------|-------------|-------|---------|----------|---------------|
| <b>iii. Service sector - Term loan</b>              |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |               |
| SWRTO   | 7.750     | Nos.      | Phy. | 1000        | 500   | 1000     | 500        | 500     | 500            | 200             | 200         | 200   | 1000    | 500      | 14600         |
|   |           |           | BL   | 6200        | 3100  | 6200     | 3100       | 3100    | 3100           | 1240            | 1240        | 1240  | 6200    | 3100     | 90520         |
| Retail Trade  | 1.000     | Nos.      | Phy. | 1000        | 500   | 1000     | 500        | 1000    | 500            | 500             | 500         | 500   | 1500    | 1000     | 29000         |
|   |           |           | BL   | 900         | 450   | 900      | 450        | 900     | 450            | 450             | 450         | 450   | 1350    | 900      | 26100         |
| Professionals / Self Employed                       | 1.500     | Nos.      | Phy. | 500         | 250   | 500      | 500        | 1000    | 100            | 100             | 500         | 500   | 1500    | 1000     | 19750         |
|   |           |           | BL   | 675         | 338   | 675      | 675        | 1350    | 135            | 135             | 675         | 675   | 2025    | 1350     | 26663         |
| <b>Sub-total (Service sector - Term loan)</b>       |           |           |      | 7775        | 3888  | 7775     | 4225       | 5350    | 3685           | 1825            | 2365        | 2365  | 9575    | 5350     | <b>143283</b> |
| <b>iv. Service Sector – Working capital</b>         |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |               |
| SWRTO   | 1.20      | Nos.      | Phy. | 1000        | 500   | 1000     | 500        | 500     | 500            | 200             | 200         | 200   | 1000    | 500      | 14000         |
|   |           |           | BL   | 960         | 480   | 960      | 480        | 480     | 480            | 192             | 192         | 192   | 960     | 480      | 13440         |
| Retail Trade  | 0.35      | Nos.      | Phy. | 1000        | 500   | 1000     | 500        | 1000    | 500            | 500             | 500         | 500   | 1500    | 1000     | 29000         |
|   |           |           | BL   | 315         | 158   | 315      | 158        | 315     | 158            | 158             | 158         | 158   | 473     | 315      | 9135          |
| Professionals / Self Employed                       | 0.44      | Nos.      | Phy. | 500         | 200   | 250      | 500        | 400     | 100            | 100             | 400         | 400   | 1000    | 1000     | 11050         |
|   |           |           | BL   | 198         | 79    | 99       | 198        | 158     | 40             | 40              | 158         | 158   | 396     | 396      | 4376          |
| <b>Sub-total (Service Sector – Working capital)</b> |           |           |      | 1473        | 717   | 1374     | 836        | 953     | 677            | 389             | 508         | 508   | 1829    | 1191     | <b>26951</b>  |
| <b>Total (Micro, Small and Medium Enterprise)</b>   |           |           |      | 21693       | 12875 | 27911    | 10669      | 25777   | 9679           | 6354            | 13480       | 13307 | 57987   | 17227    | <b>611500</b> |
| <b>EXPORT CREDIT</b>                                |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |               |
| Export credit for vegetables                        | 10        | No        | Phy. | 1           | 1     | 1        | 1          | 5       | 2              | 1               | 1           | 5     | 5       | 10       | 100           |
|   |           |           | BL   | 9           | 9     | 9        | 9          | 45      | 18             | 9               | 9           | 45    | 45      | 90       | 900           |
| Export credit for processed fish                    | 10        | No        | Phy. | 10          | 5     | 10       | 10         | 20      | 20             | 20              | 5           | 5     | 10      | 5        | 180           |
|   |           |           | BL   | 90          | 45    | 90       | 90         | 180     | 180            | 180             | 45          | 45    | 90      | 45       | 1620          |
| Export credit for MSME product                      | 10        | No        | Phy. | 1           | 1     | 1        | 1          | 5       | 1              | 1               | 1           | 5     | 5       | 5        | 169           |
|   |           |           | BL   | 9           | 9     | 9        | 9          | 45      | 9              | 9               | 9           | 45    | 45      | 45       | 1521          |
| <b>Total Export Credit</b>                          |           |           |      | 108         | 63    | 108      | 108        | 270     | 207            | 198             | 63          | 135   | 180     | 180      | <b>4041</b>   |
| <b>4. EDUCATION LOAN</b>                            |           |           |      |             |       |          |            |         |                |                 |             |       |         |          |               |
| Education Loan studying within the State (Med/Eng)  | 4.00      | No        | Phy. | 25          | 25    | 50       | 25         | 50      | 25             | 25              | 25          | 25    | 50      | 25       | 1075          |
|   |           |           | BL   | 85          | 85    | 170      | 85         | 170     | 85             | 85              | 85          | 85    | 170     | 85       | 3655          |
| Education Loan studying outside the State (Med/Eng) | 7.00      | No        | Phy. | 25          | 10    | 25       | 25         | 25      | 25             | 25              | 25          | 25    | 25      | 25       | 695           |
|   |           |           | BL   | 149         | 60    | 149      | 149        | 149     | 149            | 149             | 149         | 149   | 149     | 149      | 4135          |
| <b>Total Educational Loan</b>                       |           |           |      | 234         | 145   | 319      | 234        | 319     | 234            | 234             | 234         | 234   | 319     | 234      | <b>7790</b>   |

**ANNEXURE I** (Contd on Page - 13)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : North 24 Parganas

(₹ lakh)

| 6. RENEWABLE ENERGY                     | Unit Cost | Unit Size | Unit | Barrackpore-I | Barrackpore-II | Amdanga      | Barasat-I    | Barasat-II   | Deganga      | Habra-I      | Habra-II     | Rajarhat     | Baduria      | Basirhat-I   |
|---|-----------|-----------|------|---------------|----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Bio gas                                 | 0.30      | Nos.      | Phy. | 0             | 0              | 2            | 1            | 1            | 2            | 2            | 2            | 0            | 5            | 5            |
|   |           |           | BL   | 0             | 0              | 1            | 0            | 0            | 1            | 1            | 1            | 0            | 1            | 1            |
| Solar Home Lighting System              | 0.60      | Nos.      | Phy. | 25            | 25             | 50           | 50           | 50           | 50           | 50           | 50           | 20           | 50           | 50           |
|   |           |           | BL   | 14            | 14             | 27           | 27           | 27           | 27           | 27           | 27           | 11           | 27           | 27           |
| Solar Street Light System               | 3.00      | Nos.      | Phy. | 0             | 0              | 1            | 0            | 0            | 1            | 0            | 1            | 0            | 1            | 1            |
|   |           |           | BL   | 0             | 0              | 3            | 0            | 0            | 3            | 0            | 3            | 0            | 3            | 3            |
| <b>Total(Renewable Energy)</b>          |           |           |      | 14            | 14             | 30           | 27           | 27           | 30           | 28           | 30           | 11           | 31           | 31           |
| <b>7. OTHERS</b>                        |           |           |      |               |                |              |              |              |              |              |              |              |              |              |
| SHG (Fresh + Repeat)                    | 1.50      | Nos.      | Phy. | 2000          | 2000           | 3000         | 2000         | 3000         | 3000         | 2000         | 3000         | 1000         | 3000         | 2000         |
|   |           |           | BL   | 2400          | 2700           | 4050         | 2700         | 4050         | 4050         | 2700         | 4050         | 1350         | 4050         | 2700         |
| Overdraft under PMJDY                   | 0.05      | Nos.      | Phy. | 2000          | 3000           | 3000         | 2000         | 2000         | 2500         | 2000         | 3000         | 3000         | 3500         | 5000         |
|   |           |           | BL   | 90            | 135            | 135          | 90           | 90           | 113          | 90           | 135          | 135          | 158          | 225          |
| Loan to SC/ST Corporation               | 50.00     | Nos.      | Phy. | 1             | 1              | 1            | 1            | 1            | 1            | 1            | 1            | 0            | 1            | 1            |
|   |           |           | BL   | 45            | 45             | 45           | 45           | 45           | 45           | 45           | 45           | 0            | 45           | 45           |
| <b>Total (Others)</b>                   |           |           |      | 2535          | 2880           | 4230         | 2835         | 4185         | 4208         | 2835         | 4230         | 1485         | 4253         | 2970         |
| <b>8. SOCIAL INFRASTRUCTURE SUPPORT</b> |           |           |      |               |                |              |              |              |              |              |              |              |              |              |
| Private School                          | 20.00     | Nos.      | Phy. | 5             | 2              | 1            | 5            | 1            | 1            | 1            | 0            | 5            | 1            | 2            |
|   |           |           | BL   | 80            | 32             | 16           | 80           | 16           | 16           | 16           | 0            | 80           | 16           | 32           |
| Private College                         | 50.00     | Nos.      | Phy. | 3             | 1              | 0            | 2            | 1            | 0            | 1            | 0            | 5            | 0            | 0            |
|   |           |           | BL   | 120           | 40             | 0            | 80           | 40           | 0            | 40           | 0            | 200          | 0            | 0            |
| Nursing Homes                           | 60.00     | Nos.      | Phy. | 3             | 1              | 1            | 1            | 1            | 1            | 1            | 1            | 5            | 0            | 2            |
|   |           |           | BL   | 144           | 48             | 48           | 48           | 48           | 48           | 48           | 48           | 240          | 0            | 96           |
| Pay and Use toilet                      | 10.00     | Nos.      | Phy. | 5             | 2              | 5            | 5            | 2            | 2            | 2            | 2            | 5            | 2            | 5            |
|   |           |           | BL   | 40            | 16             | 40           | 40           | 16           | 16           | 16           | 16           | 40           | 16           | 40           |
| Drinking water project                  | 25.00     | Nos.      | Phy. | 5             | 2              | 2            | 5            | 2            | 2            | 5            | 2            | 5            | 2            | 2            |
|   |           |           | BL   | 100           | 40             | 40           | 100          | 40           | 40           | 100          | 40           | 100          | 40           | 40           |
| <b>Total (Infrastructure Support)</b>   |           |           |      | 484           | 176            | 144          | 348          | 160          | 120          | 220          | 104          | 660          | 72           | 208          |
| <b>GRAND TOTAL</b>                      |           |           |      | <b>87526</b>  | <b>60370</b>   | <b>31956</b> | <b>73610</b> | <b>54477</b> | <b>33595</b> | <b>62516</b> | <b>50313</b> | <b>57600</b> | <b>34971</b> | <b>52478</b> |

**ANNEXURE I** (Contd on Page – A II)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : North 24 Parganas****(₹ lakh)**

| <b>6. RENEWABLE ENERGY</b>              | <b>Unit Cost</b> | <b>Unit Size</b> | <b>Unit</b> | <b>Basirhat-II</b> | <b>Haroa</b> | <b>Hasnabad</b> | <b>Hingalganj</b> | <b>Minakha</b> | <b>Sandeshkhali-I</b> | <b>Sandeshkhali-II</b> | <b>Swarupnagar</b> | <b>Bagda</b> | <b>Bongaon</b> | <b>Gaighata</b> | <b>Total</b>   |
|---|------------------|------------------|-------------|--------------------|--------------|-----------------|-------------------|----------------|-----------------------|------------------------|--------------------|--------------|----------------|-----------------|----------------|
| Bio gas                                 | 0.30             | Nos.             | Phy.        | 5                  | 5            | 5               | 5                 | 5              | 2                     | 2                      | 2                  | 2            | 5              | 5               | 63             |
|   |                  |                  | BL          | 1                  | 1            | 1               | 1                 | 1              | 1                     | 1                      | 1                  | 1            | 1              | 1               | 17             |
| Solar Home Lighting System              | 0.60             | Nos.             | Phy.        | 50                 | 50           | 100             | 300               | 50             | 50                    | 200                    | 200                | 200          | 50             | 50              | 1770           |
|   |                  |                  | BL          | 27                 | 27           | 54              | 162               | 27             | 27                    | 108                    | 108                | 108          | 27             | 27              | 956            |
| Solar Street Light System               | 3.00             | Nos.             | Phy.        | 1                  | 1            | 1               | 2                 | 1              | 2                     | 2                      | 2                  | 1            | 1              | 1               | 20             |
|   |                  |                  | BL          | 3                  | 3            | 3               | 5                 | 3              | 5                     | 5                      | 5                  | 3            | 3              | 3               | 54             |
| <b>Total (Renewable Energy)</b>         |                  |                  |             | 31                 | 31           | 58              | 169               | 31             | 33                    | 114                    | 114                | 111          | 31             | 31              | <b>1027</b>    |
| <b>7. OTHERS</b>                        |                  |                  |             |                    |              |                 |                   |                |                       |                        |                    |              |                |                 |                |
| SHG (Fresh + Repeat)                    | 1.50             | Nos.             | Phy.        | 3000               | 3000         | 3000            | 3000              | 3000           | 3000                  | 3000                   | 3000               | 3000         | 3000           | 3000            | 59000          |
|   |                  |                  | BL          | 4050               | 4050         | 4050            | 4050              | 4050           | 4050                  | 4050                   | 4050               | 4050         | 4050           | 4050            | 79650          |
| Overdraft under PMJDY                   | 0.05             | Nos.             | Phy.        | 5000               | 5000         | 5000            | 2000              | 2000           | 2000                  | 1000                   | 2500               | 3000         | 3000           | 2500            | 64000          |
|   |                  |                  | BL          | 225                | 225          | 225             | 90                | 90             | 90                    | 45                     | 113                | 135          | 135            | 113             | 2880           |
| Loan to SC/ST Corporation               | 50.00            | Nos.             | Phy.        | 1                  | 1            | 1               | 1                 | 1              | 1                     | 1                      | 1                  | 1            | 1              | 1               | 21             |
|   |                  |                  | BL          | 45                 | 45           | 45              | 45                | 45             | 45                    | 45                     | 45                 | 45           | 45             | 45              | 945            |
| <b>Total (Others)</b>                   |                  |                  |             | 4320               | 4320         | 4320            | 4185              | 4185           | 4185                  | 4140                   | 4208               | 4230         | 4230           | 4208            | <b>83475</b>   |
| <b>8. SOCIAL INFRASTRUCTURE SUPPORT</b> |                  |                  |             |                    |              |                 |                   |                |                       |                        |                    |              |                |                 |                |
| Private School                          | 20.00            | Nos.             | Phy.        | 0                  | 0            | 0               | 0                 | 0              | 0                     | 0                      | 0                  | 0            | 2              | 1               | 27             |
|   |                  |                  | BL          | 0                  | 0            | 0               | 0                 | 0              | 0                     | 0                      | 0                  | 0            | 32             | 16              | 486            |
| Private College                         | 50.00            | Nos.             | Phy.        | 0                  | 0            | 1               | 0                 | 0              | 0                     | 0                      | 0                  | 0            | 0              | 0               | 14             |
|   |                  |                  | BL          | 0                  | 0            | 40              | 0                 | 0              | 0                     | 0                      | 0                  | 0            | 0              | 0               | 560            |
| Nursing Homes                           | 60.00            | Nos.             | Phy.        | 0                  | 0            | 1               | 1                 | 0              | 1                     | 1                      | 0                  | 0            | 1              | 0               | 22             |
|   |                  |                  | BL          | 0                  | 0            | 48              | 48                | 0              | 48                    | 48                     | 0                  | 0            | 48             | 0               | 1056           |
| Pay and Use toilet                      | 10.00            | Nos.             | Phy.        | 2                  | 1            | 1               | 5                 | 2              | 5                     | 5                      | 5                  | 2            | 5              | 2               | 72             |
|   |                  |                  | BL          | 16                 | 8            | 8               | 40                | 16             | 40                    | 40                     | 40                 | 16           | 40             | 16              | 576            |
| Drinking water project                  | 25.00            | Nos.             | Phy.        | 1                  | 1            | 2               | 1                 | 2              | 2                     | 2                      | 4                  | 4            | 4              | 4               | 61             |
|   |                  |                  | BL          | 20                 | 20           | 40              | 20                | 40             | 40                    | 40                     | 80                 | 80           | 80             | 80              | 1220           |
| <b>Total (Infrastructure Support)</b>   |                  |                  |             | 36                 | 28           | 136             | 108               | 56             | 128                   | 128                    | 120                | 96           | 200            | 112             | <b>3898</b>    |
| <b>GRAND TOTAL</b>                      |                  |                  |             | <b>41703</b>       | <b>32834</b> | <b>47621</b>    | <b>30770</b>      | <b>43788</b>   | <b>27721</b>          | <b>25298</b>           | <b>38772</b>       | <b>40358</b> | <b>79577</b>   | <b>41345</b>    | <b>1053197</b> |

**ANNEXURE II** (Contd on Page – A III)  
**BROAD SECTOR-WISE OVERVIEW OF FLOW OF GROUND LEVEL CREDIT FLOW**  
**FOR LAST THREE YEAR 2015-16, 2016-17, 2017-18 & Target for 2018-19**

(₹ lakh)

|          |                                    | 2015-16          |                  |               | 2016-17          |                  |               | 2017-18          |                  |                |
|----------|------------------------------------|------------------|------------------|---------------|------------------|------------------|---------------|------------------|------------------|----------------|
|          |                                    | Target           | Achievement      | %             | Target           | Achievement      | %             | Target           | Achievement      | %              |
| <b>1</b> | <b>TOTAL CROP LOAN</b>             |                  |                  |               |                  |                  |               |                  |                  |                |
|          | CBs                                | 184937.86        | 158302.09        | 85.60         | 142688.52        | 125956.34        | 88.27         | 121298.41        | 128438.08        | 105.89         |
|          | SCB                                | 25928.60         | 3913.46          | 15.09         | 13980.00         | 11322.29         | 80.99         | 9530.63          | 12898.84         | 135.34         |
|          | N-ARDB                             | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 217.23           | 0.00             | 0.00           |
|          | RRB                                | 26498.70         | 3856.00          | 14.55         | 34082.56         | 15731.00         | 46.16         | 18607.49         | 7629.00          | 41.00          |
|          | WBFC                               | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | <b>TOTAL</b>                       | <b>237365.16</b> | <b>166071.55</b> | <b>69.96</b>  | <b>190751.08</b> | <b>153009.63</b> | <b>80.21</b>  | <b>149653.76</b> | <b>148965.92</b> | <b>99.54</b>   |
| <b>2</b> | <b>TOTAL TERM LOAN (MT+LT)</b>     |                  |                  |               |                  |                  |               |                  |                  |                |
|          | CBs                                | 30021.30         | 57373.85         | 191.11        | 0.00             | 3237.00          | #DIV/o!       | 0.00             | 4642.74          | 4642.74        |
|          | SCB                                | 2000.00          | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | N-ARDB                             | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | RRB                                | 20027.11         | 0.00             | 0.00          | 0.00             | 0.00             | #DIV/o!       | 0.00             | 0.00             | 0.00           |
|          | WBFC                               | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | <b>TOTAL</b>                       | <b>58658.36</b>  | <b>57373.85</b>  | <b>97.81</b>  | <b>58658.36</b>  | <b>3237.00</b>   | <b>5.52</b>   | <b>0.00</b>      | <b>4642.74</b>   | <b>4642.74</b> |
| <b>3</b> | <b>TOTAL AGRICULTURE</b>           |                  |                  |               |                  |                  |               |                  |                  |                |
|          | CBs                                | 214959.16        | 215675.94        | 100.33        | 142688.52        | 129193.34        | 90.54         | 121298.41        | 133080.82        | 109.71         |
|          | SCB                                | 27928.60         | 3913.46          | 14.01         | 13980.00         | 11322.29         | 80.99         | 9530.63          | 12898.84         | 135.34         |
|          | N-ARDB                             | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 217.23           | 0.00             | 0.00           |
|          | RRB                                | 46525.81         | 3856.00          | 8.29          | 34082.56         | 15731.00         | 46.16         | 18607.49         | 7629.00          | 41.00          |
|          | WBFC                               | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | <b>TOTAL</b>                       | <b>289413.57</b> | <b>223445.40</b> | <b>77.21</b>  | <b>289413.57</b> | <b>156246.63</b> | <b>53.99</b>  | <b>149653.76</b> | <b>153608.66</b> | <b>102.64</b>  |
| <b>4</b> | <b>TOTAL MSE SECTOR</b>            |                  |                  |               |                  |                  |               |                  |                  |                |
|          | CBs                                | 117143.49        | 279754.46        | 238.81        | 262780.14        | 341657.59        | 130.02        | 362683.92        | 421082.02        | 116.10         |
|          | SCB                                | 0.00             | 0.00             | 0.00          | 2485.87          | 0.00             | 0.00          | 10573.37         | 6013.00          | 0.00           |
|          | N-ARDB                             | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | RRB                                | 3075.59          | 17474.00         | 568.15        | 19608.64         | 17749.00         | 90.52         | 10573.37         | 6013.00          | 56.87          |
|          | WBFC                               | 3113.52          | 178.90           | 5.75          | 3580.55          | 121.00           | 3.38          | 330.51           | 121.00           | 36.61          |
|          | <b>TOTAL</b>                       | <b>123332.60</b> | <b>297407.36</b> | <b>241.14</b> | <b>288455.20</b> | <b>359527.59</b> | <b>124.64</b> | <b>384161.17</b> | <b>433229.02</b> | <b>112.77</b>  |
| <b>5</b> | <b>TOTAL OTHER PRIORITY SECTOR</b> |                  |                  |               |                  |                  |               |                  |                  |                |
|          | CBs                                | 67211.35         | 102269.43        | 152.16        | 87659.47         | 88129.35         | 100.54        | 128114.16        | 204387.28        | 159.54         |
|          | SCB                                | 716.23           | 362.47           | 50.61         | 362.47           | 40.49            | 11.17         | 126.07           | 1162.14          | 921.82         |
|          | N-ARDB                             | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | RRB                                | 3504.43          | 3338.00          | 95.25         | 9467.00          | 100.92           | 1.07          | 11433.51         | 9702.00          | 84.86          |
|          | WBFC                               | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00          | 0.00             | 0.00             | 0.00           |
|          | <b>TOTAL</b>                       | <b>71432.01</b>  | <b>105969.90</b> | <b>148.35</b> | <b>97488.94</b>  | <b>88270.76</b>  | <b>90.54</b>  | <b>139673.74</b> | <b>215251.42</b> | <b>154.11</b>  |
|          | <b>GRAND TOTAL (3+4+5)</b>         | <b>484178.18</b> | <b>626822.66</b> | <b>129.46</b> | <b>675357.71</b> | <b>604044.98</b> | <b>89.44</b>  | <b>673488.67</b> | <b>802089.10</b> | <b>119.09</b>  |

**ANNEXURE III**(Contd on Page – A IV)  
**SUB-SECTOR WISE GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES**  
**BY ALL AGENCIES DURING 2015-16, 2016-17 & 2017-18**

(₹ lakh)

| SL No | Particulars                             | 2015-16          |                |                 |                  | 2016-17          |                 |                 |                  | 2017-18          |                 |                 |                  |
|-------|---|------------------|----------------|-----------------|------------------|------------------|-----------------|-----------------|------------------|------------------|-----------------|-----------------|------------------|
|       |   | CBs              | Coops          | RRB             | Total            | CBs              | Coops           | RRB             | Total            | CBs              | Coops           | RRB             | Total            |
|       | <b>Agencies / Activities</b>            |                  |                |                 |                  |                  |                 |                 |                  |                  |                 |                 |                  |
| I     |   |                  |                |                 |                  |                  |                 |                 |                  |                  |                 |                 |                  |
|       | <b>Crop Loans</b>                       | 158302.09        | 3913.46        | 3856.00         | 166071.55        | 125956.34        | 11322.29        | 15731.00        | 153009.63        | 128438.08        | 12898.84        | 7629.00         | 148965.92        |
| II    | <b>Term Loans</b>                       |                  |                |                 |                  |                  |                 |                 |                  |                  |                 |                 |                  |
| a     | MI                                      | 1608.51          |                |                 | 1608.51          |                  |                 |                 |                  |                  |                 |                 |                  |
| b     | LD                                      | 1038.74          |                |                 | 1038.74          |                  |                 |                 |                  |                  |                 |                 |                  |
| c     | FM                                      | 89.5             |                |                 | 89.50            |                  |                 |                 |                  |                  |                 |                 |                  |
| d     | P & H                                   | 617.7            |                |                 | 617.70           |                  |                 |                 |                  |                  |                 |                 |                  |
| e     | DD                                      | 1056.21          |                |                 | 1056.21          |                  |                 |                 |                  |                  |                 |                 |                  |
| f     | Poultry                                 | 870.19           |                |                 | 870.19           |                  |                 |                 |                  |                  |                 |                 |                  |
| g     | SGP                                     | 1059.86          |                |                 | 1059.86          |                  |                 |                 |                  |                  |                 |                 |                  |
| h     | Fishery                                 | 831.13           |                |                 | 831.13           |                  |                 |                 |                  |                  |                 |                 |                  |
| i     | SGMY                                    | 2116.81          |                |                 | 2116.81          |                  |                 |                 |                  |                  |                 |                 |                  |
| j     | RSE                                     | 0                |                |                 | 0.00             |                  |                 |                 |                  |                  |                 |                 |                  |
| k     | Other Activities                        | 48085.20         |                |                 | 48085.20         |                  |                 |                 |                  |                  |                 |                 |                  |
| l     | Total Term Loan                         | 57373.85         | 0.00           | 0.00            | 57373.85         | 3237.00          | 0.00            | 0.00            | 3237.00          | 4642.74          | 0.00            | 0.00            | 4642.74          |
| m     | Agr.+Term loan total                    | 215675.94        | 3913.46        | 3856.00         | 223445.40        | 129193.34        | 11322.29        | 15731.00        | 156246.63        | 128438.08        | 12898.84        | 7629.00         | 148965.92        |
| n     | MSE (Including Food and Agro processing | 279754.46        | 178.90         | 17474.00        | 297407.36        | 341657.59        | 121.00          | 17749.00        | 359527.59        | 421082.02        | 121.00          | 6013.00         | 427216.02        |
|       | OPS                                     | 102269.43        | 362.47         | 3338.00         | 105969.90        | 88129.35         | 362.47          | 9467.00         | 97958.82         | 204387.28        | 1162.14         | 9702.00         | 215251.42        |
|       | <b>Grand Total ( I+II )</b>             | <b>597699.83</b> | <b>4454.83</b> | <b>24668.00</b> | <b>626822.66</b> | <b>558980.28</b> | <b>11805.76</b> | <b>42947.00</b> | <b>613733.04</b> | <b>753907.38</b> | <b>14181.98</b> | <b>23344.00</b> | <b>791433.36</b> |

**ANNEXURE IV**  
**UNIT COST 2018 -19**  
**1.ANIMAL HUSBANDRY**

| Sl. No. | Particulars   | Unit Size (No of animals/bird) | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|---------|---|--------------------------------|---------------|---|
| 1       | Crossbred Cows (CBC) yielding 8 litres milk per day     | 1+1                            | 1,28,700      | 5   |
| 2       | Improved Indigenous Cows Yielding 7 litres milk per day | 1+1                            | 1,20,800      | 5   |
| 3       | Buffalo rearing average Yield 6-7 litres milk per day   | 1+1                            | 1,30,600      | 5   |
| 4       | Mini Dairy (CBC)  | 5                              | 3,45,200      | 5   |
| 5       | Mini Dairy (CBC)  | 5+5                            | 6,85,600      | 5   |
| 6       | Heifer Rearing  | 1                              | 20,000        | 5 (3+2)   |
|         | New Heifer Rearing                                      | 1                              | 17100         |   |
| 7       | Azolla Cultivation                                      | 2 trenches                     | 2,700         | Cash credit   |
| 8       | Broiler Farm : all in all out deep litter system        | 5000                           | 17,87,500     | 5   |
| 9       | Layer Farm (1+1+3) : Cage System                        | 5000                           | 31,90,000     | 6 (1+5)   |
| 10      | Duck Farm   | 100F+15M                       | 40,000        | 5   |
| 11      | Goat Rearing Unit(Black Bengal)                         | 10F+1M                         | 63,000        | 6 (1+5)   |
| 12      | Goat Rearing Unit(Black Bengal)                         | 20F+1M                         | 1,20,000      | 6 (1+5)   |
| 13      | Sheep Rearing (Sahabadi/Bonpala/Garole)                 | 10F+1M                         | 68,000        | 6 (1+5)   |
| 14      | Sheep Rearing (Sahabadi/Bonpala/Garole)                 | 20F+1M                         | 1,36,000      | 6 (1+5)   |
| 15      | Piggery (Breeder cum fattener unit)                     | 3F+1M                          | 97,100        | 5 (1+4)   |
| 16      | Rabbit Rearing (Meat purpose)                           | 10F+2M                         | 91200         | 5   |

**1. MINOR IRRIGATION**

| Sl No.               | Particulars   | Unit Size         | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|----------------------|---|-------------------|---------------|---|
| 1                    | Dug well hard rock area                               | Dia-3m, Depth-10m | 55,000        | 11-15 with grace of 2 years                         |
| 2                    | Shallow Tube Well having brush strainer with pump set | 5 HP              | 61,000        | 11-15 with grace of 2 years                         |
| 3                    | Submersible pump set operated tube well (low duty)    | 3HP               | 1,30,000      | 10  |
| 4                    | Drip Irrigation                                       | 8 x 8m spacing    | 31,000        | 5   |
| 5                    | Drip Irrigation                                       | 1.5x 1.5 spacing  | 110000        | 5   |
| 6                    | Drip Irrigation                                       | 2.7x 2.7m spacing | 75000         | 5   |
| 7                    | Sprinkler irrigation                                  | 1 Ha              | 51,000        | 5   |
| Centrifugal pumpsets |   |                   |               |   |
| 8                    | Electrical pump-set                                   | 3 HP              | 25000         | 9 (1+8)   |
| 9                    | Electrical pump-set                                   | 5 HP              | 31,000        | 9 (1+8)   |
| 10                   | Diesel pump-set                                       | 3 HP              | 26000         | 9 (1+8)   |
| 11                   | Diesel pump-set                                       | 5 HP              | 32000         | 9 (1+8)   |
| 12                   | Petrol/Kerosene pump-set                              | 1.95 HP           | 22000         | 9 (1+8)   |

## ANNEXURE IV

### UNIT COST 2018 -19

#### 1. MINOR IRRIGATION

| Sl No. | Particulars                                   | Unit Size | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|--------|---|-----------|---------------|---|
| 13     | Solar Pump Set (DC)                           | 3 HP      | 384015        |   |
| 14     | Solar Pump Set (DC)                           | 5 HP      | 540000        |   |
| 15     | Solar Pump Set (AC)                           | 3 HP      | 320000        |   |
| 16     | Solar Pump Set (AC)                           | 5 HP      | 490000        |   |
| 17     | Micro Sprinkler (tea estate) without pump set | 1 hectare | 42000         | 5   |

#### 2. FARM MECHANIZATION\*

| Sl No. | Particulars                             | Unit Size | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|--------|---|-----------|---------------|---|
| 1      | Tractor                                 | 35 HP     | 725,000       | 5-7   |
| 2      | Second Hand Tractor                     | 35 HP     | 3,85,000      | 5-7   |
| 3      | Power Tiller                            | 12 HP     | 2,60,000      | 5-7   |
| 4      | Combined Harvester                      |           | 18,00,000     | 7   |
| 5      | Self-Propelled Paddy Reaper             | 3.5 HP    | 110000        | 5-7   |
| 6      | Tractor drawn seed cum fertilizer drill | 1         | 57,200        | 7   |
| 7      | Tractor drawn Rotavator                 | 1         | 110000        | 7   |
| 8      | Tractor drawn Axial Flow Thresher       | 1         | 1,01,000      | 7   |
| 9      | Power Tiller Drawn Axial Flow Thresher  | 1         | 70,400        | 6   |
| 10     | Automatic Potato planter                | 1         | 105000        | 5-7   |
| 11     | Zero Till Drill (Tractor mounted)       | 1         | 38,500        | 5-7   |
| 12     | Strip Till Drill (Tractor mounted)      | 1         | 55,000        | 5-7   |
| 13     | Rotary Till Drill (Tractor mounted)     | 1         | 55,000        | 5-7   |
| 14     | Bed Planter (Tractor mounted)           | 1         | 44,000        | 5-7   |
| 15     | Combined Harvester                      | 1         | 23,00,000     | 5-7   |

\*However, bank may take decision based on best quotation/ market rate

## ANNEXURE IV

### UNIT COST 2018 -19

#### 3. PLANTATION & HORTICULTURE

| Sl No. | Particulars             | Unit Size | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|--------|-------------------------|-----------|---------------|---|
| 1      | Mango (Conventional)    | 1 acre    | 52,550        | 12 (7+5)  |
| 2      | Mango-Amrapalli         | 1 acre    | 71,900        | 8 (4+4)   |
| 3      | Guava                   | 1 acre    | 40,560        | 5 (3+2)   |
| 4      | Lime                    | 1 acre    | 56,940        | 8 (6+2)   |
| 5      | Papaya                  | 1 acre    | 46,730        | 3   |
| 6      | Pineapple               | 1 acre    | 1,20,760      | 4 (1+3)   |
| 7      | Cashew                  | 1 acre    | 51,000        | 10 (6+4)  |
| 8      | Coconut (Tall variety)  | 1 acre    | 51,970        | 12 (7+5)  |
| 9      | Banana (Giant Governor) | 1 acre    | 54,300        | 4 (1+3)   |
| 10     | Banana (Tissue culture) | 1 acre    | 55,530        | 4 (1+3)   |
| 11     | Tuberose                | 0.04 Ha   | 9,240         | 3 (1+2)   |
| 12     | Betelvine               | 0.25 acre | 1,85,000      | 7 (1+6)   |
| 13     | Tea                     | 1 Ha      | 3,92,000      | 15 (4+11)   |
| 14     | Large Cardamom          | 1 Ha      | 2,18,700      | 7 (3+4)   |

#### 4. LAND DEVELOPMENT

| Sl No. | Particulars   | Unit Size                           | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|--------|---|-------------------------------------|---------------|---|
| 1      | Land levelling and shaping                                | 1 ha                                | 1,03,900      | 5   |
| 2      | Bench Terracing in slopy regions                          | 1 ha                                | 2,10,800      | 5   |
| 3      | Tank Silt application for improving the soil productivity | 1 ha                                | 45,900        | 5   |
| 4      | Vermi-compost Tank  | 10'x6'x2.5'                         | 24,800        | 5   |
| 5      | NADEP Compost Tank  | 10'x6'x3'                           | 19,200        | 5   |
| 6      | Farm Pond - Model-I                                       | 3 cent excavation in 12 cent land   | 25645         | 8(1+7)  |
| 7      | Farm Pond - Model-2                                       | 4 cent excavation in 16 cent land   | 39445         | 8(1+7)  |
| 8      | Farm Pond - Model-3                                       | 6 cent excavation in 24 cent land   | 65665         | 8(1+7)  |
| 9      | Farm Pond - Model-4                                       | 8 cent excavation in 33 cent land   | 86940         | 8(1+7)  |
| 10     | Farm Pond - Model-5                                       | 20 cent excavation in 100 cent land | 2,54840       | 8(1+7)  |
| 11     | Farm Pond - Model-6                                       | 8 cent excavation in 33 cent land   | 87860         | 8(1+7)  |
| 12     | Construction of Masonry Dug Well                          | 3.00m dia and 10.00 mtr depth       | 2,66,500      | 8(1+7)  |

## ANNEXURE IV

### UNIT COST 2018 -19

#### 5. FISHERIES

| Sl No. | Particulars  | Unit Size  | Unit Cost (₹) | Repayment Period – Years (Grace + Repayment Period) |
|--------|--|--|---------------|---|
| 1      | Fish farming in existing pond through renovation   | 1.00 ha  | 202000        | 5 yrs. with 1 yr. grace period                      |
|        | Fish farming in new pond   | 0.4 ha   | 390000        | 9 yrs. with 1 yr. grace period                      |
|        | Integrated fish farming (fish cum duck)  | 0.4 ha   | 260000        | 5 yrs. with 1 yr. grace period                      |
|        | Integrated fish farming (fish cum poultry)   | 0.4 ha   | 267900        | 7 yrs. with 1 yr. grace period                      |
|        | Fish seed rearing in seasonal pond   | 0.2 ha   | 215500        | 4 yrs. with 1 yr. grace period                      |
|        | Brakish Water Shrimp (P. onodon)   | 0.4 ha   | 355900        | 9 yrs. with 1 yr. grace period                      |
|        | Integrated fish farming (fish cum dairy)   | 0.4 ha   | 307800        | 4 yrs. with 1 yr. grace period                      |
|        | Pangasius farming in existing pond   | 0.4 ha   | 441600        | 3 yrs. with 1 yr. grace period                      |
|        | Farming of L. Vannamei in existing pond  | 0.4 ha   | 1818000       | 3 yrs. with 1 yr. grace period                      |
|        | Ornamenta Fish farming   | 300x300 Sq ft  | 340000        |   |
|        | Jhara Fish   | 500x500 Sq ft  | 50000         |   |
|        | Fish feed Mill   | 2 quintal  | 10,00,000     |   |
|        | Cold Chain Icebox  | -  | 60000         |   |
|        | Insulated Truck  | 10 tons  | 20,00,000     |   |
|        | Water testing kit  | 1 unit   | 75000         |   |
|        | Re-Circulatory Aqua Culture System   | 10-12 tons   | 50,00,000     |   |
|        | St credit (Fisheries)  | 3-4 month  | 50000-60000   |   |
|        | Hatchery   | 10 Million/Cycle                                     | 25-30 lakh    |   |
| 1      | Production of Table Fish in cultural pond  | 1 ha   | 3,31,000      | 5   |
| 2      | Semi-Derelict Pond requiring 0.3 M excavation  | 1 ha   | 4,75,500      | 5   |
| 3      | Semi-Derelict Pond requiring 0.6 M excavation  | 1 ha   | 6,21,700      | 7   |
| 4      | Fresh water prawn poly culture   | 1 ha   | 3,11,000      | 5   |
| 5      | New Pond construction and prawn culture - excavation upto 1.0 M  | 1 ha   | 7,77,000      | 8   |
| 6      | Cold Water Aquaculture   | 15m x 2m x 1m  | 74,400        | 5   |
| 7      | Poly-culture of shrimp and mullets in brakish water pond with provision of aeration by diesel pump-set                             | Water spread area-0.40 ha,<br>Gross land area-0.6 ha | 4,13,000      | 5   |
| 8      | Renovation /Reclamation and Poly-culture of shrimp and mullets in brakish water pond with provision of aeration by diesel pump-set | Water spread area-0.40 ha,<br>Gross land area-0.6 ha | 4,77,000      | 5   |

**ANNEXURE- V**  
**Scales of Finance for Major Crops of the District**  
**As fixed by DLTC (08 February 2018) for the year 2018-19**

(₹ lakh)

| Name of Crop  | Seed  | Ploughing | Man - ure | Fertiliser | PPC  | Labo-<br>ur | Irriga-<br>tion | SoF          | Insurance | Consumption | Maintenance<br>of Farm<br>assets | Sub -<br>total | Bank<br>Credit |
|---|-------|-----------|-----------|------------|------|-------------|-----------------|--------------|-----------|-------------|----------------------------------|----------------|----------------|
| Aman - HYV  | 800   | 2700      | 800       | 3000       | 1000 | 9890        | 1468            | <b>19658</b> | 0         | 1966        | 3932                             | 25556          | <b>23000</b>   |
| Jute  | 500   | 900       | 900       | 1000       | 1000 | 16600       | 1321            | <b>22221</b> | 0         | 2223        | 4445                             | 28889          | <b>26000</b>   |
| Boro Paddy  | 1000  | 2400      | 1200      | 3000       | 1700 | 10400       | 5941            | <b>25641</b> | 0         | 2565        | 5129                             | 33335          | <b>30000</b>   |
| Potato  | 22000 | 3500      | 2500      | 8900       | 3500 | 7300        | 4612            | <b>52312</b> | 3104      | 5232        | 10463                            | 71111          | <b>64000</b>   |
| Pulses  | 1000  | 700       | 1200      | 1100       | 100  | 2130        | 500             | <b>6730</b>  | 0         | 673         | 1346                             | 8749           | <b>7000</b>    |
| Onion   | 10000 | 2000      | 2500      | 10537      | 1500 | 9825        | 2000            | <b>38362</b> | 2350      | 3837        | 7673                             | 52222          | <b>47000</b>   |
| Mustard   | 250   | 650       | 1300      | 2000       | 300  | 6338        | 700             | <b>11538</b> | 0         | 1154        | 2308                             | 15000          | <b>12000</b>   |
| Til   | 250   | 600       | 600       | 1200       | 200  | 4670        | 600             | <b>8120</b>  | 0         | 812         | 1624                             | 10556          | <b>9500</b>    |
| Ground - Nut  | 5000  | 700       | 1000      | 1800       | 500  | 5684        | 700             | <b>15384</b> | 0         | 1539        | 3077                             | 20000          | <b>18000</b>   |
| Winter<br>Vegetable (Hybrid),<br>tomato<br>cauliflower,<br>cabbage, etc | 3500  | 600       | 1000      | 4000       | 2000 | 5000        | 1450            | <b>17550</b> | 1075      | 1755        | 3510                             | 23890          | <b>21500</b>   |
| Cucumber  | 600   | 1500      | 1000      | 2014       | 1500 | 4800        | 2261            | <b>13675</b> | 0         | 1368        | 2735                             | 17778          | <b>16000</b>   |
| Sweet Gourd   | 400   | 800       | 500       | 1000       | 300  | 1200        | 2637            | <b>6837</b>  | 0         | 684         | 1368                             | 8889           | <b>8000</b>    |
| Bottle Gourd<br>( Lau )   | 250   | 800       | 500       | 1500       | 350  | 2300        | 1137            | <b>6837</b>  | 0         | 684         | 1368                             | 8889           | <b>8000</b>    |
| Pointed Gourd<br>(Patal)  | 1000  | 900       | 676       | 2300       | 937  | 5479        | 1100            | <b>12392</b> | 0         | 1240        | 2479                             | 16111          | <b>14500</b>   |