



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)

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- Wholly Owned Subsidiary of NABARD
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- Pan-India Presence
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- 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

Services Offered

- Baseline Surveys & Feasibility Studies
- Diagnostic Study & Need Assessment
- Scoping Studies
- DPR & Concept Notes
- Monitoring & Evaluation
- Impact Assessment
- Capacity Building of Stakeholders
- CSR Advisory Services
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- KYC Guidelines and Policy
- HR Policy
- Audit / Inspection / Loaning Manual
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- Recovery and NPA Management Policy
- 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

दक्षिण 24 परगना जिला SOUTH 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

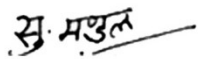
पश्चिम बंगाल के सभी जिले से संबंधित वर्ष 2019 - 20 के संभाव्यतायुक्त साख योजना (PLP) प्रस्तुत करने पर हमें अपार हर्ष हो रहा है। जिला के कृषि एवं ग्रामीण विकास के विभिन्न क्षेत्रों के लिए साख संभाव्यता का आकलन करते समय जिला में विद्यमान प्राकृतिक एवं मानव संसाधन, जनमानस की आकांक्षाओं, केंद्रीय एवं राज्य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

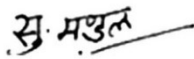
It gives us immense pleasure to present the Potential Linked Plan (PLP) - 2019 - 20 for all the districts of the state. It is an assessment of credit potential under each sector of agriculture and rural development with reference to the natural and human resource endowments and aspirations of the people, 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. Keeping in view, the theme of PLP for 2019-20 is 'Water Conservation- Per Drop –More Crop' This document provides recommendations for substantial income under farm and non-farm sectors of the district. Some measures suggested for doubling of farmers income include awareness on diversification of crops cultivated, water management, application of fertilizer's, increase in usage of mechanized transplanting, promotion of custom hiring centres Integrated Farming System that can be taken up along with crop production for realizing additional income required by farmers for sustenance..

Spreading over an area of 9960 sq. km the district of South 24 Parganas covers almost 9 per cent of the total landmass of the state of West Bengal. Located between 22°33'45" and 21°29'00" North latitudes and 89°04'50" and 88°03'45" East longitudes covering an area of 9,960 sq. km. The district is bounded to its due south by the Bay of Bengal, by Bangladesh across the Raimangal and Kalindi rivers to its east, by Polka and North 24 Parganas districts to its north-west and north-east respectively and by the districts of Howrah and East Medinipur across the Bhagirathi river to its west.

Constraints and Action Points

The effective use of farm mechanization on commercial basis has so far not been possible because of small land holding pattern. Custom hiring centres to be adopted by PACS shall help overcome this problem. Emphasis should be given for energization of pump sets and energy pump sets made available to the farmers. Post-harvest facilities like sorting, grading, packaging, cold storage etc. are not available in large parts of the district. Infrastructure needs to be developed for storage, processing and marketing of horticulture produce.

Special initiatives of NABARD in the district

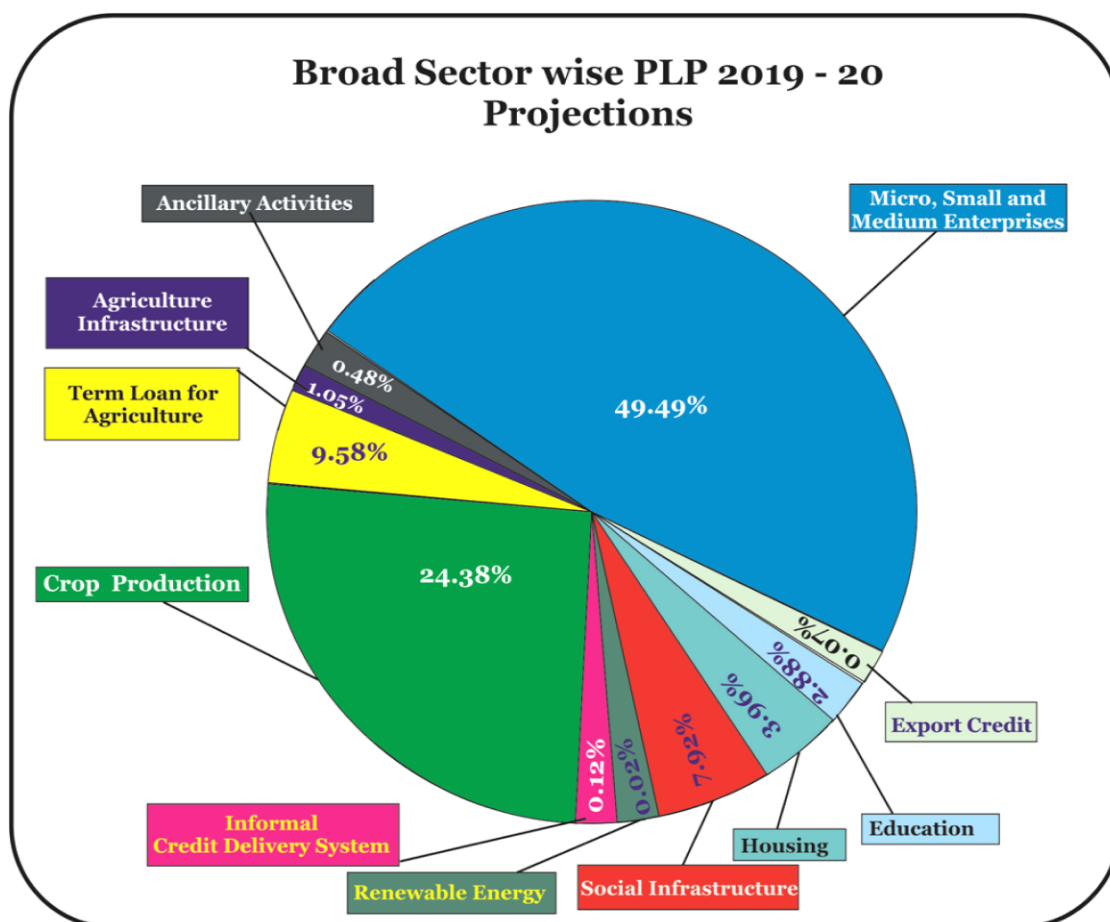
Under Umbrella Programme for Natural Resource Management, NABARD extended financial assistance of ₹51.29 Lakh for production of Jute based handmade paper. NABARD also supported one SHPI for promoting and nurturing 1000 SHGs with TFO of ₹80.00 Lakh. Under Farmers Club Programme 382 FCs were promoted through NABARD support. Similarly, potential created through completed RIDF projects have benefitted immensely the rural population thereby giving a boost to various sectors of economy. It has created additional irrigation potential of 3712 ha., which will have direct impact on increase in cropping intensity, productivity and production of various crops. Additional potential envisaged will be created through ongoing projects in various sectors of RIDF.

Need for coordinated approach

There is need for a coordinated approach in the district for achieving the target of doubling farmers income. Better monitoring and review at BLBC, DCC Meetings, creation of an environment of financial discipline, effective implementation of Financial Inclusion plans would be crucial for development of the district and harnessing potential.

BROAD SECTOR WISE PLP PROJECTIONS -2019-20(₹ lakh)

Sr No.	Particulars	PLP Projections 2018-19
A	Farm Credit	
i	Crop Production ,Maintenance and Marketing	242206
ii	Term loan for agriculture and allied activities	95216
	Sub Total	337421
B	Agriculture Infrastructure	10481
C	Ancillary activities	4770
I	Credit Potential for Agriculture(A+B+C)	352673
II	Micro ,Small and Medium Enterprises	491541
i	Export Credit	728
ii	Education	28649
iii	Housing	39336
III	Social Infrastructure involving bank credit	78695
IV	Renewable Energy	278
V	Others	1243
	Total Priority Sector (I to VIII)	993142

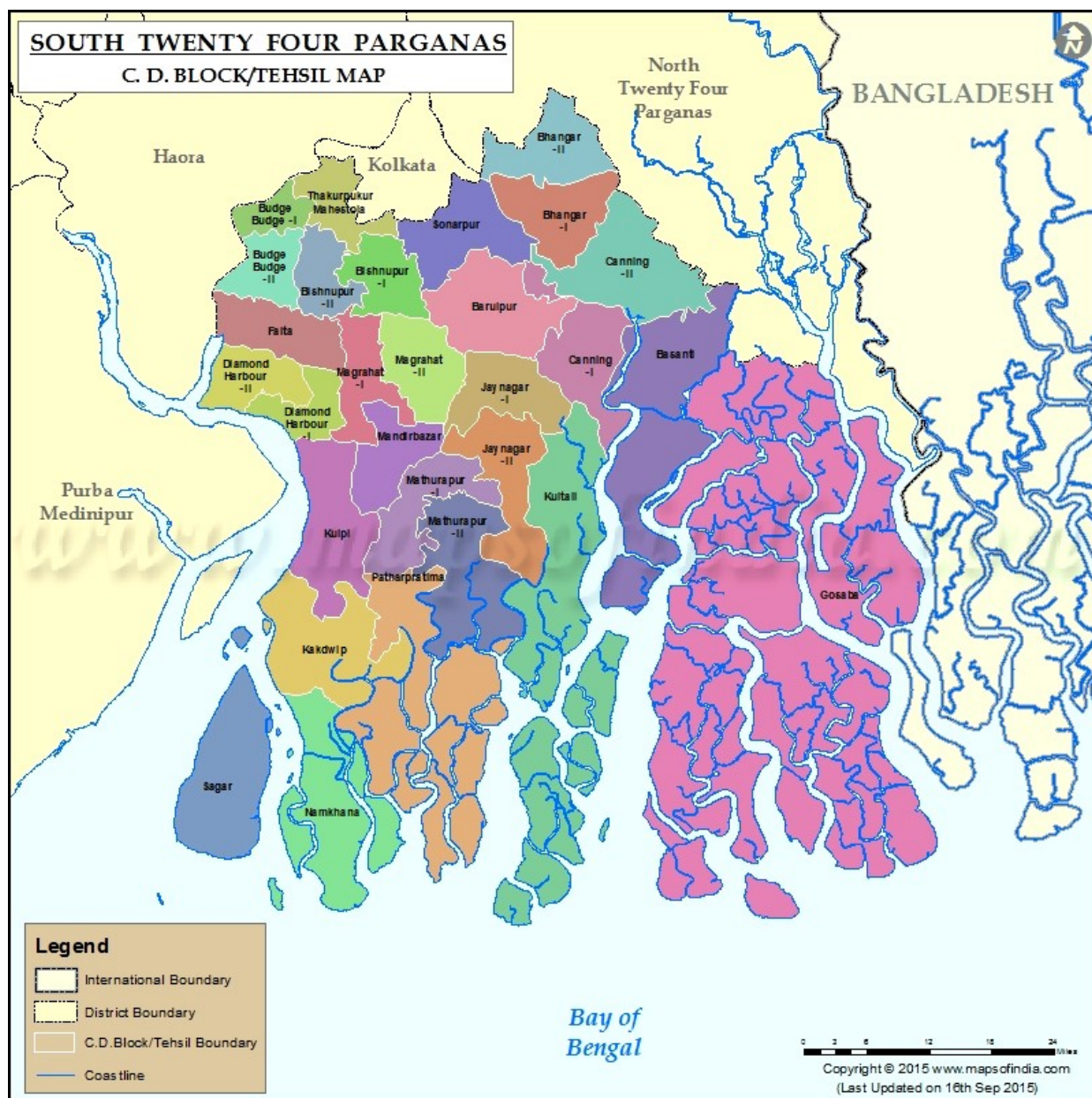


SUB-SECTOR WISE PLP PROJECTIONS 2019-20

(₹ lakh)

Sl. No.	Sector	PLP Projections 2019-20
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	242205.62
ii	Water Resources	2739.60
iii	Farm Mechanisation	3741.08
iv	Plantation & Horticulture(including sericulture)	25564.46
v	Forestry & Waste Land Development	453.86
vi	Animal Husbandry – Dairy	15217.45
vii	Animal Husbandry – Poultry	25376.79
viii	Animal Husbandry – Sheep, Goat & Piggery	6997.75
ix	Fisheries (Marine , Inland, Brackish water)	12207.87
x	Others – Bullock ,Bullock cart etc	2916.95
	Sub Total	337421.43
B	Agriculture Infrastructure	
i	Construction of storage facilities	8073.75
ii	Land development ,Soil Conservation, Watershed development	1000.19
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides /fertilisers, Vermin composting	1407.33
	Sub Total	10481.27
C	Ancillary activities	
i	Food and Agro processing	2922.30
ii	Others	1847.25
	Sub Total	4770.35
II	Micro, Small and Medium Enterprises	
i	MSME-Working capital	957778.90
ii	MSME-Investment credit	395761.60
	Total MSME	491540.50
III	Credit Potentials	
i	Export Credit	728.00
ii	Education	28648.50
iii	Housing	39336.00
IV	Credit Potential for Infrastructure	
	Renewable Energy	278.24
V	Social Infrastructure involving bank credit	1243.00
VI	Others (Loans to SHGs/JLGs, loans distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored org .for SC/ST)	78694.80
	TOTAL PRIORITY SECTOR (I to VI)	993142.11

DISTRICT MAP



DISTRICT PROFILE

(A) Pre-dominant Economic Activities prevalent in the district

- The predominant activity in the district is agriculture and allied activities, viz., fisheries, dairy, poultry, etc.
- There are a number of artisans/ workers engaged in handloom and handicraft, leather works, pottery, coir industry, food processing, etc.
- There are 12 identified clusters in the district, among which Baruipur Surgical Cluster, Silver Filigree at Magrahat, Zari Embroidery at Budge- Budge II are prominent.

(B) Major Food/ Commercial Plantation/ Horticulture Crops

The major crops grown in the district are kharif paddy, pulses (khesari, moong, urad) and oilseeds (mustard, sunflower). The district is one of the eight Rice Districts selected for coverage under the National Food Security Mission (NFSM) of the Government of India. Commercial cultivation of fruits (mango, banana, pineapple, papaya, guava, sapota, jackfruit, litchi, etc), vegetables (tropical and sub tropical), flowers (rose, tuberose, marigold), tuber crops (potato, sweet potato), spices (chilli, garlic, turmeric), cultivation of mushrooms and beetle vine and commercial bee keeping are the other activities. The schemes under the National Horticulture Mission (NHM) are being implemented in the district.

(C) Special/additional/other features of the district

- The district is characterised by three major ground water problems: (a) arsenic concentration beyond permissible limit in nine blocks (b) salinity hazards in the coastal belts and (c) declining trend of groundwater level in almost all the blocks.
- The highest part (22.61%) of the degraded lands in the State are under South 24 Parganas.
- 57.40% of the geographical area of the district is fallowland/wasteland/non cultivable land.
- Small and marginal farmers constitute more than 97% of the farming community and the average land holding of the district is 0.59 hectare.
- The district has one of the largest mangrove forests known as Sunderban, which is a major tourist attraction.
- South 24 parganas is a leading district in terms of production of fish.

(D) Profile of one major commodity for the district covering aspects from production to marketing

- Rice is grown in about 4.15 lakh ha. of land in 24 South Parganas and is the main crop during the kharif season. The total production of paddy during the year 2017-18 was Aus paddy- 6584.32, Aman paddy (HYV)-610198.70, Aman paddy (local)-113358.30, Boro paddy- 265998.56 MT.

The main characteristics of the crop are as under:-

- The main varieties of rice are Miniket, Baskati, Dhudeswar depending on the eco system on which it is grown. The nurseries for mid to late ripening varieties should be prepared by 30 May while that for early ripening varieties by 10 June
- Use of compost and cowdung of about 50-100 qtls./ha is necessary for a good crop.
- Judicious mix of NKP fertilizers
- There are 169 primary Haats, 90 other Haats, 5 Rural Godowns. The agricultural extension department and other agencies also provide some support for the marketing of crops. The Banks are being encouraged to provide finance for agri-clinics/agri-business and e-choupals so that the market intelligence systems available to the farmers can be strengthened. The district has several rice mills that provide an opportunity for the processing of the grain for value addition purposes.
- It is expected that with the involvement of private players the production of rice will be commercialised through tie- up arrangements.

District - South 24 Parganas			District Profile							
1. PHYSICAL & ADMINISTRATIVE FEATURES			State - West Bengal			Division - Presidency				
Total Geographical Area (Sq.km)		9960	2. SOIL & CLIMATE							
No. of Sub Divisions		5	Agro-climatic Zone		GANGETIC ALLUVIAL AND COASTAL SALINE					
No. of Blocks		29	Climate		MOIST SUB TO DRY SUB HUMID					
No. of Villages (Inhabited)		2086	Soil Type		SALINE, ALLUVIAL					
No. of Panchayats		312								
3. LAND UTILISATION [ha]			4. RAINFALL & GROUND WATER							
Total Area Reported		948710	Rainfall [in mm]		Normal	Actual	2015-16	2016-17	2017-18	
Forest Land		426300			1876		1420	1876		
Area Not Available for Cultivation		143323			Variation from Normal		-456			
Barren & Unculturable Land		70	Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance	
Permanent Pasture and Grazing Land		23	NA		NA	NA	NA	NA	NA	
Land under Miscellaneous Tree Crops		2557	5. DISTRIBUTION OF LAND HOLDING							
Cultivable Wasteland		1344	Classification of Holding		Holding		Area			
Current Fallow		16685			Nos.	% to Total	ha.	% to Total		
Other Fallow		7	<= 1 ha		538339	86	230047	63		
Net Sown Area		358401	>1 to <=2 ha		75421	12	110816	30		
Total or Gross Cropped Area		587196	>2 ha		10355	2	27347	7		
Area Cultivated More than Once		218205	Total		624115	100	368210	100		
Cropping Intensity [GCA/NSA]		159	7. DEMOGRAPHIC PROFILE [in 'ooo]							
6. WORKERS PROFILE [in 'ooo]			Category		Total	Male	Female	Rural	Urban	
Cultivators		362	Population		8153	4183	3970	6065	2088	
Of the above, Small/Marginal Farmers		325	Scheduled Caste (2001 Census)		2218	1145	1073	2052	167	
Agricultural Labourers		584	Scheduled Tribe (2001 Census)		85	43	42	79	6	
Workers engaged in Household Industries		136	Literate		6406	3544	2862	4064	1670	
Workers engaged in Allied Agro-activities		NA	BPL families % (2001 census)		34.79%	NA	NA	NA	NA	
Other workers		1160	9. HOUSEHOLD AMENITIES [Nos. in 'ooo Households]							
8. HOUSEHOLDS [in 'ooo]			Having brick/stone/concrete houses		370	Having electricity supply		NA		
Total Households		1488	Having source of drinking water		NA	Having independent toilets		NA		
Rural Households		1250	Having access to banking services		NA	Having radio/TV sets		NA		
BPL Households		654	11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			Anganwadis		NA	Dispensaries/Family Welfare Centres		36		
Villages Electrified		2086	Primary Health Centres		254	Hospitals		18		
Villages having Agriculture Power Supply		1631	Primary Health Sub-Centres		1068	Hospital Beds		5042		
Villages having Post Offices		783	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Banking Facilities		284	Fertiliser/Seed/Pesticide Outlets [Nos]		5890	Agriculture Pumpsets[Nos]		4956		
Villages having Primary Schools		NA	Total N/P/K Consumption [MT]		64900	Pumpsets Energised [Nos]		1514		
Villages having Primary Health Centres		63	Certified Seeds Supplied [MT]		2832	Agro Service Centres [Nos] (Mechanical Hubs)		5		
Villages having Potable Water Supply		2045	Pesticides Consumed [MT]		127	Soil Testing Centres [Nos]		1		
Villages connected with Paved Approach Roads		NA	Agriculture Tractors [Nos]		296	Plantation nurseries [Nos]		6		
13. IRRIGATION COVERAGE [Ha]			Power Tillers [Nos]		NA	Farmers' Clubs [Nos]		223		
Total Area Available for Irrigation (NIA + Fallow)		NA	Threshers/Cutters [Nos]		NA	Krishi Vigyan Kendras[Nos]		2		
Irrigation Potential Created		126074	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Net Irrigated Area (Total area irrigated at least once)		110460	Rural/Urban Mandi/Haats [Nos]		304	Wholesale Market [Nos]		7		
Area irrigated by Canals / Channels		44900	Length of Pucca Road [Km]		12996	Godown [Nos]		5		
Area irrigated by Wells		NIL	Length of Railway Line [Km]			Godown Capacity[MT]		156350		
Area irrigated by Tanks		19610	Public Transport Vehicle [Nos]		202178	Cold Storage [Nos]		3		
Area irrigated by Other Sources		58438	Goods Transport Vehicle [Nos]		14862	Cold Store Capacity[MT]		4956		
Irrigation Potential Utilized (Gross Irrigated Area)		165688	16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
15. AGRO-PROCESSING UNITS			Crop		2009-10		2010-11		Avg. Yield [kg/ha]	
Type of Processing Activity		No of units			Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		6			387938	905885	374900	863700	2304.00	
Sugarcane (Gur/Khandsari/Sugar)		NA			14200	10300	15800	14600	921.00	
					13579	13156	13579	13156	919.00	
					1186	7220	1382	15230	10324 bales	
					70697	95228	NA	NA	1045.39	
Fruit (Pulp/Juice/Fruit drink)		NA			487600	1031789				
Animal feed (Cattle/Poultry/Fishmeal)		NA								
17. ANIMAL POPULATION AS PER CENSUS 2007 [in 'ooo]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES							
Category of animal		Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		56	Animal Markets [Nos]		Nil
Cattle - Cross bred		NA	NA	NA	Disease Diagnostic Centres [Nos]		3	Milk Collection Centres [Nos]		137
Cattle - Indigenous		1103	183	394	Artificial Insemination Centers [Nos]		372	Fishermen Societies [Nos]		6
Buffaloes		11	8	3	Animal Breeding Farms [Nos]		121	Fish seed farms [Nos]		11
Sheep - Cross bred		227	NA	NA	Animal Husbandry Tng Centres [Nos]		2	Fish Markets [Nos]		
Sheep - Indigenous		NA	NA	NA	Dairy Cooperative Societies [Nos]		90	Poultry hatcheries [Nos]		
Goat		902	NA	NA	Improved Fodder Farms [Nos]		NIL	Slaughter houses [Nos]		
Pig - Cross bred		NA	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous		25	NA	NA	Fish	Production [MT]	215619	Per cap avail. [gm/day]	35	
Horse/Donkey/Camel		NA	NA	NA	Egg	Production [Lakh Nos]	4999	Per cap avail. [nos/p.a.]	36	
Poultry - Cross bred		NA	NA	NA	Milk	Production [000 MT]	177	Per cap avail. [gm/day]	4	
Poultry - Indigenous		5025	NA	NA	Meat	Production [MT]		Per cap avail. [gm/day]	38	
Sources (if not mentioned against the respective item):		Item Nos. 1, 6, 9 & 10 - Census 2001; Item No: 7-Census 2011, Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/District Statistical Handbook 2008/District Disaster Management Plan 2012.; 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 - Economic Review 2011-12, Item No. 17 - District Statistical Handbook 2008; Item Nos. 18 & 19 - Dir. of Animal Hus./District Statistical Handbook 2008								

BANKING PROFILE

Performance Parameters as On 31 March 2018

In the district, Commercial Banks are playing the pivotal role in priority sector lending, providing credit to agriculture, to weaker sections and to women. United Bank of India is the Lead Bank. The district has a good coverage of 509 bank branches.

- Deposit Position: As on 31 March 2018, the total deposit of ₹2205293 was mobilized
- Loan Outstanding: As on 31 March 2018, total advances were ₹995112 lakh.
- Credit Deposit Ratio: 45.12%
- Performance to fulfill the National Goals: Financial Inclusion: SLBC, West Bengal has allotted 46 unbanked villages having population more than 5000 & 35 GPs to various banks, for opening of brick and mortar branches.
- KCC: During 2017-18, against a target of 252000, 194502 KCCs were issued in the district, with average credit per KCC being ₹46,000/- only.
- SHG: During 2017-18, 25271 SHGs were credit linked with cumulative loan amount of ₹44040.90 lakh i.e. 401.04%.
- Details of Achievements vis-a-vis Plan under ACP during 2017-18: Agri & Allied – ₹204430 Lakh (63%), MSME – ₹191506 Lakh (81%), OPS – ₹77237 Lakh (111%) Total ₹473173 Lakh (75%)
- Recovery Position of the Priority Sector: 56.55% in Agriculture & Allied, 51% in MSME, 68% in OPS as on 31.03.2018
- To make crop insurance simpler and cheaper for the farmers and to provide them with better insurance services Pradhan Mantri Fasal Bima Yojana (PMFBY) has replaced NAIS and MNAIS. Share of farmer in actuarial premium has been rationalized & reduced to a lower level subject to a maximum ceiling of 2% of sum insured for Kharif food grains, 1.50% for Rabi food grains, pulses & oilseed crops, 5% for Kharif & Rabi annual commercial /annual horticultural crops. Provisions of capping on actuarial premium rates and reduction in sum insured have been removed. Coverage of post-harvest losses has been extended throughout the country and unseasonal rains has been included for coverage under the localized risks. One more indemnity level of 70% has been included and as such, three levels of indemnity viz. 70%, 80% & 90% will be available for high, moderate and low risk crops/ areas.
- PMFBY is compulsory for all loanee farmers and all non-loanee farmers are also eligible for crop insurance cover under the scheme.

Banking Profile										
District - South 24 Parganas			State - West Bengal			Lead Bank - United Bank of India				
1. NETWORK & OUTREACH (As on 31/03/2017)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	17	358	255	95	8	NA	NA	663	N/A	4156
Regional Rural Bank	1	73	65	6	2	NA	NA	240	N/A	20384
District Central Coop. Bank	1	10	8		2	NA	NA		N/A	148800
Coop. Agr. & Rural Dev. Bank	2	2	2			NA	NA		N/A	744000
Primary Agr. Coop. Society	260					NA	NA		N/A	#DIV/0!
Others	5	63	39	10	14	NA	NA		N/A	23619
All Agencies	286	506	369	111	26	506	NA	903	N/A	2941
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹ '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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1883624	N/A	84.52%
Regional Rural Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A	172920	N/A	7.76%
Cooperative Banks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	17688	N/A	0.79%
Others	N/A	N/A	N/A	N/A	N/A	N/A	N/A	154309	N/A	6.92%
All Agencies	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2228541	N/A	100.00%
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loans & Advances [₹ '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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	746573	N/A	79.27%
Regional Rural Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A	79605	N/A	8.45%
Cooperative Banks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9053	N/A	0.96%
Others	N/A	N/A	N/A	N/A	N/A	N/A	N/A	106557	N/A	11.31%
All Agencies	N/A	N/A	N/A	N/A	N/A	N/A	N/A	941788.00	N/A	100.00%
4. CD-RATIO					5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)					
Agency	CD Ratio				Agency	During 2017-18		Cumulative		
	31-Mar-16	31-Mar-17	31-Mar-18			Deposit	Credit	Deposit	Credit	
Commercial Banks	N/A	N/A	N/A		Commercial Banks	N/A	N/A	N/A	N/A	
Regional Rural Bank	N/A	N/A	N/A		Regional Rural Bank	N/A	N/A	N/A	N/A	
Cooperative Banks	N/A	N/A	N/A		Cooperative Banks	N/A	N/A	N/A	N/A	
Others	N/A	N/A	N/A		Others	N/A	N/A	N/A	N/A	
All Agencies	N/A	N/A	N/A		All Agencies	N/A	N/A	N/A	N/A	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2017)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans
Commercial Banks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Regional Rural Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cooperative Banks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Others	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Agencies	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [₹.'000]	Ach'ment [₹.'000]	Ach'ment [%]	Target [₹.'000]	Ach'ment [₹.'000]	Ach'ment [%]	Target [₹.'000]	Ach'ment [₹.'000]	Ach'ment [%]	
Commercial Banks	N/A	N/A		453461.00	257346.00	56.75%	521160.00	636020.00	122.04%	59.60%
Regional Rural Bank	N/A	N/A		71720.00	44440.00	61.96%	66917.00	72993.00	109.08%	57.01%
Cooperative Banks	N/A	N/A		42803.00	24103.00	56.31%	9155.00	96857.00	1057.97%	371.43%
Others	N/A	N/A		10283.00	4450.00	43.28%	2929.00	1349.00	46.06%	29.78%
All Agencies	N/A	N/A		582685.00	332419.00	57.05%	473173.00	726890.00	153.62%	70.22%
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [₹.'000]	Ach'ment [₹.'000]	Ach'ment [%]	Target [₹.'000]	Ach'ment [₹.'000]	Ach'ment [%]	Target [₹.'000]	Ach'ment [₹.'000]	Ach'ment [%]	
Crop Loan	N/A	N/A		221780.00	45720.00	20.62%	224112.00	196253.00	87.57%	36.06%
Term Loan (Agr)	N/A	N/A		82874.00	94420.00	113.93%	99916.00	8177.00	8.18%	40.71%
Total Agri. Credit	28657900.00	16552800.00	57.76%	140140.00	324028.00	231.22%	324028.00	204430.00	63.09%	117.36%
Non-Farm Sector	14980700.00	11023000.00	73.58%	208415.00	133105.00	63.87%	237162.00	191506.00	80.75%	72.73%
Other Priority Sector	5978300.00	5151600.00	86.17%	69616.00	59174.00	85.00%	69823.00	77237.00	110.62%	93.93%
Total Priority Sector	49616900.00	32727400.00	65.96%	582685.00	332419.00	57.05%	631013.00	473173.00	74.99%	66.00%
9. RECOVERY POSITION										
Agency	2015-16			2016-17			2017-18			Average Rec. [%] in last 3 years
	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	
Commercial Banks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Regional Rural Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cooperative Banks	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Others	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Agencies	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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. NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; Study the cropping pattern Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	MI potential is the area that can be brought under irrigation by ground and surface water; Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	The potential estimate for farm mechanization takes into account irrigated and

S. No.	Sector	Methodology of estimation of credit potential
		unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; Feasibility and possibility of shifting from food crops to plantation crops; Estimation of replanting by taking into account approximate economic life of a few plantation crops Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6 th 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 nd and 3 rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

- KrishakSarathi 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.
- KrishakSamriddhi- 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 GramyaVikasNidhi 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.
- ParamparagatKrishiVikasYojana launched to promote organic farming practices.
- Pradhan MantriKrishiSinchayeeYojana 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.
- **KhadyaSathi:** "KhadyaSathi" 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.

- **RajyaKhadyaSurakshyaYojana (RKSJ):** 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 MantriAwasYojana (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 PaschimBardhaman districts have been declared ODF on 02.01.2018 whereas Maldah, Howrah, Birbhum and DakshinDinajpur 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). "KarigariHaat"** 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, PaschimMedinipur, 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, PaschimMedinipur 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.
- **SabarGhareAlo:** 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&PaschimMedinipur 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 SwanirbharKarmasansthanPrakalpa (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 (AtmaMaryada) or group enterprises (AtmaSamman) 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 SwanirbharSahayakPrakalpa (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 SwanirbharSahayakPrakalpa (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.

- **NijoshreeProkalpa**

The West Bengal cabinet has decided to launch the NijoshreeProkalpa, 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, MARKETING

2.1.1.1. Introduction - The district can be broadly brought under two agro ecological zones viz. hot moist sub-humid agro ecological sub region for the north and moist sub-humid agro ecological sub region for the coastal parts and sundarban. The district average rainfall is 1646.65mm (Source: Directorate of Agriculture, South 24 Parganas). For a vast part of the district, the sources of non-saline water required for irrigation are few and very expensive to tap making agriculture mostly monsoon dependent. The district has an Area of 948710 hectares, out of which 213150 hectares: Forest Area, 145426 hectares: Area under Non Agricultural Use, 70 hectares: Barren & Unculturable Land, 23 hectares: Permanent Pastures & Other Grazing Land, 2557 hectares: Land under Miscellaneous Tree Groves not included in Net Area Sown, 1344 hectares: Culturable Waste Land, 7 hectares Fallow Land other than Current Fallow, 16685 hectares: Current Fallow and 361876 hectares: the Net Sown Area. The district represents mostly mono-crop cultivation with kharif paddy being the dominant one. Gross Cropped Area is 587196 hectares. Cropping Intensity is 159% (Source: Statistical Handbook 2014-15 & Deptt. Of Agriculture, South 24 Pgs). The economic conditions of the farmer do not favour investment on high value farm equipment. Besides, there is a lack of credit facilities available to the farmers. Fragmented small land holdings limit the use of large capacity machines and tractors, except for custom hiring. Ownership of most machines becomes economically unsustainable, especially when labour availability is abundant.

The Ground Level Credit flow for the sector during the 2015-16, 2016-17 & 2017-18 was ₹.31375.52, ₹.140140.00 & ₹.204430.00 lakh.

2.1.1.2. Assessment of Credit Potentials for 2019-20

The potential for the sector is presented in tabular form as given below.

(₹.lakh)

Sr No	Activity	Unit No/ Area	PLP (2018-19)			PLP (2019-20)		
			Phy. Units	Fin. Outlay	Bank Loan	Phy. Units	Fin. Outlay	Bank Loan 100%
1	Paddy(local	Ha	29145	16557.27	16557.27	28290	17469.08	17469.08
2	Paddy(HYV	Ha	131347	87595.31	87595.31	112547	82841.34	82841.34
3	Pulses	Ha	41767	12689.23	12689.23	38042	15691.94	15691.94
4	Oilseeds	Ha	13909	5290.71	5290.71	11668	5792.81	5792.81
5	Potato	Ha	6142	6614.01	6614.01	4305	5710.37	5710.37
6	Vegetables	Ha	30441	23158.30	23158.30	29691	33074.88	33074.88
7	Chilli	Ha	2089	877.34	877.34	1272	863.87	863.87
8	Boro paddy thro'SRI	Ha	25930	24658.13	24658.13	24260	24867.71	24867.71
		Total	280770	177440.31	177440.00	250075	186312.02	186312.02
	Add: 10% on bank loan for consumption /subsistence purpose							18631.20
	Add: 20% for Repairs & Maintenance of Farm Assets							37262.40
	Crop Loan Grand Total							242205.62

2.1.1.3. Critical interventions required for creating a definitive impact in the sector

- Lack of suitability of irrigation water for agriculture in the saline- prone blocks is the prime reason for gradual decrease in the GCA.
- Fragmented land holdings are not conducive of using high cost agricultural implements. Practice of soil testing, use of certified seed, bio-fertilisers are limited in the district. In order to reduce cost of cultivation and ensure better price realization to the farmers, farmers may form Producer Organisations.
- In the district 246 PACs are operating which cater to the credit need of the member farmers.

2.1.1.4.Suggested Action Points

- In order to cover 100% of marginal and small farmers under crop loan in the district, Kisan Credit Card converted to Smart Card cum Debit Card should act as a single window to provide adequate and timely credit support to the farmers for their cultivation and other needs.
- As per the Human Development Report of South 24 Parganas, a very high level of regional disparity exists in terms of access to the most important sources of livelihood, with the Sunderban remaining the most backward region.
- Both the KVKs in the region must have an agricultural engineer to impart trainings and conduct demonstrations on farm machinery for the benefit of farmers.
- Customized services of tractors and high capacity farm machinery by private entrepreneurs should be encouraged and promoted by providing soft loans and other incentives. This will cut down substantially on the cost of various farm operations which are done by owning machines on individual basis.
- Agro-Industries Corporation should be revitalized/reorganized to manufacture prototypes of improved farm equipment and popularize them in the region.

CHAPTER 2.1.2. WATER RESOURCES

2.1.2.1. Introduction

The district of South 24 Parganas is located in the mature tract of Gangetic delta in Lower Ganga basin. Hugli, Muriganga, Saptamukhi, Thakurani, Matla, Bidyadhari, Raimangal rivers with their tributaries/distributaries form the main drainage in this district. Bhangar Khal, Kulpi Khal, Surajpur Khal, Uttarbhagetc are some of the important artificial canals.

Block	River/Khal
Kultali	Matla, Gurakhal, Thakuran, Nabipukur
Canning I	Matla, Beledona, Karatia
Basanti	Matla, Hana, Baniboalia, Bidya, Kartal, Hogol
Gosaba	Gomar, Rangabeliaganj, Bidya, Pathankhali, Raimongal, Kapura, Sarsa, Bali
Mathurapur II	Raidighi, Sutarbag, Pakchora, Mridanganhanga, Thakuran, Nakchora
Kakdwip	Muriganga, Baratala, Hooghly, Banstala, Ghugudanga
Namkhana	Muriganga, Chanargang, Hatania-Doania, Saptamukhi, Edward creek, Sundarika
Sagar	Muriganga, Hoogly,
Patharpratima	Curzon Creek, Rakhaskhali, Walsh Creek, Saptamukhi, Pakhirala, Jagaddal, Mridangabhanga, Chaltabonia, Gobadia, Selemari, Nakchora, Thakuran

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.2.2. Assessment of Credit Potentials for 2019-20

The potential for the sector is presented in tabular form as given below:

(₹. lakh)

Sr No	Activity	(No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phys Units	Fin Outlay	Bank Loan	Phy Units	Fin Outlay	Bank Loan 90%
1	Pumpset (5 HP Electrical)	No.	1000	270.00	243.00	1018	315.58	284.02
2	Pumpset (5 HP Diesel)	No.	1300	344.28	309.85	1380	441.60	397.44
3	Shallow Tube well with GI pipe (60mtr)	No.	987	479.70	431.73	900	549.00	494.10
4	Drip irrigation*	No.	1504	797.12	398.56	871	653.25	326.63
5	Sprinkler irrigation*	No.	1485	653.40	326.70	1304	665.04	332.52
6	LLIP (with 5HP PS)	No.	1305	574.20	516.78	1313	577.72	519.95
7	RWS (Model III)	No.	1294	424.43	381.99	1304	427.71	384.94
	Total		8884	3543.13	2609.00	8090	3629.90	2739.60
	* bank loan is 50%							

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

- As on 31 March 2011, 4 High Capacity Deep Tubewell, 56 Medium Capacity Deep Tubewell, 2 Low Capacity Deep Tubewell, 9465 Shallow Tubewell, 89 River Lift Irrigation (82 Major, 1 Medium and 6 Mini) were operative in the district and the total area irrigated by the Government Canals was 44900 hectares (Source: Economic Review 2011-12, Government. of West Bengal).
- From the statistics indicated above, on an average 27% of the area under cultivation of the major crops in the district had irrigation facility.
- The block level analysis of the irrigation facilities available highlights the precarious scenario in relative terms. Out of the 29 blocks, 11 blocks have less than 20% of their net area under cultivation as irrigated, while only 10 blocks enjoy irrigated area of more than 30% of their area under cultivation. These blocks like Thakurpukur Mahestala, Bishnupur I, Baruipur, Sonarpur, Budge Budge I & II, Mograhat I & II having satisfactory irrigation facilities, are close to Kolkata, and are consequently subjected to rapid urbanisation and correspondingly shrinkage of agricultural activity.

2.1.2.4. Suggested Action Points

- Out of the worst performing 11 blocks, 10 are located in sundarban area while none of the Sundarban blocks have more than 30% of their net area under irrigated cultivation.
- The blocks of Basanti, Gosaba, Kultali, Patharpratima and Sagar, together accounting for around 40% of total area in the district, people are almost detached from the mainland.
- Agriculture is the most important source of livelihood for the people. Underdeveloped irrigation facilities here are not just in absolute terms but also relative to the other regions of the district, increase the regional disparity within the district.
- More tube wells may be encouraged in less irrigated areas/blocks.

CHAPTER 2.1.3. FARM MECHANISATION

2.1.3.1. Introduction - Farm Mechanization leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping pattern, etc. besides minimizing cost, increasing income, reducing drudgery in operations, increasing cropping intensity etc. Post harvest machinery helps in reduction of loss during harvest and adds value through cleaning, grading and packing scientifically. The activities considered for financing include tractor, power tiller, combine harvesters, agricultural implements etc. Agricultural mechanization increase productivity of land and labour by meeting timeliness of farm operations and increase work out put per unit time. It also contributes to multiple cropping, diversification and efficient utilization of inputs such as seeds, fertilizers and irrigation. Fragmentation of land holdings and predominance of small and marginal farmers in West Bengal stand in the way of mechanization of agricultural operations as the small and marginal farmers are not able to make one time investments which is essential for farm mechanization.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.3.2. Assessment of Credit Potential for 2019-20 (₹ lakh)

Sr No.	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy Units	Fin	Bank Loan	Phy Units	Fin	Bank Loan 90%
				Outlay			Outlay	
1	Tractor	No.	129	879.78	791.80	129	935.25	841.73
2	Second hand Tractor	No.	130	500.50	450.45	130	500.50	450.45
3	Power Tillers	No.	654	1438.80	1294.92	654	1700.40	1530.36
4	Self Propelled Paddy Reaper	No.	226	223.74	201.37	226	248.60	223.74
5	Tractor Drawn Seed cum Fertiliser Driller	No.	105	60.06	54.05	105	60.06	54.05
6	Tractor drawn Rotovator	No.	151	149.49	134.54	151	149.49	134.54
7	Tractor Drawn Axial Flow Thresher	No.	144	145.44	130.90	179	180.79	162.71
8	Power Tiller Drawn Axial flow Thresher	No.	142	99.40	89.46	142	99.97	89.97
9	Repair & maintenancen Farm machinery	No.	626	281.70	253.33	626	281.70	253.53
	Total		2307	3778.91	3401.00	2342	4156.76	3741.08

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

Tractors with trailers are in good demand for transportation in the rural areas. About 88% of total number of land holdings belongs to small and marginal farmers in the district. Most of their holdings are very small and fragmented. Hence they prefer to go for custom hiring of tractors, power tillers and thrashers.

2.1.3.4. Suggested Action points

- Lending for potential SHG groups and other investment user groups can be encouraged. For effective mechanization, banks may also finance other farm machineries besides tractors and power tillers.
- Practice of custom hiring of farm machinery, particularly the small and light weight tractors and power tillers, at a reasonable rent needs to be encouraged on a large scale.
- In order to promote the custom hiring practice for use of farm machinery, the banks and Govt. departments should promote the agri-clinics and agri-business centre for farm machinery.
- Group lending and practice of custom hiring at a reasonable rent may also be encouraged.

CHAPTER -2.1.4.**PLANTATION AND HORTICULTURE INCLUDING SERICULTURE****2.1.4.1.. Introduction**

South 24 Parganas falls under two Agro-climatic zones, viz. Gangetic Alluvial and Coastal Saline. The Gangetic alluvial zone is more suitable for commercial cultivation of fruits (mango, banana, pineapple, papaya, guava, sapota, jack-fruit, litchi, citrus etc.), vegetables (tropical and sub-tropical), flowers (rose, tuberose, marigold), tuber crops (potato, sweet potato), spices (chilli, garlic, turmeric) & large scale production of mushrooms & commercial bee-keeping. Bramhi and Tulsi are also being cultivated in the district.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.4.2. Assessment of Credit Potentials for 2019-20

The potential for the sector is presented in tabular form as given below:-

(₹ lakh)

Sr No	Activity	Unit (No/A rea)	PLP (2018-19)			PLP (2019-20)		
			Physical Units	Financial Outlay	Bank Loan	Phy Units	Fin Outlay	Bank Loan 90%
1	Banana	0.40ha	3915	2125.85	1913.26	3915	3178.98	2861.08
2	Mango	0.40ha	2524	1814.76	1633.28	2524	1814.76	1633.28
3	Guava	0.40ha	3680	1494.08	1344.67	3680	2789.44	2510.50
4	Pineapple	0.40ha	440	531.08	477.97	440	531.08	477.97
5	Papaya	0.40ha	723	337.64	303.88	723	337.64	303.88
6	Litchi	0.40ha	667	146.74	132.07	668	146.96	132.26
7	Cashewnut	0.40ha	128	65.28	58.75	128	65.28	58.75
8	Coconut	0.40ha	2441	1269.32	1142.39	2535	1318.20	1186.38
9	Rose	0.04ha	190	51.30	46.17	190	51.30	46.17
10	Gladiolus	0.01ha	141	115.62	104.06	290	237.80	214.02
11	Tuberose	0.40ha	867	79.76	71.79	963	88.60	79.74
12	Betelvine (Meetha)	0.02ha	11910	18222.30	16400.07	9400	17390.00	15651.00
13	Sericulture	0.22ha	2885	605.85	545.27	1248	262.08	235.87
14	Brahmi	0.40ha	688	123.84	111.17	688	123.84	111.46
15	Tulsi	0.40ha	460	69.00	62.10	460	69.00	62.10
	Total		31659	27052.42	24347.17	27852	28404.95	25564.46

2.1.4.3. Availability of Infrastructure, critical gaps& interventions required, Action points/ issues addressed

Existing Infrastructural Facilities

Sr. No.	Particulars	Available
1	Storage/warehousing facility	5 (156350 MT)
2	Cold storage facility	3 (4956 MT)
3	Marketing facility	45 Sub Market Yard, 169 Primary Haats, 90 Rural Haats, 7 Wholesale Market
4	Processing/value addition facility	47 with total capacity 2120 MT
5	Extension services	State Horticulture Farm and a team of horticulturists to provide technical support

2.1.4.4. Suggested Action Points

- With a view to strengthen the extension network, it is desirable to have at least one Horticulture Officer with supporting staff at Block/Sub Division.
- Though alternative modes of extension support through Agri Clinics and Agri Business Centre Scheme (ACABC) are contemplated, the response from Agri Graduates is not quite encouraging.
- Promoting Informal extension channel like Farmers' Clubs, Farmers' Interest Groups and educated/ progressive youth and providing training to them as technology transfer agents with active involvement of both formal (department) and informal (NGOs, Farmers' Clubs) extension agencies is desirable.
- Innovations like PraniBandhu scheme, which is a proven success in the development of AH/Dairy sector to be replicated in Horticulture/Agriculture sectors as well – like KrishiBandhu may be thought of.

CHAPTER -2.1.5. FORESTRY AND WASTE LAND DEVELOPMENT

2.1.5.1. Introduction

The South 24 Parganas district has one of the largest mangrove forests known as Sundarban. In 2007-08 the district had 948710 hectares of reporting area out of which 383252 hectares were under Reserved Forest/National Park and 40643 hectares under Protected Forest/Sanctuary. Area under Non-agricultural use was 138300 hectares, Barren and Unculturable Land 440 hectares, Permanent Pastures and other Grazing Land 50 hectares, Land under misc tree groves not included in the Net Area Sown 2940 hectares, Culturable Wasteland 40 hectares, Fallow land other than Current Fallow 180 hectares, Current Fallow 8160 hectares and Net Area Sown 372300 hectares. The forest department is mainly managing the vast forest area and the department is playing very limited role in implementing the social forestry scheme.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.5.2. Assessment of Credit Potentials for 2019-20

The potential for the sector is presented in tabular form as given below :-
(₹. Lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 80%
1	Farm Forestry (Subabul)	Ha	368	147.94	118.35	378	151.96	121.56
2	Wasteland Development through Eucalyptus, Jatropa plantation	ha	286	110.40	88.32	305	117.73	94.18
3	Farm Forestry(Bamboo)	Ha	388	116.40	93.12	388	116.40	93.12
4	Nursery	0.25ha	66	181.24	144.99	66	181.24	144.99
		(1.25 lakh seedlings)						
		Total	1108	555.97	444.78	1137	567.32	453.86

2.1.5.3. Suggested Action Points

- Banks may formulate area-based forestry schemes for various species and also take steps for propagation of the activity amongst the farmers.
- Farm forestry may be considered as viable project for bank financing. Awareness for farmers to take up farm forestry. Creating avenues for marketing of Non Wood Forest produce to encourage non-traditional forest produce.
- The Sundarban Development Authority/Forest department may in co-ordination with banks and NGOs undertake a planned approach for development of this sector.
- Nurseries in private sector with quality control may be encouraged for easy availability of saplings.
- Forest Department should make efforts to popularise agro-forestry and farm forestry.

CHAPTER-2.1.6. ANIMAL HUSBANDRY – DAIRY

2.1.6.1. Introduction

Animal husbandry sector offers unprecedented opportunities for economic development through poverty reduction and enhanced nutritional security. The sector provides a means for alternative livelihood, especially for small and marginal households in rural areas. Rate of employment in the agricultural households being low, the significance of development of animal resources has increased. The highest number of cattle is in the sundarban blocks of Patharpratima, Basanti, Gosaba, Namkhana and Sagar and the highest number of buffaloes is in Basanti, Mathurapur I and Canning II. Crossbred cows are becoming popular in the district due to their increased productivity; however in the remote sunderban blocks, indigenous cows are found to be more suitable as they can withstand salinity. Though grazing land is in abundance in the district, commercial production of fodder is lacking. There are only three Fodder Farms, of which 02 are in the Government sector.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.6.2. Assessment of Credit Potentials for 2019-20

Based on the above narration, potential for the sector is presented in tabular form as given below:

(₹. Lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy Units	Fin. outlay	Bank loan	Phy. units	Fin outlay	Bank loan 90%
1	Crossbred Cows	2 animals	7445	9403.03	8462.73	7690	9897.03	8907.33
2	Indigenous Cows	2 animals	2221	2571.92	2314.73	2641	3190.33	2871.30
3	Murrah Buffaloes	2 animals	1025	1337.63	1203.86	1095	1430.07	1287.06
4	Heifer Rearing	1 animal	2140	428.00	385.25	2154	368.33	331.50
5	Mini Dairy	10 Nos	241	1630.36	1467.33	295	2022.52	1820.27
	Total		13072	15370.94	13834.00	13875	16908.28	15217.45

2.1.6.3. Availability of Infrastructure, critical gaps & interventions required, Action points/ issues addressed

- **PaschimBanga Go-SampadBikashSanstha** has 1 LN2 Storage Unit –VIC 6000, PraniBandhu Units upto GP level, 1 Training Centre at Baruipur, 1 Semen Bank in the district. During 2014-15 and 2015-16, 186371 and 173271 AI were done. The agency ensures doorstep delivery of Artificial Insemination (AI) services to the farmers through private AI workers popularly termed as ‘Pranibandhus (PBs)’. Pranibandhus in each GP of this district are engaged in development of local breedable cows through cross breeding programmes.
- **Directorate of Animal Resources & Animal Health (AR&AH)** is engaged in health and extension
- **West Bengal Cooperative Milk Producers’ Federation Ltd (BENMILK)** for milk marketing
- **West Bengal Dairy & Poultry Development Corporation Ltd (DAIRPOUL)** in feed production.
- **Sundarban Milk Union:** The Milk Union has been formed under IDDP in the year 1997. No. of functional societies is 15 and the daily average milk procurement is 3.20 TKG. Entire milk is supplied to the city dairies.

2.1.6.4. Suggested action points:

- Banks may vigorously implement the capital subsidy (25% for General and 33.33% for SC/ST) based Dairy Entrepreneurship Development Scheme (DEDS) by financing establishment of small dairy units, rearing of heifer calves, alongwithmilch animal unit, purchase of milking machines/milk testers/ bulk cooling units (upto 2000 litre capacity), purchase of dairy processing equipment for manufacture of indigenous milk products, establishment of dairy product transportation facilities and cold chain, cold storage facilities for milk and milk products, establishment of private veterinary clinics, dairy marketing outlets/dairy parlour.
- Banks may finance more numbers of SHGs & JLGs under the DEDS Scheme to increase the coverage of small entrepreneurs. Raising of Crossbred (CB) cows may be encouraged in the non-saline zones as the milk yield of CB cow is higher compared to indigenous cows. Possibility of financing innovative Area Development Projects such as Dairy-cum-Banana cultivation, Dairy-cum-Fisheries and Dairy-cum-Vermicomposting may be explored.
- Banks may liaise with the Animal Husbandry Department in order to ensure proper veterinary aid, training etc. of the farmers. Banks may take the help of Govt. Extension Agencies like KVK and farmers clubs for proper identification of beneficiaries.

CHAPTER 2.1.7. ANIMAL HUSBANDRY – POULTRY

2.1.7.1. Introduction

West Bengal holds third position in respect of total poultry population, while standing sixth in the production of eggs (2010-11) in the country. Per capita availability of egg is 36 numbers per annum while the per capita nutritive requirement as per ICMR is 183 per annum and as per the West Bengal state norm is 100 per annum. Annual egg production of the State is 3223 million against the actual requirement of 8966 million. This creates a huge 64% gap in the supply. The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.7.2. Assessment of Credit Potentials for 2019-20

The potential for the sector is presented in tabular form as given below.

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 90%
1	Broiler (1000 Bird-Fortnight batches)	1000 birds	3015	10793.70	9714.33	3009	10772.22	9695.00
2	Layer (1500 bird unit) (Cage housing 1+3 system)	1500 birds	1385	13254.45	11929.11	1653	15819.21	14237.29
3	Broiler Hatchery (All in All out)	700 birds	634	1585.00	1426.56	642	1605.00	1444.50
	Total		5034	25633.15	23070.00	5304	28196.43	25376.79

2.1.7.3. Availability of Infrastructure, critical gaps

- In the current financial year subsidy assistance will be provided under EDEG component of Poultry Venture Capital Fund Scheme through National Livestock Mission.
- Under Central Sector scheme, establishment of State Poultry Farms at Nimpith, Kakdwip & Tollyganj.
- Under RKVY scheme RIR and KC birds have been distributed among SHG members in AILA affected sundarban blocks. Department of Animal Resources Development has one training centre at Baruipur offering training in Dairy, Poultry, Duckery, Quail rearing etc. Another centre is at Kakdwip.

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

Financing of private breeding farm-cum-hatcheries and setting up of small-scale semi-automatic retail poultry meat and egg selling outlet in different markets with the help of bank loan should be encouraged.

2.1.7.5. Suggested Action Points

- Banks may finance more number of projects under different components of Poultry VCF Subsidy Scheme for organised poultry farming sector.
- Banks may encourage organised commercial layer farms with a capacity of 20000 birds or more.
- Banks may increase poultry financing as bank credit in this sector is much below the potentials. Every bank branch should form Farmers Club for animal Husbandry sector. Farmers Clubs/SHGs may be involved in procuring and providing day old chicks to the farmers and also act as marketing centres. These clubs / groups may act as poultry resource centers / Central Grower units (CGUs) / Mother units. Loan counselling centres may be established by each bank branch.

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

2.1.8.1. Introduction

The district of South 24 Parganas has the most recognized goat breed of Bengal commonly known as the Black Bengal Goat mostly available in the islands of Sunderbans. They are prolific breeders due to presence of fecundity factor and able to thrive in saline areas. The goats of these breeds are found in three colours viz., black, brown & white, although mixed variety is also common. This breed is famous for its excellent meat and skin quality having a good worldwide demand/reputation. Besides these, this breed is also famous for its evolutionary characteristic, namely early maturity (around 8 months), high fecundity (2-3 kids per kidding) and low kidding interval (around 7 months). The district has a sheep breed known as “Garole” which is also famous for its fecundity. This is a unique breed suited to saline environment prevailing in the district. Sheep/Goat keeping is most common popular practice in the rural areas of West Bengal among the poor people. Goat & Sheep are versatile animals that can thrive on poor agriculture land and incidental vegetations. It is the integral part of the farming system and finds multiple uses for milk, meat, skins, etc. The general practice of goat/sheep owner is to depend on free grazing on common land and forest. The strategy should be to improve the productivity of local goat/sheep in the villages.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.8.2. Assessment of Credit Potentials for 2019-20

Based on the above narration, potential for the sector is presented in tabular form as given below.

(₹. lakh)

Sr No	Activity	Unit (No/Area)	PLP (2018-19)			PLP (2019-20)		
			Physical units	Financial outlay	Bank loan	Physical units	Financial outlay	Bank loan 90%
1	Sheep rearing	10F+1 M	1880	1071.60	964.44	1625	1105.00	994.50
2	Goat rearing	10 F+ 1 M	9935	5414.57	4873.12	9921	6250.23	5625.21
3	Pig rearing	3F + 1 M	555	532.80	479.52	380	368.98	332.08
4	Rabbit rearing	10+2 animals	58	48.72	43.82	56	51.07	45.96
			12428	7067.70	6361.00	11982	7775.28	6997.75

2.1.8.3..Availability of Infrastructure, critical gaps & interventions required, Action points/ issues addressed

- The Department of Animal Husbandry Dairying & Fisheries (DAHD&F), Government of India, will provide support to the Small ruminant and Poultry sector under National Livestock Mission.
- The State Animal Resources Development Department (ARD) had started a scheme for upgradation of local black Bengal Goats and superior Garole/Bonpala Ram, under RKVY. Objectives of the scheme are:
 - i. To motivate goat/sheep keeper to organize themselves into groups for undertaking improved husbandry practices without adversely affecting environment.
 - ii. To promote improved breeding through use of superior breeding bucks.
 - iii. To promote the use of sound valuation parameters for better price realization.
 - iv. To build the capacities of the communities to liaise with Government, traders for availing services for goat development.

The scheme envisages the following:-

- Provision of superior Black Bengal Breeding Buck & Building groups of Goat/Sheep keeper as a platform for dissemination of extension messages
- Extension of improved Goat/Sheep husbandry practices
- Provision of services such as preventive health cover, castration for weight gain in male and also for culling inferior male
- The officials of the ARD Department will monitor the Project continuously.

2.1.8.4. Suggested Action Points:

- Banks should make beneficiaries aware of government schemes on “Small Ruminant and Rabbit” & “Pig Development” implemented through National Livestock Mission(NLM).
- Banks should finance more numbers of SHGs & JLGs under the Goat & Sheep rearing, especially in the blocks of Sundarban to boost the sector.
- Banks may increase sheep/ goat/ piggery financing as bank credit to this sector has been much below the potential. This activity can be given as an integrated loan alongwith other activities such as fisheries.

CHAPTER 2.1.9. FISHERIES

2.1.9.1. Introduction

For more than a decade, the State of West Bengal is consistently occupying the top position in the country in the Inland Fisheries sector with remarkable achievements in the Marine Sector as well. The State has an estimated fish production of 1505000 MT (19% of all India Production) with Inland Fish Production of 1326000 (28% of the all India figure) and Marine Fish Production of 179000 MT (6.36% of the all India figure).

The Credit flow under this sector for the last three years has been given in Annexure-III.

South 24 Parganas is a leading district in terms of production of fish. The position in 2017-18 is indicated as under.

(in MT)

Inland Fish Production			Marine Fish Production		
Fish	Prawn	Total	Fish	Prawn	Total
150956	12815	163771	48342	3506	51848

2.1.9.2. Assessment of Credit Potentials for 2019-20

The potential for the sector is presented in tabular form as given below.

(₹. lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 80%
1	Fresh Water Fish culture-Semi derelict pond (excavation up to 0.6m)	1 acre	1106	2783.80	2227.04	1106	2783.80	2227.04
2	Semi derelict pond (excavation up to 1 m)	1 acre	323	1017.45	803.88	323	1017.45	813.96
3	Existing pond	1 acre	281	376.54	301.23	281	567.62	454.10
4	Polyculture of fresh Water Prawn with carps (new ponds)	1 acre	29	130.50	104.40	29	113.10	90.48
5	Polyculture of fresh Water Prawn with carps (in existing ponds)	1 acre	24	44.40	35.52	24	44.40	35.52
6	Intensive pisciculture with heavy stocking & multiple harvesting	1 acre	37	153.92	123.14	37	153.92	123.14
7	Fish seed rearing in existing ponds	1 acre	42	97.44	77.95	42	90.51	72.41
8	Brackish Water Shrimp Farming with provision of aeration by diesel pumpset	0.6 ha	462	2203.74	1762.99	509	2427.93	1942.34
9	Small scale Fresh Water prawn hatchery	1 acre	1	7.25	5.80	11	79.75	63.80
10	Marine boats-Traditional	No.	137	68.50	54.80	137	68.50	54.80
11	Marine boats-mechanised	No.	80	2313.60	1850.88	81	2342.52	1874.02
12	Oramental Fish Rearing	1 acre	300	284.05	227.24	300	285.00	228.00
13	Mud crab fattening	1 acre	246	282.90	226.32	246	282.90	226.32
14	Paddy –cum- Pisciculture	1 acre	764	802.20	641.76	764	802.20	641.76
15	Working Capital(ST-Fishery)	1 acre	1939	969.50	775.60	1941	970.50	776.40
16	Pisciculture with duckery	1 acre	414	770.04	616.03	464	863.04	690.43
17	Pisciculture with poultry	1 acre	454	1566.30	1253.04	686	2366.70	1893.36
	Total		6634	10995.20	11087.63	6981	15259.84	12207.87

2.1.9.3. Availability of Infrastructure, critical gaps - Initiatives of the State Government

The State Government has been developing the infrastructure for both the inland and marine fishery sector. These are:

- major fish harbour/ jetties at Homoodpat (Kakdwip), Sagar and Frazerganj
- 2 minor fishing harbour at Diamond Harbour and Sultanpur
- 29 fish landing centres of which 20 are Major Centres covering 11 blocks
- 3 diesel outlets at Kakdwip, Frazerganj and Sultanpur
- 5 boat building units (Frazerganj, Raidighi, Sultanpur, Namkhana and Kakdwip)
- Fishery Training Centres at Namkhana and Pailan have been constructed.
- 2 Demonstration Centres of IMC: at Sonarpur with Project Cost of Rs.96016.00 and expected production of 10 MT/Ha/Year; at Budge Budge II with Project Cost of Rs.75624.00 and expected production of 08 MT/Ha/Year
- The State Government has also taken up a programme for electrification of fish landing centres and fishermen's villages with the help of West Bengal Renewable Energy Development Agency/RIDF/WBSEB.

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

- Simplifying the process of financial assistance from NFDB, MPEDA and NCDC
- On farm demonstration of nursery rearing of fin fishes, crab fattening and zero-water exchange for black tiger shrimp farming
- On farm feed preparation with locally available feed ingredients for better FCR
- Establishing strong linkage among the West Bengal state fisheries department and other ICAR institutes and the MPEDA for betterment of fishermen and local community of Sundarbans.

2.1.9.5. Suggested Action Points

- Sensitisation of Banks to give more Matsyajivi Credit Cards at par with Kisan Credit Cards. Banks may form Fishermen Clubs in line with Farmers Clubs. In case of financing to oral lessees, JLG mode of financing may be explored by banks.
- Emphasis must be laid on multipurpose utilization of aquaculture water, particularly in case of Panchayat ponds (ponds meant for or recorded as Irrigation Tank) where extensive fish culture with quality fish stocking and bio fertilisation could be practiced without interfering with use of water for other purposes.
- Weed infestation in large water sheets is the main constraint in planned pisciculture programmes. It is necessary to launch a massive programme on eradication and management of aquatic macrophytes.
- Coordinated approach is suggested for reclamation of swamps and derelict waters for aquaculture operations.
- Fishermen may be trained adequately & they may be taken on Inter-State Exposure visits.

NABARD has a scheme viz, Capacity Building for Adoption of Technology, in this regard. Special emphasis, for the extension of integrated fish farming especially poultry/duck/pig/dairy/paddy-cum-pisciculture with the horticulture and seasonal vegetables on the embankments, may be given. This will encourage organic farming and simultaneously utilize and treat a number of organic wastes including domestic sewage, enabling eco-restoration.

CHAPTER-2.1.10.

FARM CREDIT-OTHERS – BULLOCK CARTS, TWO WHEELERS ETC.

2.1.10.1. Introduction

With the advent of the modern age into the rural hinterlands the pattern of rural transportation is undergoing a change in favour of automated means and the number of bullock carts, etc. is gradually losing their significance. However, animal power cannot be written off permanently. Carts move an estimated 25 billion tons of freight every year (the railways move approximate 300 billion tons per annum); they go where trucks still cannot go, they are cheap and they are invaluable when speed is not important. Bullock carts have by no means outlived their utility. The farmers are dependent on traditional draught animals and animal driven carts, for carrying agricultural produce from the fields as well as for marketing purposes, besides ploughing of agricultural land for agricultural operations. Thus, bullocks and bullock-carts have become an integral part of the life of Small and Marginal farmers. As the population of the buffaloes or males of other species is negligible, bullocks are the main draught animals.

Under various Government sponsored programmes financing bullock and cart is a major activity. There is considerable demand for this since average land holding is small.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.1.10.2. Assessment of Credit Potential for 2019-20(₹. Lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Physical units	Financial outlay	Bank loan	Phy. units	Financial outlay	Bank loan 90%
1	Bullocks	No.	2387	358.05	322.25	2387	358.05	322.25
2	Bullock carts	No.	2082	312.30	281.07	2082	312.30	281.07
3	2 wheeler to farmers	No.	4242	1696.80	1527.12	4242	1696.80	1527.12
	Others	No.	5827	874.05	786.65	5826	873.90	786.51
	Total		14538	3241.20	2917.08	14537	3241.05	2916.95

2.1.11.3. Availability of infrastructure, critical gaps

Animal health care facilities are available in the district and have been covered in AH chapter. The road condition in the rural areas have vastly improved with number of on-going Government Programmes. Raw materials like bamboo, wood etc. for cart manufacturing units are easily available in the district. Hence there is no gaps in infrastructures under this sector.

2.1.11.4. Suggested Action Points

- The banks should encourage the financing of this activity in order to cater to the need of small farmers, marginal farmers, bargadars and SC/ST farmers population in the district.
- Debt servicing capacity of borrowers should be carefully considered before sponsoring the applications under various Government programmes.
- Efforts should be made to coordinate with the banks for completion of documentation in time.

CHAPTER - 2.2. AGRICULTURE INFRASTRUCTURE

2.2.1: CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE (WAREHOUSES/GODOWNS, MARKET YARDS, SILOS, COLD STORAGE UNITS / COLD CHAINS)

2.2.1.1. Introduction

Market Yards are a long felt need of the farming community of our country as it goes a long way in ensuring higher remuneration to them through proper weighing, cleaning, grading and better price realization of their produce. The marketing systems and post-harvest marketing infrastructure have not been able to keep pace with the growing production and marketable surplus. This has brought to the fore, the need for providing farmers with access to competitive markets with adequate infrastructure including cold chain logistics, to enable them to realize better prices on the one hand and providing nutritious food to consumers at stable and affordable prices on the other. A network of scientifically constructed storage infrastructure will have farmers avoid distress sale of their produce by availing marketing credit through pledge financing and also reduce quantitative and qualitative post-harvest losses.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.2.1.2. Assessment of Credit Potential for 2019-20(₹.Lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 75%
1	Multipurpose Cold Storage (1000 MT)	No.	21	1680.00	1260.00	12	960.00	720.00
2	Multipurpose Cold Storage (5000 MT)	No.	5	2000.00	1500.00	5	2000.00	1500.00
3	Market Yard	No.	80	2800.00	2100.00	96	3360.00	2520.00
4	Rural Godown	No.	108	3780.00	2835.00	127	4445.00	3333.75
	Total		214	10260.00	7695.00	240	10765.00	8073.75

2.2.1.3. Availability of infrastructure, critical gaps & intervention required, action points / issues to be addressed

If following infrastructures and supports are provided to the Storage Godown/Cold Storage, it will not only increase the farmer's income but also ensure food security as well:

- Providing qualified technical experts like Civil or Agriculture Engineers or extension Officials for creating awareness and guidance.
- Making available of pledge loan or warehouse receipt loan facilities to the needy farmers by accreditation to NWRS (Negotiable Warehousing Receipt System).
- Availability of skilled manpower for construction and maintenance of scientific storage facilities.
- Providing timely transport facilities for agriculture produce.
- Tie-up arrangements of existing network of marketing facilities.
- Regular publication of market prices including Government support prices at proper intervals, etc.

2.2.1.4. Critical Intervention required for creating a definite impact in the sector

- Implementation of new scheme called “Agricultural Marketing Infrastructure” which is a Credit linked Capital Investment Subsidy schemes (CISS) for both Storage Infrastructure & Other Marketing Infrastructure from 01st April 2014 that will target to create 4000 marketing infrastructure projects and storage capacity of 230 Lakh metric tones across the country during the XII Plan period and beyond.
- Under new scheme, warehouses are to be constructed as per Central Warehousing Corporation (CWC) or Food Corporation of India (FCI) standards which is prescribed by WDRA and get accredited facilitating issuance of NWRS.
- Farmers, keeping their produce in godowns, can be given pledge loan on Negotiable Warehouse Receipt (NWR).

2.2.1.5. Suggested Action Points

- The banks should extend adequate credit support to the borrowers and also help them avail subsidy component under CISS of Govt. of India.
- Banks may take steps to popularize the Rural Godown and Cold Storage schemes as it would help them have better recovery of crop loans and will also provide an opportunity to diversify their lending portfolio to extend pledge loan facility.
- The Banks should also encourage NWR system of lending to farmers

CHAPTER-2.2.2.**LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT****2.2.2.1. Introduction**

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. Out of the total geographical area of West Bengal (88,75,200 ha), nearly 25% (2214600 ha) is affected by different problems associated with land degradation. The largest area of degraded lands is under South 24 Parganas, comprising 22.61% of the total degraded land. The district is characterised by scarcity of sweet water, ingress of saline water, water logging, sea coastal erosion and soil salinity. To ensure food security, integrated approach of development of degraded lands into arable one and management as well as conservation of rainwater is the prime area of operation of the Soil Conservation Wing of the Agriculture Department.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.2.2.2. Assessment of Credit Potentials for 2019-20

(₹ lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Physical units	Financial outlay	Bank loan	Physical units	Financial outlay	Bank loan 90%
1	Land levelling & shaping	ha.	430	446.77	402.09	175	181.83	163.64
2	Farm Pond (small) -12 Cent Model	ha.	680	151.64	136.48	601	154.13	138.71
3	Farm Pond (small) -16 Cent	ha.	500	171.50	154.35	450	177.30	159.57
4	Farm Pond (small) -24 Cent	ha.	600	342.60	308.34	418	274.48	247.03
5	Tank silt	ha.	1016	466.34	419.71	705	323.60	291.24
	Total		3226	1578.85	1420.97	2349	1111.33	1000.19

2.2.2.3. Infrastructure and linkage support available, planned and gaps

- The district has one Regional Soil Salinity Research Institute in Canning. KrishiVigyan Kendra, Nimpith is also undertaking soil testing.
- Capital Investment Subsidy Scheme (CISS) for commercial production of Organic Inputs under 'National Programme on Organic Farming' is under implementation wherein subsidy assistance is provided through NABARD for the projects on bio-fertiliser units, vermiculture hatcheries, fruit and vegetable waste compost units.

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

- Adoption of a farming systems approach with livestock and commons as integral component of the farm.
- Generation of biomass for bulk addition of organic matter in the soil to maintain proper soil health. In situ degeneration of biomass through sole cropping/inter cropping/bund cropping of green manure crops.

- Pooling existing soil testing data into a System of Soil Nutrition Management, which will enable better informed soil nutrition management and quality extension work. Setting up of more Soil Testing Lab in the district through ACABC.
- Farmers' Clubs may be formed by banks for providing active extension services including technology transfer through capacity building, skill development and support services and for sensitising the farmers to improve soil health. Educate farmers about the benefits of Farm Pond Development and group loans for common Command Area in view of the small land holding pattern in the district.
- Integration of the activities of Indian Council of Agricultural Research (ICAR) institutions, State Governments, fertiliser and seed companies and other agencies to generate synergy.
- Regeneration of Mangroves in the 'char' lands of Sunderbans mainly to check soil erosion and to create the first line of defence of the river embankments. The plantations are also to be made in the sand beaches of Sagar, Namkhana and Patharpratima blocks to protect the vulnerable coast line of the district.

2.2.2.5. Suggested Action Points

- Create more number of rain water harvesting structures with land shaping for accessing sweet water.
- Desalination project of river water in coastal areas, Surface water treatment plants. Reconstruct the Sundarbans embankment in vulnerable zones through public and private partnership to entrust the management of the embankment to public as well.
- Undertake stabilisation areas of embankment slope & create drainage through the embankment to drain out high tide water.
- Construct sluices to prevent the intrusion of saline water in channels where it does not exist.

CHAPTER-2.2.3 AGRICULTURE INFRASTRUCTURE – OTHERS

2.2.3.1. Introduction

Vermi-compost is the product or process of composting using various worms usually red wigglers, white worms and other earthworms to create a heterogenous mixture of decomposing vegetable or food waste, bedding materials, and vermicast. There is a growing realization that vermi-composting provides the nutrients and growth enhancing hormones necessary for plant growth. The fruits, flowers and vegetables and other plant products grown using vermi-compost are reported to have better keeping quality. A growing number of individuals and institutions are taking interest in the production of compost utilizing earthwork activity. The land in district is undulating and the pH of the soil ranges from 4.5-5.5 (i.e acidic) and thereby seriously affects the yield. Use of vermi-compost not only improve the soil fertility but also reduces the cost of production. After using soil ameliorates and improved agricultural practices the productivity of crops can be increased. The challenge is in dissemination of right knowledge to the farmers. Village-level institutions such as farmers' club, watershed development committee etc., can be of great help in taking this message to the grassroot.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.2.3.2. Assessment of Credit Potential for 2018-19 (₹ Lakh)

Sr. No.	Activity	Unit (No/Area)	PLP (2018-19)			PLP (2019-20)		
			Physical units	Financial outlay (lakh)	Bank loan	Physical units	Financial outlay (lakh)	Bank loan 90%
1	Vermi compost	Ha.	2760	684.48	616.03	2779	689.19	620.27
2	NADEP Compost	Ha.	2390	458.88	412.99	2507	481.34	433.21
3	Bio-phosphate Compost	Ha.	2770	382.26	344.03	2849	393.16	353.85
4	Total		7920	1525.62	1373.06	8135	1564.00	1407.33

2.2.3.3. Suggested Action Points - In South 24 Paraganas district, individuals are showing interest in vermi-composting. The Agriculture, Horticulture and State Agriculture Marketing Department departments should encourage in promoting the activity as there is tremendous potential in the block to generate business and double the income of farmers.

CHAPTER-2.3

AGRICULTURE-ANCILLARY ACTIVITIES

2.3.1. FOOD AND AGRO-PROCESSING

2.3.1.1. Introduction

Food and Agro-Processing Sector encompasses processing of raw materials (food / feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. The sector plays an important role in preservation of food, ensuring food security and creation of gainful employment to local population. The sector is important for backward integration in producing districts and forward market integration in consumption centres within the district. The district is mainly producing rice and a variety of pulses like tur, masoor, mung etc.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.3.1.2.. Assessment of Credit Potential for 2019-20 (₹ lakh)

Sr No	Activity	Unit (No/Area)	PLP (2018-19)			PLP (2019-20)		
			Physical units	Financial outlay	Bank loan	Physical units	Financial outlay	Bank loan 90%
1	Fruit preservation	No.	14	378.00	340.20	14	378.00	340.20
2	Coir products	No.	6	36.00	32.40	8	48.00	43.20
3	Rice mill	No.	8	92.00	82.80	8	92.00	82.80
4	Bakery/Confectionery	No.	30	1200.00	1080.00	30	1200.00	1080.00
5	Jam,ketchup, puree,Sauce	No.	16	464.00	417.60	16	464.00	417.60
6	Milk processing/Chilling plant	No.	27	783.00	704.70	29	841.00	756.90
7	Fish processing	No.	5	140.00	126.00	8	224.00	201.60
	Total		106	3093.00	2783.70	113	3247.00	2922.30

2.3.1.3. Suggested Action Points

- Banks should encourage first generation entrepreneurs. They can identify the potential entrepreneurs in the various promotional programmes conducted by DIC & NABARD. Their interaction with the trainees in these programmes will go a long way in development of this sector in the district as well as in improving the CD ratio of banks.
- Small entrepreneurs may be financed through JLGs/SHGs. With the enactment of the micro, Small and Medium Enterprises Development (MSMED) Act. 2006, the definition of micro, small and medium enterprises has been modified to include enterprises providing or rendering of services under the SME sector.

CHAPTER-2.3.2 AGRICULTURE ANCILLARY ACTIVITIES – OTHERS

2.3.2.1. Introduction

As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) Scheme are included in other ancillary activities of agriculture. A subsidy based Credit Linked Scheme for establishment of ACABC by GOI is available.

As per the recent changes in the Priority Sector guidelines made by RBI, loan upto Rs.5 crore to cooperative societies of farmers for disposing of the produce of members, loans for setting up of agri-clinics and agri-business centres, loans to PACS/FSS/LAMPS, loans to mFIs for on-lending to farmers for agricultural and allied activities falls under 'Other indirect agriculture loans'.

The Credit flow under this sector for the last three years has been given in Annexure-III.

2.3.2.2. Assessment of Credit Potential for 2019-20

(₹. Lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 75%
1	ACABC	No.	58	290.00	217.50	87	435.00	326.25
2	Others(Loans to PACS/FSS/LAMPS,mFIs)		420	1680.00	1260.50	507	2028.00	1521.00
	Total		478	1970.00	1478.00	595	2467.00	1847.25

Based on the trend and other consideration, the projections of for 2019-20 has been made.

2.3.2.3. Suggested Action Points -

- While FPOs are formed, bottom to top approach to be taken, and linkage to big market players is essential for their sustainability.
- For SHG financing, constant handholding support by the banks following up with Departments for availing support given under different schemes for SHGs; are the two prerequisites.
- When SHGs become mature, hold higher deposit base and 2/3 doses of credit, credit - absorptive capacity needs to be created among them by providing different avenues for income generation.

CHAPTER - 3

CREDIT POTENTIAL FOR MICRO, SMALL & MEDIUM ENTERPRISE (MSME)

3.1. Introduction

MSME sector has been playing an important role in socio economic development of the country. A successful transition to inclusive growth requires migration of surplus workers from primary sector to other areas for productive and gainful employment in the organized or unorganized sector. Thus, the generation of productive and gainful employment with decent working conditions on a sufficient scale to absorb this labor force must form a critical element in the strategy for achieving inclusive growth.

A comparative account of the non-farm sector in the rural vis-à-vis urban sector however, shows significant disparity in terms of its size and growth. The lopsided nature of growth of the non-farm sector is causing a problem of rural-urban migration. The small base of the rural non-farm sector located within a large population is in fact indicative of the employment potential in the rural non-farm sector.

The Ground Level Credit flow for the sector during the 2015-16, 2016-17 & 2017-18 was ₹.27729.00, ₹.133105.00 & ₹.191506.00.

3.2. Assessment of Credit Potential for 2019-20

(₹. lakh)

Sr No	Activity	Unit (No Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan
A	MSE Sector-Investment Credit							
1	Micro enterprise(manufacturing)	No.	43500	43500.00	39150.00	43500	43500.00	39150.00
2	Small enterprise (manufacturing)	No.	1015	25375.50	22837.50	1588	39700.00	35730.00
3	Medium enterprise (manufacturing)	No.	149	74500.00	67050.00	346	173000.00	155700.00
4	Micro enterprise(services)	No.	58000	58000.00	52200.00	58000	58000.00	52200.00
5	Small enterprise (services)	No.	1015	10150.00	9135.00	1160	11600.00	10440.00
6	Medium enterprise (services)	No.	174	34800.00	31320.00	370	74000.00	66600.00
7	KVI Sector units	No.	2900	5800.00	4640.00	3466	6932.00	5542.40
8	Other finances to MSME (PMJDY)	No.	580000	29000.00	29000.00	759980	37999.00	30399.20
	Total		686753	281125.50	255332.50	868410	444731.00	395761.60
B	MSE Sector Working capital							
1	Small enterprise (manufacturing)	No.	1015	5075.00	4567.00	1754	8770.00	7893.00
2	Medium enterprise (manufacturing)	No.	149	14900.00	13410.00	450	45000.00	40500.00
3	Small enterprise (services)	No.	1015	2030.00	1827.00	1152	2304.00	2073.60
4	Medium enterprise (services)	No.	174	6960.00	6264.00	499	19960.00	17964.00
5	KVI sector units	No.	2900	1160.00	1044.00	3464	1385.60	1245.60
6	Retail Trade/Small Business	No.	29000	29000.00	26100.00	29005	29005.00	26102.70
	Total		34253	59125.00	53212.00	36324	106425	95778.90
	MSME Sector Total(Inv.Credit +WC)		721006	340250.50	308544.00	904734	551156	491540.50

3.3. Availability of infrastructure, critical gaps & intervention required, action points / issues to be addressed - Scope of Setting up of Micro Units in South 24 Paraganas

All the blocks do not have equal potential for growth of Large/Medium Scale industrial units and Micro units plays an important role for livelihood through different economic activities. Beyond this different varieties of Micro units are found throughout the district as Husking, Wheat Grinding, Rice Mill, Oil Mill, Puffed Rice making, Different Lathe works including Gates & Grill, RCC Pillar Post, Poultry Feed Making, Ice Candy, Readymade Garments, Two Wheeler Servicing etc.

3.4. Intervention of Govt. for setting up of Micro Units within the district:

- Any entrepreneur may avail loan under PMEGP scheme where maximum Rs. 25 lakh may be taken for manufacturing sector and Rs. 10 lakh may be taken for Service Sector by the beneficiary with govt. margin money varying from 15% to 35% as per their category.
- Govt. also provides different statutory clearance / guidance through the Directorate of MSME by issuing EM-I, EM-II, Pollution Clearance, Scheme Vetting, guidance for Normal Bank Loan, subsidy through West Bengal State Incentive-2013 etc.

3.4. Suggested Action Points

- Banks should encourage first generation entrepreneurs. They can identify the potential entrepreneurs in the various promotional programmes conducted by DIC, NABARD & RSETIs. Their interaction with the trainees in these programmes will go a long way in development of this sector in the district as well as in improving the CD ratio of banks and district.
- Encourage bank loan for entrepreneurs for setting up their units. Small entrepreneurs may be financed through JLGs/HWGs. Expeditious implementation of the Pilot districts under Rural Business Hub initiative of the government of India may be taken by the District Administration, State Government, Developmental Agencies, NGOs.

CHAPTER 4

CREDIT POTENTIAL FOR INFRASTRUCTURE

4.1.CREDIT POTENTIAL FOR EXPORT CREDIT

4.1.1.Introduction

Kolkata is the major center for fruits and vegetable trade, an estimated 33% of total arrivals of fruits and vegetables is sent to Bangladesh from the Kolkata market. Goods also move to the neighbouring states of Bihar, Jharkhand, Orissa and Assam and to neighbouring districts from the Kolkata market. There is lot of scope for fresh vegetable exports to the far East markets especially for products like beans, asparagus, Cauliflower, Cabbage, Leafy vegetables such as Lettuce and spinach, tomatoes and gourds. Similar opportunities exist for exporting a large number of fruits like Pine-apples and Bananas. The main export markets are Russia and other Republic of Common wealth of Independent States, UK, USA, Middle East & Germany. South 24 parganas being very close to Kolkata, gets the advantage of marketing vegetables and fruits to cater to buyers of Kolkata as well exporting outside states.

The Credit flow under this sector for the last three years has been given in Annexure-III.

4.1.2. Assessment of Credit Potential for 2019-20

(₹. lakh)

Sr No.	Activity	Unit (No/Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 80%
1	Export Credit for Fish/ Processed Fish products		7	350.00	280.00	10	460.00	368.00
2	Export credit for fruits and vegetables		6	300.00	240.00	5	250.00	200.00
3	Export credit for Surgical Products		4	200.00	160.00	4	200.00	160.00
			17	850.00	680.00	19	910.00	728.00

4.1.3.Suggested Actions Points

- Banks in rural areas are not extending export credit, therefore exporter depends upon the banks at Kolkata. The Petrapol Land port also the advantage of broad gauge railway link already exist upto the Bangladesh Border.
- Prompt service by Banks should be extended for both pre-shipment and post shipment credit to the exporter.

CHAPTER-4.2

CREDIT POTENTIAL FOR EDUCATION

4.2.1. Introduction

Education enhances the capacity of an individual to participate in the process of development. As per 2011 Census, in South 24 Paraganas district, the male literacy rate is 76% whereas the female literacy rate is 52% resulting into a huge gender gap 24%. There are 188 mouzas where the female literacy rate is less than 30 percent. Though the drop-out rate in primary school is 8.1 percent, that in the upper primary is 19 percent, study reveals that the demand for school attendance has been created by Mid-day Meal Programme and has significantly increased the attendance of pupils.

The Credit flow under this sector for the last three years has been given in Annexure-III.

4.2.2. Assessment of Credit Potential for 2019-20

(₹.lakh)

Sr No	Activity	Unit (No / Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 80%
1	Edu Loan above ₹.4.00 lakh - Abroad	No.	1740	17400.00	13050.00	345	3450.00	2587.50
2	Edu Loan above ₹.4.00 lakh - Inland	No.	2110	12660.00	9495.00	2546	15276.00	11457.00
3	Edu Loan upto ₹.4.00 lakh	No.	2107	6321.00	4741.00	4868	19472.00	14604.00
	Total		5957	36381.00	27286.00	7759	38198.00	28648.50

4.2.3. Suggested Action Points

- The demand for education loan is showing a growing trend with the increase in scope of higher technical education through private institutes.
- Education is the area which is a long term 'investment' for the nation. Hence, banks can promote education loans with the help of active support from the educational institutions located in the district to increase the credit flow in this sector.
- The Line Departments of the Govt. may highlight the commercial viability of different activities that the unemployed youth in the district could undertake.
- Development Department and NGOs may conduct orientation and intervention programmes.

CHAPTER-4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1. Introduction –

Government of India has been according considerable importance to the housing sector, both in urban and rural areas, since 1998. Rural housing covers construction of new houses as well as repairs / renovation to existing houses in rural areas and the financing of Golden Jubilee Rural Housing Scheme and Schemes of Government of India, Ministry of Rural Development are covered under Automatic Refinance Facility of NABARD. Commercial Banks, cooperatives, RRBs and scheduled Primary Urban Cooperative Banks are eligible to avail refinance.

Housing loans: Loans up to ₹.25 lakh to individuals for purchase/ construction of dwelling unit per family, (excluding loans granted by banks to their own employees) and loans given for repairs to the damaged dwelling units of families up to ₹.1 lakh in rural and semi-urban areas and up to ₹.2 lakh in urban and metropolitan areas are classified as Housing Loan.

4.3.2. Assessment of Credit Potential for 2019-20

(₹. Lakh)

Sr No	Activity	Unit (No /Ar ea	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 80%
1	Construction of dwelling units	No.	1986	39720.00	31777.00	2095	41900.00	33520.00
2	Repairs/Renovation	No.	2490	4980.00	3894.00	3635	7270.00	5816.00
	Total		4476	44700.00	35760.00	5730	49170.00	39336.00

4.3.3. Suggested Action Points

- Banks should encourage credit flow in this sector which will not only a 'safe' investment but also improve the CD ratio of the district.
- The strong and meaningful workmanship & relationship between the banks and the Govt departments is required to be inculcated.
- Low cost housing in rural area may be encouraged by Banks and Govt. departments.

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1. INFRASTRUCTURE-PUBLIV INVESTMENTS

5.1.1. Introduction - The present chapter examines the existing infrastructure and the prospects of further infrastructure support requirement in South 24 Parganas district. The comparative status of infrastructure in the district vis-à-vis the state of W.B has been furnished to reflect the position of the district under various infrastructural components. Sector-wise Infrastructure requirement for major sectors in the district have been assessed and potential block/regions or locations in the district have been identified. The status of projects sanctioned under RIDF in the district has been furnished along with the benefits accrued / likely to accrue to the rural population in the district. Finally, policy interventions, wherever required are also enumerated.

A. Closed Tranche

a). RIDF Tranche I-XV				
	No of projects	RIDF loan	Potential created	Unit
Anganwadi Centre	1	183.5	0	No.
Drainage	1	513.48	15000	Ha.
Fishing Harbour	13	2399.56	761	
Flood Protection	53	6941.14	38308	No.
Food Park	2	1092.95	0	
Forest Management	1	757.77	2000	
Market Yard	6	777.85	810	
Minor Irrigation	23	5757.4	7447.65	Ha.
Primary Health Centres	5	184.33	0	No.
Rural Bridges	18	12390.3	3505.99	M
Rural Education Institute	1	107.58	0	No.
Rural Godown	1	29.93	968	Mt
Rural Industrial Estates	1	1206.11	0	No.
Rural Library	4	11.74	0	Mt
Rural Roads	213	39146.3	2016.15	km.
System Improvement Under Power Sector	4	2741.25	2272.05	kwh
Watershed Management	6	79	6975	ha
Total	353	74320.2		

(b) Ongoing Tranche				
RIDF Tranche XVI-XXII				
	No of projects	RIDF loan	Potential created	Unit
Agri	1	973.02	466	
Agriculture Farm	1	972.76	38.4	Ha
Cattle Farm	3	275.02	0	No.
Fisheries	1	2159.67	55	
Fishing Harbour	35	3476.54	5.6	
Flood Protection	6	2283.55	2391	Ha
Forest Management	2	805.78	480	
Krishak Bazaar	4	2235.4	4000	No
Marketing	2	642.04	19	No.
Minor Irrigation	16	4956.69	3922	Ha
Renewable Energy	1	41.46	16	Kw
Rural Bridges	2	588.29	67.22	M
Rural Education Institute	1	927.28	0	No.
Rural Godown	3	1647.17	15000	Mt
Rural Roads	185	58514.7	1589.5	Km.
Seed Farm	1	35.32	2700	Qtl
Total	264	80534.7		

5.1.2. Suggestions / other interventions

A set of basic facts define the constraints within which the economic growth and development of rural population must be addressed. Fundamentally, they relate to resource constraints, the nature of infrastructure, and the future trajectory of the geographical distribution of the population. These services include, a minimum access to market, education, health, financial, entertainment, transportation, and communications. Further, services depend on the availability of infrastructure. Investment in infrastructure is irregular and inadequate to support more than fifteen hundred villages.

The marketing arrangements have been made through the following infrastructures and support services (*2011 census data*).

5.1.3. NABARD Infrastructure Development Assistance (NIDA)

NIDA is a new 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 Government. NIDA involves sustainable and competitive interest rates, cushioned against interest rate fluctuations; flexible tenure to ease pressure on repayment; and customised terms and conditions to suit every need. NABARD provides unique Credit-plus support, technical and developmental, aimed at enhancing Return on Investment of infrastructure. Some areas identified for financial and technical support are: Dairy Development; Power Sector; Agri Marketing; Cold Chain; Irrigation; Rural Tourism; Education, Health, Sanitation and any other infrastructure investment with income streams adequate to repay.

CHAPTER-5.2**SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT****5.2.1. Introduction**

India's long-term growth prospects hinge on how we invest in the nation's future. The key engines for India's growth are our social and physical infrastructure, which require continued investments to accelerate growth prospects.

5.2.2. Assessment of Credit Potential for 2019-20**(₹ lakh)**

Sr. No.	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy Unit	Fin	Bank Loan	Phy Units	Fin	Bank Loan 80%
1	Private Schools	5	200.00	160.00	128.00	6	240.00	192.00
2	Private Colleges	4	200.00	160.00	120.00	4	200.00	160.00
3	Nursing Homes*	11	550.00	495.00	405.00	11	550.00	495.00
4	Pay & Use Toilet*	23	230.00	207.00	198.00	30	300.00	270.00
5	Drinking Water Project*	6	120.00	108.00	90.00	7	140.00	126.00
	Total	49	1300.00	1130.00	941.00	58	1430.00	1243.00

South 24 Paraganas suffers from poor access to social services. There are uncovered areas where there is no school/colleges. Even for the mouza where the distance of a primary school / secondary school / is ranging from 3-14 km. Large distance in general a big impediment for education. Traditionally, South 24 Paraganas has been known for the problem of leprosy, malaria and filarial. On the other hand the percentage of malnutrition and infant mortality rate is substantial. There are remote areas where accessibility is also a problem. Health is, therefore, a major concern in this district.

Further, the South 24 Paraganas is known as saline-prone and arsenic pollution is a major problem for this area. Majority of the shallow wells go dry or retain scanty water, which dry up during winter and summer. Provision of proper sanitary facilities at each household and each locality of the district is an important component of sanitation. So far as the use of sanitary latrines by the people of South 24 Paraganas is concerned, the district is lagging behind. School sanitation is required to be taken up vigorously since schools are expected to act as the nodal point to disseminate the message on sanitation.

CHAPTER-5.3. RENEWABLE ENERGY

5.3.1. Introduction:

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas viz. electricity generation, air and water heating / cooling, motor fuels and rural (off-grid) energy services. Department of Financial Services has instructed to all Public Sector Banks to encourage home loan / home improvement loan seekers to install rooftop solar PV Plants and include cost of system in their home loan proposals. Lack of access to electricity in many areas in the district of South 24 Parganas, especially in the Sunderban blocks, has kept the overall progress of the people severely hindered. The conventional electric power line had not reached the region due to its geographical location, and also because most of these places are separated from the mainland by wide rivers or creeks. The establishment of a TPP (thermal power plant) for generation of electricity was also not possible due to unavailability of coal.

Increased utilisation of forest wood for fuel is causing environment damage, reduction in forest cover and many other problems. Improvement of thermal efficiency in combustion of these fuels for example, using high efficiency wood stoves or setting up of bio gas plants or biomass gasifier can be the immediate major aim at solving such problems. This energy serves as fuel for cooking purpose and lighting bulb in households, reduces pressure on forests, recycles human animal waste through linking of targets with biogas plants, improves health and sanitation in rural areas.

The Credit flow under this sector for the last three years has been given in Annexure-III.

5.3.2. Assessment of Credit Potential for 2019-20

(₹. Lakh)

Sr No	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy units	Fin outlay	Bank loan	Phy units	Fin outlay	Bank loan 90% & 50%*
1	Bio Gas Plant		542	151.76	137.00	749	209.72	188.75
2	Solar home lighting units*		615	233.70	117.00	471	178.98	89.49
	Total		1157	385.60	253.00	1220	388.70	278.24

5.3.3. Suggested Action Points

- As the subsidy component for the programme is quite significant, the banks may extend credit support to the identified borrowers.
- Nodal department should coordinate with bankers at block level to bring more beneficiaries within the bank fold.
- Government may fix targets district-wise/block-wise for installation of different sizes of plants and provide subsidy for its implementation and success. A resource map indicating the availability for various renewable sources of energy technologies may be prepared by WBREDA for the proper planning in development of renewable energy sources.
- The Government agencies involved in the promotion of renewable energy technologies may play proactive role in awareness creation and take the benefits of the renewable energy technologies.
- Demonstration units may be set up in each block. NGOs/VAs should also take proper initiatives for awareness creation/ popularization of renewable energy sources.

CHAPTER -6

INFORMAL CREDIT DELIVERY SYSTEM

6.1.Introduction

NABARD has been actively involved in designing and developing products, delivery processes and programmes that enable the formal financial institutions to make available financial services to the rural poor who, otherwise, are unable to access these services for want of their ability to fulfill the procedural and legal requirements of banks. Some of the important interventions being financing through Self Help Groups (SHGs), Joint Liability Groups (JLGs) and Activity Based Groups (ABGs). One of the most successful intervention of NABARD in this direction has been the SHG Bank Linkage Programme (SBLP) which, besides being the largest microfinance programme in the world, has also been instrumental in women empowerment at large.

6.2. Status of SHG-BLP

Total No. of blocks in the district	29
No. of blocks where SHGs exist	29
No. of blocks where SHGs are credit linked	29
No. of NGOs in the district	80 (approx)
No. of NGOs participating in credit linkage programme	70 (approx)
No. of NGOs who can be roped in during the year	5 (approx)

Sl. No		CBs.	RRBs.	Coops	Other s
1	Total No.of Bank branches in the district	362	73	12	63
2	No. of branches participating in linkage programme	212	73	12	34
3	No.of additional branches proposed to be roped in	13	-	-	-
4	No. of Banks acting as SHPI	-	-	-	-
5	No. of Government /other agencies participating	-	-	-	1-DRD C

6.3. SHG Linkage Programme-

a) Sensitisation of stakeholders

- Sensitisation and motivation of the stakeholders may be accorded topmost priority.
- Sensitisation Workshops for Branch Managers, Senior Bank Officials, interaction with the NGOs and Farmers Clubs
- SHG Leaders Programmes, Linkage and Awareness Programmes will be conducted.

b) Promotional campaign

- The WBStCB Ltd., RO (South) is functioning as SHPI and they may intensify the role under grant assistance from NABARD.
- NGOs requesting to function as SHPI with NABARD's assistance may be considered.
- Farmers Clubs, Individual Rural Volunteers may be encouraged to work in this direction.

6.4. Joint Liability Groups (JLGs) –

- A Joint Liability Group is an informal group comprising of 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mechanism against mutual guarantee.
- Rural Branches cater to the need of poor people and the loans given are unsecured i.e. they are not backed by any security.
- Poor people utilise this money by setting up some small cultivation/business to earn their livelihood. Sometimes, it is very risky to give such loan as they may not also repay the loan. To concur this challenge the concept of Joint Liability Group (JLG) has been adopted.
- The JLG concept helps the banks in reducing the default risk and at the same time inculcate the habit of disciplined management of finance among the poor.

The Credit flow under this sector for the last three years has been given in Annexure-III.

6.5. Assessment of Credit Potential for 2019-20**(₹.Lakh)**

Sr. No.	Activity	Unit (No/ Area)	PLP (2018-19)			PLP (2019-20)		
			Phy Units	Fin	Bank Loan	Phy Units	Fin	Bank Loan
1	Loans to SHGs- Fresh	No.	12325	18487.50	18488.00	18099	27148.50	27148.50
2	Loans to SHGs/JLGs- Reapt	No.	16430	28750.00	28750.00	18851	47127.50	47127.50
3	Loans to distressed persons to prepay non-institutional lenders (other than farmers)	No.	4284	428.00	342.00	5775	577.50	462.00
4	Loans to State Sponsored org.for SC/ST	No.	132	52.80	52.80	9892	3956.80	3956.80
	TOTAL		20846	29231.00	29146.00	34518	51661.80	78694.80

Annexure-VI (i)

Sl No	Block	Total potential for promotion of SHGs	No of SHGs Savings Linked as on 31 March 2017	Balance Potential as on 31 March 2018	No of SHGs to be promoted and savings linked during 2018-19	No of SHGs to be promoted and savings linked during 2019-20
1	BARUIPUR	2069	1272	797	600	600
2	BHANGAR-I	2069	1272	797	600	600
3	BHANGAR-II	2069	1272	797	600	600
4	BISHNUPUR-I	2069	1272	797	600	600
5	BISHNUPUR-II	2069	1272	797	600	600
6	BUDGE BUDGE-I	2069	1272	797	600	600
7	BUDGE BUDGE-II	2069	1272	797	600	600
8	BASANTI	2069	1272	797	600	600
9	CANNING-I	2069	1272	797	600	600
10	CANNING-II	2069	1272	797	600	600
11	JAYNAGAR-I	2069	1272	797	600	600
12	JAYNAGAR-II	2069	1272	797	600	600
13	KULTALI	2069	1272	797	600	600
14	THAKURPUKUR MAHESHTALA	2069	1272	797	0	0
15	SONARPUR	2069	1272	797	230	230
16	GOSABA	2069	1272	797	600	600
17	DIAMOND HARBOUR-I	2069	1272	797	600	600
18	DIAMOND HARBOUR-II	2069	1272	797	600	600
19	MATHURAPUR-I	2069	1272	797	600	600
20	MATHURAPUR-II	2069	1272	797	600	600
21	MAGRAHAT-I	2069	1272	797	600	600
22	MAGRAHAT-II	2069	1272	797	600	600
23	MANDIRBAZAR	2069	1272	797	600	600
24	NAMKHANA	2069	1272	797	600	600
25	KULPI	2069	1272	797	600	600
26	KAKDWIP	2069	1272	797	600	600
27	PATHARPRATIMA	2069	1272	797	600	600
28	FALTA	2069	1272	797	600	600
29	SAGAR	2069	1272	797	600	600
	TOTAL	60000	36887	23113	16430	16430

ANNEXURE I (Contd on Page - 2)
ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20
State : West Bengal District : South 24 Pargana (₹ lakh)

Particulars	Unit Cost	Unit		Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
FARM CREDIT				1	2	3	4	5	6	7	8	9	10
Crop Loan													
Paddy (Local)	0.618	ha	Phl	700	3000	2500	2500	1000	1300	700	800	2500	2800
			BL	432.25	1852.50	1543.75	1543.75	617.50	802.75	432.25	494.00	1543.75	1729.00
Paddy (HYV)	0.736	ha	Phl	5000	5000	5500	5000	1600	1200	1500	1400	5500	5000
			BL	3680.30	3680.30	4048.33	3680.30	1177.70	883.27	1104.09	1030.48	4048.33	3680.30
Pulses	0.412	ha	Phl	850	1700	950	425	520	900	200	225	155	212
			BL	350.62	701.23	391.87	175.31	214.49	371.24	82.50	92.81	63.94	87.45
Oilseeds	0.496	ha	Phl	200	500	1600	500	375	200	155	275	350	350
			BL	99.29	248.24	794.35	248.24	186.18	99.29	76.95	136.53	173.76	173.76
Potato	1.326	ha	Phl	220	250	425	150	155	150	105	150	115	120
			BL	291.81	331.60	563.72	198.96	205.59	198.96	139.27	198.96	152.53	159.17
Vegetables	1.114	ha	Phl	520	800	1350	1400	1500	1400	1400	1520	1520	1520
			BL	579.26	891.18	1503.86	1559.56	1670.96	1559.56	1559.56	1693.23	1693.23	1693.23
Chilli	0.679	ha	Phl	55	26	75	40	35	35	22	15	21	35
			BL	37.36	17.66	50.94	27.17	23.77	23.77	14.94	10.19	14.13	23.77
Boro Cultivation through SRI	1.025	ha	Phl	925	850	1950	2500	3000	900	450	1750	1500	1250
			BL	948.17	871.29	1998.85	2562.63	3075.15	922.55	461.27	1793.84	1537.58	1281.31
Crop Loan Total			Ph I	8470	12126	14350	12515	8185	6085	4532	6135	11661	11287
			Bl	6419.06	8593.99	10895.66	9995.90	7171.34	4861.39	3870.84	5450.04	9227.25	8828.00
Add : 10% on Bank loan for Consumption/Subsistence purpose				641.91	859.40	1089.57	999.59	717.13	486.14	387.08	545.00	922.73	882.80
Add : 20% for Repairs & Maintenance of Farm Assets				1283.81	1718.80	2179.13	1999.18	1434.27	972.28	774.17	1090.01	1845.45	1765.60
Crop Loan Grand Total				8344.78	11172.19	14164.36	12994.68	9322.74	6319.81	5032.09	7085.06	11995.43	11476.40

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

Particulars	Unit Cost	Unit		Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
FARM CREDIT				11	12	13	14	15	16	17	18	19	20
Crop Loan													
Paddy (Local)	0.618	ha	Phl	650	800	500	3000	500	500	800	500	400	1200
			BL	401.38	494.00	308.75	1852.50	308.75	308.75	494.00	308.75	247.00	741.00
Paddy (HYV)	0.736	ha	Phl	4500	3500	1400	6500	3500	2500	5800	7800	6400	4500
			BL	3312.27	2576.21	1030.48	4784.39	2576.21	1840.15	4269.15	5741.27	4710.78	3312.27
Pulses	0.412	ha	Phl	3500	200	4000	1000	1000	3650	3600	7500	600	950
			BL	1443.72	82.50	1649.96	412.49	412.49	1505.59	1484.96	3093.68	247.49	391.87
Oilseeds	0.496	ha	Phl	950	78	72	440	200	150	575	550	175	275
			BL	471.65	38.72	35.75	218.45	99.29	74.47	285.47	273.06	86.88	136.53
Potato	1.326	ha	Phl	75	50	86	800	75	75	115	50	39	50
			BL	99.48	66.32	113.80	1061.11	99.48	99.48	152.53	66.32	51.07	66.32
Vegetables	1.114	ha	Phl	1520	1520	1520	1520	1520	1520	1520	1520	1520	1520
			BL	1693.23	1693.23	1693.23	1693.23	1693.23	1693.23	1693.23	1693.23	1693.23	1693.23
Chilli	0.679	ha	Phl	25	35	32	96	12	40	52	45	12	15
			BL	16.98	23.77	21.74	65.21	8.15	27.17	35.32	30.57	8.15	10.19
Boro Cultivation through SRI	1.025	ha	Phl	1150	1650	2500	550	325	250	400	850	750	105
			BL	1178.81	1691.33	2562.63	563.78	333.14	256.26	410.02	871.29	768.79	107.63
Crop Loan Total			Ph I	8470	12126	12370	7833	10110	13906	7132	8685	12862	18815
			Bl	6419.06	8593.99	8617.51	6666.09	7416.34	10651.16	5530.75	5805.11	8824.69	12078.16
Add : 10% on Bank loan for Consumption/Subsistence purpose				861.75	666.61	741.63	1065.12	553.07	580.51	882.47	1207.82	781.34	645.90
Add : 20% for Repairs & Maintenance of Farm Assets				1723.50	1333.22	1483.27	2130.23	1106.15	1161.02	1764.94	2415.63	1562.68	1291.81
Crop Loan Grand Total				11202.76	8665.92	9641.24	13846.51	7189.97	7546.64	11472.10	15701.61	10157.42	8396.75

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

Particulars	Unit Cost	Unit		Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
FARM CREDIT				21	22	23	24	25	26	27	28	29	
Crop Loan													
Paddy (Local)	0.618	ha	Phl	1050	75	75	75	150	150	65	0	0	28290
			BL	648.38	46.31	46.31	46.31	92.63	92.63	40.14	0.00	0.00	17469.08
Paddy (HYV)	0.736	ha	Phl	4500	6000	5000	5000	4000	3000	1947	0	0	112547
			BL	3312.27	4416.36	3680.30	3680.30	2944.24	2208.18	1433.11	0.00	0.00	82841.34
Pulses	0.412	ha	Phl	1600	1700	1476	330	699	50	50	0	0	38042
			BL	659.98	701.23	608.84	136.12	288.33	20.62	20.62	0.00	0.00	15691.94
Oilseeds	0.496	ha	Phl	275	275	125	750	990	510	455	318	0	11668
			BL	136.53	136.53	62.06	372.35	491.51	253.20	225.89	157.88	0.00	5792.81
Potato	1.326	ha	Phl	50	50	50	75	250	250	250	76	0	4305
			BL	66.32	66.32	66.32	99.48	331.60	331.60	331.60	100.67	0.00	5710.37
Vegetables	1.114	ha	Phl	1504	10	15	12	10	0	10	0	0	29691
			BL	1675.41	11.14	16.71	13.37	11.14	0.00	11.14	0.00	0.00	33074.88
Chilli	0.679	ha	Phl	98	68	55	64	90	75	75	24	0	1272
			BL	66.57	46.19	37.36	43.47	61.13	50.94	50.94	16.30	0.00	863.87
Boro Cultivation through SRI	1.025	ha	Phl	75	90	85	90	90	75	75	75	0	24260
			BL	76.88	92.25	87.13	92.25	92.25	76.88	76.88	76.88	0.00	24867.71
Crop Loan Total			Ph I	8470	12126	9152	8268	6881	6396	6279	4110	2927	493
			Bl	6419.06	8593.99	6642.33	5516.34	4605.02	4483.66	4312.83	3034.05	2190.32	351.73
Add : 10% on Bank loan for Consumption/Subsistence purpose				664.23	551.63	460.50	448.37	431.28	303.40	219.03	35.17	0.00	18631.20
Add : 20% for Repairs & Maintenance of Farm Assets				1328.47	1103.27	921.00	896.73	862.57	606.81	438.06	70.35	0.00	37262.40
Crop Loan Grand Total				8635.03	7171.24	5986.53	5828.76	5606.67	3944.26	2847.42	457.25	0.00	242205.62

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

Water Resources	Unit Cost	Unit		Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Pumpset (5 HP Electrical)	0.310	No.	Phl	50	50	50	50	50	50	50	50	50	50
			BL	13.95	13.95	13.95	13.95	13.95	13.95	13.95	13.95	13.95	13.95
Pumpset (5 HP Diesel)	0.320	No.	Phl	60	60	60	60	60	60	60	60	60	60
			BL	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28
Shallow Tube Well with GI Pipe (60 mtr) (5 HP Diesel)	0.610	No.	Phl	45	45	45	45	45	45	45	45	45	45
			BL	24.71	24.71	24.71	24.71	24.71	24.71	24.71	24.71	24.71	24.71
Drip Irrigation (5 HP Diesel)	0.750	ha.	Phl	30	30	30	30	30	30	30	30	30	30
			BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25
Sprinkler Irrigation	0.510	ha.	Phl	25	15	15	15	15	15	16	15	15	15
			BL	6.38	3.83	3.83	3.83	3.83	3.83	4.08	3.83	3.83	3.83
Low Lift Irrigation Point (with 5HP PS, Pipe Line-Dia 75 mm, Length 250 m)	0.440	No.	Phl	60	70	30	30	30	30	30	30	70	70
			BL	23.76	27.72	11.88	11.88	11.88	11.88	11.88	11.88	27.72	27.72
RWS (Model III)	0.328	No.	Phl	60	60	65	65	55	55	40	40	55	55
(3.5 MX3.5 MX3 M with 1.5/2 HP Pumpset & 24 m length pipeline)			BL	17.71	17.71	19.19	19.19	16.24	16.24	11.81	11.81	16.24	16.24
Water Resources Total			Phl	330	330	295	295	285	285	271	270	325	325
			BL	115.03	116.44	102.08	102.08	99.13	99.13	94.95	94.70	114.97	114.97
Farm Mechanization													
Tractors	7.250	No.	Phl	2	2	5	5	5	5	1	5	5	5
			BL	13.05	13.05	32.63	32.63	32.63	32.63	6.53	32.63	32.63	32.63
Second hand Tractor	3.850	No.	Phl	2	2	2	2	2	2	0	0	2	2
			BL	6.93	6.93	6.93	6.93	6.93	6.93	0.00	0.00	6.93	6.93
Power Tillers	2.600	No.	Phl	30	30	30	30	30	10	10	10	32	32
			BL	70.20	70.20	70.20	70.20	70.20	23.40	23.40	23.40	74.88	74.88
Self Propelled Paddy Reaper	1.100	No.	Phl	12	16	5	5	8	8	5	5	10	10
			BL	11.88	15.84	4.95	4.95	7.92	7.92	4.95	4.95	9.90	9.90
Tractor Drawn Seed cum Fertiliser Driller	0.572	No.	Phl	5	4	3	3	3	3	1	1	5	5
			BL	2.57	2.06	1.54	1.54	1.54	1.54	0.51	0.51	2.57	2.57
Tractor Drawn Rotovator	0.990	No.	Phl	4	3	3	2	3	2	2	3	6	4
			BL	3.56	2.67	2.67	1.78	2.67	1.78	1.78	2.67	5.35	3.56
Tractor Drawn Axial Flow Thresher	1.010	No.	Phl	4	2	2	2	2	2	2	2	6	4
			BL	3.64	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.45	3.64
Power Tiller Drawn Axial Flow Thresher	0.704	No.	Phl	4	2	2	2	2	2	2	2	6	4
			BL	2.53	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.80	2.53
Repair and maintenance of Farm machinery	0.450	No.	Phl	30	44	10	10	5	5	5	5	55	58
			BL	12.15	17.82	4.05	4.05	2.03	2.03	2.03	2.03	22.28	23.49
Farm Mechanization Total			Phl	93	105	62	61	60	39	28	33	127	124
			BL	126.52	131.66	126.06	125.17	127.00	79.31	42.28	69.27	163.79	160.13

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

Water Resources				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Pumpset (5 HP Electrical)	0.310	No.	Phl	50	50	50	50	50	50	50	50	50	50
			BL	13.95	13.95	13.95	13.95	13.95	13.95	13.95	13.95	13.95	13.95
Pumpset (5 HP Diesel)	0.320	No.	Phl	60	60	60	60	60	60	60	60	60	60
			BL	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28	17.28
Shallow Tube Well with GI Pipe (60 mtr) (5 HP Diesel)	0.610	No.	Phl	45	45	45	45	45	45	45	45	45	45
			BL	24.71	24.71	24.71	24.71	24.71	24.71	24.71	24.71	24.71	24.71
Drip Irrigation (5 HP Diesel)	0.750	ha.	Phl	30	30	30	30	30	30	30	30	30	30
			BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25
Sprinkler Irrigation	0.510	ha.	Phl	15	16	10	10	22	20	5	5	5	15
			BL	3.83	4.08	2.55	2.55	5.61	5.10	1.28	1.28	1.28	3.83
Low Lift Irrigation Point (with 5HP PS, Pipe Line- Dia 75 mm, Length 250 m)	0.440	No.	Phl	30	30	50	58	20	38	70	70	72	30
			BL	11.88	11.88	19.80	22.97	7.92	15.05	27.72	27.72	28.51	11.88
RWS (Model III)	0.328	No.	Phl	55	55	55	55	65	65	55	15	55	55
(3.5 MX3.5 MX3 M with 1.5/2 HP Pumpset & 24 m length pipeline)			BL	16.24	16.24	16.24	16.24	19.19	19.19	16.24	4.43	16.24	16.24
Water Resources Total			Phl	285	286	300	308	292	308	315	275	317	285
			BL	99.13	99.38	105.77	108.94	99.90	106.52	112.42	100.61	113.21	99.13
Farm Mechanization													
Tractors	7.250	No.	Phl	5	5	5	5	5	5	5	5	5	5
			BL	32.63	32.63	32.63	32.63	32.63	32.63	32.63	32.63	32.63	32.63
Second hand Tractor	3.850	No.	Phl	2	2	0	2	6	6	6	6	6	6
			BL	6.93	6.93	0.00	6.93	20.79	20.79	20.79	20.79	20.79	20.79
Power Tillers	2.600	No.	Phl	30	20	10	26	30	25	32	26	32	15
			BL	70.20	46.80	23.40	60.84	70.20	58.50	74.88	60.84	74.88	35.10
Self Propelled Paddy Reaper	1.100	No.	Phl	5	5	5	16	8	8	12	8	8	3
			BL	4.95	4.95	4.95	15.84	7.92	7.92	11.88	7.92	7.92	2.97
Tractor Drawn Seed cum Fertiliser Driller	0.572	No.	Phl	2	2	2	8	3	3	5	5	4	0
			BL	1.03	1.03	1.03	4.12	1.54	1.54	2.57	2.57	2.06	0.00
Tractor Drawn Rotovator	0.990	No.	Phl	2	2	3	2	2	2	2	3	3	11
			BL	1.78	1.78	2.67	1.78	1.78	1.78	1.78	2.67	2.67	9.80
Tractor Drawn Axial Flow Thresher	1.010	No.	Phl	2	2	2	2	2	2	2	2	2	11
			BL	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	10.00
Power Tiller Drawn Axial Flow Thresher	0.704	No.	Phl	1	1	2	2	2	2	2	2	2	11
			BL	0.63	0.63	1.27	1.27	1.27	1.27	1.27	1.27	1.27	6.97
Repair and maintenance of Farm machinery	0.450	No.	Phl	5	5	5	42	2	2	40	42	42	5
			BL	2.03	2.03	2.03	17.01	0.81	0.81	16.20	17.01	17.01	2.03
Farm Mechanization Total			Phl	Phl	44	34	105	60	55	106	99	104	67
			BL	BL	98.59	69.79	142.23	138.76	127.06	163.82	147.52	161.04	120.28

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

Water Resources				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Pumpset (5 HP Electrical)	0.310	No.	Phl	2	2	2	2	2	2	2	2	2	1018
			BL	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	284.02
Pumpset (5 HP Diesel)	0.320	No.	Phl	15	30	30	30	15	15	15	15	15	1380
			BL	4.32	8.64	8.64	8.64	4.32	4.32	4.32	4.32	4.32	397.44
Shallow Tube Well with GI Pipe (60 mtr) (5 HP Diesel)	0.610	No.	Phl	0	0	0	0	0	0	0	0	0	900
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494.10
Drip Irrigation (5 HP Diesel)	0.750	ha.	Phl	30	30	30	30	30	30	30	30	31	871
			BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.63	326.63
Sprinkler Irrigation	0.510	ha.	Phl	10	50	110	190	165	165	165	50	115	1304
			BL	2.55	12.75	28.05	48.45	42.08	42.08	42.08	12.75	29.33	332.52
Low Lift Irrigation Point (with 5HP PS, Pipe Line- Dia 75 mm, Length 250 m)	0.440	No.	Phl	31	74	50	50	40	40	40	35	35	1313
			BL	12.28	29.30	19.80	19.80	15.84	15.84	15.84	13.86	13.86	519.95
RWS (Model III)	0.328	No.	Phl	45	45	45	35	21	12	12	4	5	1304
(3.5 MX3.5 MX3 M with 1.5/2 HP Pumpset & 24 m length pipeline)			Phl	13.28	13.28	13.28	10.33	6.20	3.54	3.54	1.18	1.48	384.94
Water Resources Total			Phl	133	231	267	337	273	264	264	136	203	8090
			BL	44.24	75.79	81.58	99.03	80.24	77.59	77.59	43.92	61.16	2739.60
Farm Mechanization													
Tractors	7.250	No.	Phl	5	5	5	5	5	5	5	4	0	129
			BL	32.63	32.63	32.63	32.63	32.63	32.63	32.63	26.10	0.00	841.73
Second hand Tractor	3.850	No.	Phl	10	10	10	10	10	8	6	6	2	130
			BL	34.65	34.65	34.65	34.65	34.65	27.72	20.79	20.79	6.93	450.45
Power Tillers	2.600	No.	Phl	30	30	15	22	30	10	15	11	1	654
			BL	70.20	70.20	35.10	51.48	70.20	23.40	35.10	25.74	2.34	1530.36
Self Propelled Paddy Reaper	1.100	No.	Phl	8	6	4	4	10	12	10	8	2	226
			BL	7.92	5.94	3.96	3.96	9.90	11.88	9.90	7.92	1.98	223.74
Tractor Drawn Seed cum Fertiliser Driller	0.572	No.	Phl	4	4	3	3	6	6	6	5	1	105
			BL	2.06	2.06	1.54	1.54	3.09	3.09	3.09	2.57	0.51	54.05
Tractor Drawn Rotovator	0.990	No.	Phl	15	15	15	10	10	8	6	6	2	151
			BL	13.37	13.37	13.37	8.91	8.91	7.13	5.35	5.35	1.78	134.54
Tractor Drawn Axial Flow Thresher	1.010	No.	Phl	15	15	15	15	15	15	15	15	2	179
			BL	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	1.82	162.71
Power Tiller Drawn Axial Flow Thresher	0.704	No.	Phl	15	15	15	10	10	8	6	6	2	142
			BL	9.50	9.50	9.50	6.34	6.34	5.07	3.80	3.80	1.27	89.97
Repair and maintenance of Farm machinery	0.450	No.	Phl	10	25	5	5	46	54	52	10	2	626
			BL	4.05	10.13	2.03	2.03	18.63	21.87	21.06	4.05	0.81	253.53
Farm Mechanization Total			Phl	112	Phl	87	84	142	126	121	71	14	2342
			BL	188.01	BL	146.41	155.17	197.97	146.42	145.35	109.96	17.44	3741.08

ANNEXURE I (Contd on Page - 8)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Plantation & Horticulture				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Banana	0.812	0.40 ha	Phl	230	120	120	150	175	200	100	120	160	220
			BL	168.08	87.70	87.70	109.62	127.89	146.16	73.08	87.70	116.93	160.78
Mango	0.719	0.40 ha	Phl	200	200	150	150	145	105	60	55	75	100
			BL	129.42	129.42	97.07	97.07	93.83	67.95	38.83	35.59	48.53	64.71
Guava	0.758	0.40 ha	Phl	250	120	100	125	190	190	85	105	150	185
			BL	170.55	81.86	68.22	85.28	129.62	129.62	57.99	71.63	102.33	126.21
Pineapple	1.207	0.40 ha	Phl	30	10	30	25	15	15	10	5	10	10
			BL	32.59	10.86	32.59	27.16	16.29	16.29	10.86	5.43	10.86	10.86
Papaya	0.467	0.40 ha	Phl	42	25	22	26	32	32	17	21	30	36
			BL	17.65	10.51	9.25	10.93	13.45	13.45	7.15	8.83	12.61	15.13
Litchi	0.220	0.40 ha	Phl	41	20	20	22	28	30	18	20	25	30
			BL	8.12	3.96	3.96	4.36	5.54	5.94	3.56	3.96	4.95	5.94
Cashewnut	0.510	0.40 ha	Phl	10	9	8	5	6	10	0	0	5	8
			BL	4.59	4.13	3.67	2.30	2.75	4.59	0.00	0.00	2.30	3.67
Coconut	0.520	0.40 ha	Phl	100	150	150	150	50	45	0	0	55	150
			BL	46.80	70.20	70.20	70.20	23.40	21.06	0.00	0.00	25.74	70.20
Rose	0.270	0.04 ha	Phl	7	7	7	7	7	7	7	7	7	7
			BL	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
Gladiolus	0.820	.01 ha	Phl	10	10	10	10	10	10	10	10	10	10
			BL	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38
Tuberose	0.092	0.04 ha	Phl	50	50	90	90	25	25	30	25	50	50
			BL	4.14	4.14	7.45	7.45	2.07	2.07	2.48	2.07	4.14	4.14
Betelvine (Meetha)	1.850	0.25 acre	Phl	60	25	25	20	600	50	20	1100	10	20
			BL	99.90	41.63	41.63	33.30	999.00	83.25	33.30	1831.50	16.65	33.30
Sericulture	0.210	0.22 ac	Phl	0	20	0	30	30	0	0	0	110	0
			BL	0.00	3.78	0.00	5.67	5.67	0.00	0.00	0.00	20.79	0.00
Bramhi	0.180	.40 ha	Phl	3	2	3	5	5	0	10	110	110	55
			BL	0.49	0.32	0.49	0.81	0.81	0.00	1.62	17.82	17.82	8.91
Tulsi	0.150	.40 ha	Phl	3	2	3	5	5	5	10	5	60	60
			BL	0.41	0.27	0.41	0.68	0.68	0.68	1.35	0.68	8.10	8.10
Plantation & Horticulture Total			Phl	1036	770	738	820	1323	724	377	1583	867	941
			BL	691.82	457.86	431.70	463.88	1430.09	500.13	239.30	2074.28	400.83	521.03
Forestry and Wasteland Development													
Farm Forestry (Subabul)	0.402	ha (No. of trees-4445)	Phl	2	10		0	0	0	0	0	40	50
			BL	0.64	3.22	0.00	0.00	0.00	0.00	0.00	0.00	12.86	16.08
Wasteland Development through Eucalyptus, Jatropa plantation	0.386	ha	Phl	30	6	23	6	6	12	6	6	15	28
			BL	9.26	1.85	7.10	1.85	1.85	3.71	1.85	1.85	4.63	8.65
Farm Forestry (Bamboo)	0.300	ha	Phl	15	15	15	15	15	15	5	5	5	5
			BL	3.60	3.60	3.60	3.60	3.60	3.60	1.20	1.20	1.20	1.20
Forest Nursery	2.746	0.25 ha (1.25 lakh seedlings)	Phl	0	8	0	0	8	8	0	0	8	8
			BL	0.00	17.57	0.00	0.00	17.57	17.57	0.00	0.00	17.57	17.57
Forestry and WLD Total			Phl	47	Phl	38	21	29	35	11	11	68	91
			B L	13.51	BL	10.70	5.45	23.03	24.88	3.05	3.05	36.27	43.50

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

Plantation & Horticulture				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Banana	0.812	0.40 ha	Phl	120	120	150	20	180	190	150	140	140	80
			BL	87.70	87.70	109.62	14.62	131.54	138.85	109.62	102.31	102.31	58.46
Mango	0.719	0.40 ha	Phl	60	60	55	105	100	100	92	75	75	50
			BL	38.83	38.83	35.59	67.95	64.71	64.71	59.53	48.53	48.53	32.36
Guava	0.758	0.40 ha	Phl	105	105	105	210	125	165	185	120	120	65
			BL	71.63	71.63	71.63	143.26	85.28	112.56	126.21	81.86	81.86	44.34
Pineapple	1.207	0.40 ha	Phl	20	15	10	0	20	20	15	30	15	15
			BL	21.73	16.29	10.86	0.00	21.73	21.73	16.29	32.59	16.29	16.29
Papaya	0.467	0.40 ha	Phl	21	21	21	38	25	28	37	22	24	20
			BL	8.83	8.83	8.83	15.97	10.51	11.77	15.55	9.25	10.09	8.41
Litchi	0.220	0.40 ha	Phl	20	20	20	20	25	30	30	25	25	15
			BL	3.96	3.96	3.96	3.96	4.95	5.94	5.94	4.95	4.95	2.97
Cashewnut	0.510	0.40 ha	Phl	6	6	2	5	4	5	5	5	5	2
			BL	2.75	2.75	0.92	2.30	1.84	2.30	2.30	2.30	2.30	0.92
Coconut	0.520	0.40 ha	Phl	150	150	100	100	100	100	150	100	100	50
			BL	70.20	70.20	46.80	46.80	46.80	46.80	70.20	46.80	46.80	23.40
Rose	0.270	0.04 ha	Phl	7	7	7	7	7	7	6	6	6	6
			BL	1.70	1.70	1.70	1.70	1.70	1.70	1.46	1.46	1.46	1.46
Gladiolus	0.820	.01 ha	Phl	10	10	10	10	10	10	10	10	10	10
			BL	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38
Tuberose	0.092	0.04 ha	Phl	25	30	25	50	45	40	20	25	0	30
			BL	2.07	2.48	2.07	4.14	3.73	3.31	1.66	2.07	0.00	2.48
Betelvine (Meetha)	1.850	0.25 acre	Phl	40	30	100	200	200	200	2500	300	100	300
			BL	66.60	49.95	166.50	333.00	333.00	333.00	4162.50	499.50	166.50	499.50
Sericulture	0.210	0.22 ac	Phl	0	0	0	35	0	0	110	220	102	100
			BL	0.00	0.00	0.00	6.62	0.00	0.00	20.79	41.58	19.28	18.90
Bramhi	0.180	.40 ha	Phl	55	55	55	55	0	0	110	0	55	0
			BL	8.91	8.91	8.91	8.91	0.00	0.00	17.82	0.00	8.91	0.00
Tulsi	0.150	.40 ha	Phl	52	50	50	50	0	0	100	0	0	0
			BL	7.02	6.75	6.75	6.75	0.00	0.00	13.50	0.00	0.00	0.00
Plantation & Horticulture Total			Phl	691	679	710	905	841	895	3520	1078	777	743
			BL	399.30	377.36	481.52	663.35	713.16	750.05	4630.74	880.58	516.66	716.87
Forestry and Wasteland Development													
Farm Forestry (Subabul)	0.402	ha (No. of trees-4445)	Phl	0	0	0	40	11	30	30	25	25	0
			BL	0.00	0.00	0.00	12.86	3.54	9.65	9.65	8.04	8.04	0.00
Wasteland Development through Eucalyptus, Jatropa plantation	0.386	ha	Phl	6	2	12	12	6	12	6	6	6	6
			BL	1.85	0.62	3.71	3.71	1.85	3.71	1.85	1.85	1.85	1.85
Farm Forestry (Bamboo)	0.300	ha	Phl	5	5	5	6	10	15	15	10	25	25
			BL	1.20	1.20	1.20	1.44	2.40	3.60	3.60	2.40	6.00	6.00
Forest Nursery	2.746	0.25 ha (1.25 lakh seedlings)	Phl	0	0	0	1	1	1	4	1	0	0
			BL	0.00	0.00	0.00	2.20	2.20	2.20	8.79	2.20	0.00	0.00
Forestry and WLD Total			Phl	11	Phl	17	59	28	58	55	42	56	31
			BL	3.05	BL	4.91	20.21	9.99	19.15	23.89	14.49	15.89	7.85

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

Plantation & Horticulture				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Banana	0.812	0.40 ha	Phl	80	100	100	100	160	160	160	110	60	3915
			BL	58.46	73.08	73.08	73.08	116.93	116.93	116.93	80.39	43.85	2861.08
Mango	0.719	0.40 ha	Phl	50	50	50	50	85	75	75	57	20	2524
			BL	32.36	32.36	32.36	32.36	55.00	48.53	48.53	36.88	12.94	1633.28
Guava	0.758	0.40 ha	Phl	60	80	80	80	145	145	145	100	40	3680
			BL	40.93	54.58	54.58	54.58	98.92	98.92	98.92	68.22	27.29	2510.50
Pineapple	1.207	0.40 ha	Phl	15	10	15	10	15	15	15	20	5	440
			BL	16.29	10.86	16.29	10.86	16.29	16.29	16.29	21.73	5.43	477.97
Papaya	0.467	0.40 ha	Phl	17	17	17	17	21	30	30	24	10	723
			BL	7.15	7.15	7.15	7.15	8.83	12.61	12.61	10.09	4.20	303.88
Litchi	0.220	0.40 ha	Phl	15	20	20	16	25	25	25	25	13	668
			BL	2.97	3.96	3.96	3.17	4.95	4.95	4.95	4.95	2.57	132.26
Cashewnut	0.510	0.40 ha	Phl	2	5	0	0	5	5	5	0	0	128
			BL	0.92	2.30	0.00	0.00	2.30	2.30	2.30	0.00	0.00	58.75
Coconut	0.520	0.40 ha	Phl	50	45	45	45	100	100	100	50	50	2535
			BL	23.40	21.06	21.06	21.06	46.80	46.80	46.80	23.40	23.40	1186.38
Rose	0.270	0.04 ha	Phl	6	6	6	6	6	6	6	6	6	190
			BL	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	46.17
Gladiolus	0.820	.01 ha	Phl	10	10	10	10	10	10	10	10	10	290
			BL	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	214.02
Tuberose	0.092	0.04 ha	Phl	25	25	20	20	20	20	20	18	20	963
			BL	2.07	2.07	1.66	1.66	1.66	1.66	1.66	1.49	1.66	79.74
Betelvine (Meetha)	1.850	0.25 acre	Phl	500	500	300	500	300	500	300	300	300	9400
			BL	832.50	832.50	499.50	832.50	499.50	832.50	499.50	499.50	499.50	15651.00
Sericulture	0.210	0.22 ac	Phl	0	200	0	0	100	100	91	0	0	1248
			BL	0.00	37.80	0.00	0.00	18.90	18.90	17.20	0.00	0.00	235.87
Bramhi	0.180	.40 ha	Phl	0	0	0	0	0	0	0	0	0	688
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111.46
Tulsi	0.150	.40 ha	Phl	0	0	0	0	0	0	0	0	0	460
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.10
Plantation & Horticulture Total			Phl	830	1068	Phl	854	992	1191	982	720	534	27852
			BL	1025.89	1086.54	BL	1045.24	878.91	1209.22	874.52	755.48	629.68	25564.46
Forestry and Wasteland Development													
Farm Forestry (Subabul)	0.402	ha (No. of trees-4445)	Phl	20	20	0	0	25	25	25	0	0	378
			BL	6.43	6.43	0.00	0.00	8.04	8.04	8.04	0.00	0.00	121.56
Wasteland Development through Eucalyptus, Jatropha plantation	0.386	ha	Phl	6	12	20	20	13	6	5	5	6	305
			BL	1.85	3.71	6.18	6.18	4.01	1.85	1.54	1.54	1.85	94.18
Farm Forestry (Bamboo)	0.300	ha	Phl	25	25	20	20	20	20	12	15	0	388
			BL	6.00	6.00	4.80	4.80	4.80	4.80	2.88	3.60	0.00	93.12
Forest Nursery	2.746	0.25 ha (1.25 lakh seedlings)	Phl	4	4	4	4	0	1	1	0	0	66
			BL	8.79	8.79	8.79	8.79	0.00	2.20	2.20	0.00	0.00	144.99
Forestry and WLD Total			Phl	55	61	44	44	58	52	43	20	6	1137
			BL	23.07	24.92	19.76	19.76	16.85	16.89	14.66	5.14	1.85	453.86

ANNEXURE I (Contd on Page - 11)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Animal Husbandry				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
1. Dairy Development													
Crossbred Cows	1.287	2 animals	Phl	300	300	300	300	300	300	300	300	300	300
			BL	347.49	347.49	347.49	347.49	347.49	347.49	347.49	347.49	347.49	347.49
Indigenous Cows	1.208	2 animals	Phl	80	120	75	55	55	55	100	80	100	100
			BL	86.98	130.46	81.54	59.80	59.80	59.80	108.72	86.98	108.72	108.72
Murrah Buffaloes	1.306	2 animals	Phl	50	50	50	50	50	40	30	30	50	50
			BL	58.77	58.77	58.77	58.77	58.77	47.02	35.26	35.26	58.77	58.77
Heifer Rearing	0.171	1 animals	Phl	55	0	55	55	55	0	108	0	106	0
			BL	8.46	0.00	8.46	8.46	8.46	0.00	16.62	0.00	16.31	0.00
Mini Dairy	6.856	10 Nos	Phl	15	15	15	10	10	10	10	10	10	10
			BL	92.56	92.56	92.56	61.70	61.70	61.70	61.70	61.70	61.70	61.70
Total Dairy Development			Phl	500	485	495	470	470	405	548	420	566	460
			B L	594.26	629.28	588.82	536.22	536.22	516.01	569.80	531.43	593.00	576.68
Poultry Development													
Broiler (1000 bird unit) (Fortnight batches)	3.580	1000 birds	Phl	103	103	103	103	103	103	103	103	103	103
			BL	331.87	331.87	331.87	331.87	331.87	331.87	331.87	331.87	331.87	331.87
Layer (1500 bird unit) (Cage Housing 1+3 system)	9.570	1500 birds	Phl	60	60	60	60	60	60	60	60	60	50
			BL	516.78	516.78	516.78	516.78	516.78	516.78	516.78	516.78	516.78	430.65
Broiler Farming (all in all out system)	2.500	700 birds	Phl	50	50	50	50	50	30	40	30	30	30
			BL	112.50	112.50	112.50	112.50	112.50	67.50	90.00	67.50	67.50	67.50
Total Poultry			Phl	213	213	213	213	213	193	203	193	193	183
			BL	961.15	961.15	961.15	961.15	961.15	916.15	938.65	916.15	916.15	830.02
Sheep/Goat/Piggery													
Sheep Rearing	0.680	10 F+1 M	Phl	30	140	140	100	0	0	0	0	150	150
			BL	18.36	85.68	85.68	61.20	0.00	0.00	0.00	0.00	91.80	91.80
Goat Rearing	0.630	10 F+1 M	Phl	397	397	397	397	397	397	397	397	397	397
			BL	225.10	225.10	225.10	225.10	225.10	225.10	225.10	225.10	225.10	225.10
Piggery	0.971	3F + 1M	Phl	10	15	10	10	15	17	18	20	22	23
			BL	8.74	13.11	8.74	8.74	13.11	14.86	15.73	17.48	19.23	20.10
Rabbit rearing	0.912	10+2 animals	Phl	2	2	2	2	2	2	2	2	2	2
			BL	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64
Total Sheep/Goat/Piggery			Phl	439	554	549	509	414	416	417	419	571	572
			BL	253.84	325.53	321.16	296.68	239.85	241.60	242.47	244.22	337.77	338.64
Animal Husbandry Total			BL	1809.24	1915.96	1871.13	1794.05	1737.22	1673.75	1750.91	1691.80	1846.91	1745.34

ANNEXURE I (Contd on Page - 12)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : South 24 Pargana

(₹ lakh)

Animal Husbandry				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
1. Dairy Development													
Crossbred Cows	1.287	2 animals	Phl	300	300	300	300	300	300	300	300	300	300
			BL	347.49	347.49	347.49	347.49	347.49	347.49	347.49	347.49	347.49	347.49
Indigenous Cows	1.208	2 animals	Phl	80	100	100	100	100	100	100	100	100	50
			BL	86.98	108.72	108.72	108.72	108.72	108.72	108.72	108.72	108.72	54.36
Murrah Buffaloes	1.306	2 animals	Phl	50	30	35	40	35	35	35	35	35	35
			BL	58.77	35.26	41.14	47.02	41.14	41.14	41.14	41.14	41.14	41.14
Heifer Rearing	0.171	1 animals	Phl	105	0	50	0	52	5	15	64	15	15
			BL	16.16	0.00	7.70	0.00	8.00	0.77	2.31	9.85	2.31	2.31
Mini Dairy	6.856	10 Nos	Phl	10	10	10	10	10	10	5	10	10	10
			BL	61.70	61.70	61.70	61.70	61.70	61.70	30.85	61.70	61.70	61.70
Total Dairy Development			Phl	545	440	495	450	497	450	455	509	460	410
			BL	571.10	553.18	566.75	564.93	567.06	559.82	530.51	568.90	561.36	507.00
Poultry Development													
Broiler (1000 bird unit) (Fortnight batches)	3.580	1000 birds	Phl	103	103	103	103	103	103	103	103	103	103
			BL	331.87	331.87	331.87	331.87	331.87	331.87	331.87	331.87	331.87	331.87
Layer (1500 bird unit) (Cage Housing 1+3 system)	9.570	1500 birds	Phl	60	50	50	50	50	50	75	75	55	55
			BL	516.78	430.65	430.65	430.65	430.65	430.65	645.98	645.98	473.72	473.72
Broiler Farming (all in all out system)	2.500	700 birds	Phl	30	30	30	30	30	30	0	0	0	0
			BL	67.50	67.50	67.50	67.50	67.50	67.50	0.00	0.00	0.00	0.00
Total Poultry			Phl	193	183	183	183	183	183	178	178	158	158
			BL	916.15	830.02	830.02	830.02	830.02	830.02	977.84	977.84	805.58	805.58
Sheep/Goat/Piggery													
Sheep Rearing	0.680	10 F+1 M	Phl	100	100	0	200	40	40	80	100	100	0
			BL	61.20	61.20	0.00	122.40	24.48	24.48	48.96	61.20	61.20	0.00
Goat Rearing	0.630	10 F+1 M	Phl	397	397	397	397	397	397	397	397	397	397
			BL	225.10	225.10	225.10	225.10	225.10	225.10	225.10	225.10	225.10	225.10
Piggery	0.971	3F + 1M	Phl	5	5	20	40	10	20	30	30	10	5
			BL	4.37	4.37	17.48	34.96	8.74	17.48	26.22	26.22	8.74	4.37
Rabbit rearing	0.912	10+2 animals	Phl	2	2	2	2	2	2	2	2	2	2
			BL	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64
Total Sheep/Goat/Piggery			Phl	504	504	419	639	449	459	509	529	509	404
			BL	292.31	292.31	244.22	384.10	259.96	268.70	301.92	314.16	296.68	231.11
Animal Husbandry Total			BL	1779.56	1675.50	1640.98	1779.04	1657.03	1658.54	1810.27	1860.90	1663.62	1543.69

ANNEXURE I (Contd on Page - 13)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Animal Husbandry				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
1. Dairy Development													
Crossbred Cows	1.287	2 animals	Phl	300	300	150	150	150	130	140	220	150	7690
			BL	347.49	347.49	173.75	173.75	173.75	150.58	162.16	254.83	173.75	8907.33
Indigenous Cows	1.208	2 animals	Phl	100	100	100	100	100	100	100	100	91	2641
			BL	108.72	108.72	108.72	108.72	108.72	108.72	108.72	108.72	98.94	2871.30
Murrah Buffaloes	1.306	2 animals	Phl	40	30	30	30	30	30	30	30	30	1095
			BL	47.02	35.26	35.26	35.26	35.26	35.26	35.26	35.26	35.26	1287.06
Heifer Rearing	0.171	1 animals	Phl	105	105	105	105	206	258	258	255	2	2154
			BL	16.16	16.16	16.16	16.16	31.70	39.71	39.71	39.24	0.31	331.50
Mini Dairy	6.856	10 Nos	Phl	10	10	10	10	10	10	0	15	10	295
			BL	61.70	61.70	61.70	61.70	61.70	61.70	0.00	92.56	61.70	1820.27
Total Dairy Development			Phl	555	545	395	395	496	528	528	620	283	13875
			BL	581.09	569.34	395.59	395.59	411.13	395.97	345.85	530.61	369.95	15217.45
Poultry Development													
Broiler (1000 bird unit) (Fortnight batches)	3.580	1000 birds	Phl	105	105	106	105	106	105	102	107	108	3009
			BL	338.31	338.31	341.53	338.31	341.53	338.31	328.64	344.75	347.98	9695.00
Layer (1500 bird unit) (Cage Housing 1+3 system)	9.570	1500 birds	Phl	46	45	60	80	50	70	50	50	42	1653
			BL	396.20	387.59	516.78	689.04	430.65	602.91	430.65	430.65	361.75	14237.29
Broiler Farming (all in all out system)	2.500	700 birds	Phl	0	0	0	3	1	12	12	12	12	642
			BL	0.00	0.00	0.00	6.75	2.25	27.00	27.00	27.00	27.00	1444.50
Total Poultry			Phl	151	150	166	188	157	187	164	169	162	5304
			BL	734.51	725.90	858.31	1034.10	774.43	968.22	786.29	802.40	736.72	25376.79
Sheep/Goat/Piggery													
Sheep Rearing	0.680	10 F+1 M	Phl	60	20	0	20	20	20	15	0	0	1625
			BL	36.72	12.24	0.00	12.24	12.24	12.24	9.18	0.00	0.00	994.50
Goat Rearing	0.630	10 F+1 M	Phl	397	395	395	394	0	0	0	390	10	9921
			BL	225.10	223.97	223.97	223.40	0.00	0.00	0.00	221.13	5.67	5625.21
Piggery	0.971	3F + 1M	Phl	5	5	5	5	5	5	5	5	5	380
			BL	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	332.08
Rabbit rearing	0.912	10+2 animals	Phl	2	2	2	2	2	2	1	1	2	56
			BL	1.64	1.64	1.64	1.64	1.64	1.64	0.82	0.82	1.64	45.96
Total Sheep/Goat/Piggery			Phl	464	422	402	421	27	27	21	396	17	11982
			BL	267.83	242.22	229.98	241.65	18.25	18.25	14.37	226.32	11.68	6997.75
Animal Husbandry Total			BL	1583.43	1537.45	1483.88	1671.34	1203.82	1382.44	1146.51	1559.33	1118.36	47591.99

ANNEXURE I (Contd on Page - 14)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Fishery				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Fresh Water Fish culture in semi derelict pond (excavation 0.6 m)	2.517	1 acre	Phl	52	46	30	40	35	50	58	53	50	50
			BL	104.71	92.63	60.41	80.54	70.48	100.68	116.79	106.72	100.68	100.68
Fresh Water Fish culture in semi derelict pond (excavation 1 m)	3.150	1 acre	Phl	21	20	20	22	20	22	20	22	22	20
			BL	52.92	50.40	50.40	55.44	50.40	55.44	50.40	55.44	55.44	50.40
Fresh Water Fish culture in existing pond	2.020	1 ha	Phl	10	20	10	11	8	9	7	8	20	15
			BL	16.16	32.32	16.16	17.78	12.93	14.54	11.31	12.93	32.32	24.24
Polyculture of freshwater prawn with carps (new ponds)	3.900	1 acre	Phl	1	2	1	1	1	1	1	0	2	2
			BL	3.12	6.24	3.12	3.12	3.12	3.12	3.12	0.00	6.24	6.24
Polyculture of freshwater prawn with carps (in existing ponds)	1.850	1 acre	Phl	1	2	1	1	1	1	1	0	2	2
			BL	1.48	2.96	1.48	1.48	1.48	1.48	1.48	0.00	2.96	2.96
Intensive Pisciculture with heavy Stocking & multiple harvesting	4.160	1 acre	Phl	4	3	4	3	1	1	1	0	2	2
			BL	13.31	9.98	13.31	9.98	3.33	3.33	3.33	0.00	6.66	6.66
Fish Seed rearing in existing pond	2.155	1 acre	Phl	2	3	2	3	1	1	1	1	3	2
			BL	3.45	5.17	3.45	5.17	1.72	1.72	1.72	1.72	5.17	3.45
Brackish Water Shrimp culture with provision of aeration by diesel pump set	4.770	0.6 ha (gross land area)	Phl	0	28	0	0	0	0	0	0	37	46
			BL	0.00	106.85	0.00	0.00	0.00	0.00	0.00	0.00	141.19	175.54
Small Scale Fresh Water Prawn Hatchery	7.250	1 acre	Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marine boats -traditional	0.500	No.	Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marine boats - mechanised	28.920	No.	Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ornamental Fish Rearing	0.950	1 acre	Phl	21	11	22	10	20	11	22	0	10	10
			BL	15.96	8.36	16.72	7.60	15.20	8.36	16.72	0.00	7.60	7.60
Mud crab fattening	1.150	1 acre	Phl	0	55	0	0	0	0	0	0	25	0
			BL	0.00	50.60	0.00	0.00	0.00	0.00	0.00	0.00	23.00	0.00
Paddy-cum-Pisciculture	1.050	1 acre	Phl	0	11	5	0	0	0	0	0	11	10
			BL	0.00	9.24	4.20	0.00	0.00	0.00	0.00	0.00	9.24	8.40
Working Capital (ST Fishery)	0.500	1 acre	Phl	61	58	76	82	62	58	64	62	67	56
			BL	24.40	23.20	30.40	32.80	24.80	23.20	25.60	24.80	26.80	22.40
Pisciculture with duckery	1.860	1 acre	Phl	30	50	50	50	20	20	0	0	40	40
			BL	44.64	74.40	74.40	74.40	29.76	29.76	0.00	0.00	59.52	59.52
Pisciculture with poultry	3.450	1 acre	Phl	30	50	50	50	20	20	0	0	40	40
			BL	82.80	138.00	138.00	138.00	55.20	55.20	0.00	0.00	110.40	110.40
Fisheries Total			Phl	233	359	271	273	189	194	175	146	331	295
			BL	362.95	610.35	412.05	426.32	268.42	296.84	230.47	201.61	587.22	578.48

ANNEXURE I (Contd on Page - 15)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Fishery				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Fresh Water Fish culture in semi derelict pond (excavation 0.6 m)	2.517	1 acre	Phl	25	25	54	30	62	60	22	48	20	48
			BL	50.34	50.34	108.73	60.41	124.84	120.82	44.30	96.65	40.27	96.65
Fresh Water Fish culture in semi derelict pond (excavation 1 m)	3.150	1 acre	Phl	21	20	29	0	10	21	0	1	1	1
			BL	52.92	50.40	73.08	0.00	25.20	52.92	0.00	2.52	2.52	2.52
Fresh Water Fish culture in existing pond	2.020	1 ha	Phl	7	4	4	10	10	10	10	10	10	12
			BL	11.31	6.46	6.46	16.16	16.16	16.16	16.16	16.16	16.16	19.39
Polyculture of freshwater prawn with carps (new ponds)	3.900	1 acre	Phl	2	0	2	2	0	0	2	0	1	0
			BL	6.24	0.00	6.24	6.24	0.00	0.00	6.24	0.00	3.12	0.00
Polyculture of freshwater prawn with carps (in existing ponds)	1.850	1 acre	Phl	2	0	2	2	0	0	2	0	1	0
			BL	2.96	0.00	2.96	2.96	0.00	0.00	2.96	0.00	1.48	0.00
Intensive Pisciculture with heavy stocking & multiple harvesting	4.160	1 acre	Phl	2	2	2	0	1	1	0	1	1	0
			BL	6.66	6.66	6.66	0.00	3.33	3.33	0.00	3.33	3.33	0.00
Fish Seed rearing in existing pond	2.155	1 acre	Phl	3	3	2	0	1	1	2	1	1	0
			BL	5.17	5.17	3.45	0.00	1.72	1.72	3.45	1.72	1.72	0.00
Brackish Water Shrimp culture with provision of aeration by diesel pump set	4.770	0.6 ha (gross land area)	Phl	0	0	0	102	0	0	83	0	65	0
			BL	0.00	0.00	0.00	389.23	0.00	0.00	316.73	0.00	248.04	0.00
Small Scale Fresh Water Prawn Hatchery	7.250	1 acre	Phl	0	0	0	0	0	0	1	0	0	1
			BL	0.00	0.00	0.00	0.00	0.00	0.00	5.80	0.00	0.00	5.80
Marine boats -traditional	0.500	No.	Phl	10	0	0	20	0	0	25	0	15	0
			BL	4.00	0.00	0.00	8.00	0.00	0.00	10.00	0.00	6.00	0.00
Marine boats - mechanised	28.920	No.	Phl	20	20	0	0	0	0	10	0	0	0
			BL	462.72	462.72	0.00	0.00	0.00	0.00	231.36	0.00	0.00	0.00
Ornamental Fish Rearing	0.950	1 acre	Phl	10	11	32	12	10	0	20	15	10	0
			BL	7.60	8.36	24.32	9.12	7.60	0.00	15.20	11.40	7.60	0.00
Mud crab fattening	1.150	1 acre	Phl	25	5	25	10	0	0	15	0	15	0
			BL	23.00	4.60	23.00	9.20	0.00	0.00	13.80	0.00	13.80	0.00
Paddy-cum-Pisciculture	1.050	1 acre	Phl	20	10	21	10	11	10	5	10	15	0
			BL	16.80	8.40	17.64	8.40	9.24	8.40	4.20	8.40	12.60	0.00
Working Capital (ST Fishery)	0.500	1 acre	Phl	65	60	66	52	62	65	55	60	61	65
			BL	26.00	24.00	26.40	20.80	24.80	26.00	22.00	24.00	24.40	26.00
Pisciculture with duckery	1.860	1 acre	Phl	1	10	10	16	5	5	9	5	2	0
			BL	1.49	14.88	14.88	23.81	7.44	7.44	13.39	7.44	2.98	0.00
Pisciculture with poultry	3.450	1 acre	Phl	1	20	20	20	20	20	20	20	20	20
			BL	2.76	55.20	55.20	55.20	55.20	55.20	55.20	55.20	55.20	55.20
Fisheries Total			Phl	214	190	269	286	192	193	281	171	238	147
			BL	679.97	697.19	369.02	609.53	275.54	291.99	760.79	226.82	439.22	205.56

ANNEXURE I (Contd on Page - 16)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Fishery				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Fresh Water Fish culture in semi derelict pond (excavation 0.6 m)	2.517	1 acre	Phl	30	40	28	38	25	30	20	27	10	1106
			BL	60.41	80.54	56.38	76.52	50.34	60.41	40.27	54.37	20.14	2227.04
Fresh Water Fish culture in semi derelict pond (excavation 1 m)	3.150	1 acre	Phl	2	2	2	2	0	0	0	2	0	323
			BL	5.04	5.04	5.04	5.04	0.00	0.00	0.00	5.04	0.00	813.96
Fresh Water Fish culture in existing pond	2.020	1 ha	Phl	12	12	12	12	12	10	2	2	2	281
			BL	19.39	19.39	19.39	19.39	19.39	16.16	3.23	3.23	3.23	454.10
Polyculture of freshwater prawn with carps (new ponds)	3.900	1 acre	Phl	0	0	0	0	2	3	3	0	0	29
			BL	0.00	0.00	0.00	0.00	6.24	9.36	9.36	0.00	0.00	90.48
Polyculture of freshwater prawn with carps (in existing ponds)	1.850	1 acre	Phl	0	0	0	0	1	1	1	0	0	24
			BL	0.00	0.00	0.00	0.00	1.48	1.48	1.48	0.00	0.00	35.52
Intensive Pisciculture with heavy stocking & multiple harvesting	4.160	1 acre	Phl	0	0	0	0	2	2	2	0	0	37
			BL	0.00	0.00	0.00	0.00	6.66	6.66	6.66	0.00	0.00	123.14
Fish Seed rearing in existing pond	2.155	1 acre	Phl	0	0	0	0	3	3	3	0	0	42
			BL	0.00	0.00	0.00	0.00	5.17	5.17	5.17	0.00	0.00	72.41
Brackish Water Shrimp culture with provision of aeration by diesel pump set	4.770	0.6 ha (gross land area)	Phl	0	15	15	15	37	30	36	0	0	509
			BL	0.00	57.24	57.24	57.24	141.19	114.48	137.38	0.00	0.00	1942.34
Small Scale Fresh Water Prawn Hatchery	7.250	1 acre	Phl	1	1	1	1	1	1	1	1	1	11
			BL	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	63.80
Marine boats -traditional	0.500	No.	Phl	0	0	0	0	20	22	25	0	0	137
			BL	0.00	0.00	0.00	0.00	8.00	8.80	10.00	0.00	0.00	54.80
Marine boats - echanised	28.920	No.	Phl	0	0	0	0	10	10	11	0	0	81
			BL	0.00	0.00	0.00	0.00	231.36	231.36	254.50	0.00	0.00	1874.02
Ornamental Fish Rearing	0.950	1 acre	Phl	10	12	0	0	10	0	11	0	0	300
			BL	7.60	9.12	0.00	0.00	7.60	0.00	8.36	0.00	0.00	228.00
Mud crab fattening	1.150	1 acre	Phl	0	0	0	0	20	26	25	0	0	246
			BL	0.00	0.00	0.00	0.00	18.40	23.92	23.00	0.00	0.00	226.32
Paddy-cum-Pisciculture	1.050	1 acre	Phl	50	48	52	50	98	110	0	102	105	764
			BL	42.00	40.32	43.68	42.00	82.32	92.40	0.00	85.68	88.20	641.76
Working Capital (ST Fishery)	0.500	1 acre	Phl	55	62	60	70	105	110	100	122	0	1941
			BL	22.00	24.80	24.00	28.00	42.00	44.00	40.00	48.80	0.00	776.40
Pisciculture with duckery	1.860	1 acre	Phl	10	25	15	15	16	4	8	8	0	464
			BL	14.88	37.20	22.32	22.32	23.81	5.95	11.90	11.90	0.00	690.43
Pisciculture with poultry	3.450	1 acre	Phl	20	20	20	30	30	30	30	15	10	686
			BL	55.20	55.20	55.20	82.80	82.80	82.80	82.80	41.40	27.60	1893.36
Fisheries Total			Phl	190	237	205	233	392	392	278	279	128	6981
			BL	232.32	334.66	289.05	339.11	732.56	708.75	639.91	256.22	144.97	12207.87

ANNEXURE I (Contd on Page - 17)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Other Activities				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Bullocks	0.150	No.	Phl	92	86	65	88	35	98	67	67	86	92
			BL	12.42	11.61	8.78	11.88	4.73	13.23	9.05	9.05	11.61	12.42
Bullock Carts	0.150	No. (1+1)	Phl	78	76	60	75	55	84	65	55	82	85
			BL	10.53	10.26	8.10	10.13	7.43	11.34	8.78	7.43	11.07	11.48
Two-wheelers to farmers	0.400	No.	Phl	65	105	84	95	64	116	105	110	95	45
			BL	23.40	37.80	30.24	34.20	23.04	41.76	37.80	39.60	34.20	16.20
Others	0.150	No.	Phl	256	256	258	200	260	265	262	264	272	255
			BL	34.56	34.56	34.83	27.00	35.10	35.78	35.37	35.64	36.72	34.43
Other Activities Total			Phl	491	523	467	458	414	563	499	496	535	477
			BL	80.91	94.23	81.95	83.21	70.29	102.11	90.99	91.71	93.60	74.52
Sub Total			BL	11544.75	14524.93	17200.02	15994.83	13077.90	9095.95	7484.05	11311.48	15239.01	14714.37
AGRICULTURE INFRASTRUCTURE													
Storage Facilities													
Multipurpose Cold Storage	80.000	No (1000 MT)	Phl	1	1	1	1	1	0	1	1	1	0
			BL	60.00	60.00	60.00	60.00	60.00	0.00	60.00	60.00	60.00	0.00
Multipurpose Cold Storage	400.000	No (5000 MT)	Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Market Yard	35.000	No.	Phl	4	4	3	3	3	3	3	3	3	3
			BL	105.00	105.00	78.75	78.75	78.75	78.75	78.75	78.75	78.75	78.75
Rural Godown	35.000	No. (1000 MT)	Phl	4	4	4	4	4	4	4	4	4	4
			BL	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00
SG/MY Total			Phl	9	9	8	8	8	7	8	8	8	7
			BL	270.00	270.00	243.75	243.75	243.75	183.75	243.75	243.75	243.75	183.75
Land Development													
Land levelling and shaping	1.039	ha.	Phl	10	10	10	10	10	10	5	5	5	5
			BL	9.35	9.35	9.35	9.35	9.35	9.35	4.68	4.68	4.68	4.68
Farm Pond (small) 3 cents in 12 cent land	0.256	ha.	Phl	25	25	25	25	25	25	25	25	25	25
			BL	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77
Farm Pond (4 cents in 16 cent land)	0.394	ha.	Phl	20	20	20	20	20	20	20	20	20	20
			BL	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09
Farm Pond (6 cents in 24 cent land)	0.657	ha.	Phl	24	24	24	24	24	24	24	24	24	24
			BL	14.18	14.18	14.18	14.18	14.18	14.18	14.18	14.18	14.18	14.18
Tank silt	0.459	ha	Phl	30	40	30	30	30	30	30	30	40	40
			BL	12.39	16.52	12.39	12.39	12.39	12.39	12.39	12.39	16.52	16.52
Land Development Total			Phl	109	119	109	109	109	109	104	104	114	114
			BL	36.40	36.40	36.40	36.40	36.40	36.40	31.72	31.72	31.72	31.72

ANNEXURE I (Contd on Page - 18)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Other Activities				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Bullocks	0.150	No.	Phl	77	77	78	105	95	98	76	88	98	82
			BL	10.40	10.40	10.53	14.18	12.83	13.23	10.26	11.88	13.23	11.07
Bullock Carts	0.150	No. (1+1)	Phl	74	65	68	94	85	86	75	72	95	70
			BL	9.99	8.78	9.18	12.69	11.48	11.61	10.13	9.72	12.83	9.45
Two-wheelers to farmers	0.400	No.	Phl	94	115	86	225	225	105	210	215	195	210
			BL	33.84	41.40	30.96	81.00	81.00	37.80	75.60	77.40	70.20	75.60
Others	0.150	No.	Phl	275	275	264	275	245	265	246	246	140	130
			BL	37.13	37.13	35.64	37.13	33.08	35.78	33.21	33.21	18.90	17.55
Other Activities Total			Phl	520	532	496	699	650	554	607	621	528	492
			BL	91.35	97.70	86.31	144.99	138.38	98.42	129.20	132.21	115.16	113.67
Sub Total			B	14377.11	11713.46	12399.54	17314.79	10222.72	10598.35	19103.22	19064.74	13182.22	11203.81
AGRICULTURE INFRASTRUCTURE													
Storage Facilities													
Multipurpose Cold Storage	80.000	No (1000 MT)	Phl	0	1	1	0	0	0	1	0	0	1
			BL	0.00	60.00	60.00	0.00	0.00	0.00	60.00	0.00	0.00	60.00
Multipurpose Cold Storage	400.000	No (5000 MT)	Phl	0	0	0	1	0	0	1	1	1	1
			BL	0.00	0.00	0.00	300.00	0.00	0.00	300.00	300.00	300.00	300.00
Market Yard	35.000	No.	Phl	3	3	3	5	5	5	3	3	3	3
			BL	78.75	78.75	78.75	131.25	131.25	131.25	78.75	78.75	78.75	78.75
Rural Godown	35.000	No. (1000 MT)	Phl	4	4	4	4	5	4	4	4	4	5
			BL	105.00	105.00	105.00	105.00	131.25	105.00	105.00	105.00	105.00	131.25
SG/MY Total			Phl	7	8	8	10	10	9	9	8	8	10
			BL	183.75	243.75	243.75	536.25	262.50	236.25	543.75	483.75	483.75	570.00
Land Development													
Land levelling and shaping	1.039	ha.	Phl	5	5	5	5	5	5	5	5	5	5
			BL	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68
Farm Pond (small) 3 cents in 12 cent land	0.256	ha.	Phl	25	25	25	25	25	25	25	25	25	25
			BL	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77
Farm Pond (4 cents in 16 cent land)	0.394	ha.	Phl	20	20	20	20	20	20	20	20	20	20
			BL	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09
Farm Pond (6 cents in 24 cent land)	0.657	ha.	Phl	24	24	10	10	10	10	10	10	10	10
			BL	14.18	14.18	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91
Tank silt	0.459	ha	Phl	22	22	22	38	30	34	44	44	44	20
			BL	9.09	9.09	9.09	15.70	12.39	14.05	18.18	18.18	18.18	8.26
Land Development Total			Phl	96	96	82	98	90	94	104	104	104	80
			BL	31.72	31.72	23.45	23.45	23.45	23.45	23.45	23.45	23.45	23.45

ANNEXURE I (Contd on Page - 19)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Other Activities				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Bullocks	0.150	No.	Phl	88	90	86	75	95	78	65	75	85	2387
			BL	11.88	12.15	11.61	10.13	12.83	10.53	8.78	10.13	11.48	322.25
Bullock Carts	0.150	No. (1+1)	Phl	76	78	87	85	80	92	85	0	0	2082
			BL	10.26	10.53	11.75	11.48	10.80	12.42	11.48	0.00	0.00	281.07
Two-wheelers to farmers	0.400	No.	Phl	215	182	195	180	185	210	184	192	135	4242
			BL	77.40	65.52	70.20	64.80	66.60	75.60	66.24	69.12	48.60	1527.12
Others	0.150	No.	Phl	150	160	130	36	34	30	150	100	127	5826
			BL	20.25	21.60	17.55	4.86	4.59	4.05	20.25	13.50	17.15	786.51
Other Activities Total			Phl	529	510	498	376	394	410	484	367	347	14537
			BL	119.79	109.80	111.11	91.26	94.82	102.60	106.74	92.75	77.22	2916.95
Sub Total			BL	11851.78	10532.50	8836.79	9249.67	8811.85	7588.17	5852.70	3280.06	2050.68	337421.43
AGRICULTURE INFRASTRUCTURE													
Storage Facilities													
Multipurpose Cold Storage	80.000	No (1000 MT)	Phl	0	0	0	0	0	0	0	0	0	12
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	720.00
Multipurpose Cold Storage	400.000	No (5000 MT)	Phl	0	0	0	0	0	0	0	0	0	5
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1500.00
Market Yard	35.000	No.	Phl	2	3	3	3	4	4	3	3	3	96
			BL	52.50	78.75	78.75	78.75	105.00	105.00	78.75	78.75	78.75	2520.00
Rural Godown	35.000	No. (1000 MT)	Phl	5	5	5	5	5	5	6	4	5	127
			BL	131.25	131.25	131.25	131.25	131.25	131.25	157.50	105.00	131.25	3333.75
SG/MY Total			Phl	7	8	8	8	9	9	9	5	4	240
			BL	183.75	210.00	210.00	210.00	236.25	236.25	236.25	183.75	210.00	8073.75
Land Development													
Land levelling and shaping	1.039	ha.	Phl	5	5	5	5	5	5	5	5	5	175
			BL	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	163.64
Farm Pond (small) 3 cents in 12 cent land	0.256	ha.	Phl	11	10	10	11	11	15	15	18	0	601
			BL	2.54	2.31	2.31	2.54	2.54	3.46	3.46	4.15	0.00	138.71
Farm Pond (4 cents in 16 cent land)	0.394	ha.	Phl	10	10	10	10	10	0	0	0	0	450
			BL	3.55	3.55	3.55	3.55	3.55	0.00	0.00	0.00	0.00	159.57
Farm Pond (6 cents in 24 cent land)	0.657	ha.	Phl	10	10	10	10	10	0	0	0	0	418
			BL	5.91	5.91	5.91	5.91	5.91	0.00	0.00	0.00	0.00	247.03
Tank silt	0.459	ha	Phl	10	10	5	5	5	5	5	5	5	705
			BL	4.13	4.13	2.07	2.07	2.07	2.07	2.07	2.07	2.07	291.24
Land Development Total			Phl	46	45	40	41	41	25	25	28	10	2349
			BL	16.67	16.44	16.44	16.67	16.67	8.14	8.14	8.83	4.68	1000.19

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

				State : West Bengal				District : South 24 Pargana		(₹ lakh)			
Others				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Vermicompost	0.248	10'x6'x2.5'	Phl	110	160	125	104	84	100	52	40	115	125
			BL	24.55	35.71	27.90	23.21	18.75	22.32	11.61	8.93	25.67	27.90
NADEP Compost	0.192	10'x6'x2.5'	Phl	75	150	115	115	75	75	42	42	115	115
			BL	12.96	25.92	19.87	19.87	12.96	12.96	7.26	7.26	19.87	19.87
Bio-Phosphate Compost	0.138	10'x7'x2.5'	Phl	115	115	115	115	115	125	62	62	125	125
			BL	14.28	14.28	14.28	14.28	14.28	15.53	7.70	7.70	15.53	15.53
Others Total			Phl	300	425	355	334	274	300	156	144	355	365
			BL	51.80	75.92	62.06	57.37	45.99	50.81	26.56	23.89	61.07	63.30
Agriculture Infrastructure Total			BL	358.19	382.31	342.20	337.51	326.14	270.95	302.04	299.36	336.54	278.77
Ancillary Activities													
Food Processing													
Fruit preservation	27.000	No.	Phl	3	0	3	0	0	0	3	0	0	0
			BL	72.90	0.00	72.90	0.00	0.00	0.00	72.90	0.00	0.00	0.00
Coir products	6.000	No.	Phl	0	0	0	0	0	0	0	6	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.40	0.00	0.00
Rice mill	11.500	No.	Phl	1	0	0	2	0	2	0	0	0	0
			BL	10.35	0.00	0.00	20.70	0.00	20.70	0.00	0.00	0.00	0.00
Bakery/ confectionery	40.000	No.	Phl	2	1	1	1	2	1	1	1	1	1
			BL	72.00	36.00	36.00	36.00	72.00	36.00	36.00	36.00	36.00	36.00
Sauce/ jam/ ketchup/ puree	29.000	No.	Phl	2	0	2	0	0	0	2	0	2	0
			BL	52.20	0.00	52.20	0.00	0.00	0.00	52.20	0.00	52.20	0.00
Milk processing/ chilling plant	29.000	No.	Phl	1	1	1	1	1	1	1	1	1	1
			BL	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10
Fish processing	28.000	No.	Phl	0	1	0	0	0	0	0	0	0	1
			BL	0.00	25.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.20
Food Processing Total			Phl	9	3	7	4	3	4	7	8	4	3
			BL	233.55	87.30	187.20	82.80	98.10	82.80	187.20	94.50	114.30	87.30
Others													
ACABC	5.000		Phl	3	3	3	3	3	3	3	3	3	3
			BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25
Loans to PACS,FSS,LAMPS,mFIs for onlending to Agri	4.000		Phl	15	15	20	20	20	20	20	20	20	20
			BL	45.00	45.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
Others Total			Phl	9	3	7	4	3	4	7	8	4	3
			BL	56.25	56.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25
Ancillary Activities Total			BL	289.80	143.55	258.45	154.05	169.35	154.05	258.45	165.75	185.55	158.55
TOTAL AGRICULTURE (A +B +C)			BL	12192.74	15050.79	17800.67	16486.39	13573.39	9520.95	8044.54	11776.59	15761.10	15151.69

ANNEXURE I (Contd on Page - 21)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Others				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Vermicompost	0.248	10'x6'x 2.5'	Phl	124	125	55	110	110	110	110	95	105	84
			BL	27.68	27.90	12.28	24.55	24.55	24.55	24.55	21.20	23.44	18.75
NADEP Compost	0.192	10'x6'x 2.5'	Phl	115	115	52	115	115	115	67	50	50	75
			BL	19.87	19.87	8.99	19.87	19.87	19.87	11.58	8.64	8.64	12.96
Bio-Phosphate Compost	0.138	10'x7'x 2.5'	Phl	85	85	54	125	125	125	95	65	75	115
			BL	10.56	10.56	6.71	15.53	15.53	15.53	11.80	8.07	9.32	14.28
Others Total			Phl	324	325	161	350	350	350	272	210	230	274
			BL	58.11	58.33	27.97	59.95	59.95	59.95	47.93	37.92	41.39	45.99
Agriculture Infrastructure Total			BL	273.58	333.80	295.17	619.65	345.90	319.65	615.13	545.11	548.59	639.44
Ancillary Activities													
Food Processing													
Fruit preservation	27.000	No.	Phl	0	0	4	0	0	0	0	0	0	0
			BL	0.00	0.00	97.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Coir products	6.000	No.	Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rice mill	11.500	No.	Phl	1	0	0	1	0	0	0	0	0	0
			BL	10.35	0.00	0.00	10.35	0.00	0.00	0.00	0.00	0.00	0.00
Bakery/ confectionery	40.000	No.	Phl	1	1	1	1	1	1	1	1	1	1
			BL	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00
Sauce/ jam/ ketchup/ puree	29.000	No.	Phl	1	0	1	0	1	0	0	0	0	1
			BL	26.10	0.00	26.10	0.00	26.10	0.00	0.00	0.00	0.00	26.10
Milk processing/ chilling plant	29.000	No.	Phl	1	1	1	1	1	1	1	1	1	1
			BL	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10
Fish processing	28.000	No.	Phl	1	0	0	1	0	0	1	0	0	0
			BL	25.20	0.00	0.00	25.20	0.00	0.00	25.20	0.00	0.00	0.00
Food Processing Total			Phl	5	2	7	4	3	2	3	2	2	3
			BL	123.75	62.10	185.40	97.65	88.20	62.10	87.30	62.10	62.10	88.20
Others													
ACABC	5.000		Phl	3	3	3	3	3	3	3	3	3	3
			BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25
Loans to PACS,FSS,LAMPS,mFIs for onlending to Agri	4.000		Phl	20	20	20	20	20	20	20	20	20	20
			BL	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
Others Total			Phl	5	2	7	4	3	2	3	2	2	3
			BL	71.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25
Ancillary Activities Total			BL	195.00	133.35	256.65	168.90	159.45	133.35	158.55	133.35	133.35	159.45
TOTAL AGRICULTURE (A +B +C)			BL	14845.68	12180.61	12951.36	18103.34	10728.07	11051.35	19876.89	19743.21	13864.16	12002.70

ANNEXURE I (Contd on Page - 22)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : South 24 Pargana

(₹ lakh)

Others				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Vermicompost	0.248	10'x6'x2.5'	Phl	100	82	64	64	110	115	60	110	31	2779
			BL	22.32	18.30	14.28	14.28	24.55	25.67	13.39	24.55	6.92	620.27
NADEP Compost	0.192	10'x6'x2.5'	Phl	75	80	100	100	65	75	75	74	75	2507
			BL	12.96	13.82	17.28	17.28	11.23	12.96	12.96	12.79	12.96	433.21
Bio-Phosphate Compost	0.138	10'x7'x2.5'	Phl	115	115	115	125	90	75	70	60	61	2849
			BL	14.28	14.28	14.28	15.53	11.18	9.32	8.69	7.45	7.58	353.85
Others Total			Phl	290	277	279	289	265	265	205	244	167	8135
			BL	49.56	46.41	45.85	47.09	46.96	47.94	35.05	44.79	27.46	1407.33
Agriculture Infrastructure Total			BL	249.98	272.85	272.29	273.76	299.88	292.33	279.43	237.37	242.13	10481.27
Ancillary Activities													
Food Processing													
Fruit preservation	27.000	No.	Phl	0	0	0	0	0	0	0	1	0	14
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.30	0.00	340.20
Coir products	6.000	No.	Phl	0	0	0	0	0	0	0	1	1	8
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.40	5.40	43.20
Rice mill	11.500	No.	Phl	0	0	0	0	1	0	0	0	0	8
			BL	0.00	0.00	0.00	0.00	10.35	0.00	0.00	0.00	0.00	82.80
Bakery/ confectionery	40.000	No.	Phl	1	1	1	1	1	1	0	1	1	30
			BL	36.00	36.00	36.00	36.00	36.00	36.00	0.00	36.00	36.00	1080.00
Sauce/ jam/ ketchup/ puree	29.000	No.	Phl	1	0	0	0	1	0	0	1	1	16
			BL	26.10	0.00	0.00	0.00	26.10	0.00	0.00	26.10	26.10	417.60
Milk processing/ chilling plant	29.000	No.	Phl	1	1	1	1	1	1	1	1	1	29
			BL	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10	26.10	756.90
Fish processing	28.000	No.	Phl	0	0	0	0	1	0	1	1	0	8
			BL	0.00	0.00	0.00	0.00	25.20	0.00	25.20	25.20	0.00	201.60
Food Processing Total			Phl	3	2	2	2	5	2	2	6	4	113
			BL	88.20	62.10	62.10	62.10	123.75	62.10	51.30	143.10	93.60	2922.30
Others													
ACABC	5.000		Phl	3	3	3	3	3	3	3	3	3	87
			BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	326.25
Loans to PACS,FSS,LAMPS,mFIs for onlending to Agri	4.000		Phl	10	10	10	12	15	15	15	14	16	507
			BL	30.00	30.00	30.00	36.00	45.00	45.00	45.00	42.00	48.00	1521.00
Others Total			Phl	3	2	2	2	5	2	2	6	4	820
			BL	41.25	41.25	41.25	47.25	56.25	56.25	56.25	53.25	59.25	1847.25
Ancillary Activities Total			BL	129.45	103.35	103.35	109.35	180.00	118.35	107.55	196.35	152.85	4770.35
TOTAL AGRICULTURE (A +B +C)			BL	12231.21	10908.70	9212.42	9632.78	9291.73	7998.85	6239.68	3713.78	2445.67	352673.05

ANNEXURE I (Contd on Page - 23)
ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20
State : West Bengal District : South 24 Pargana (₹ lakh)

MSE Sector				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Investment Credit													
Micro enterprise (manufacturing)	1.000	No.	Phl	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500
			BL	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00
Small enterprise (manufacturing)	25.000	No.	Phl	50	50	50	50	50	50	50	50	50	50
			BL	1125.00	1125.00	1125.00	1125.00	1125.00	1125.00	1125.00	1125.00	1125.00	1125.00
Medium enterprise (manufacturing)	500.000	No.	Phl	20	20	20	20	10	10	10	10	10	10
			BL	9000.00	9000.00	9000.00	9000.00	4500.00	4500.00	4500.00	4500.00	4500.00	4500.00
Micro enterprise (services)	1.000	No.	Phl	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
			BL	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00
Small enterprise (services)	10.000	No.	Phl	40	40	40	40	40	40	40	40	40	40
			BL	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00
Medium enterprise (services)	200.000	No.	Phl	10	10	10	10	10	10	10	10	10	10
			BL	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00
KVI sector units	2.000	No.	Phl	150	130	120	120	120	130	130	120	130	120
			BL	240.00	208.00	192.00	192.00	192.00	208.00	208.00	192.00	208.00	192.00
Other finances to MSME (PMJDY)	0.050	No.	Phl	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000
			BL	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
MSE (Investment Credit) Total			Physica	23770	23750	23740	23740	23730	23740	23740	23730	23740	23730
			Bank Loan	16475.00	16443.00	16427.00	16427.00	11927.00	11943.00	11943.00	11927.00	11943.00	11927.00
MSE Sector - Working Capital													
Small enterprise (manufacturing)	5.000	No.	Phl	60	60	60	60	60	60	60	60	60	60
			BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00
Medium enterprise (manufacturing)	100.000	No.	Phl	20	20	20	20	15	15	15	15	15	15
			BL	1800.00	1800.00	1800.00	1800.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00
Small enterprise (services)	2.000	No.	Phl	40	40	40	40	40	40	40	40	40	40
			BL	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00
Medium enterprise (services)	40.000	No.	Phl	20	20	20	20	20	15	15	15	15	20
			BL	720.00	720.00	720.00	720.00	720.00	540.00	540.00	540.00	540.00	720.00
KVI sector units	0.400	No.	Phl	150	150	150	150	140	130	130	120	130	120
			BL	54.00	54.00	54.00	54.00	50.40	46.80	46.80	43.20	46.80	43.20
Retail Trade/ Small Business	1.000	No.	Phl	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
			BL	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00
MSE (Working Capital) Total			Phl	1290	1290	1290	1290	1275	1260	1260	1250	1260	1255
			BL	3816.00	3816.00	3816.00	3816.00	3362.40	3178.80	3178.80	3175.20	3178.80	3355.20
Total MSME (Inv. Credit + WC)			BL	20291.00	20259.00	20243.00	20243.00	15289.40	15121.80	15121.80	15102.20	15121.80	15282.20

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

MSE Sector				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar- I	Joynagar- II	Kakdwip	Kulpi	Kultali	Mandirbazar
Investment Credit													
Micro enterprise (manufacturing)	1.000	No.	Phl	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500
			BL	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00
Small enterprise (manufacturing)	25.000	No.	Phl	50	50	50	50	50	50	66	60	60	60
			BL	1125.00	1125.00	1125.00	1125.00	1125.00	1125.00	1485.00	1350.00	1350.00	1350.00
Medium enterprise (manufacturing)	500.000	No.	Phl	10	10	10	11	10	10	10	10	10	10
			BL	4500.00	4500.00	4500.00	4950.00	4500.00	4500.00	4500.00	4500.00	4500.00	4500.00
Micro enterprise (services)	1.000	No.	Phl	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
			BL	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00
Small enterprise (services)	10.000	No.	Phl	40	40	40	40	40	40	40	40	40	40
			BL	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00
Medium enterprise (services)	200.000	No.	Phl	16	16	17	17	17	17	17	17	17	17
			BL	2880.00	2880.00	3060.00	3060.00	3060.00	3060.00	3060.00	3060.00	3060.00	3060.00
KVI sector units	2.000	No.	Phl	120	120	120	120	100	100	100	120	100	120
			BL	192.00	192.00	192.00	192.00	160.00	160.00	160.00	192.00	160.00	192.00
Other finances to MSME (PMJDY)	0.050	No.	Phl	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000
			BL	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
MSE (Investment Credit) Total			Physica	23736	23736	23737	23738	23717	23717	23733	23747	23727	23747
			Bank Loan	13007.00	13007.00	13187.00	13637.00	13155.00	13155.00	13515.00	13412.00	13380.00	13412.00
MSE Sector - Working Capital													
Small enterprise (manufacturing)	5.000	No.	Phl	60	60	60	60	60	60	66	60	60	60
			BL	270.00	270.00	270.00	270.00	270.00	270.00	297.00	270.00	270.00	270.00
Medium enterprise (manufacturing)	100.000	No.	Phl	15	15	15	15	15	15	15	15	10	15
			BL	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	900.00	1350.00
Small enterprise (services)	2.000	No.	Phl	40	40	40	40	40	40	40	40	40	40
			BL	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00
Medium enterprise (services)	40.000	No.	Phl	20	20	20	20	20	17	20	17	15	15
			BL	720.00	720.00	720.00	720.00	720.00	612.00	720.00	612.00	540.00	540.00
KVI sector units	0.400	No.	Phl	120	120	120	120	120	100	120	120	100	120
			BL	43.20	43.20	43.20	43.20	43.20	36.00	43.20	43.20	36.00	43.20
Retail Trade/ Small Business	1.000	No.	Phl	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
			BL	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00
MSE (Working Capital) Total			Phl	1255	1255	1255	1255	1255	1232	1261	1252	1225	1250
			BL	3355.20	3355.20	3355.20	3355.20	3355.20	3240.00	3382.20	3247.20	2718.00	3175.20
Total MSME (Inv. Credit + WC)			BL	16362.20	16362.20	16542.20	16992.20	16510.20	16395.00	16897.20	16659.20	16098.00	16587.20

ANNEXURE I (Contd on Page - 25)
ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20
State : West Bengal District : South 24 Pargana (₹ lakh)

MSE Sector				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Investment Credit													
Micro enterprise (manufacturing)	1.000	No.	Phl	1500	1500	1500	1500	1500	1500	1500	1500	1500	43500
			BL	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	39150.00
Small enterprise (manufacturing)	25.000	No.	Phl	60	60	60	61	62	61	61	61	56	1588
			BL	1350.00	1350.00	1350.00	1372.50	1395.00	1372.50	1372.50	1372.50	1260.00	35730.00
Medium enterprise (manufacturing)	500.000	No.	Phl	10	12	11	12	12	12	12	12	12	346
			BL	4500.00	5400.00	4950.00	5400.00	5400.00	5400.00	5400.00	5400.00	5400.00	155700.00
Micro enterprise (services)	1.000	No.	Phl	2000	2000	2000	2000	2000	2000	2000	2000	2000	58000
			BL	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	1800.00	52200.00
Small enterprise (services)	10.000	No.	Phl	40	40	40	40	40	40	40	40	40	1160
			BL	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	10440.00
Medium enterprise (services)	200.000	No.	Phl	17	17	15	15	10	10	5	5	8	370
			BL	3060.00	3060.00	2700.00	2700.00	1800.00	1800.00	900.00	900.00	1440.00	66600.00
KVI sector units	2.000	No.	Phl	120	120	115	118	118	118	120	125	120	3464
			BL	192.00	192.00	184.00	188.80	188.80	188.80	192.00	200.00	192.00	5542.40
Other finances to MSME (PMJDY)	0.050	No.	Phl	20000	20000	20000	20000	20000	200010	20000	19990	19980	759980
			BL	800.00	800.00	800.00	800.00	800.00	8000.40	800.00	799.60	799.20	30399.20
MSE (Investment Credit) Total			Phl	23747	23749	23741	23746	23742	203751	23738	23733	23716	868408
			BL	13412.00	14312.00	13494.00	13971.30	13093.80	20271.70	12174.50	12182.10	12601.20	395761.60
MSE Sector - Working Capital													
Small enterprise (manufacturing)	5.000	No.	Phl	60	60	60	61	62	65	63	61	56	1754
			BL	270.00	270.00	270.00	274.50	279.00	292.50	283.50	274.50	252.00	7893.00
Medium enterprise (manufacturing)	100.000	No.	Phl	15	15	15	15	15	15	15	15	15	450
			BL	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	40500.00
Small enterprise (services)	2.000	No.	Phl	40	39	39	39	39	39	39	39	39	1152
			BL	72.00	70.20	70.20	70.20	70.20	70.20	70.20	70.20	70.20	2073.60
Medium enterprise (services)	40.000	No.	Phl	15	15	15	15	15	15	15	15	15	499
			BL	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	17964.00
KVI sector units	0.400	No.	Phl	120	100	115	100	100	100	100	100	95	3460
			BL	43.20	36.00	41.40	36.00	36.00	36.00	36.00	36.00	34.20	1245.60
Retail Trade/ Small Business	1.000	No.	Phl	1000	1000	1000	1000	1000	1003	1000	1000	1000	29003
			BL	900.00	900.00	900.00	900.00	900.00	902.70	900.00	900.00	900.00	26102.70
MSE (Working Capital) Total			Phl	1250	1229	1244	1230	1231	1237	1232	1230	1220	36318
			BL	3175.20	3166.20	3171.60	3170.70	3175.20	3191.40	3179.70	3170.70	3146.40	95778.90
Total MSME (Inv. Credit + WC)			BL	16587.20	17478.20	16665.60	17142.00	16269.00	23463.10	15354.20	15352.80	15747.60	491540.50

ANNEXURE I (Contd on Page - 26)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

				State : West Bengal				District : South 24 Pargana				(₹ lakh)	
Export Credit				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Export Credit for Fish/ Processed Fish Products	46.00	No.	Phl	1	0	1	1	1	1	1	0	1	0
			BL	36.80	0.00	36.80	36.80	36.80	36.80	36.80	0.00	36.80	0.00
Export Credit for Fruits & Vegetables	50.00	No.	Phl	1	0	1	0	1	0			1	
			BL	40.00	0.00	40.00	0.00	40.00	0.00				
Export Credit for Surgical Products	50.00	No.	Phl	1	1	0	0	0	0	0			1
			BL	40.00	40.00	0.00	0.00	0.00	0.00	0.00			
Total Export Credit			Phl	3	1	2	1	2	1	1	0	2	1
			BL	116.80	40.00	76.80	36.80	76.80	36.80	36.80	0.00	36.80	0.00
Education													
Edu Loan above ₹.4.00 lakh - Abroad	10.000	No.	Phl	20	20	20	20	20	20	20	20	20	20
			BL	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Edu Loan above ₹.4.00 lakh - Inland	6.000		Phl	100	100	100	100	100	110	100	100	100	125
			BL	450.00	450.00	450.00	450.00	450.00	495.00	450.00	450.00	450.00	562.50
Edu Loan upto ₹.4.00 lakh	4.000		Phl	185	185	185	185	185	185	185	185	185	200
			BL	555.00	555.00	555.00	555.00	555.00	555.00	555.00	555.00	555.00	600.00
Education -Total			Phl	305	305	305	305	305	315	305	305	305	345
			BL	1155.00	1155.00	1155.00	1155.00	1155.00	1200.00	1155.00	1155.00	1155.00	1312.50
Housing Loan													
Construction of dwelling units	20.000	No.	Phl	110	120	120	120	120	120	120	120	100	100
			BL	1760.00	1920.00	1920.00	1920.00	1920.00	1920.00	1920.00	1920.00	1600.00	1600.00
Repairs / Renovation	2.000	1248	Phl	110	105	95	95	125	95	80	80	150	150
			BL	176.00	168.00	152.00	152.00	200.00	152.00	128.00	128.00	240.00	240.00
Housing Loan-Total			Phl	220	225	215	215	245	215	200	200	250	250
			BL	1936.00	2088.00	2072.00	2072.00	2120.00	2072.00	2048.00	2048.00	1840.00	1840.00
Renewal Energy													
Bio-gas plant	0.28	No.	Phl	32	50	50	30	20	22	10	10	33	32
			BL	8.06	12.60	12.60	7.56	5.04	5.54	2.52	2.52	8.32	8.06
Solar Units	0.38	No.	Phl	0	0	0	5	0	5	0	0	10	10
			BL	0.00	0.00	0.00	1.71	0.00	1.71	0.00	0.00	3.42	3.42
Renewal Energy total			Phl	32	50	50	35	20	27	10	10	43	42
			BL	8.06	12.60	12.60	9.27	5.04	7.25	2.52	2.52	11.74	11.48

ANNEXURE I (Contd on Page - 27)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : South 24 Pargana

(₹ lakh)

Export Credit				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Export Credit for Fish/ Processed Fish Products	46.00	No.	Phl	1	0	0	0	0	0	0	0	0	0
			BL	36.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Export Credit for Fruits & Vegetables	50.00	No.	Phl	1		0							
			BL										
Export Credit for Surgical Products	50.00	No.	Phl	1		0							
			BL			0.00							
Total Export Credit			Phl	3	0	0	0	0	0	0	0	0	0
			BL	36.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Education													
Edu Loan above Rs.4.00 lakh - Abroad	10.000	No.	Phl	20	20	20	20	20	20	2	2	2	2
			BL	150.00	150.00	150.00	150.00	150.00	150.00	15.00	15.00	15.00	15.00
Edu Loan above Rs.4.00 lakh - Inland	6.000		Phl	100	135	100	100	100	100	100	100	100	100
			BL	450.00	607.50	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00
Edu Loan upto Rs.4.00 lakh	4.000		Phl	200	200	200	200	200	200	200	130	120	140
			BL	600.00	600.00	600.00	600.00	600.00	600.00	600.00	390.00	360.00	420.00
Education -Total			Phl	320	355	320	320	320	320	302	232	222	242
			BL	1200.00	1357.50	1200.00	1200.00	1200.00	1200.00	1065.00	855.00	825.00	885.00
Housing Loan													
Construction of dwelling units	20.000	No.	Phl	100	100	100	100	40	40	40	40	35	35
			BL	1600.00	1600.00	1600.00	1600.00	640.00	640.00	640.00	640.00	560.00	560.00
Repairs / Renovation	2.000	1248	Phl	145	100	150	120	120	120	120	130	130	150
			BL	232.00	160.00	240.00	192.00	192.00	192.00	192.00	208.00	208.00	240.00
Housing Loan-Total			Phl	245	200	250	220	160	160	160	170	165	185
			BL	1832.00	1760.00	1840.00	1792.00	832.00	832.00	832.00	848.00	768.00	800.00
Renewal Energy													
Bio-gas plant	0.28	No.	Phl	20	20	20	20	20	20	20	20	20	20
			BL	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04
Solar Units	0.38	No.	Phl	10	10	10	10	10	20	30	27	27	30
			BL	3.42	3.42	3.42	3.42	3.42	6.84	10.26	9.23	9.23	10.26
Renewal Energy total			Phl	30	30	30	30	30	40	50	47	47	50
			BL	8.46	8.46	8.46	8.46	8.46	11.88	15.30	14.27	14.27	15.30

ANNEXURE I (Contd on Page - 28)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20****State : West Bengal****District : South 24 Pargana****(₹ lakh)**

Export Credit				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Export Credit for Fish/ Processed Fish Products	46.00	No.	Phl	0	0	0	0	0	0	0	1	1	10
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.80	36.80	368.00
Export Credit for Fruits & Vegetables	50.00	No.	Phl								0	0.00	5
			BL								0.00		200.00
Export Credit for Surgical Products	50.00	No.	Phl										4
			BL										160.00
Total Export Credit			Phl	0	0	0	0	0	0	0	1	1	19
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.80	36.80	728.00
Education													
Edu Loan above Rs.4.00 lakh - Abroad	10.000	No.	Phl	2	2	2	2	2	2	2	2	1	345
			BL	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	7.50	2587.50
Edu Loan above Rs.4.00 lakh - Inland	6.000		Phl	60	50	50	50	50	50	55	56	55	2546
			BL	270.00	225.00	225.00	225.00	225.00	225.00	247.50	252.00	247.50	11457.00
Edu Loan upto Rs.4.00 lakh	4.000		Phl	140	130	130	130	130	138	137	138	140	4868
			BL	420.00	390.00	390.00	390.00	390.00	414.00	411.00	414.00	420.00	14604.00
Education -Total			Phl	202	182	182	182	182	190	194	196	196	7759
			BL	705.00	630.00	630.00	630.00	630.00	654.00	673.50	681.00	675.00	28648.50
Housing Loan													
Construction of dwelling units	20.000	No.	Phl	40	35	30	35	35	35	35	35	35	2095
			BL	640.00	560.00	480.00	560.00	560.00	560.00	560.00	560.00	560.00	33520.00
Repairs / Renovation	2.000	1248	Phl	130	140	140	140	140	140	150	145	140	3635
			BL	208.00	224.00	224.00	224.00	224.00	224.00	240.00	232.00	224.00	5816.00
Housing Loan-Total			Phl	170	175	170	175	175	175	185	240	175	5790
			BL	848.00	784.00	704.00	784.00	784.00	784.00	800.00	792.00	784.00	39336.00
Renewal Energy													
Bio-gas plant	0.28	No.	Phl	20	30	30	30	30	30	30	30	30	749
			BL	5.04	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	189
Solar Units	0.38	No.	Phl	20	27	20	30	30	26	40	32	32	471
			BL	6.84	9.23	6.84	10.26	10.26	8.89	13.68	10.94	10.94	89
Renewal Energy total			Phl	40	57	50	60	60	56	70	62	62	1220
			BL	11.88	16.79	14.40	17.82	17.82	16.45	21.24	18.50	18.50	278.24

ANNEXURE I (Contd on Page - 29)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : South 24 Pargana

(₹ lakh)

Others				Baruipur	Basanti	Bhangar-I	Bhangar-II	Bishnupur-I	Bishnupur-II	Budge-Budge-I	Budge-Budge-II	Canning I	Canning II
Loans to SHGs- Fresh	1.50	No.	Phl	600	600	600	600	600	600	600	600	600	600
			BL	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00
			Phl										
Loans to SHGs- Repeat	2.50	No.	BL	650	650	650	650	650	650	650	650	650	650
			Phl	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00
Loans to distressed persons to prepay non-institutional lenders (other than farmers)	0.10	No.	Phl	200	200	200	200	200	200	200	200	200	200
			BL	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Loans to State sponsored organisations for SC/ST	0.40	No.	Phl	400	400	400	400	400	400	400	400	400	400
			BL	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00
Others Total			Phl	1850	1850	1850	1850	1850	1850	1850	1850	1850	1850
			BL	2701.00	2701.00	2701.00	2701.00	2701.00	2701.00	2701.00	2701.00	2701.00	2701.00
Social Infrastructure													
Private Schools	40.00		Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Private College	50.00		Phl	0	0	0	0	0	0	0	0	0	0
			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nursing Home	50.00		Phl	1	0	1	0	0	0	1	0	0	0
			BL	40.00	0.00	45.00	0.00	0.00	0.00	45.00	0.00	0.00	0.00
Pay and use Toilet	10.00		Phl	1	1	1	1	1	1	1	1	1	1
			BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Drinking Water Project	20.00		Phl	1	1	0	0	0	0	0	0	0	0
			BL	16.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Social infrastructure Total			Phl	3	2	2	1	1	1	2	1	1	1
			BL	65.00	27.00	54.00	9.00	9.00	9.00	54.00	9.00	9.00	9.00
GRAND TOTAL			BL	38465.61	41333.39	44115.07	42712.46	34929.63	30668.81	29163.66	32794.31	36636.43	36307.87

ANNEXURE I (Contd on Page - 30)**ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL & FINANCIAL ESTIMATES FOR THE YEAR 2019-20**

State : West Bengal

District : South 24 Pargana

(₹ lakh)

Others				Diamond H-I	Diamond H-II	Falta	Gosaba	Joynagar-I	Joynagar-II	Kakdwip	Kulpi	Kultali	Mandirbazar
Loans to SHGs- Fresh	1.50	No.	Phl	600	600	600	600	650	650	650	650	650	650
			BL	900.00	900.00	900.00	900.00	975.00	975.00	975.00	975.00	975.00	975.00
			Phl										
Loans to SHGs- Repeat	2.50	No.	BL	650	650	650	650	650	650	650	650	650	650
			Phl	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00
Loans to distressed persons to prepay non-institutional lenders (other than farmers)	0.10	No.	Phl	200	200	200	200	200	200	200	200	200	200
			BL	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Loans to State sponsored organisations for SC/ST	0.40	No.	Phl	400	400	400	400	400	400	400	400	400	400
			BL	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00
Others Total			Phl	1850	1850	1850	1850	1900	1900	1900	1900	1900	1900
			BL	2701.00	2701.00	2701.00	2701.00	2776.00	2776.00	2776.00	2776.00	2776.00	2776.00
Social Infrastructure													
Private Schools	40.00		Phl	1	0	1	0	0	1	0	0	0	0
			BL	32.00	0.00	32.00	0.00	0.00	32.00	0.00	0.00	0.00	0.00
Private College	50.00		Phl	0	0	0	1	0	0	0	0	0	0
			BL	0.00	0.00	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00
Nursing Home	50.00		Phl	0	0	0	1	0	1	0	1	1	0
			BL	0.00	0.00	0.00	45.00	0.00	45.00	0.00	45.00	45.00	0.00
Pay and use Toilet	10.00		Phl	1	1	1	1	1	1	1	1	1	1
			BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Drinking Water Project	20.00		Phl	1	0	0	1	0	0	1	0	0	0
			BL	18.00	0.00	0.00	18.00	0.00	0.00	18.00	0.00	0.00	0.00
Social infrastructure Total			Phl	3	1	2	4	1	3	2	2	2	1
			BL	59.00	9.00	41.00	112.00	9.00	86.00	27.00	54.00	54.00	9.00
GRAND TOTAL			BL	37045.14	34378.77	35284.02	40909.00	32063.73	32352.23	41489.39	40949.68	34399.43	33075.20

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 : South 24 Pargana**

(₹ lakh)

Others				Mathurapur-I	Mathurapur-II	Mograhat-I	Mograhat-II	Namkhana	Pathar Pratima	Sagar	Sonarpur	Thakurpukur	Total
Loans to SHGs- Fresh	1.50	No.	Phl	650	650	650	650	650	600	650	650	649	18099
			BL	975.00	975.00	975.00	975.00	975.00	900.00	975.00	975.00	973.50	27149
			Phl										
Loans to SHGs- Repeat	2.50	No.	BL	650	650	650	650	650	650	650	650	651	18851
			Phl	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1625.00	1627.50	47128
Loans to distressed persons to prepay non-institutional lenders (other than farmers)	0.10	No.	Phl	200	200	200	200	200	200	195	190	190	5775
			BL	16.00	16.00	16.00	16.00	16.00	16.00	15.60	15.20	15.20	462.00
Loans to State sponsored organisations for SC/ST	0.40	No.	Phl	200	200	200	292	200	200	200	200	200	9892
			BL	80.00	80.00	80.00	116.80	80.00	80.00	80.00	80.00	80.00	3956.80
Others Total			Phl	1700	1700	1700	1792	1700	1650	1695	1690	1690	52617
			BL	2696.00	2696.00	2696.00	2732.80	2696.00	2621.00	2695.60	2695.20	2696.20	78694.80
Social Infrastructure													
Private Schools	40.00		Phl	1	0	0	0	0	1	0	0	1	6
			BL	32.00	0.00	0.00	0.00	0.00	32.00	0.00	0.00	32.00	192.00
Private College	50.00		Phl	1	0	1	0	0	0	0	1	0	4
			BL	40.00	0.00	40.00	0.00	0.00	0.00	0.00	40.00	0.00	160.00
Nursing Home	50.00		Phl	0	1	0	1	1	0	0	1	0	11
			BL	0.00	45.00	0.00	45.00	45.00	0.00	0.00	45.00	0.00	495.00
Pay and use Toilet	10.00		Phl	1	1	1	1	1	1	1	1	2	30
			BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	18.00	270.00
Drinking Water Project	20.00		Phl	0	1	0	0	0	1	0	0	0	7
			BL	0.00	18.00	0.00	0.00	0.00	18.00	0.00	0.00	0.00	126.00
Social infrastructure Total			Phl	3	3	2	2	2	3	1	3	3	58
			BL	81.00	72.00	49.00	54.00	54.00	59.00	9.00	94.00	50.00	1243.00
GRAND TOTAL													
			BL	33160.29	32585.69	29971.42	30993.40	29742.55	35596.40	25793.22	23384.08	22453.77	993142.11

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)

Sr. No.	Agency / Type of Loan	2016-17		2017-18		2018-19
		Target	Achievement	Target	Achievement	Target
1	Crop Loan	221780.00	45720.00	224112.00	196253.00	230673.00
	CBs	154180.00	25700.00	185096.00	158151.00	202188.00
	SCB	40500.00	8920.00	4537.00	4597.00	4670.00
	PCARDB	8500.00	2250.00	907.00	856.00	934.00
	RRB	18600.00	8850.00	33118.00	32177.00	22881.00
	OTHERS	0.00	0.00	454.00	472.00	0.00
2	Term Loan (MT +LT)	82874.00	94420.00	99916.00	8177.00	102414.00
	CBs	67062.00	68940.00	82521.00	6589.00	89768.00
	SCB	1673.00	14590.00	2023.00	191.00	2073.00
	PCARDB	1783.00	2200.00	405.00	36.00	415.00
	RRB	12356.00	8690.00	14765.00	1341.00	10158.00
	OTHERS	0.00	0.00	202.00	20.00	0.00
3	Total Agri. Credit (1+2)	304654.00	140140.00	324028.00	204430.00	333087.00
	CBs	221242.00	94640.00	267617.00	164740.00	291956.00
	SCB	42173.00	23510.00	6560.00	4788.00	6743.00
	PCARDB	10283.00	4450.00	1312.00	892.00	1349.00
	RRB	30956.00	17540.00	47883.00	33518.00	33039.00
	OTHERS	0.00	0.00	656.00	492.00	0.00
4	MSME	208415.00	133105.00	237162.00	191506.00	299545.00
	CBs	171991.00	108617.00	195875.00	155456.00	261445.00
	SCB	0.00	368.00	4801.00	2784.00	7495.00
	PCARDB	0.00	0.00	960.00	557.00	0.00
	RRB	32006.00	22040.00	35046.00	32243.00	30605.00
	Others	4418.00	2080.00	480.00	466.00	0.00
5	Other Priority Sector	69616.00	59174.00	69823.00	77237.00	94258.00
	CBs	60228.00	54089.00	57668.00	63576.00	82619.00
	SCB	630.00	225.00	10318.00	1583.00	2290.00
	PCARDB	0.00	0.00	283.00	317.00	0.00
	RRB	8758.00	4860.00	1413.00	11556.00	9349.00
	Others	0.00	0.00	141.00	205.00	0.00
	GRAND TOTAL (3+4+5)	582685.00	332419.00	631013.00	473173.00	726890.00

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

(₹ lakh)

Particulars	2016-17						2017-18					
	CBs	Coop.	PCARDB	RRB	Others	Total	CBs	Coop.	PCARDB	RRB	Others	Total
Crop Loan	25700.00	8920.00	2250.00	8850.00	0.00	94420.00	158151.00	4597.00	856.00	32177.00	472.00	8177.00
Sub Total I	25700.00	8920.00	2250.00	8850.00	0.00	94420.00	158151.00	4597.00	856.00	32177.00	472.00	8177.00
Term Loan	68940.00	14590.00	2200.00	8690.00	0.00	140140.00	6589.00	191.00	36.00	1341.00	20.00	204430.00
MI						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P&H						0.00						0.00
DD						0.00						0.00
Poultry						0.00						0.00
S/G/P						0.00						0.00
Fisheries						0.00						0.00
F/WLD						0.00						0.00
SG/ MY						0.00						0.00
RSE/ WU						0.00						0.00
Sericulture						0.00						0.00
Others						0.00						0.00
Micro Finance						0.00						0.00
Sub Total II	68940.00	14590.00	2200.00	8690.00	0.00	140140.00	6589.00	191.00	36.00	1341.00	20.00	204430.00
of which under SGSY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GRAND TOTAL (I+II)	94640.00	23510.00	4450.00	17540.00	0.00	133105.00	164740.00	4788.00	892.00	33518.00	492.00	191506.00

NNEXURE 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)

Particulars	2018-19 (Target)					
	CBs	Coop.	PCARDB	RRB	Others	Total
Crop Loan	202188.00	4670.00	934.00	22881.00	0.00	102414.00
Sub Total I	202188.00	4670.00	934.00	22881.00	0.00	102414.00
Term Loan	89768.00	2073.00	415.00	10458.00	0.00	333087.00
MI						0.00
LD						0.00
FM						0.00
P&H						0.00
DD						0.00
Poultry						0.00
S/G/P						0.00
Fisheries						0.00
F/WLD						0.00
SG/ MY						0.00
RSE/ WU						0.00
Sericulture						0.00
Others						0.00
Micro Finance						0.00
Sub Total II	89768.00	2073.00	415.00	10458.00	0.00	333087.00
of which under SGSY	0.00	0.00	0.00	0.00	0.00	0.00
GRAND TOTAL (I+II)	2991956.00	6743.00	1349.00	33039.00	0.00	299545.00

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, 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, 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)

SL. NO.	Name of the Crop	SCALES OF FINANCE (RUPEES PER ACRE) FOR MAJOR CROPS OF SOUTH 24-PARGANS							
		Kind components			Total kind component per acre	Labour cost & cost of irrigation	Total cultivation cost	Post harvest Expense (10% of col.5), Rounded off	Total scale of finance per acre (Rupees rounded nearest)
		cost of seeds per acre	cost of fertilizer & organic manure	cost of plant protection					
	1	2A	2B	2C	3 = (2a+2b+2c)	4	5=(3+4)	6	7
1	Aman (local) paddy	720	3680	510	4910	18250	23160	2316	25476
2	Aus/Aman Paddy (HYV)	1000	5100	550	6650	20400	27050	2705	29755
3	Boro Paddy (HYV)	1500	6500	650	8650	29150	37800	3780	41580
4	Jute	650	2700	450	3800	16500	20300	2030	22330
5	Wheat	1350	4000	300	5650	13000	18650	1865	20515
6	Chilli	1500	6000	7000	14500	10500	25000	2500	27500
7	Potato	19300	9500	1000	29800	19000	48800	4880	53680
8	Ladies Finger	3600	8000	7000	18600	14000	32600	3260	35860
9	Hybrid Tomato	4500	8500	7100	20100	18000	38100	3810	41910
10	Summer vegetable	7200	7900	3880	18980	22000	40980	4098	45078
11	Winter vegetable	9000	8750	3550	21300	12000	33300	3330	36630
12	Summer Mug	1450	5000	600	7050	7000	14050	1405	15455
13	Rabi Sunflower	1400	5300	850	7550	9300	16850	1685	18535
14	Seasamum (Til)	240	3900	430	4570	8200	12770	1277	14047
15	ginger	70000	8600	1550	80150	11700	91850	9185	101035
16	Elephant foot	67200	9100	900	77200	30000	107200	10720	117920
17	Groundnut	4725	5200	700	10625	11200	21825	2183	24007.5
18	Cotton	525	3800	1850	6175	8200	14375	1438	15812.5
19	SRI (Boro)	360	4300	500	5160	23100	28260	2826	31086
20	Betel Leaf (Bangla)*	1150	11500	3200	15850	6000	21850	2185	24035
21	Betel Leaf (Meetha)*	4300	16100	1700	22100	8200	30300	3030	33330
22	Capsicum	8000	15000	15000	38000	10800	48800	4880	53680
23	Broccoli	8500	8750	3550	20800	12000	32800	3280	36080
24	Mustard	240	5400	1650	7290	11000	18290	1829	20119
25	Guava	4200	7000	7700	18900	50000	68900	6890	75790
26	Banana Tissue Culture	21000	15600	2000	38600	73920	112520	11252	123772
27	Banana Sucker	3600	12750	2500	18850	55000	73850	7385	81235
28	Gram	1440	5500	1600	8540	7000	15540	1554	17094
29	Lentil	1350	5300	1500	8150	7000	15150	1515	16665
30	Sapota	6400	15000	4550	25950	50000	75950	7595	83545