



संभाव्यतायुक्त ऋण योजना 2020-21

Potential Linked Credit Plan 2020-21

जालंधर जिला JALANDHAR DISTRICT

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

पंजाब क्षेत्रीय कार्यालय, चण्डीगढ़
PUNJAB REGIONAL OFFICE, CHANDIGARH



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का 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 participatory financial and non - financial interventions, innovations, technology and institutional development for securing prosperity.



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प्रस्तावना

नाबार्ड प्रत्येक जिले के लिए सम्भाव्यतायुक्त ऋण योजना (पीएलपी) तैयार करने के माध्यम से ढाई दशक से अधिक समय से ग्रामीण ऋण योजना तैयार करने में एक महत्वपूर्ण भूमिका निभा रहा है। पीएलपी प्राथमिक क्षेत्र की आर्थिक गतिविधियों के लिए भौतिक और वित्तीय दोनों प्रकार की क्षमताओं के मानचित्रण का एक व्यापक दस्तावेज है। पीएलपी में भारतीय रिज़र्व बैंक, राज्य और केंद्र सरकार की नीतियों, बुनियादी ढाँचे की उपलब्धता, विपणन सहायता, ऋण उपयोग क्षमता तथा ऋण वितरण प्रणाली के मजबूत एवं कमजोर पक्षों को ध्यान में रखते हुए जिले में विभिन्न क्षेत्रों के ऋण अनुमान तैयार करने का प्रयास किया जाता है। यह एक योजनाबद्ध प्रक्रिया है जिसमें कृषि और ग्रामीण विकास से जुड़े सभी हितधारकों के साथ परस्पर विचार-विमर्श से ऋण संभाव्यताओं का आकलन किया जाता है ताकि विकास की योजना तथा ऋण योजना प्रक्रिया के बीच एक सार्थक सम्बन्ध स्थापित किया जा सके।

नाबार्ड के जिला विकास प्रबंधक द्वारा तैयार पीएलपी, जिले में बुनियादी ढाँचे और इसके लिए विभिन्न क्षेत्रों में अपेक्षित अन्य सहायता सेवाओं के साथ-साथ बैंक क्रेडिट क्षमताओं का ब्लॉक स्तरीय व्यापक मूल्यांकन दर्शाती हैं। पीएलपी शाखा स्तर पर ऋण योजना तैयार करने में एवं उसे संचयी रूप में ब्लॉक स्तरीय ऋण योजना तथा जिला स्तरीय ऋण योजना तैयार करने में आधार के रूप में कार्य करेगी।

वर्ष 2020-21 के लिए पीएलपी का थीम 'हाई-टेक कृषि' है, ताकि उच्च मूल्य वाली सब्जियों और फलों की खेती, वाणिज्यिक डेयरी फार्मिंग आदि को अपनाकर किसान कृषि आय को बढ़ा सके। वर्ष 2020-21 के लिए प्राथमिकता क्षेत्र के तहत जालंधर जिले में ₹1320740.17 लाख की कुल ऋण सम्भाव्यता अनुमानित है। पीएलपी में विभिन्न गतिविधियों के लिए ब्लॉक स्तरीय ऋण अनुमानों को भी दर्शाया गया है।

हमारे जिला विकास प्रबंधक को इस दस्तावेज को तैयार करने में मार्गदर्शन प्रदान करने के लिए मैं उपायुक्त का आभार व्यक्त करता हूँ। मैं एडीसी (विकास), भारतीय रिज़र्व बैंक, अग्रणी जिला प्रबंधक, बैंकर्स, सम्बन्धित विभागों के अधिकारी, कृषि विज्ञान केन्द्रों (केवीके), गैर सरकारी संगठनों और अन्य हितधारकों का भी शुक्रिया अदा करना चाहूंगा जिन्होंने जिले की भौतिक तथा ऋण सम्बन्धी सम्भाव्यताओं का आकलन करने के लिए आवश्यक सूचनाएं उपलब्ध करवाई हैं। मुझे पूर्ण विश्वास है कि सभी सम्बन्धित एजेंसियों के संगठित प्रयासों से इस दस्तावेज में दर्शाई गई जिले की दोहन-योग्य सम्भाव्यताओं को पूर्णतः वास्तविकता में बदला जा सकेगा।

जे.पी.एस. बिंद्रा

मुख्य महाप्रबंधक

नाबार्ड, पंजाब क्षेत्रीय कार्यालय

चंडीगढ़




FOREWORD

NABARD has been playing a pivotal role in rural credit planning for more than two and a half decade by way of preparing Potential Linked Credit Plan (PLP) for each district. PLP is a comprehensive documentation of mapping of potentials for priority sector economic activities, both in physical & financial terms. The PLPs represent an effort at making projections of credit requirements in different sectors in the district taking into account the policies of Reserve Bank of India, State and Central Government, availability of infrastructure, marketing support, credit absorption capacity and other strengths and weaknesses of the credit delivery system. This is a systematic exercise carried out by adopting participative and consultative approach involving all stakeholders in agriculture and rural development so as to provide a meaningful link between the development planning and credit planning process.

The PLP prepared by the District Development Manager of NABARD provides a comprehensive block level assessment of bank credit potential in the district alongwith infrastructure and other support services considered necessary to realize the same under various sectors. The PLP will serve as the basis for preparation of branch credit plan cumulating into Block Credit Plan at block level and District Credit Plan at district level.

The theme for PLP 2020-21 is 'Hi-Tech Agriculture' so as to improve farm economy of the farmers by adopting high value crops viz. vegetables and fruits, commercial dairy farming, etc. Total credit potential under priority sector for 2020-21 has been estimated at ₹1320740.17 lakh for Jalandhar district. The PLP also reflects block level projections for various activities.

I express my sincere thanks to the Deputy Commissioner for guiding our District Development Manager in bringing out the document. I would also like to thank ADC (Development), Reserve Bank of India, Lead District Manager, Bankers, officials of line department, KVKs, NGOs and all other stakeholders in the district for providing relevant information for mapping out the potential for the district. I am sure that all the concerned agencies would make concerted efforts to realize the exploitable potential of the district as mentioned in this document.


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Executive Summary

Potential Linked Credit Plan (PLP) is a comprehensive documentation of potentials for rural economic activities, both in physical and financial terms. The PLP represents an effort at making projections of credit requirements in different sectors in the district taking into account the long term potential, availability of infrastructure, marketing support, credit absorption capacity and other strengths and weaknesses of the credit delivery system at the district level.

The theme of the PLP for the year 2020-21 is "Hi Tech Agriculture"

District Profile:

Jalandhar district lies in the center of Punjab and forms part of the prosperous Doaba Region. It is situated between two perennial rivers, the Beas and Satluj. A sizeable number of persons from the district have gone abroad, and inward remittances by them contribute significantly to the economic prosperity of the area.

The predominant economic activities prevalent in the district are Agriculture, Dairy, Poultry, Business, Industries for manufacture of sports goods, hand tools, rubber industry, surgical goods, leather goods, bus/truck coach building, furniture, pipe fitting, electric and mechanical engineering goods. The principal crops sown in the district are wheat, paddy, sugarcane, maize and potato. The potato seed from the district is known for its good quality and is exported to far flung areas in India.

About 47% of the population lives in rural areas as per 2011 Census and is directly or indirectly dependent on Agriculture. The net sown area in the district is 2.10 lakh hectares with a cropping intensity of 199%. The entire gross cropped area of 4.17 lakh hectares is under assured irrigation. 100% area of wheat and paddy is under High Yielding Varieties. The consumption of chemical fertilizers in the district is 113000 Nutrients tonnes. The district is covered under the 'Agriculture Export Zone' for Basmati and Potato. Under National Food Security Mission, the district is identified for wheat and pulses Programme. Under Mission for Integrated Development of Horticulture, subsidy on various components is available for promotion of Horticulture sector. A Centre of Excellence for Vegetables has been set up in the district at Kartarpur with technical assistance from Israel government to promote vegetable cultivation. Another 'Centre of Excellence for Potato' has been established at Adampur, under Indo Dutch Cooperation project.

Banking Profile:

Jalandhar district is having a large network of bank branches aggregating to 795 as on 31 March 2019. There are 34 Commercial Banks(CBs) including Private Sector banks with 710 branches, Jalandhar Central Cooperative Bank with 72 branches and 245 PACS, Punjab Gramin Bank with 23 branches, 01 Urban Cooperative Banks with 08 branches and 06 Primary Cooperative Agriculture Development Banks (PCADBs). In addition Capital Small Finance Bank is also operating in the district with 102 branches. Large presence of both public sector and private sector banks in the district can be attributed to the sizable inflow of NRI remittances and good growth in deposits in the district. The CD ratio of the banking system is hovering around 30%.

Projections of credit Potential for 2020-21:

The PLP for the year 2020-21 has been projected keeping in view credit potential under priority sector covering – Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector. These projections are based on parameters such as technical feasibility, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc. The Priority Sector has been classified by RBI into eight broad sectors viz.(i) Agriculture (ii) Micro, Small and Medium Enterprises

(iii) Export Credit (iv) Education (v) Housing (vi) Social Infrastructure (vii) Renewable Energy and, (viii) Others. Lending to Agriculture Sector has been further redefined by dividing it into three sub-sectors viz. (i) Farm credit (ii) Agriculture Infrastructure and (iii) Ancillary Activities. The contents and classification of activities in PLP 2020-21 have been aligned with the revised PSL guidelines.

The Sector wise projections are furnished below:

		(Rs.lakh)
I	Agriculture	683669.78
II	Micro Small and Medium Enterprises	334760.00
III	Export Credit	93096.25
IV	Education	38165.00
V	Housing	97537.50
VI	Social Infrastructure involving bank credit	11324.18
VII	Renewable Energy	1347.46
VIII	Others	60840.00
	Total Priority Sector	1320740.17

A sum of Rs. **1320740.17** lakh has been assessed for different activities under priority sector for 2020-21, which is marginally (0.26%) higher than the projections for the year 2019-20. Agriculture & Allied Sector is around 52% of the total projections and remaining projections are for MSME/OPS sector. The share of Agri Term lending to total agriculture has been projected at 21.5%. With 79% of the geographical area of the district already under agriculture, there is little potential for expanding the area under agriculture. Rather, area under plough is likely to come down with increasing use of land for non- agriculture .Hi Tech Agriculture has been given thrust in the PLP 2020-21.Two Area Based Schemes on Dairy Development and protected cultivation of vegetables in Poly houses, have been prepared and launched in the district with 5 year phasing (2018-19 – 2022-23). Banks may increase the term lending under Agriculture sector by using Govt. of India subsidy schemes viz., Dairy Entrepreneurship Development Scheme, Agri-clinics and Agribusiness Centre scheme, National Livestock Mission etc.

Good number of rural infrastructure projects has been executed in the district with assistance from the Rural Infrastructure Development Fund (RIDF) set up in NABARD. As on 31 March 2019, 504 infrastructure projects with RIDF loan of Rs.38817.50 lakh have been sanctioned in the district, of which 267 projects have been completed. The completed projects include construction of drainage and flood protection works, construction of roads and bridges, improvement of infrastructure in Govt. Schools Veterinary hospitals and Rural Drinking Water Supply etc. Critical infrastructure requirements of the district, which may have a bearing on credit potentials of the district, have been enumerated in Chapter 5.1for consideration of the State Govt. Besides, RIDF supported infrastructure development, NABARD has also supported establishment of 3 Rural Marts for sale of SHG products, 2 training cum production centers, supported establishment of 3 FPOs(Farmer Producer Organizations), supported skill development in youth through sponsoring programmes at RUDSETI, supported ACSTI for training of Cooperative Structure staff etc, in the district. NABARD had undertaken a massive awareness campaign on Crop Residue Management wherein all the paddy growing villages in the district have been covered in 2018-19.

The Govt. Sponsored Programmes are being implemented by the concerned agencies in the district viz. PMEGP, SC/ST Action Plan, NULM, KVIC assisted schemes, etc. NABARD has been entrusted for implementation of DEDS, NLM-EDEG, ACABC and AMI schemes of GoI.

NABARD is also implementing promotional and development schemes like SHG-Bank linkage, Joint Liability Groups, Farmers Club, Farmers Producers Organization (FPO). Total number of SHGs formed in the district till March 2019 was 2808 and majority of the groups

are of women. Of these, 2102 SHGs have been credit linked by the banks. 152074 KCCs were issued so far by all the banks in the district as on 31 March 2019 with cumulative loan outstanding against these was Rs.579681 lakh. The banks have started issuing Rupay Kisan cards to the farmers as per revised KCC scheme.

The Pradhan Mantri Jan Dhan Yojna (PMJDY) has been successfully launched in the district and 377987 new accounts have been opened under the scheme. The district has been declared saturated under the scheme. The Financial Inclusion Plan may be up-scaled to next stage by providing credit facilities, micro insurance and small pension products to the vulnerable sections of the society to improve their income level and provide social security. Recently launched schemes of 'Pradhan Mantri Mudra Yojana' and 'Stand up India' are being implemented in right spirit to afford maximum benefits to small business and industries as well as women and SC entrepreneurs. As on 31.03.2019, under Stand Up India, 288 loans involving total sanction of Rs. 5762 lakh had been cleared and disbursement of Rs. 3093 lakh has been made to 246 entrepreneurs. The Status of social security schemes in the district, as on 31.3.2019, is as under:

Name of Social security Scheme	No. of accounts registered as on 31.03.2019
PMJJBY	45719
PMSBY	290837
APY	3197

The farmers in the district have expectations from both the banking system and Government. To meet the expectations of the farmers and non-cultivators, it is imperative and desirable that various development agencies – Banks, Extension Agencies, Line Departments of the State Govt., KVK, and other State Level Agriculture and Research Agencies work in tandem with each other to achieve the developmental objectives of the district including employment generation, food security, sustainable agriculture with processing and marketing linkages and focus on MSE Sector. The infrastructure requirements of the farmers include assured power supply, quality roads, markets, and timely availability of quality inputs.

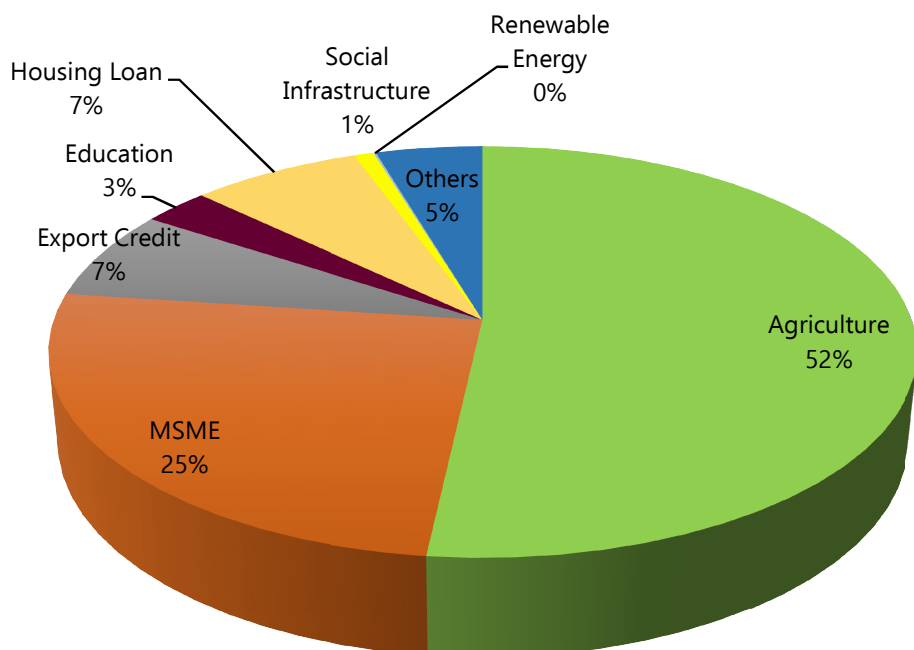
In order to achieve the vision of 'Doubling of Farmers' Income by 2022', there is a need for coordinated approach amongst all stakeholders keeping in view seven point strategy suggested by the Prime Minister. Skill development is critical for achieving faster, sustainable and inclusive growth on the one hand and for providing decent employment opportunities to the growing young population on the other. Lastly, the impact of climate change on rural livelihood cannot be ignored further and mitigation and adaptability strategies must be put in place for a better tomorrow.

Broad Sector-wise PLP Projections for 2020-21

(Rs. lakh)

Sr. No.	Particulars	PLP Projections
A	Farm Credit	
i)	Crop Production, Maintenance, Marketing	535469.61
ii)	Term loan for Agriculture and Allied Activities	60044.83
	Sub Total	595514.44
B	Agriculture Infrastructure	17443.88
C	Ancillary Activities	70711.46
I	Credit Potential for Agriculture (A+B+C)	683669.78
II	Micro, Small & medium Enterprises (MSME)	334760.00
III	Export Credit	93096.25
IV	Education	38165.00
V	Housing Loan	97537.50
VI	Social Infrastructure	11324.18
VII	Renewable Energy	1347.46
VIII	Others	60840.00
	Total Priority Sector	1320740.17

Broad Sector-wise PLP projections for 2020-21



Summary of Sector/Sub-Sectorwise PLP Projections 2020-21

(Rs. lakh)		
Sr. no	Particulars	PLP projection 2020-21
3.1	Credit potential for agriculture	
A	Farm Credit	
3.1.1	Crop Production, Maintenance and Marketing	535469.61
B	Term Loan/Investment Credit	
3.1.2	Water Resources	3884.17
3.1.3	Farm Mechanization	22185.50
3.1.4	Plantation & Horticulture (including Sericulture)	3407.70
3.1.5	Forestry & Waste Land Development	250.91
3.1.6	Animal Husbandry - Dairy	26640.01
3.1.7	Animal Husbandry - Poultry	1417.76
3.1.8	Animal Husbandry –Sheep, Goat, Piggery etc.	455.40
3.1.9	Fisheries	960.98
3.1.10	Farm Credit - Others	842.40
	Total term loan / Investment credit	60044.83
	Total Farm Credit (A+B)	595514.44
3.2	B. Agriculture Infrastructure	
3.2.1	Storage facilities	10730.25
3.2.2	Land development, Soil conservation, Watershed development	2674.80
3.2.3	Agri. Infrastructure - Others	4038.83
	Total of Agri. Infrastructure	17443.88
3.3	C. Agriculture - Ancillary Activities	
3.3.1	Agro & Food Processing	33808.71
3.3.2	Agri. Ancillary Activities - Others	36902.75
	Total - Ancillary Activities	70711.46
	Total Agriculture (A +B +C)	682354.92
II	Micro Small and Medium Enterprises (MSME)	
	MSME – Working Capital	265400.00
	MSME – Investment Credit	69360.00
	Total MSME	334760.00
III	Export Credit	93096.25
IV	Education	38165.00
V	Housing loan	97537.50
VI	Renewable Energy	1347.46
VII	Others	60840.00
VIII	Social Infrastructure	11324.18
	Total Priority Sector	1320740.17



District Profile

District - Jalandhar			State -		Punjab	Division -		ALL	
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)		2632	Agro-climatic Zone						
No. of Sub Divisions		5	Trans-gangetic Plains-Plains (Zone 6)						
No. of Blocks		11	Climate-Semi-arid to dry Sub-humid						
No. of Villages (Inhabited)		1005	Soil Type-Alluvial (Recent) Calcareous						
No. of Panchayats		901							
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER						
Total Area Reported		266000	Rainfall [in mm]		Normal	Actual	2016	2017	2018
Forest Land		6000			703		378	521	534
Area Not Available for Cultivation		26000			Variation from Normal				
Permanent Pasture and Grazing Land		Nil	Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops		Nil	113203		NA		287117		-175217
5. DISTRIBUTION OF LAND HOLDING			7. DEMOGRAPHIC PROFILE [in '000]						
Classification of Holding			Holding		Area				
			Nos.		% to Total	Ha.	% to Total		
<= 1 Ha			4233		9	2741	1		
>1 to <=2 Ha			6720		14	9331	4		
>2 Ha			36798		77	206149	95		
Total			47751		100	218221	100		
6. WORKERS PROFILE [in '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Cultivators		95	Category		Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers		14	Population		2194	1146	1048	1032	1162
Agricultural Labourers		152	Scheduled Caste		854	442	412	515	339
Workers engaged in Household Industries		NA	Scheduled Tribe		NA	NA	NA	NA	NA
Workers engaged in Allied Agro-activities		NA	Literate		1810	987	823	811	999
Other workers		622	BPL		NA	NA	NA	NA	NA
8. HOUSEHOLDS [in '000]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Total Households		454	Having brick/ stone/ concrete houses		NA	Having electricity supply		454	
Rural Households		206	Having source of drinking water		454	Having independent toilets		NA	
BPL Households		10	Having access to banking services		454	Having radio/ tv sets		454	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages Electrified		1005	Fertiliser/Seed/ Pesticide Outlets [Nos]		613	Agriculture Pumpsets[Nos]		81801	
Villages having Agriculture Power Supply		1005	Total N/P/K Consumption [MT]		94000	Pumpsets Energised [Nos]		80849	
Villages having Post Offices		NA	Certified Seeds Supplied [MT]		NA	Agro Service Centres [Nos]		88	
Villages having Banking Facilities		87	Pesticides Consumed [MT]		NA	Soil Testing Centres [Nos]		4	
Villages having Primary Schools		NA	Agriculture Tractors [Nos]		37950	Plantation nurseries [Nos]		3	
Villages having Primary Health Centres		111	Power Tillers [Nos]		NA	Farmers' Clubs [Nos]		143	
Villages having Potable Water Supply		NA	Threshers/ Cutters [Nos]		1500	Krishi Vigyan Kendras[Nos]		1	
Villages connected with Paved Approach Roads		1005	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
13. IRRIGATION COVERAGE [Ha]			Rural/Urban Mandi/ Haat [Nos]		12	Wholesale Market [Nos]		33	
Total Area Available for Irrigation (NIA + Fallow)		234000	Length of Pucca Road [Km]		6185	Godown [Nos]		NA	
Irrigation Potential Created			Length of Railway Line [Km]		NA	Godown Capacity[MT]		599000	
Net Irrigated Area(Total area irrigated at least once)		234000	Public Transport Vehicle [Nos]		18663	Cold Storage [Nos]		192	
Area irrigated by Canals / Channels		4000	Goods Transport Vehicle [Nos]		25305	Cold Store Capacity[MT]		770431	
Area irrigated by Wells		230000	16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Area irrigated by Tanks		Nil	Crop		2015-16	2016-17	2017-18	Avg. Yield	
Area irrigated by Other Sources		Nil	Area (Ha)		Prod. (MT)	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)
Irrigation Potential Utilized (Gross Irrigated Area)		414000	Paddy		168000	670000	653000	170000	698000
15. AGRO-PROCESSING UNITS			Wheat		168000	853000	171000	762000	169000
Type of Processing Activity		No of units	Sugarcane		11000	72000	11000	62000	11000
Food (Rice/Flour/Dal/Oil/Tea/ Coffee)		65	Maize		15600	67800	7000	29000	7000
Sugarcane (Gur/ Khandsari/ Sugar)		2							
Fruit (Pulp/ Juice/ Fruit drink)		NA							
Spices (Masala Powders/ Pastes)		NA							
Dry-fruit (Cashew/ Almond/ Raisins)		NA							
Cotton (Ginning/ Spinning/ Weaving)		NA							
Milk (Chilling/ Cooling/ Processing)		3							
Meat (Chicken/ Motton/ Pork/ Dryfish)		NA							
Animal feed (Cattle/ Poultry/ Fishmeal)		35							
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal		Total	Male	Female	Veterinary Hospitals/ Dispensaries [Nos]		179	Animal Markets [Nos]	
Cattle - Cross bred		138	12	126	Disease Diagnostic Centres [Nos]		1	Milk Collection Centres	
Cattle - Indigenous		2	1	1	Artificial Insemination Centers [Nos]		179	Fishermen Societies [Nos]	
Buffaloes		249	26	223	Animal Breeding Farms [Nos]		Nil	Fish seed farms [Nos]	
Sheep - Cross bred		NA	NA	NA	Animal Husbandry Tng Centres [Nos]		1	Fish Markets [Nos]	
Sheep - Indigenous		2.91	NA	NA	Dairy Cooperative Societies [Nos]		389	Poultry hatcheries [Nos]	
Goat		1.66	NA	NA	Improved Fodder Farms [Nos]		NA	Slaughter houses [Nos]	
Pig - Cross bred		1.43	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Indigenous		NA	NA	NA	Fish		Production [MT]	7545	Per cap avail. [gm/ day]
Horse/ Donkey/ Camel		1.71	NA	NA	Egg		Production [Lakh Nos]	2215	Per cap avail. [nos/ p.a.]
Poultry - Cross bred		413	NA	NA	Milk		Production [Lakh/ lt]	14.10	Per cap avail. [gm/ day]
Poultry - Indigenous		NA	NA	NA	Meat		Production [MT]	NA	Per cap avail. [gm/ day]

Sources (if not mentioned against) Item Nos. 1, 6, 7, 9 & 10 - Census 2001; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL

District Profile

Jalandhar district lies right in the heart of Punjab and forms part of the prosperous Doaba Region. It is situated between perennial rivers, the Beas and Satluj. As per folklore, it is an ancient city named after Daitya King, Danava Jalandhar, supposedly the son of Ganga and Ocean. A sizable number of persons from the district have gone abroad to countries like UK, Canada, USA and Middle East, remittances from whom, contribute significantly to the economic prosperity of the area. Jalandhar is one of the highly banked districts in the country with an average of one branch for less than two villages. The per capita income of the district is Rs. 100842 at 2011-12 constant prices. The total NDDP of District at current prices for the year 2010-11 was Rs. 14914.26 crore which accounted for 7.38 percent of total NSDP of State. Out of the total Gross District Domestic Product (GDDP) of Jalandhar district at 2009-10 current prices, Primary sector contributes 21.11%, Secondary sector 32.55% and Tertiary sector contributes 46.34%. Further, Agriculture alone contributes 19.52% to GDDP of the district.

Location, soils and climate

The area of Jalandhar district is 2632 sq Km. The district is divided into 5 revenue tehsils and 11 administrative blocks. There are 954 villages and 901 Panchayats in the district. The district lies between 30 - 58' degree and 31 - 37' degrees north latitude and 75 - 30' and 76 - 15' degree east longitude. The district is characterized by a vast plain divisible into two physiographic units - the upland plain and Sutlej flood plain. Alluvial deposits of the Indus - Ganga cover the land. Large part of land in the district has been reclaimed to make it suitable for agriculture. The climate is typical of the Punjab plains i.e. generally very hot in summer with temperature going upto 45 degrees Celsius and very cold in winters with temperature plummeting to -1 degree Celsius. The district has a subtropical monsoon type climate.

Agriculture and Allied Sector

The total net sown area of the district is 2.10 lakh hectares (Ha), which comprises around 79% of the geographical area of the district. 100% net sown area is under assured irrigation and tubewells (98%) are the major source of irrigation. About 70% of the farmers practice wheat-paddy monocycle. Other crops sown in the district are sugarcane, maize and potato. The potato seed from the district is known for its good quality and is exported to other states in the country. The district has a Central Potato Research Station at Badshahpur, set up by ICAR. The district is covered under Agriculture Export Zone (AEZ) for Basmati and Potato. Under National Food Security Mission (NSM), the district has been identified for wheat and pulses programme. Under Mission for Integrated Development of Horticulture (MIDH), subsidy is available on host of activities for promotion of the horticulture in the district. A Centre of Excellence for Vegetables has been set up in the district at Kartarpur with the technical assistance from Govt. of Israel for promotion of vegetable cultivation in the area. Another 'Centre of Excellence for Potato' has been established in Adampur, under Indo Dutch Cooperation project. Under the Allied activities, Dairy Sector finds a place of prominence. There is a thrust from State Govt. also to promote dairy as a full-fledged commercial activity rather than an allied activity. The district has a Regional Disease Diagnostic Lab (RDDL) to diagnose and prevent diseases in the animals. A Regional Multi Disciplinary Training Centre has been set up by the Animal Husbandry Department to provide extension service and training to farmers.

Industrial Scenario

The district witnessed an industrial revolution after partition as a large number of migrants from erstwhile West Punjab settled here and started industrial activities for their livelihood. Today, the district enjoys good reputation in the manufacture of industrial goods particularly

sports good, hand tools, surgical instruments, leather goods and rubber products. The district also has two cooperative sugar mills and a milk plant.

Connectivity

Jalandhar district has a well developed communications system and all villages are connected with all weather link roads. The National Highway No. 1 or the GT Road passes through it. Jalandhar is also a major junction for Indian Railways and all Amritsar and Jammu bound trains pass through it. Jalandhar happens to be the information capital of Punjab with a number of news papers being published, a Radio Station and a TV station.

Panchayati Raj institutions (PRIs)

Panchayats have been the backbone of the Indian Villages ever since the beginning of recorded history. Gandhiji, the Father of the Nation, in 1946 had aptly remarked that Indian Independence must begin at the bottom. Gandhiji's dream has been translated into reality with the introduction of three tier Panchayati Raj system to ensure peoples participation in Rural Reconstruction/ Development. There are 901 panchayats in the district covering 954 villages.

Under Article 243G of Part IX of the Constitution, State Legislatures are to endow the Panchayats with powers and authority, including subjects illustratively included in the Eleventh Schedule, to enable them to function as institutions of local self-government. The Constitution allows discretion to the States in the matter of devolution of powers to Panchayats. States vary significantly in the extent to which they have devolved powers to the Panchayats to plan, implement and monitor schemes for economic development and social justice.

Status of PRIs in District

- i. District Level Planning Committee- The district level Planning Committee has been constituted and the chairman of the committee is a local politician. Other members are DC, ADC, and other nodal departments in the district. The Committee reviews the progress in implementation of various schemes in the district on a quarterly basis.
- ii. Panchayat Elections - DRDA is the nodal agency for conduct of Panchayat elections which are being held after every five years. The last general elections to the Gram Panchayats were held in the year 2018.
- iii. The devolution of 7 key departments relating to 13 subjects has been approved by the Government of Punjab. Main Source of income of Gram Panchayats is from auction of Panchayat lands. There is no clear devolution of funds.

Banking Profile											
District -Jalandhar		State -Punjab				Lead Bank -UCO Bank					
1. NETWORK & OUTREACH (As on 31/03/2018)											
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFLs/mPOs	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	34	718	261	165	292	4	2878	105	NA	NA	
Regional Rural Bank	1	23	15	6	2	-	936	3	NA	NA	
District Central Coop. Bank	1	71	51	11	9	-	873	-	NA	NA	
Coop. Agr. & Rural Dev. Bank	6	6		5	1	-	-	-	NA	NA	
Primary Agr. Coop. Society	245	245	245			-	-	-	NA	NA	
Others (UCBs+LAB)	1	8		2	6	-	763	-	NA	NA	
All Agencies		1071	572	189	310	4	5450	108	NA	NA	
2. DEPOSITS OUTSTANDING											
Agency	No. of accounts					Amount of Deposit [Rs.'000]					
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	
Commercial Banks	NA	NA	NA	NA	NA	507095800.00	563444000.00	576251600.00	2.22	95.88	
Regional Rural Bank	NA	NA	NA	NA	NA	2819900.00	3241500.00	2841000.00	-14.10	0.47	
Cooperative Banks	NA	NA	NA	NA	NA	20864000.00	21148100.00	21920900.00	3.53	3.65	
PACS	NA	NA	NA	NA	NA	NA	NA	NA			
All Agencies	NA	NA	NA	NA	NA	590779700.00	587833600.00	601013500.00	2.19	100.00	
3. LOANS & ADVANCES OUTSTANDING											
Agency	No. of accounts					Amount of Loan [Rs.'000]					
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	
Commercial Banks	NA	NA	NA	NA	NA	163805400.00	172747641.00	184058200.00	6.55	92.54	
Regional Rural Bank	NA	NA	NA	NA	NA	1814800.00	2045095.00	5153100.00	151.97	2.59	
PCARDBs	NA	NA	NA	NA	NA	899800.00	837745.00	867600.00	3.56	0.44	
Cooperative Banks	NA	NA	NA	NA	NA	8306400.00	8462549.00	8815600.00	4.17	4.43	
PACS	NA	NA	NA	NA	NA	NA	NA	NA			
All Agencies	NA	NA	NA	NA	NA	174826400.00	184093030.00	198894500.00	8.04	100.00	
4. CD-RATIO											
Agency	CD Ratio										
	31-Mar-17	31-Mar-18	31-Mar-19								
Commercial Banks	31.94	30.66	32.67								
Regional Rural Bank	74.91	63.09	158.97								
Cooperative Banks	40.5	40.02	41.69								
Others	NA	NA	NA								
All Agencies	32.63	31.32	33.84								
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)											
Agency	During 2018-19		Cumulative								
	Deposit	Credit	Deposit	Credit							
Commercial Banks	NA	NA	NA	NA							
Regional Rural Bank	NA	NA	NA	NA							
Cooperative Banks	NA	NA	NA	NA							
Others	NA	NA	NA	NA							
All Agencies	NA	NA	NA	NA							
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019)											
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women		
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	
Commercial Banks	78731316.00	80	44738400.00	46	4131700.00	0.42	2830000	3.17	NA	NA	
Regional Rural Bank	2046108.00	94	1612575.00	74	905000.00	0.41	NA	NA	NA	NA	
Cooperative Banks	7400858.00	100	3871500.00	38	1847100.00	17.99	NA	NA	NA	NA	
PCARDBs	310660.00	100	306700.00	NA	NA	NA	NA	NA	NA	NA	
All Agencies	88488938.00	80	50529175.00	46	44063800.00	0.40	2830000	2.56	NA	NA	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years	
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]		
Commercial Banks	86951250.00	60902933.00	70.04	95373175.00	64372448.00	67.50	108439240.00	78731316.00	72.60	70.05	
Regional Rural Bank	1544560.00	1254952.00	81.25	1649165.00	2140959.00	129.82	1985000.00	2046108.00	103.08	104.72	
Cooperative Banks	15750031.00	10044554.00	63.77	16605380.00	9853158.00	59.34	16266700.00	7400854.00	45.50	56.20	
PCARDBs	639436.00	140653.00	22.00	652500.00	95950.00	14.70	623500.00	310600.00	49.82	28.84	
All Agencies	104885277.00	72343092.00	68.97	114280220.00	76462515.00	66.91	127314440.00	88488938.00	69.50	68.46	
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Broad Sector	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years	
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]		
Crop Loan	48335905.00	33061754.00	68.40	50590800.00	32654296.00	64.55	53797650.00	45970775.00	85.45	72.80	
Term Loan (Agr)	12284770.00	6945328.00	56.54	12473000.00	8254465.00	66.18	12766700.00	4558400.00	35.71	52.81	
Total Agri. Credit	60620675.00	40007082.00	66.00	63063800.00	40908761.00	64.87	66564350.00	50529175.00	75.91	68.92	
Non-Farm Sector	25001719.00	20767876.00	83.07	26541835.00	25474933.00	95.98	31125500.00	24127553.00	77.52	85.52	
Other Priority Sector	19262883.00	11568134.00	60.05	24674585.00	10078821.00	40.85	29624590.00	13832210.00	46.69	49.20	
Total Priority Sector	104885277.00	72343092.00	68.97	114280220.00	76462515.00	66.91	127314440.00	88488938.00	69.50	68.46	
9. RECOVERY POSITION											
Agency	2016-17			2017-18			2018-19			Average Rec. [%] in last 3 years	
	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]		
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Cooperative Banks	7318661.00	6511659.00	88.97	5985598.00	5276098.00	88.15	6724050.00	5294273.00	78.74	85.29	
PCARDBs	437891.00	247312.00	56.48	484814.00	276284.00	56.99	535269.00	301493.00	56.33	56.60	
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Sources : Lead Bank & SLBC											

Sources : Lead Bank & SLBC

BANKING PROFILE

Jalandhar district is having a large network of bank branches aggregating to 795 as on 31 March 2019. There are 34 Commercial Banks(CBs) including Private Sector banks with 718 branches, Jalandhar Central Cooperative Bank with 71 branches and 245 PACS, Punjab Gramin Bank with 23 branches, 01 Urban Cooperative Bank with 08 branches and 06 Primary Cooperative Agriculture Development Banks (PCADBs). In addition Capital Small Finance Bank is also operating in the district with 102 branches. Large presence of both public sector and private sector banks in the district can be attributed to the sizable inflow of NRI remittances and good growth in deposits in the district.

Performance of the banks :

- **Deposits:-**The deposits of all agencies in the banking system aggregated to Rs. 60101.35 crore as on 31.3.2019. There has been a marginal growth (2.19%) during 2018-19.
- **Advances:-** The outstanding advances in the banking system aggregated to Rs. 19889.45 crore as on 31.3.2019 registering a growth rate of 8.04%.
- **CD Ratio:-** The CD ratio of the district stood at 33.84% as on 31 March 2019. Banks need to exploit the lending potentials indicated in PLP for increasing CD ratio.

Ground Level Credit flow under Annual Credit Plan (ACP)

The ACP targets was achieved by the district to the extent of 69.50 %, which is higher than the average achievement of last three years (68.46%). As on 31 March 2019, no of KCC outstanding was to the tune of 15274 with an amount of Rs. 579681 lakh.

Performance to Fulfill the National Goals

The Priority sector advances as on 31.3.2019 stood at 70%, which is lower than last year's achievement of 75%. The loans to agriculture at 57% of the total advances, were higher than the National goal of 18%.

Expert Group on CD Ratio

As per the recommendations of an Expert Group constituted by GoI under the Chairmanship of Shri Y S P Thorat, the then Managing Director of NABARD, a Special Sub-Committee (SSC) of District Level Consultative Committee (DLCC) was constituted in Jalandhar district, which was having CD ratio of less than 40%, for drawing up ' Monitorable Action Plan'. As per the Monitorable Action Plan, 45% CD ratio was to be achieved by 31.03.2012 and 60% CD ratio is to be achieved by 31.03.2015. Considering the peculiar situation of NRI remittances pouring into four districts having low CD ratio viz. Kapurthala, Hoshiarpur, Nawanshahar and Jalandhar, it was resolved in the SLBC that CD ratio in these districts will be calculated on the basis of deposits net of NRI deposits. On the basis of revised formula of CD ratio, the district has achieved CD ratio of 31.32%(39.85 % net of NRI deposits).SLBC had revised the time frame for achieving the CD ratio of 60%,net of NRI deposits, to March 2018 which could not be achieved. Few suggestions are given below for improvement in CD ratio:

- Banks may formulate and implement area/block specific credit schemes keeping in view the demand potential.
- Investment credit under Agriculture & Allied sector in activities like Dairy Development, Farm Mechanization, Plantation & Horticulture, Poultry, Bee Keeping, Fisheries, Agro and Food Processing, etc. needs to be encouraged.
- Investment Credit under Govt. of India Subsidy schemes like Cold Storage, Agriculture Marketing Infrastructure, Agri-Clinic and Agri-Business Centre, Organic Farming,

Technology Upgradation of SSIs, etc. may be promoted by banks for benefiting farmers and entrepreneurs.

- Individual banks may take up an analysis of and monitor the CD ratio of each branch and initiate suitable action.
- Efforts may be made for micro-enterprise development in the rural areas.
- Special Economic Zones may be set up to attract establishment of new medium/ large industrial units.
- Infrastructure like Power availability, Roads, Perishable Cargo Centres, Pack Houses, Cold Storages, Processing arrangements, Milk Chilling facilities, Packaging facilities, and facilities for export may be created/ improved.
- NRIs should be encouraged to make investment in new industrial units.

Status of SAMIS/ Reporting System

The Service Area Monitoring Information System (SAMIS), though stabilized in the district, suffers from many inadequacies viz. lack of proper attention from banks, casual approach in reporting and compilation, inconsistent and late reporting of LBR data, etc. As of now, only LBR 1 is being prepared by LDM, by compilation of data from various banks

There is a need for taking effective steps to tone up SAMIS reporting system and its compilation process so as to ensure correct and timely reporting of data to GOI/RBI/ NABARD and making it available for meaningful use in the DCC and BLBC meetings. Banks may submit MIS statements in time for timely compilation and analysis at Lead Bank level.

Status of Financial Inclusion

Under the Financial Inclusion Plan, all villages having a population of 2000 or more, as per 2001 census, were identified and allocated to banks by the SLBC for providing banking facilities by March 2012. 87 such villages were allocated to different banks in the district of which 07 villages have been covered by brick and mortar branches and remaining by BCs/ Mobile Van etc. In the next phase of financial inclusion, 825 habitations had been allocated to banks for preparation of roadmap for providing banking services. There has been good progress in the district in implementation of Pradhan Mantri Jan Dhan Yojna(PMJDY). The district has been declared saturated under the scheme. Similarly, there is satisfactory progress under Social Security Insurance Schemes. (PMSBY & PMJJY). However, progress under micro Pension Scheme (APY) is slow to pickup. The Status of social security schemes in the district, as on 31.3.2019, is as under:

Name of Social security Scheme	No. of accounts registered as on 31.03.2019
PMJJBY	45719
PMSBY	290837
APY	3197

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

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

Methodology

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

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>brought under irrigation and balance potential available under groundwater and surface water for the district</p> <ul style="list-style-type: none"> • 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 Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

Chapter : 1.1 Policy Initiatives - Government of India

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

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

(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 :-

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

- The Co-origination Model between Banks and Non-Banking Financial Companies - Non-Deposit taking - Systemically Important (NBFC-ND-SIs) for providing competitive credit to priority sector to all Commercial banks excluding RRBs & SFBs vide circular dated 21 September 2018.
- Implementation of the Interest Subvention Scheme with modifications for the years **2018-19 and 2019-20** for short term crop loans up to Rs. 3 lakh BY All Public & Private Sector Scheduled Commercial Banks vide circular dated 07 March 2019.
- Instructions issued, vide circular dated 22 February 2019 to all NBFCs for harmonisation of different categories of NBFCs. Accordingly, it has been decided to merge the three categories of NBFCs viz. Asset Finance Companies (AFC), Loan Companies (LCs) and Investment Companies (ICs) into a new category called **NBFC - Investment and Credit Company (NBFC-ICC)**.
- Circular dated 22 February 2019 issued to all Schedule Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing Risk Weights for exposures to NBFCs.
- Circular dated 06 May 2019 issued to all Regional Rural Banks and Small Finance Banks prescribing eligibility criteria of housing loans for classification under priority sector.
(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 Rs. 15,000 crore has been allocated for the year 2019-20.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2019-20 is Rs.45,000crore.

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

1.3.3 Rural Infrastructure Development Fund (RIDF)

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

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

Sectoral and Sub-Sectoral Caps

- Cap on sanction of rural connectivity projects were revised and made effective for tranche XXIV onwards. Cap of upto 75% of Normative Allocation for roads / bridges in North Eastern States including Sikkim and Hilly States & Jammu & Kashmir, Himachal Pradesh and Uttarakhand) was removed.
- Sub-sectoral cap for bridges was removed.
- Sectoral cap for Social Sector relaxed to 25% of the total RIDF allocation under a particular tranche.

Inclusion of new activity

- The inclusion of Mechanization of Farm Operations and Related Services under RIDF was approved by Government of India. The list of eligible activities for financing under RIDF now has 37 activities.

Launch of new products/schemes

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

1.3.4 Digitization of SHGs under EShakti project

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

1.3.5 Financial Inclusion

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

1.3.6 Farm Sector Policy – Important Initiatives

- A comprehensive policy to promote Local Organic Farmers Group (LOFG) under PGS – India, has been formulated
- Policy for development of beekeeping through institutional credit and promotional grant support has been put in place.
- Policy for holistic development of bamboo value chain through institutional credit and promotional grant support has been formulated.
- With a view to providing greater autonomy to the Regional Offices, operational guidelines of Climate Change Fund (CCF) were revisited and revised operational guidelines issued.
- Towards climate action, 38 projects involving financial assistance of Rs.1819.43 crore were sanctioned through three funding mechanisms—the Green Climate Fund (GCF), the Adaptation Fund (AF) and the National Adaptation Fund for Climate Change (NAFCC).
- In respect of GCF project (FP081) “Line of credit for solar rooftop segment for commercial, industrial and residential housing sectors”, Funded Activity Agreement (FAA) was signed between GCF & NABARD and Subsidiary Agreement (SA) was signed between NABARD and TCCL (Tata Cleantech Capital Ltd.).
- Three new projects were sanctioned under NAFCC by MoEF&CC with a total outlay of Rs.173.81 crore for Tamil Nadu, Arunachal Pradesh and one regional proposal for Maharashtra, Rajasthan, Telangana on “Restoration of degraded landscapes to natural states of ecosystem for climate resilience and livelihood improvement”.

- With a view to enhancing the water availability and improve the water-use efficiency in select villages, operational guidelines for implementing "Integrated Water Management Scheme through Watershed Approach", were issued on 6th June 2018 to be implemented during 2018-19 & 2019-20 in 250 villages, spread over 50 districts (which were covered under NABARD's water campaign), including 40 aspirational districts.

PRODUCE Fund

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

1.3.7 Off Farm Sector Initiatives

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

1.3.8 Agri- Market Infrastructure Fund (AMIF)

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

1.3.9 Tribal Development Fund

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

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

(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 2019-20 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme (AC & ABC)
- Dairy Entrepreneurship Development Scheme (DEDS)
- Credit Linked Capital Subsidy Scheme (CLCSS)
- Agricultural Marketing Infrastructure – Integrated Scheme for Agriculture Marketing (AMI – ISAM)
- National Livestock Mission – Entrepreneurship Development and Employment Generation (NLM-EDEG)
- Stand Up India Scheme (SUI)
- Pradhan Mantri MUDRA Yojna

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

1.5 Hi-Tech Agriculture in India

1.5.1 Advantages of high-technology farming

- Increase in yield (5 to 8 times) – high productivity per unit area.
- Significant saving in key inputs like water (up to 50%), fertilizers (25%) and pesticides.
- Better growth and uniformity in quality.

- Feasible even in undulating terrains, saline, water logged, sandy & hilly lands.

1.5.2 Potential areas for Hi-tech agriculture

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

1.5.3 High Value Crops (HVC)

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

1.5.4 Prospects for High Value Crops

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

1.5.5 Export prospects of Hi-tech Agriculture

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

1.5.6 Govt. Interventions

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

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

1.5.7 Initiatives and Role of NABARD

- Guidance to banks in appraisal of hi-tech agricultural projects including investment assessments, techno-financial appraisal, risk management and monitoring systems.
- Over 143 model bankable projects have been developed including important hi-tech and high value agriculture sector activities and state/location specific model projects by the respective Regional Offices.

- Financial support being extended to the State Govt. for infrastructure development (food parks) under RIDF.
- Support for Training cum Exposure visits of small/ marginal farmers.
- Resource mapping and infrastructure needs assessment.
- Credit facilitation through banks and other financial institutions including subsidiaries of NABARD.
- Professional consultancy services through NABCONS for project development, monitoring, etc.

1.5.8 Issues under Hi-tech Agriculture promotion

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

1.5.9 Suggested policy frame work

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

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

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

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

1.6 Policy Initiatives –State Government

1.6.1 Agriculture

a. Debt waiver

- Loans of landless farm labourers and of families of farmers who have committed suicide will be waived.

- An amount of Rs 3000 crore has been allocated for the debt waiver of crop loans for upto Rs. 2 lakh.

b. Power to farms

- Rs 8969 crore allocation has been made for providing free power to agriculture sector.

c. Total allocation

- The state has allocated 12.8% of its total budget towards agriculture and allied activities. This is higher than the allocations of other states (6.4%). (PRS India)
- Allocations in agriculture and allied activities hiked to **Rs 13,643 crore**, an increase of **Rs 159 crore**

d. Agriculture export

- Punjab Agri Export Corporation to come up soon.

e. Sustainable Agriculture

- Rs 375 crore allocated for distribution of machinery for crop residue management to solve the problem of paddy straw burning. Under this a subsidy of 50% for individual farmer and 80% to custom hiring centre is provided.
- New demonstration units for utilisation of paddy straw for manufacturing briquettes will be set up.
- Soil health card and labs: 17.02 lac soil health cards have been distributed to farmers and Rs 5.50 crore have been allocated for upgradation of the soil health labs.
- Rs. 19.47 crore allocated for compensation of Rs 10,000 per acre to farmers of 6 districts whose land is situated between border fence and international border. These districts are Amritsar, Taran Taran, Fazilka, Ferozepur, Gurdaspur, Pathankot.
- Rs 20 crore have been allocated for dairy development under new scheme "Setting up of New dairy units in the state for sustainable livestock and employment generation."
- Rs 355 crore to provide support to sugarcane farmers.
- Rs 200 crore for Rashtriya Krishi Vikas Yojna. Suitable allocation has been made for the extension services.

f. Diversification

- 25 % of the cultivated area across Punjab to be brought under diversified farming.
- Horticulture industry has been allocated Rs 60.49 crore under National Horticulture mission. This will help shift about 10 lakh hectares from paddy cultivation so as to maintain its water level.
- 5 citrus estates will be converted into Horticulture estates by covering more crops which are normally cultivated in that area in the same notified areas. Rs 10 crore have been allocated for providing additional machineries and facilities.
- Rs 2 crore have been allocated for scheme Potato Seed Village scheme which aims to develop Punjab as hub for seed
- Rs 19.67 crore will be allocated for development of integrated facility for fruits and vegetables at Abohar by Punjab Agri Export Corporation Limited (PAGREXCO).
- There is intention to bring 200 ha and 1500 ha of area under shrimp and fish culture respectively in Punjab.
- One fish seed farm is being established in Mansa.
- 6 re-circulatory aqua culture systems for high density fish production and 15 solar power support systems at government seed are proposed.

g. Marketing

- Punjab government has earmarked Rs 750 crore during FY 2018-20 for Mandi development in the state.

1.6.2 Rural Development

- Rs 2600 crore allocated for Smart village campaign which aims to strengthen the infrastructure in rural areas.

- Rs 500 crore has been allocated to MGNREGS.
- Punjab has allocated 1.6% of its expenditure on rural development. This is significantly lower than the average 6.1% of the other states. (PRS India)
- Allocation to develop rural infrastructure hiked by 36%.
- PenduAwaasYojna – announced to provide housing to poor. Rs 20 crore have been allocated for the same

1.6.3 Urban development

- Rs 700 allocated for AMRUT – Atal Mission for Rejuvenation and Urban Transformation. – This will help in upgrading urban infrastructure in 16 cities in Punjab.
- Rs 300 allocated towards the Punjab Urban Environment Improvement Programme.
- Rs 296 – crore allocated for development of Ludhiana, Amritsar and Jalandhar as smart cities.
- Rs 10 crore allocated to develop Amritsar as iconic city.

1.6.4 General Finance

- The total expenditure in 2019-20 is targeted at Rs 1,58,493crore. This is 24.4% higher than the revised estimates of the 2018-19.
- The state will have a revenue deficit of Rs 11,687 crore in 2019-20 and a fiscal deficit of Rs 19,658 crore
- he state's debt burden will rise from Rs 2,12,276 crore to Rs 2,29,612 crore
- Rs 22,842 crore kept for capital expenditure.
- GSDP at current prices – Rs 5,77,829crore.
- The Punjab Government is preparing a 4 year Strategic Action Plan 2019-23 (4SAP) for each department, which will enable government in evaluating progress towards the attainment of the pre- defined goals.
- The GSDP of the state at current prices –
 - 2017-18 ---- Rs 4,70,137 crore
 - 2018-19 ---- Rs 518291 crore
 - 2019-20 (estimate) – Rs 577829 crore
- The per capita income
 - 2017-18 ---- Rs 141552
 - 2018-19 ----- Rs 153061/- – 22 % higher than national average of Rs 125397/-

1.6.5 Power sector

- In 2019-20, Punjab has estimated to spend Rs 22,842 crore on capital outlay. This is an increase of 369% over the revised estimates of 2018-19. This increase in on account of the investment in the state electricity boards of Rs 15,628 crore.
- Rs 1513 crore allocated for providing subsidised power to the industries.
- Rs 1916 crore allocated for providing subsidised power to domestic consumers, including SCs, Backward classes and BPL.

1.6.6 Water and irrigation

- Rs 616 core has been allocated for rural water supply.
- Rs 461 crore has been allocated to the Sirhind Canal System.
- Rs 200 crore for providing canal based water to Amritsar, Jalandhar, Ludhiana and Patiala.
- Rs 80 crore for relining of Rajasthan feeder.

1.6.7 Road and Bridges

- Rs 1312 crore has been allocated for construction of roads and bridges.
- Punjab has allocated 1.2% of its total expenditure on roads and bridges, which is significantly lower than average expenditure of other states (4.3%)

1.6.8 Miscellaneous

- Two new boards – Border Area development Board and Kandi development Board have been announced.
- Rs 100 crore for development of 7 Border districts and Kandi area.
- Food streets to be developed in Patiala, Bhatinda and Hoshiarpur.

1.6.9 Education

- 15 New ITIs to be set up at Rampuraphul, Raikot, Fatehgargh Sahib, BassiPathana, Fazilka, Ferozepur, Shuttrana, Amargarh, TaranTaran with an allocation of Rs 15 crore.
- Rs 7 crore allocated for upgrading Polytechnics.
- Allocation of all state run universities have been increased by 6 Percent.
- 1.13 lakh youth to be provided employment under the State GovtGharGharRozgar Scheme.

1.6.10 Industries

- Ten Industrial units in MandiGobindgarh, which remained shut for five years, have been revived.
- Wood based industrial park is to be set up in Punjab.
- Rs 90 crore allocated for new scheme MeraKamm, MeraMaan to help skilling and wage employment.
- A new policy “make In Punjab” was being drafted to promote goods manufactured and produced in the state.

1.6.11 Health

- Rs 3465.06 crore allocated for health care services, which is an increase of 10.87 % over 2018-19.
- Rs 189.15 crore for the upgradation of medical colleges in Patiala and Amritsar.
- Rs 60 crore allocated for work on tertiary care cancer centres at Hoshiarpur, Fazilka and Amritsar.
- Rs 60 crore for Mohali Medical College
- Integrated hospitals to be built in Mohali and Moga.
- 3 new medical colleges to be established in Punjab in PPP segment.

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

1.7 State Government Sponsored Programmes with Bank Credit

- DD8- Setting up of new dairy units in the state for sustainable Livestock and employment generation.
- Promotion of Total Mixed Ration (TMR) to overcome the labour shortage problem with subsidy upto Rs.4.00 lakh per machine @ 50% of cost of Rs. 8.00 lakh.
- Promotion of automatic milk dispensing units with subsidy @50% subject to the maximum of Rs.4.00 lac to encourage direct marketing of milk by the milk producers to the milk consumers.
- Subsidy for promotion of silage by commercial dairy farmers in Punjab with subsidy upto 25% with maximum limit of Rs.3.00 lakh per unit.

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

1.8 High Tech Agricultural practices in the State

a. Horticulture and other crops

a. Horticulture crops and other activities

- **Hi-Tech Greenhouse (HGH) for nursery raising :** HGH with the fan and pad system for cooling effect is a structure for vegetable nursery production and supplying seedlings of various vegetables like tomato, cherry tomato, brinjal, Chilli, colour capsicum, green capsicum, parthenocarpic cucumber, cucurbits and exotic vegetable crops, etc.
- **Naturally Ventilated Poly-house (NVPH) :** The zero-energy NVPH structure is a medium cost greenhouses for successfully and efficiently growing a year round Parthenocarpic cucumber, capsicum, off-season muskmelon, tomato and sweet pepper crops for 8 to 9 months duration. These structures provides manually operated cross ventilation system for use as and when required
- **Walk-in-Tunnels :** The Walk-in Tunnels is comparatively low cost structure and the productivity of these horticulture crops is increased 5 to 6 times as compared to open fields. The Walk-in-Tunnels is a kind of structure which is made up of G-I pipes and transparent, UV stabilized, anti-fog, anti-drip characteristics plastic of 200 micron thickness. The structure can be used for complete off-season production of Vegetables like bottle gourd, summer squash, cucumber, French bean, tomato. The basic objectives and ability of walk-in tunnels is to fetch more /high price of the off-season produce to earn more profit per unit area.
- **Insect-proof net houses (INH) :** Among various structures zero energy naturally ventilated green houses, insect-proof net houses structure is also considered as economic affordable for the farmers. All the major crops as suggested above may be grown in INH successfully.
- **Mechanical Paddy Transplanter :** It has been experienced that there is acute shortage of labour for paddy transplanting in the season as well as non maintenance of plant population and depth of seedling by labourers, no cross aeration, lack of monitoring in centre of field for pest and disease, excess use of water, reduction in export on account of pesticide residue, etc. The problem can be solved with mechanical transplantation of paddy.
- **Setting up of Custom Hiring Centres (CHCs) :** At district level awareness programmes have been conducted for CRM during the last season through various kinds of technologies by NABARD. Further, the funds are available for subsidy for setting up of CHCs with GoI budgetary support for 2018-19 and 2019-20 and CHCs are being set across the State. There are 8 machineries on which subsidy is available upto 80% for IN-SITU management of crop residue and on other machineries the subsidy is available to the tune of 40%
- **Crop cultivation in Soilless media :** To maintain a sustainable greenhouse vegetable production there is a need to shift from soil to soilless cultivation in greenhouse. The major advantages will be increased yield, better quality, improved health and higher nutritional value.
- **Hydroponics :** Hydroponics is a technique of growing plants in a nutrient solution or fertilisers dissolved in water. In a hydroponics farm, crops are cultivated in troughs filled with water in a nutrient solution that promotes plant growth.
- **Aeroponics :** In aeroponics, the roots of the plants are suspended in the air. In an aeroponics farm, the air is cooled so that the conditions are similar to those in temperate regions. A nutrient solution is also sprayed onto the roots.
- **Precision farming :** Precision farming is generally defined as information and technology based farm management system to identify, analyze and manage variability within fields for optimum profitability, sustainability and protection of the land resource. In this mode of farming, new information technologies can be used to make better decisions about many aspects of crop production.

b. Dairy Farming Sector

- **Electronic identification** :These technologies (implants, ear tags, and rumen boluses) are available in the market for cattle farmers. All these devices have special chip system for sending data to the base computer for evaluation.
- **Milking automation** : An automatic milking system requires a completely different management system for milking, feeding, cow traffic, cow behaviour and grazing and also for safeguarding milk quality and animal health. The State Government of Punjab is providing incentive on Automatic Milk Dispensing units @25% subject to the maximum of Rs.4.00 lakh to encourage direct marketing of milk by the milk producers to the milk consumers.
- **Feeding automation** :Computer programmer designed many softwares are there to provide best option to farmers for ration formulation. Optimal feeding programs can be done for advanced options such as live weight, racing, lactation period and animal feed stock information. Computer-controlled calf feeders have many advantages over traditional calf feeding methods. Calves carry a transponder, and it is possible to follow the daily intake of individual calves. The technology offers a significant reduction in labour cost.
- **Barn environment control**:Dairy Farming starts in the environment in which animals live in. Many factors affect the sensitivity of cows to their surrounding environmental conditions. The effects of heat stress on dairy cattle physiology and productivity have been well established. Milk yield can decrease by about 10 percent when ambient temperature gets warmer than 25°C. Modern technology also helps to control barn environment which uses sensor installations to measure factors such as temperature, humidity, solar radiation, and luminosity over a large cultivated surface.
- **Silage Bales** :Silage bales can serve this purpose of shortfall in fodder during the lean season and can help maintaining the level of milk production successfully. Silage baler and wrapper machine are available in the market which can bale the harvested green fodder and wrap the same. Green fodder packed in the bale gets ready for use after 45 days.

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

CHAPTER 2

CREDIT POTENTIAL FOR AGRICULTURE

"If agriculture goes wrong, nothing else will have chance to go right in the country"

M S Swaminathan

Agriculture is a dominant sector of our economy and credit plays an important role in increasing agriculture production. Availability and access to adequate, timely and low cost credit from institutional sources is of great importance especially to small and marginal farmers. As per the revised priority sector lending guidelines, agriculture sector is broadly divided into three sub sectors viz. farm credit, agriculture infrastructure and ancillary activities. The basket of activities covered under each of the above three sub sectors under agriculture sector has also undergone revision and the classification of these activities in PLP document has been aligned according to the revised classification.

2.1. FARM CREDIT

2.1.1. Crop Production, Maintenance and Marketing

I. Introduction

Agriculture & Allied Sector plays an important role in the economy of the district. As per 2011 census, about 47% of the total population lives in the rural areas, which is directly or indirectly dependent on Agriculture. Agriculture in Jalandhar district is highly capital and energy intensive.

Total area of the district is 2.66 lakh hectares (Ha), net sown area of the district for 2018-19 is 2.10 lakh Ha, of which 2.07 lakh Ha is sown more than once, translating into cropping intensity of 199%. The gross cropped area thus is 4.17 lakh Ha and 100% area of wheat, maize and paddy crops is under High Yielding Varieties. 100% net sown area is under assured irrigation, of which more than 98% area is irrigated by tubewells and remaining by Canals. The groundwater exploitation stage in all the blocks in the district is under 'Over Exploited' category.

Out of six Agro-climatic Zones of Punjab, Jalandhar district lies in the Central Plain Region. The district has Sub Tropical Monsoon type climate with average rainfall of 703 mm. The land of the district is covered by the alluvial deposits of the Indus-Ganga. Due to adoption of wheat-paddy monoculture by a majority of farmers on about 70% of the cultivable land, the soil fertility is affected resulting in high consumption of chemical fertilizers.

As per Agriculture Census 2010-11, provisional number of operational land holdings in the district is 47751. The maximum land holdings falls under 4-10 Ha category. The major crops in the district are wheat, paddy, sugarcane, maize, vegetables and potato. Paddy enjoys the predominant position as a Kharif crop while wheat takes the major share in Rabi season. Potato is another important crop. Besides these crops, some area is under sunflower, pulses and mustard. Potato seed from the district has established a brand for itself all over the country and is known for its good quality. A few enterprising farmers have taken to organic farming and cultivation of medicinal and aromatic plants like Mentha, Haldi etc. on a small scale. Under National Food Security Mission (NFSM), Jalandhar district has been identified for wheat and pulses programme.

The progress under KCC during 2018-19 is as under:

Particulars	Nos.	Amt in Lakhs
KCC issued upto March 2018	149219	516864
KCC issued from 1.04.2018 to 31.03.2019	45377	66318
KCCs outstanding upto March 2019	152074	579681

II. Infrastructure and linkage support available, planned and gaps

- Agriculture Department, ATMA, KVK and PAU supported Farmers Advisory Service Society(FASS) are providing extension services to the farmers.
- Demand for fertilizer is fully met by MARKFED, KRIBHCO and IFFCO through 245 Primary Agricultural Credit Societies and through direct outlets. In private sector, there are around 270 Fertilizer Dealers & 350 Pesticide Dealers.
- Seeds are supplied by National Seed Corporation, Punjab State Seed Corporation (06 outlets), Agriculture Deptt, KVK, etc. in addition to around 150 Pvt. Seed Dealers in the distt.
- There is reportedly covered storage/Warehousing capacity of about 5.99 lakh MT of all agencies in the district. It is estimated that there is a gap of around 0.71 Lakh MT of the storage capacity in the distt. based on the arrival data of major agricultural commodities.
- Almost 100% market arrival of wheat & paddy is procured by 06 State/Central agencies though a small quantity is procured by private agencies also.
- The Agriculture Department has soil / water testing laboratories at Nakodar, Phillaur and Bhogpur. The lab at Phillaur is non-functional due to staff shortage. KVK is having soil / water testing lab at its premises in Nurmehal. Soil/water testing laboratories may be set-up/ made functional at remaining 07 blocks.
- The Ground Level Credit flow (GLC) under crop loan for the year ended March 2017, March 2018 and March 2019 stood at Rs.330618 lakh, Rs.326542 lakh and Rs. 459707.75 lakh respectively. The district has registered a growth of about 40% under crop loan from 2017-18 to 2018-19.

III. Assessment of credit potential for 2020-21

Credit potential under crop loan for 2020-21 has been assessed on the basis of estimated scales of finance (SOF), which are 10% more than the SOF fixed by the State Level Technical Committee (SLTC) for 2019-20 for the State as a whole. Accordingly, the credit potential during 2020-21 for crop husbandry, post harvest management, household consumption requirement, repairs & maintenance of farm assets amounts to Rs.430311.63 lakh.

As per KCC guidelines, KCC limit may be sanctioned for 5 years, with a provision of annual increase in the scale of finance by 10% while renewing the KCC limit. Further, farmers in the district, mostly big farmers, are practicing Hi-tech agriculture and are getting highest yields per hectare where limit fixed under scale of finance may not be sufficient. Also, as per recommendations of the short duration paddy varieties by PAU, we expect that cropping intensity may increase, necessitating higher crop loan requirement.

In view of the above, projections for additional short term loan have been made while assessing potential for crop loan in addition to crop husbandry, post harvest expenses and consumption requirement of farmer households etc., which is estimated to the extent of 108240.60 lakh in the crop loan.

PLP projections for crop loans during 2019-20 are tabulated below:

(Rs.lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Rice	0.65	Ha.	170400	110760.00	110760.00
2	Wheat	0.71	Ha.	165390	117426.90	117426.90
3	Maize	0.60	Ha.	15500	9300.00	9300.00
4	Sugarcane	1.09	Ha.	13000	14170.00	14170.00
5	Rapeseed & Mustard	0.49	Ha.	3350	1641.50	1641.50
6	Potato	1.22	Ha.	22510	27462.20	27462.20
7	Pulses	0.35	Ha.	1885	659.75	659.75
8	Vegetables - Other Crops	1.09	Ha.	17575	19156.75	19156.75
9	Other crops – Fodder	0.46	Ha.	6700	3082.00	3082.00
10	Others- Other short term loans				108240.60	108240.60
	Total of Crop Loan			416310	411899.70	411899.70
1	Post-harvest/household consumption (10% of crop loan)				41189.97	41189.97
2	Repairs and maintenance expenses of farm assets (20% of crop loan)				82379.94	82379.94
	Total of crop loan				535469.61	535469.61

Block wise break- up of the potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The Agriculture Department may be equipped with Mobile Micro Nutrient Testing Lab with leaf analysis facility to cover all the blocks.
- For wider dissemination of Agriculture technologies through regular interactions, a well equipped Farmer Training Centre with hostel facilities maybe considered at district level.
- Uninterrupted power supply for farming operations needs to be taken care of.
- There is a need of assured market for other crops like Maize, pulses, oilseeds etc. for crop diversification

V. Suggested Action Points

- The Banks may explore the possibility to extend credit against the pledge of Agricultural Produce/ Warehouse Receipts to the farmers.
- The Banks may facilitate formation and linkage of Tenant Farmer Groups/ Joint Liability Groups (JLGs).
- More Agri-Clinic and Agri. Business Centres may be encouraged and financed by banks.
- Organically produced compost / Bio fertilizers, as an alternative to chemical fertilizer, should be encouraged on a greater scale due to higher use of chemical fertilizers in the district.

2.1.2. Water Resources

"Water is life's matter and matrix, mother and medium. There is no life without water."

Albert Szent-Gyorgyi

I. Introduction

The Jalandhar district is mainly drained by river Satluj and its tributaries – East (White) Bein and West (Black) Bein. The Bist Doab canal system is the major source of canal irrigation.

II. Infrastructure and linkage support available, planned and gaps

- The entire 2.10 lakh hectare of net sown area in the district is under assured irrigation. Irrigation is provided mainly by tubewells (more than 98%) and remaining by Canals.
- As on 31 March 2016, there were around 58259 electric tubewells energized/operated in the district. In addition, more than 15008 diesel powered tubewells were also operational. The quality of groundwater is generally good for irrigation. As per latest assessment of Central Ground Water Board, Ground Water Resources availability, utilization and stage of development in Jalandhar district is given below:

(Unit - Ha m)

Net Annual Ground Water Avail-ability	Existing Gross GW draft for Irrigation	Existing Gross Draft for domestic and industrial uses	Existing Ground Water Draft for all uses	Projected demand for domestic & industrial uses for 25 years	Net ground water availability for irrigation development	Stage of ground water develop ment (%)
113203	257084	30033	287117	31336	-175217	254

- Continuous over exploitation of ground water has led to the water table declining to alarmingly low levels in all blocks of the district. Therefore, all the eleven blocks in the district have been placed in 'Over Exploited' category, implying that fresh investments leading to additional draft of ground water are not technically feasible.
- The investments feasible under Water Resources sector in the district are water conserving devices or micro irrigation systems like sprinkler and drip irrigation, Under Ground Pipe Line (UGPL) and rain water harvesting structures, etc.
- There is adequate infrastructure and support services available in the district.
- The district has good network of agencies / manufacturers of diesel engines for ensuring deepening of tubewells and service / repairs of engines.
- At present, the following government supported/ subsidy linked programmes are in operation in the state and expected to continue/ extended for FY 2019-20 also :-
 - (i) National Mission on Sustainable Agriculture (NMSA)'s On-Farm Water Management System (OFWM) is being implemented through Department of Soil and Water Conservation, GoP, wherein addition to Central Government subsidy of 35-50%, State Government also provides additional subsidy under project titled "Project for Matching Irrigation Water Availability and Demand for Improved Productivity through Efficient On-Farm Water Management" for promotion of Drip and Sprinkler irrigation systems, Solar Photovoltaic pumpsets and on-farm water storage tanks.
 - (ii) Mission for Integrated Development of Horticulture (MIDH) which subsumes interventions under NHM, HMNEH, NBM, NHB & CIH, is being implemented through Department of Horticulture, GoP, wherein subsidy for creation of water resources for community or individual is available as well as for drip irrigation

component in the case of establishment of integrated new gardens.

- Central Ground Water Board has notified nine blocks namely Nurmehal, Rurka, Phillaur, Bhogpur, Nakodar, Lohian, Shahkot, Jalandhar East and West for regulation and control of ground water management and development purposes.
- The Ground Level Credit flow (GLC) for this sub-sector for the last three years ended March 2017, March 2018 and March 2019 stood at nil, Rs.485 lakh and Rs.542 lakh respectively.

III. Assessment of credit potential for 2020-21

Based on infrastructure and support services available and gaps identified etc., PLP projections for various activities are given below.

(Rs. lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Solar IP sets	5.50	No.	165	907.50	816.75
2	Replacement of PS	0.70	No.	2850	1995.00	1795.50
3	Micro Sprinkler sets (5x5)	0.95	Unit	390	370.50	333.50
4	Pipe line (250mm HDPE)	0.71	Ha.	525	372.75	335.51
5	Drip Irrigation Closed spaced (1.2x0.6 m)	1.32	Ha.	495	653.40	588.06
6	Rainwater Harvesting Structure (40'x40'x10')	0.50	No.	33	16.50	14.85
	Sub Total of Water Resources			4458	4315.65	3884.17

Block wise break- up of the potential activities is given in Annexure I

IV. Critical interventions required for creating a definite impact

- All blocks in the district are in 'overexploited' category, there is an immediate need not only for conserving ground water, but also to make efforts for artificial recharge of ground water. Rainwater harvesting structures may be installed in the school buildings and other Govt. buildings. Artificial recharge of ground water through injection wells can also be considered.
- Micro irrigation may be planned in at least 10% of total irrigated area.
- NABARD had undertaken an extensive Water Conservation Campaign during May-June 2017, where 200 villages from Jalandhar district were also covered. One of the major issues / demands that emanated from the campaign was maintenance /deepening/development of village ponds. State Govt. may formulate a suitable scheme for it.

V. Suggested Action Points

- The banks may take steps to increase credit disbursements under Drip and Sprinkler Irrigation. The Agriculture Department and Soil Conservation Department should make coordinated efforts for promoting water conservation devices and persuade farmers to shift from flood irrigation to better irrigation practices.
- There is need for exposure and training to farmers for adopting micro irrigation and its subsequent maintenance.

2.1.3 Farm Mechanization

I. Introduction

As a result of different programmes implemented by the Central and State Government over the years and equal participation from private sector, the level of mechanization has been

increasing steadily in the State of Punjab. The state has the highest farm power availability (3.5 kW/ha) in India compared to a national average of (1.5 kW/ha). There is over capitalization in farm mechanization and its underutilization due to decrease in farm size (Avg. Size 3.8 ha, 62% farmers below 1.5 ha). This has led to higher cost of production and lower net income making tractors economically unviable to small and marginal farmers. The present focus of farm mechanization in the state is Resource Conservation Technologies (RCT) through the use of laser land levelers, zero till drill and Happy Seeders. The concept of Agriculture Machinery Service Centers (AMSCs) is also being popularized in the State.

In Jalandhar, the status of various type of farm machinery possessed by the farmers, as per the latest data available with Agriculture Department for the year 2018-19 is as under:

Tractors	Combine harvester	Paddy transplanter	Happy Seeder	Zero till drill	Laser levelers	Threshers	Others incl. straw reapers, binders, rotavators etc.
37950	500	35	370	1700	450	1500	61880

Density (per 000' ha of agriculture land) of tractors in the district is 180, which is quite high. There is a trend in the district towards purchase of tractor of 45 HP and above and, therefore, old tractors of 25-35 HP are being replaced with tractors of higher HP. A great deal of mechanization has been achieved in major crops like wheat, maize, potato etc. Other major crop in the district is paddy, wherein sowing/transplanting operations are mechanized to the extent of 10% only while harvesting operations are mechanized to great extent. Further, there is a need for financing equipments associated with in-situcrop residue management for avoid paddy straw burning for mitigation of climate change. The water conservation practices, technologies such as laser land leveler, happy seeder, zero-till-drill and management of crop residues needs to be propagated among farmers

II. Infrastructure and linkage support available, planned and gaps

The Agriculture Engineering Wing of the Department of Agriculture, Government of Punjab, is implementing the following centrally and state sponsored schemes:

- RashtriyaKrishiVikasYojana (RKVY) – Crop Diversification Programme : Farm Mechanization & Value Addition Component
- Promotion of Agricultural Mechanization under RKVY
- Programme for Setting up of Agri. Machinery Service Centers.
- Promotion of Technology to stop burning of straw under RKVY
- Sub Mission on Agriculture Mechanization
- Intensification of farm Mechanization
- Promotion of Agri. Mechanization for in-situ management of crop residue in the state of Punjab, Haryana, U.P and NCR
- Scheme for promotion of agricultural mechanization for in-situ management of crop residue in the states of Punjab, Haryana, Uttar Pradesh and NCT of Delhi - As per budget 2018-19 announcement, a special scheme to address air pollution and to subsidize machinery required for in-situ management of crop residue has been approved by the GoI for the period 2018-19 to 2019-20. The total outgo from the Central funds was expected to be Rs. 1151.80 crore (Rs. 591.65 crore in 2018-19 and Rs. 560.15 crore in 2019-20).
- The agricultural machinery being manufactured by the local units is trolley / trailers, threshers, seed drill, disk harrow, etc. Servicing / repair facilities and spares for farm machinery are adequately available throughout the district.
- The Ground Level Credit flow (GLC) for this sub-sector has been increasing for the last three years ended March 2017, March 2018 and March 2019 stood at Rs.14889 lakh, Rs.22046lakh, and Rs. 31097 lakh respectively.

III. Assessment of credit potential for 2020-21

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Tractor 60 HP(Replacement of old tractor)	11.20	No.	1250	14000.00	12600.00
2	Second hand tractors	4.00		450	1800.00	1620.00
3	Combine Harvester (self propelled, multi-crop and maize)	25.00	No.	29	725.00	652.50
4	Rotovator (8 ft)	1.10	No.	220	242.00	217.80
5	Hydraulic Trolley	2.50	No.	1060	2650.00	2385.00
6	Lazer Land Leveller	3.50	No.	22	77.00	69.30
7	Multi Crop Thrasher	1.70	No.	220	374.00	336.60
8	Baler (Square)	11.00	No.	110	1210.00	1089.00
9	Happy Seeder (turbo)	1.65	No.	196	323.40	291.10
10	Paddy Transplanter - 4 wheeled, riding type with cage wheel and floats	10.00	No.	110	1100.00	990.00
11	Multi Crop Planter	0.60	No.	176	105.60	95.04
12	Potato Digger	0.85	No.	330	280.50	252.45
13	Paddy nursery Raising Machine	1.75	No.	176	308.00	277.20
14	Reversible plough	2.25	No.	165	371.25	334.18
15	Super SMS	1.12	No.	176	197.12	177.43
16	Zero tillage - seed cum fertilizer drill	0.62	No.	188	116.56	104.90
17	Straw Reaper	3.50	No.	220	770.00	693.00
	Sub Total of Farm Mechanisation			5098	24650.43	22185.50

Block wise break- up of the potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The scheme for establishment of Agri. Machinery Service Centers (AMSCs) may be strengthened for providing all types of farm machinery and implements – conventional as well as innovative - on custom hiring basis to farmers. More number of PACS may be encouraged to set up. This will not only help small and marginal farmers to access expensive farm machinery at affordable rates and reduce the cost of farm operations, but also ensure higher economic efficiency of scale of operations and optimum utilization of machinery.
- Emerging areas that need attention include mechanization of labor intensive operations like paddy transplanting, sugarcane harvesting, introduction of machinery for crop residue management, water conservation technologies etc.
- Group approach may be encouraged for financing tractors and combine harvesters to farmers clubs, JLGs, SHGs, SHG Federations, FPOs, Farmers clubs federations etc.

V. Suggested Action Points

- Awareness creation among farmers/technicians on selection, operation, maintenance, energy conservation, management and optimum use of agricultural implements, may be undertaken through Farm Machinery Training and Testing Institutes (FMTTIs), Agricultural Universities, KVKs, Polytechnics, Agricultural Engineering Department etc.
- Training and demonstration of newly developed agricultural implements and machinery, particularly those developed for crop residue management, may be undertaken by the State Extension Department/KVKs to popularize them among the end-users.

2.1.4. Plantation and Horticulture

I. Introduction

Area under horticulture crops in Punjab is 0.36 million Ha with production at 6.62 Million Ton. Simply stated Punjab produces 2.24% of the total horticultural production from 1.44% of the national horticultural cropped area.

Jalandhar is famous for production of Aphid free potato and potato seeds have carved a name for itself in the country. The potato seed is exported to many States such as West Bengal, Karnataka, Maharashtra and Gujarat etc. The area under potato cultivation during 2018-19 in the district was 22545 Ha with total production 5.24 lakh MT. The yield of potato in the district is around 244 Quintals/Ha which is comparable to the yield of many European countries. Due to higher production of potato in the district, 192 cold storages had been setup with aggregate capacity of about 7.70 lakh MT. In addition there are 18 closed cold stores with total capacity of 65,600 MT. A 'Centre of Excellence for Potato' has also been established in Adampur, under Indo Dutch Cooperation project in the district.

Jalandhar has also been covered under central sector scheme of National Vegetable Initiative for Urban Clusters to give a boost to vegetable production to cater to the local demand. Under the scheme, 104 Farmers Interest Groups (FIGs) were formed in the district mainly in Shahkot and Nakodar blocks for promotion of vegetable cultivation. However, there have been no fund allocation for the activity in the last two years. The area under vegetable cultivation in the district is 34357 Ha with total production of 7.70 lakh MT out of which major area is under potato as indicated above. Other major vegetables grown are chilly, tomato, onion, garlic, brinjal, cauliflower, melons etc. A "Centre of Excellence for Vegetables" have come up at Kartarpur with the technical support of Government of Israel and is providing quality seedlings to farmers besides training in protected/intensive cultivation of vegetables.

The area under fruit crops in the district during 2018-19 was 1057 ha with aggregate production of 17260 MT. Guava, Pear, peach, Kinnow& Mango are the major fruit crops. An area of about 2401 Ha is under Mentha crop, due to which, 37 Mentha processing units have come up in the district with a production of about 277 MT of Mentha Oil during 2018-19. The area under floriculture in the district is 10.40 Ha with majority area under marigold. Area under turmeric cultivation is 287 Ha with production of 769 MT. There are 03 turmeric processing plants in the district. Spices are grown in about 2337 Ha (garlic, chilli, ginger, turmeric, coriander etc) with total production of 28452 MT. District has total area of 166.43 Ha under protected cultivation, producing 4623.5 MT of horticultural produce. There are about 55 beekeepers in the district with a total number of 5100 bee boxes, production of 195.1 MT honey.

There is a huge scope of promoting Hi-Tech agriculture in the district viz. protected horticulture, hydroponics, areponics, floriculture, use of IOT etc. There is a need to however attract the farmers and the youth into the sector by organizing training, exposure visit and demo units etc.

II. Infrastructure and linkage support available, planned and gaps

- The Horticulture Department is headed by Deputy Director and assisted by Horticulture Development Officers in each block.
- There are three government nurseries that cater to the demands of the farmers for supply of seedlings/ saplings/ budwood for grafting. In addition, there are around 150 unregistered private nurseries in the dist. mainly for ornamental plants. Lack of certified planting material for Medicinal and Aromatic Crops like Turmeric, mentha, garlic etc. in Govt. nurseries and shortage of true-to type fruit planting material.

- There are 192 cold storages in the distt. having total capacity of 7.70 lakh MT, catering mainly to potato crop.
- There are 12 Fruit & Vegetable Mandis in the district. Mandi in Jalandhar city has a cold store and a ripening chamber. Infrastructure in other Mandis needs strengthening.
- Jalandhar district has a 'Centre of Excellence for Vegetables' at Kartarpur. This center is undertaking research, training, demonstrations etc, on Hi tech nursery, open filed mulching, walking tunnels, drip Irrigation, fertigation, net houses, poly houses cultivation etc for vegetable crops.
- A 'Centre of Excellence for Potato' has been established in Adampur, under Indo Dutch Cooperation project.
- The district is also having a 'Central Potato Research Station' at Badshahpur under Indian Council for Agriculture Research, which is providing potato seeds to farmers.
- The Ground Level Credit flow (GLC) for this sub-sector for the last three years ended March 2017, March 2018 and March 2019 stood at Rs. 354 lakh, Rs.120 lakh and Rs. 1344.00 lakh respectively.

III. Assessment of credit potential for 2020-21

The projections for various activities for the year 2020-21 are as given below:

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
	Plantation / Horticulture					
1	Guava	0.88	Ha	17	14.96	13.43
2	Mushroom(250 trays)	2.00	No.	190	380.00	342.00
3	Others -Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing (9Mx18M)	50.00	No.	12	600.00	540.00
4	Pack Houses (9mx6m)	4.00	No.	35	140.00	126.00
5	New orchards - Kinnow	0.93	Ha	36	33.48	30.12
6	New orchards - Peach	0.87	Ha	45	39.15	35.24
7	New orchards - Pear	0.80	Ha	26	20.80	18.72
8	Others - Pre-cooling unit (6MT)	25.00	No.	9	225.00	202.50
	Sub Total of Plantation / Horticulture / Sericulture			370	1453.39	1308.01
1	Rose (Protected) 800 sq. Mtr	12.76	No.	11	140.36	126.30
2	Poly House NVHT(upto 1000 sq.m)	9.35	No.	119	1112.65	1001.42
3	Others - Gerbera (protected) 800 sq. Mtr.	14.23	No.	21	298.83	268.91
	Sub Total Floriculture			151	1551.84	1396.63
	Medicinal /Aromatic Plants					
1	Nurseries	15.00	No.	11	165.00	148.50
2	Apiculture (100 Colony unit)	9.61	No.	61	586.21	527.56
3	Others -Stevia	2.50	Ha	12	30.00	27.00
	Sub Total of Medicinal			84	781.21	703.06
	Total of Plantation / Horticulture / Sericulture/Floriculture/Medicinal /Aromatic Plants			605	3786.44	3407.70

Block wise projection of potential are given in Annexure I

IV. Critical interventions required for creating a definite impact

- Integrated approach for better management of orchards may be promoted for better productivity viz. use of paddy straw as a mulch conserve soil moisture, prevents soil erosion as also helps in control of weeds. Similarly, Ber/drumstick planted at the boundaries of the orchard works as a wind break, as also their fruits and wood may add to the income of the farmer.

V. Suggested Action Points

- There is need to arrange demo units/ trainings and hi-tech agri-melas by the Department to bring awareness about economics of the sector.
- Banks may take up project financing of floriculture / fruit crops / medicinal plants, as presently the credit flow for the activity is quite low.
- The Department may organise training programmes in the district to promote the sector and mobilize suitable proposals for bank finance. Bankers may be associated in such programmes for creating awareness in them.

VI. Other Related Matter

- In order to promote crop diversification as also to increase farmer income, NABARD has prepared and launched an Area Development Scheme on 'Protected Cultivation of Vegetables in Poly-houses' involving outlay of Rs. 807.50 lakh for 85 poly-house structures covering about 8.5 Ha area over a period of 5 years (2018-19 to 2022-23) in Jalandhar E and West and Nakodar Blocks.

2.1.5 Forestry and Wasteland Development

I. Introduction

Out of the total geographical area of 2632000 Ha in Jalandhar district, forests occupy a meager 1000 ha (0.38 % of geographical area). About 490 Ha area in the district has been categorized as wasteland. Around 26000 Ha of area has been put under non-agriculture use and remaining area is under cultivation. The existing land use pattern in the district calls for bringing more area under forest cover which can be achieved through diversification to agro-forestry and planting of trees on non forest area like road side, canal side etc.

There is a prevalent agro-forestry practice of growing poplars and eucalyptus trees on farm lands, especially in case of absentee landlords. In Rurka block, turmeric crop is taken along with poplar trees. The trees are sold to mainly plywood making industry. There are several small plywood manufacturing units in the district. There is no fixed marketing place for forestry products in the district. However, the rates for the poplar and Eucalyptus have been on the decline mainly due to over production, competition with cheap plastic products from China. Farmers are not taking term loans for the activity but using KCC limit for this purpose. In recent times, growing of Sandal (*Chandan*) is gaining popularity amongst some farmers. Further, there is good potential of other fast growing tree species like bamboo, Acacia hybrid, etc. in the district.

II. Infrastructure and linkage support available, planned and gaps

- The Conservator of Forests has an office at Jalandhar. The Divisional Forest Officer (DFO), stationed at Phillaur, is supported by Range Forest Officers (RFOs), Deputy RFOs and Forest Guards.
- Punjab Forest Department is implementing 'Green Punjab Mission' which aims to increase forest and tree cover of the State from the existing 6% to 15% of the geographical area within the period of 2012-2020. Under the Mission, it is proposed that 8% of the geographical area of the State i.e. 4 lakh ha will be brought under farm

forestry on a sustainable basis through block and line plantation on agriculture lands in 8 years.

- The State has liberalized policy to encourage agroforestry, wherein no felling and transit permits are required for trees grown in farmers land. For protecting the existing forests, Joint Forest Management (JFM) guidelines have been issued vide govt. notification dated 18.11.2003. The State Government has also issued Punjab Apportionment of Tree Rules, 2000, vide notification dated 03.11.2000 defining revenue sharing of strip plantations between State Government and adjoining farmers lands.
- Under GoI's National Mission on Sustainable Agriculture - Sub-Mission on Agroforestry, the Punjab Forest Department is encouraging plantation of trees on farmers' field by providing free- of-cost planting material and survival based incentive, through direct benefit transfer to the farmers/beneficiaries. A State Forest Research Institute is also under establishment at MajaraKadian, Ludhiana to cater to the agroforestry research.
- The GoI has amended the Indian Forest Act omitting bamboo grown on non-forest areas from the definition of a 'tree'. This exempts it from requiring permits for felling or transportation. Further the National bamboo Mission has been restructured with an allocation of Rs. 1290 crore in the budget announcement 2018-19.
- Forest Department is maintaining 6 nurseries in the district for supply of planting material. The major species raised are Poplar, Eucalyptus, Kikar, Sheesham, Arjun, Bamboo and Jamun. There are no private nurseries in the district providing certified high yielding plants. However, some high tech Govt. and private nurseries, providing certified plants are available in the neighboring Ludhiana and Hoshiarpur districts.
- The district has wood based industry like plywood, furniture and sports goods products which is the potential captive market for Poplar, Eucalyptus etc.

III. Assessment of credit potential for 2020-21

The credit projections for 2020-21 are given below based on farmers' preference and demand for the activity:

(Rs. lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Bamboo	1.76	Ha.	24	42.24	38.00
2	Eucalyptus	0.76	Ha.	50	38.00	34.21
3	Poplar Plantation	1.65	Ha.	71	117.15	105.44
4	Eucalyptus (Clonal)	3.7	Ha.	22	81.40	73.26
	Sub Total of Forestry & Wasteland Development			167	278.79	250.91

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- High gestation period involved in the forestry crops act as a deterrent in adoption of these crops by farmers as also reservation among the financing institutions in providing credit, non-availability of customized location specific agro-forestry revenue models for financing, non-availability of insurance coverage for forest crops, etc. KVK Jalandhar, at present, does not have any agro –forestry based models / projects for promotion in the district. KVK may develop some such models.
- There is dearth of experienced NGO for promotion of Agro forestry and technology transfer. Forest Department may motivate some NGOs to work in this area.
- Large areas are lying unutilized with many Govt. Institutions, which can be easily brought under tree cover.

- The State Govt. may promote commercial cultivation of Salix through subsidized planting material and awareness creation.
- The State Govt. may encourage commercial plantation of clonal bamboo through a holistic plan including farmers' awareness & exposure visits, marketing tie-ups/ contract farming etc.
- The State Research Organizations/ Agriculture Universities to develop and promote revenue models for species like *Meliadubia*, *Casurina*, etc., which start giving yield within 3 years.
- Suitable species of bamboo may be promoted as a bio-drainage species, in addition to *Eucalyptus*.
- Insurance companies may consider providing insurance for forestry species through developing new products.

V. Suggested Action Points

- Training of bankers in appraisal of forestry projects for facilitating easy credit flow to the entrepreneurs.
- The wood based industries may promote the sector through suitable contract farming arrangements. The CSR obligations of the industries may be used in creation of awareness.

2.1.6 Animal Husbandry-Dairy

I. Introduction

Animal Husbandry contributes about 13% of the State Net GDP. Dairy sector is a key area for development as it has vast potential and is one of the viable alternatives for diversification from agriculture. The total milk production of the State in 2015-16 stood at 108 lakh MT per annum. The milk production grew @ 4.75% over production of 2014-15. Suitability of climate, availability of inputs, infrastructural facilities for health care & processing and marketing facilities for milk, meat and eggs, as also entrepreneurship of the farmers, are key factors that augur growth of this sector in the state.

Dairy farming in Punjab is slowly assuming the proportion of commercial venture and is largely technology driven. Presently, about 3500 such farming points (number of high yielding cross bred cows ranging from 20-200 per farm) have been set up in various parts of the state. Thus, it is felt that the state in general and the district in particular offers tremendous potential for improvement of the dairy sector through scientific management and necessary linkages. GoI in its budget for 2018-19 has announced setting up of Fisheries and Aquaculture Infrastructure Development Fund (FAIDF) and Animal Husbandry Infrastructure Development Fund (AHIDF) with a total corpus of Rs. 10000 crore. Budget 2018-19 also announced extension of KCC facilities to fisheries and animal husbandry farmers.

The total milk production of the district has grown is about 14.10 LLPD. There are around 200 commercial dairy units operating in the district, and around 150 are situated at the periphery of the Jalandhar city. These units are marketing milk directly in the Jalandhar city and some of them are selling milk to Nestle, Moga. With around 45% of the rural households involved in the activity of Dairy and the capacity of Doaba Milk Union Plant lying unutilized to the extent of 60%, it is felt that there is abundant scope of strengthening the dairy sector in the district.

As per Livestock Census 2012, district has 469950 adult livestock units, of which 138123 were cows and 249433 were buffaloes. A Central Sector Scheme 'Dairy Entrepreneurship Development Scheme' (DEDS) is in operation under which subsidy ranging from 25% to 33.33% is available for various components.

II. Infrastructure and linkage support available, planned and gaps

- The Dairy Development Department and the Doaba Cooperative Milk Union Ltd. Jalandhar are mainly responsible for promoting the dairy activity in the district.
- The Dairy Development Department is implementing a Self- Employment Scheme of different unit size of CB Cows & Buffaloes.
- The Animal Husbandry Department provides breeding and healthcare facilities in the district. There are 179 Veterinary Institutes in the district, each unit covering 5 villages on an average and there was a gap of 2 veterinary institutions. One Polyclinic has started functioning at district headquarter to provide advanced animal health care.
- Jalandhar City has a 'Regional Disease Diagnostic Lab' for North Zone set up with state of art facilities, which apart from the State of Punjab, also serves the nearby States.
- There is a cooperative milk plant at Jalandhar having milk handling capacity of 3 lakh litres per day with an average capacity utilisation of 40%. Milk is sourced by the Coop. Milk plant through more than 865 Societies (39900 members) spread over 3 districts, of which 389 milk societies are functional in Jalandhar district. There are 3 chilling centers of the Plant in the district. It has also installed 53 BMCs and 34 new BMC are coming up.
- There are two private milk plants of capacity 50000 litres and 10000 litres, respectively in the district whose capacity is fully utilized.
- There are 35 cattle feed plants in the district with installed capacity of 253 MT.
- The availability of green fodder is estimated at 29-30 kg per animal per day against the requirement of 40 kg per animal per day. Adequate supply of good quality fodder seed and promotion of Silo-Pits is needed to ensure green fodder during lean period.
- NABARD has sanctioned a term loan of Rs. 70.64 crore for establishment of Fermented Product & Paneer Plant to Doaba Coop. Milk Producer Union Ltd., Jalandhar, under Dairy Processing and Infrastructure Development Fund (DIDF), through NDDDB, Karnal.
- The Ground Level Credit flow (GLC) for the year ended March 2017, March 2018 and March 2019 was Rs.3705 lakh, Rs.2619 lakh and Rs. 4635.00 lakh respectively.

III. Assessment of credit potential for 2020-21

The credit projections for 2020-21 are tabulated below. Further, physical potential of many activities have been reassessed in line with ADS on Dairy being implemented in the district.

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Bulk Milk Cooler (2000 litres)	10.00	No.	15	150.00	135.00
2	Indigenous Milk Product Manufacturing Units	13.20	No.	15	198.00	178.20
3	2 Animal Unit	1.60	No.	810	1296.00	1166.40
4	5 Animal Unit (Local Breed)	4.00	No.	1385	5540.00	4986.00
5	10 Animals Unit	11.00	No.	1085	11935.00	10741.50
6	Commercial dairy units (25 Animals)	30.00	No.	265	7950.00	7155.00
7	Calf rearing (20 animal Unit)	9.70	No.	55	533.50	480.15
8	Automatic Milk Collection center	1.65	No.	75	123.75	111.43
9	Milking Parlour	20.00	No.	22	440.00	396.00
10	Fodder harvester	1.50	No.	122	183.00	164.70
11	Refrigerated Van (5000 Ltr)	11.50	No.	9	103.50	93.15
12	Silos Pits (1000 Qtls)	1.40	No.	58	81.20	73.08
13	Mobile Milk Vending Machine	9.00	No.	39	351.00	315.90
	Total of AH Dairy			4010	28884.95	26640.01

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- Dairy Department needs to be equipped with infrastructure such as mobile van, audio visual aids, Milk testing lab, cattle feed analyzer etc.

V. Suggested Action Points

- Hi-tech dairy may be promoted to reduce cost and clean milk production. State Department/ Agriculture Universities/ KVKs may arrange demo units and farmers field day to demonstrate and educate farmers on the economics of adopting hi-tech dairy.
- The banks may explore tie-up arrangements with the Dairy Development/ Animal Husbandry Departments to increase lending under this sector.
- For procurement of inputs and better price realization dairy farmers may be organized into Producers' Organisations.
- Desi pure breed cows may also be promoted.

VI . Other Related Matter

- In order to promote diversification as also to increase farmer income, NABARD has prepared and launched an Area Development Scheme on 'Dairy Farming' involving outlay of Rs. 6255 Lakh and loan of Rs. 5400 lakh for setting up 1475 dairy units over a period of 5 years (2018-19 to 2022-23) in Jalandhar district.

2.1.7 Animal Husbandry-Poultry

I. Introduction

"Sunday hoy a Monday rojkhaoande". Poultry activity has made a good headway in the district on account of conducive climate, good backward and forward linkages and good demand for poultry products within the district and in the adjoining areas.

II. Infrastructure and linkage support available, planned and gaps

- The Department of Animal Husbandry is promoting the activity in the district. However, infrastructure and extension services need to be modernized.
- Jalandhar has a disease diagnostic laboratory for animals which is catering to whole of Punjab. One Polyclinic has also started functioning at district headquarters.
- Jalandhar City has a 'Regional Disease Diagnostic Lab' for North Zone set up with state of art facilities, which apart from the State of Punjab, also serves the nearby States.
- The Poultry products from the district are supplied to the adjoining areas too. Poultry (layer) feather has a demand in sports goods industry as raw material for shuttle cocks.
- Contract farming in broiler has picked up in the district. Integrators such as Venky's India and Sugna Poultry farms are promoting broiler contract farming in the district.
- There are four feed mix plants with capacity of 21500 MT per month. Also, there is a big feed mix plant in nearby Phagwara town, district Kapurthala with capacity of 70000 MT.
- The production and availability of quality 'Day old chicks' from hatcheries is good in the district. The district has eight hatcheries having total capacity of 11.13 lakh chicks per batch.
- There is also one mother unit for broilers having capacity of 45000/- chicks per batch. There are 30 layer farms in the district and annual egg production is 221.50 million. Similarly, there are 102 broiler farms in the district and annual production is of 87.05 lakh birds.
- The Ground Level Credit flow (GLC) for the year ended March 2017, March 2018 and March 2019, was Rs.72 lakh, Rs.45 lakh and Rs. 1195.00 lakh respectively.

III. Assessment of credit potential for 2020-21

The credit projections for 2020-21 are tabulated below.

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Commercial Broilers (5000)	11.20	No.	35	392.00	352.80
2	Commercial Layers (5000)	20.00	No.	29	580.00	522.00
3	Hatchery- Poultry	50.00	No.	3	150.00	135.00
4	Others - Egg and Broiler Cart	0.20	No.	175	35.00	31.50
5	Backyard poultry - 400 LIT (Kadakhnath)	1.28	No.	33	42.24	38.06
6	Others - open cage transport vehicle	8.00	No.	23	184.00	165.60
7	Others - Poultry Feed Mixing Unit (one Ton/hr)	16.00	No.	12	192.00	172.80
	Sub Total of Animal Husbandry - Poultry			310	1575.24	1417.76

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- There is need for creating additional market for traditional products. Initiatives such as setting up of BROMARK marketing outlets may be promoted.

V. Suggested Action Points

- Banks to ensure following the bio-security norm of a minimum of 500 meter distance between two units as a part of preventing various diseases.
- Some Banks are insisting on insurance of poultry birds before extending finance which is hard to come by as Insurance companies are not coming forward for the same.

2.1.8 Animal Husbandry-Sheep, Goat & Piggery**I. Introduction**

The activity is presently taken up by the weaker sections of the society on a subsistence level. As per Animal Census 2012, there were 2912 Sheep, 16662 Goats and 1430 Pigs in the district. The development of sheep, goat and pig rearing activity on commercial lines has somehow not taken place in the district to the desired extent. In view of good demand of animal meat, meat purpose commercial units with scientific management and good breeds have a good prospect for growth.

II. Infrastructure and linkage support available, planned and gaps

- Network of health facilities provided by the Animal Husbandry department in the district is considered to be adequate for the growth of this sector.
- Animal Husbandry Dept. is also providing training and hand holding support to the interested farmers.
- Credit linked Subsidy is available to entrepreneurs under National Livestock Mission - EDEG programme.

- GoI in its budget for 2018-19 has announced setting up of Fisheries and Aquaculture Infrastructure Development Fund (FAIDF) and Animal Husbandry Infrastructure Development Fund (AHIDF) with a total corpus of Rs. 10000 crore.

III. Assessment of credit potential for 2020-21

The credit projections for this sector for 2020-21:

(Rs. lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Goat (40+2)	2.5	No.	72	180.00	162.00
2	Piggery (3+1)	1.00	No.	61	61.00	54.90
3	Pig Breeding Farm (20 +4)	10.00	No.	14	140.00	126.00
4	Meat Shop	5	No.	25	125.00	112.50
	Animal Husbandry - Sheep, Goat, Piggery etc.			172	506.00	455.40

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The district has adequate forward and backward linkages to promote the activity.

V. Suggested Action Points

- The department may mobilize suitable proposals for financing by the banks.
- Banks may support marginal / land less farmers for taking up rearing of Sheep/ Goat / Piggery to improve credit flow under the activity.

2.1.9 Fisheries

I. Introduction

The fish resources in the district are available in the rivers, rivulets, canals, village ponds and excavated ponds. The major varieties which are presently raised by farmers under composite fish culture are Indian and exotic carps.

The ample potential for development of inland fisheries under composite fish culture on account of relatively easy marketing and local demand is constrained by the fact that all blocks in the district are in “Over exploited” category for ground water development.

Ministry of Agriculture, Govt of India has set an outlay of Rs 3000 crores for implementation of **Blue Revolution Programme** in the next five years with focus on production, productivity, upgrading technology and infrastructure development etc. The plan aims at increasing total fish production by 50 per cent to 15.2 million tons and triple the export earnings to Rs 1 lakh crore by year 2020. The Ministry of Agriculture and Farmers Welfare, Department of Animal Husbandry, Dairying & Fisheries has accordingly restructured the scheme by merging all the ongoing schemes under an umbrella of Blue Revolution.

II. Infrastructure and linkage support available, planned and gaps

- The Department of Fisheries and Fish Farmers Development Agency are promoting the activity in the district.
- Training programmes are organized by the Department at village level for existing fish farmers and also for potential fish farmers.
- The district is having 514 ponds where fish seed is stocked out of which 98 are private ponds and remaining are Panchayati Ponds. As per data available, during 2017-18, total area under fish culture in the district is 716 Ha and total fish production in the district stood at 7500 tonnes, which includes production from rivers, rivulets, canal (3191 MT) and ponds(4309 MT). There are 3 fish markets in and around Jalandhar city.
- The Department has setup a model Fish farm at KukkarPind near Jalandhar using the the latest technology and handed over the pond to panchayat for leasing purpose.
- The Department is administering Subsidy schemes for the fish farmers for construction/renovation of ponds, setting up of fish seed hatchery/ fish seed unit and setting up of Integrated units etc. Department is providing 50% subsidy for excavation of fish pond (unit cost Rs.3.00 lakh per Ha) and first year inputs (unit cost Rs.1.00 lakh per Ha) in the 16 non-water logged districts of Punjab including Jalandhar.
- GoI in its budget for 2018-19 has announced setting up of Fisheries and Acquaculture Infrastructure Development Fund (FAIDF) and Animal Husbandry Infrastructure Development Fund (AHIDF) with a total corpus of Rs. 10000 crore.
- Credit flow to the sector was not significant in last three years. A credit flow of Rs 150 lakh was registered under the sector in the year 2018-19.

III. Assessment of credit potential for 2020-21

Based on the infrastructure support and services available, preference of farmers, market demand etc., credit projections for the year 2020-21 for various investments under Fisheries sector are given below:

(Rs. lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Excavated ponds (ha.)	7.00	Ha.	12	84.00	75.60
2	Renovation of old ponds	3.50	Ha.	49	171.50	154.35
3	Fish Seed hatchery (1 million fingerlings)	25.00	Ha.	5	125.00	112.50
4	Others-Installation of aerators	0.85	Ha.	12	10.20	9.23
5	Others-Integrated Ornamental Fishery unit (1000 sq.mt.)	16.00	No.	2	32.00	28.80
6	Others-Fish Market (Retail Outlet)	60.00	No.	9	540.00	486.00
7	Low cost acquaculture system (4 tanks)	15.00	No.	5	75.00	67.50
8	Others-Establishment of small fish Feed Mill	10.00	No.	3	30.00	27.00
	Total of Fisheries			97	1067.70	960.98

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- FFDA may be strengthened to provide training, follow up and escort services.
- The availability of fish seed is limited in the district and farmers have to depend on seed from other districts / States as there is no Govt./Private hatchery in the district. Department may consider to set up a Fish hatchery.

V. Suggested Action Points

- The department / agency concerned with development of fisheries may organize training programme for bankers and farmers and generate suitable proposals for bank finance.

2.1.10. Farm credit - Others**I. Introduction**

The demand for bullocks and draught animals has decreased over the years with the increased use of tractors for Agriculture/transportation purpose. However, the people belonging to weaker sections still use bullock/horse carts for transportation purpose in semi-urban and urban areas.

II. Infrastructure and linkage support available, planned and gaps

- Animal health care facilities are available at the veterinary hospitals and dispensaries throughout the district.
- Carpentry and wood work units are available in all major towns for manufacture of Animal Driven Carts.

III. Assessment of Potential for the year 2020-21

The credit projections for the year 2020-21 are given below:

(Rs. lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Work animal	0.4	No.	68	27.20	24.48
2	Animal driven cart	0.6	No.	68	40.80	36.72
3	Two Wheelers to Farmers	0.7	No.	1240	868.00	781.20
	Total of Farm Credit - Others			1376	936.00	842.40

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- Due to mechanization and availability of bank loan for vehicle/ tractors on easy terms the demand for animal driven carts and for that purpose work animals has been reduced
- The available infrastructure is considered adequate.

V. Suggested Action Points

- Bank may finance the activity in case of demand

2.2 AGRICULTURE INFRASTRUCTURE**2.2.1 Construction of Storage and Marketing Infrastructure****I. Introduction**

Storage, godowns and market yards are a part of the efficient marketing citadel, that brings in marketing efficiency by offering the scope for future consumption and they invariably, act as a regulator to check price variations arising out of sheer economics of demand and supply. There are 12 regulated markets in the district and 27 sub-yards attached to these markets. Average number of villages serves per regulated market is 78 and average area served per regulated market is 219 Sq Km. There is a scope for upgradation of Agriculture Marketing Infrastructure in the district for a better buyer-seller experience.

The total production of food grains and non-food grains in the district is 1331000 tonnes,

while the total procurement is 1204883 tonnes for the year 2016-17 (Source: Director Food and Civil Supply, and Agri. Deptt.). The major market arrivals in the district are of paddy and wheat only. The gap in production and procurement is being met by storage facilities at the farmers level or in private. Further, it is not just the fresh market arrival but also the leftover stock of the previous year that requires storage & thus widens the storage gap.

The other important cash crop of the district is potato whose per annum production is 5.10 lakh tonnes. The district is famous for production of good quality potato seed which requires cold storage space. Most of the cold storage of the district are old using bunker coil system. Further, the district produces 2.10 lakh tonnes of vegetables and 31884.70 tonnes of fruits (Source: Dept. of Horticulture) which may also require cold storages, refer vans, infrastructure for grading, sorting, marketing for better price realization.

II. Infrastructure and linkage support available, planned and gaps

- Infrastructure like rural roads, power, communications, etc, exists to support the activity.
- The technology and agencies for construction and fabrication of cold storage, chilling plants and storage godowns are available in the district.
- It is estimated that covered storage capacity to the tune of 5.53 lakh MT is already available with various Agencies such as FCI, Markfed, PSWC, Pvt. Entrepreneurs, CWC etc. in the district. Average capacity utilization has been estimated as 52%. However, at the time of procurement, 100% capacity utilization is there. Storage space is also occupied by stored grains from last years which has not been lifted. (Source: Dept. of Horticulture)
- Under RIDF XVIII, a warehousing project for construction of 1.28 lakh MT storage capacity was sanctioned to Punjab State Warehousing Corporation. Out of this, 17100 MT storage capacity has been created in Jalandhar district.
- The amendments to APMC Act by the State Government provides opportunity to private and cooperative sector to set up 'Marketing Infrastructure' like market yards, platforms for loading, assembling and auctioning of the produce weighing and mechanical handling equipments etc.
- The district being covered under MIDH, Capital investment subsidy is provided through Department of Horticulture for construction and modernization of Cold storages.
- The GLC to the sector for the year 2016-17, 2017-18, 2018-19 and was Rs. 11926 lakhs, Rs. 2850 lakhs and Rs 2032 respectively, indicating a decline for credit in the sector.

III. Assessment of credit potential for 2020-21

The projections for this sector for 2020-21 are given below:

(Rs. lakh)						
S. No	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	New cold Store Type II	500.00	No.	4	2000.00	1500.00
2	Rural Godowns (10000 MT)	350.00	No.	9	3150.00	2362.50
3	Rural Markets/ApniMandis	33.00	No.	14	462.00	346.50
4	Others-Electronic Weighing Centre	17.00	No.	10	170.00	127.50
5	Refrigerated Transported Vehicle (15 MT)	30.00	No.	16	480.00	360.00
6	Others-Grain Cleaning and Grading Units (4 TPH)	65.00	No.	13	845.00	633.75
7	Others-Modernisation of Cold storage (5000 MT)	250.00	No.	20	5000.00	3750.00
8	Others-Silos	275.00	No.	8	2200.00	1650.00
	Total of Storage Facilities			94	14307.00	10730.25

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- Punjab has been a late starter in eNAM. The facility may be quickly adopted and implemented in the district.
- Pledge loan facility is available to the farmers against negotiable warehouse receipts issued by ware houses accredited by agencies registered with Warehousing Development and Regulatory Authority (WDRA). This may be encouraged.
- Based on the information regarding arrival of major food commodities in Markets, holding period of the food grains and buffer stocks etc., it is estimated that total storage capacity requirement is to the tune of 6.70 lakh MT against which capacity of 5.99 MT is already available leaving a gap of 0.71 lakh MT.

V. Suggested Action Points

- All the operations in the warehouse like loading, unloading and handling of food grains are not mechanized and traditional methods are used for the same. Considering this fact, it is essential to impart training to people working in the sector and introduce the technology so as to minimize the wastage during the handling food grains.

2.2.2. Land Development, Soil Conservation and Watershed Development

I. Introduction

The proper management of the two basic natural resources viz., soil and water, governs sustainable agricultural production by maintaining soil health and desirable water quality. The Jalandhar district forms a part of Beas Sub basin of Indus basin. The district is part of Bist Doab Tract, which is inter-alluvial plain between Beas and Sutlej River. Jalandhar district has two type of soils viz. tropical arid brown and arid brown soil (solonized). Tropical brown soil is found in major parts of the district where as the arid brown soils are found in south western part of the district especially in Lohian block and part of Shahkot block. Along the river Sutlej, fluvial type of soil is found.

The land of District is characterized by relatively flat topography and high intensity of irrigation. Intensive crop production practices followed in the District like flood irrigation, indiscriminate application of chemical fertilizers and pesticides, *in situ* burning of crop residues, repeated paddy-wheat crop rotation etc. have led to degradation of agricultural land in the District. The district, to the large extent is not affected by salinization. Total 100% of the net sown area in the District is irrigated, providing ample scope for on-farm development/land-leveling and bunding in the irrigated land with introduction of laser land leveler for precision leveling, which enables efficient utilization of irrigation water. Land development activities in the district having potential for investments include land leveling, purchase of agricultural land by small/ marginal farmers and soil health improvement programmes.

II. Infrastructure and linkage support available, planned and gaps

- The Department of Agriculture and the Department of Soil & Water Conservation are the nodal agencies entrusted with land development works in the district.
- Agriculture Dept. is having labs at Nakodar, Phillaur & Bhogpur and KVK is having lab at Nurmehal. There is requirement of Soil & Water testing labs in 07 blocks
- The Soil and Water Conservation Department is implementing five projects in 06 blocks under Integrated Watershed Management Programme. Under these projects, 20025 Ha area in 108 villages falling in Nakodar, Lohian, Shahkot, Phillaur, Bhogpur and Adampur blocks will be treated at a cost of Rs. 2403.00 lakh.
- The Ground Level Credit flow (GLC) under this sector for the years ended March 2017, March 2018, and March 2019 was Rs. 5150 lakh, Rs. 1115 lakh and Rs. 599 lakh respectively.

III. Assessment of credit potential for 2020-21

The credit projections for the year 2020-21 have been given below:

(Rs. Lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Land Leveling/ Sand scrapping	0.15	Ha.	220	33.00	29.70
2	Farm Ponds (40x40x10 feet)	0.50	No.	22	11.00	9.90
3	Purchase of Agri. land	16.00	Acres	183	2928.00	2635.20
	Total of Land Development, Soil Conservation, Watershed Development			425	2972.00	2674.80

The Activity-wise and Block- wise physical and financial potential is given in Annexure I.

IV. Critical interventions required for creating a definite impact

- Farmers need to be sensitized on the judicious and need-based application of fertilizers and pesticides as well as on the importance of precision farming and integrated water and nutrient management & crop protection practices for conserving soil and water. Concepts and elements of IPM and INM needs to be promoted amongst the farming community with greater vigor and vitality.
- Necessary arrangements for certification of organic produce and promotion of organized marketing channel for organic produce have to be put in place on a priority basis.

V. Suggested Action Points

- The concept of organic farming as a viable commercial activity for bank finance requires creation of awareness among farmers as well as bankers. Banks have to play a catalytic role by formulating and implementing model projects for organic farming and production of organic inputs for adoption by farmers.
- Demonstration of organic farming related practices, vermi-culture technology and benefits from its application at district level may be prioritized by the Government Departments and the KVKs.
- The rampant practice of in-situ crop residue burning has to be discouraged through appropriate sensitization at all levels and through providing alternate solutions.

2.2.3 Agriculture Infrastructure - Others**I. Introduction**

The activities included under 'Others' of Agriculture Infrastructure include Tissue culture, Agri. bio-technology, Seed production, Bio-pesticides/ fertilizer etc. Seed, pesticide and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high quality seeds can improve productivity.

Due to adoption of wheat-paddy monoculture, the soil fertility is affected, resulting in high consumption of chemical fertilizers. The consumption of chemical fertilizers in the district was 113000 nutrients tones during 2015-16. Application of bio-fertilisers has been shown to give comparable productivity while preserving the soil quality. Application of bio pesticides provides safe crops fit for human consumption. Use of such inputs makes the soil healthier by enhancing its bio content/ humus.

Jalandhar district is known for production of quality and Aphid free potato seeds. A few big farmers have set up Tissue culture labs under NHM for use on their own fields and for supply of planting material to others.

II. Infrastructure and linkage support available, planned and gaps

- The district being covered under Mission for Integrated Development of Horticulture (MIDH), credit linked back-ended subsidy is available for setting-up of new tissue culture lab as well as strengthening of existing lab infrastructure.

III. Assessment of Credit Potential for 2020-21

The projections for credit for 2020-21 are given below:

(Rs. lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Seed Processing Units (20 tpd)	40.00	No.	9	360.00	306.00
2	Tissue Culture lab (25 lakh plants p.a.)	250.00	No.	3	750.00	637.50
3	Soil Testing Lab-village level	10.00	No.	13	130.00	110.50
4	Bio-production/ Fertilizers (200 TPA)	160.00	Ha.	7	1120.00	952.00
5	Others-Fruit & Vegetable Waste compost unit (100 TPD)	190.00	No.	11	2090.00	1776.50
6	Others - Vegetable seed production (hybrid)	1.50	No.	11	16.50	14.08
7	Others-Vermicompost ((30 TPA)	1.00	No.	285	285.00	242.25
	Total of Agri-Infrastructure - Others			339	4751.50	4038.83

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- Emphasis may be given for upgradation of seed processing facilities and seed testing centers as well as creation of new infrastructure through provision of adequate and timely credit by the State Govt.
- Organic Inputs reduces cost of inputs while improving soil health. It generally takes 2-3 years to achieve optimum yield. Some farm income schemes may have to be integrated for small and marginal farmers so that their farm loss is off-set during this period.
- Maintenance of soil health is very important for its sustainable use and productivity. In Jalandhar district usage of chemical fertilizers is much above the state average. Thus, there is very good potential for soil testing labs at village level.

V. Suggested Action Points

- The marketing linkage for quality seeds, bio pesticide and bio-fertiliser need to be strengthened.
- Demonstration, training and extension services for popularising the best and recommended package of practices may be undertaken.
- Commercial production of Organic Inputs viz. Bio-fertilizers & Compost from vegetable and fruits etc. may be taken up by farmer aggregates like PACS, Producer Societies etc.

2.3 Agriculture - Ancillary Activities

2.3.1. Food & Agro processing

I. Introduction

Economic losses due to poor Post Harvest Infrastructure and lack of processing facilities in the country are estimated at Rs. 87800 crore annually, with crop wise losses pegged at 30-40% in fruits and vegetables, 10-15% in food grains, 5-7% in Milk, 5% in meat products and 10% in eggs. In spite of a large production base available under the agriculture and allied sectors, investments in Agro/ Food processing sector have not been commensurate with the large potential available in the country and consequently, linkages between productions, post-harvest management, processing and marketing including export largely remain weak.

Punjab is one of the leading states in India in production of fruits, vegetables, cereals, milk and dairy products (please see Chapter 2.1.4, 2.1.6 and 2.1.7). There is good scope for processing of potatoes, peas, tomatoes, cereals, milk and meat, if appropriate infrastructure and value chains can be established.

In Jalandhar district, there are more than 65 Rice Shellers, 2 Sugar mills, 3 milk processing units, 3 small poultry processing units etc. There are 641 small scale agro processing units including flour mills, dal units, vegetable processing units, solvent plants, gur making unit, mentha oil units, ketchup units and bread/biscuit making units in the district. In addition, Markfed has set up a new Cannery near Admapur and has started production of SarsonkaSaag, vegetable curries etc.

Jalandhar is one of the leading district for potato cultivation and has been identified as one of the districts under AEZ for potato. One Potato and peas processing unit with export potential had been established in the district, but the unit is dysfunctional owing to wilful default by the borrowers to the creditors.

II. Infrastructure and linkage support available, planned and gaps

- Punjab Government has approved setting up a three mega food parks, viz. Punjab Agro Industries Corporation Ltd. at Ludhiana (Area: 100 acre), Sukhjit Starch and Chemical Limited at Phagwara, Kapurthala (Area: 70 acres) and International Mega Food Park at Fazilka (area: 56 acres). The parks will have three primary procurement centres at SBS Nagar, Hoshiarpur and Jalandhar with primary processing and storage facilities. Further, ITC is also in the process of investing in an Integrated Foods Manufacturing cum Logistics Centre at Kapurthala, Punjab with an investment of over Rs. 750 cr.
- **Pradhan Mantri Kisan SAMPADA Yojana:** Government of India (GOI) has approved a new Central Sector Scheme – Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of Rs. 6,000 crore for the period 2016-20 coterminous with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI). PM Kisan SAMPADA Yojana is a comprehensive package which is expected to result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. It is expected to not only provide a boost to the growth of food processing sector in the country but also help in providing better returns to farmers. Schemes under PM Kisan SAMPADA Yojana shall include : Mega Food Parks, Integrated Cold Chain and Value Addition Infrastructure, Creation/ Expansion of Food Processing/ Preservation Capacities (Unit Scheme), Infrastructure for Agro-processing Clusters, Creation of Backward and Forward Linkages, Food Safety and Quality Assurance Infrastructure and Human Resources and Institutions
- **Food Processing Fund (FPF):** Govt. of India has accorded top priority for the development of the food processing industry in the country and accordingly a Food

Processing Fund with a corpus of Rs.2,000crore has been established in NABARD to make available affordable credit to the sector. Under this, loan will be provided by NABARD, either directly or through consortium arrangements with other financing agencies, at concessional rate of interest for establishing the designated food parks and also for setting up of agro processing units in the designated food parks.

- RBI has included financing to agro-processing upto Rs. 100 crore per borrower under Priority Sector Lending.
- 100% FDI is permitted under the automatic route in food processing industries
- 100% FDI is allowed through Government Approval route for trading (including e-commerce) in respect of food products manufactured in India
- 100% FDI is allowed for companies undertaking Single Brand Retail Trading in India (49% under Automatic route and approval route for beyond 49%)
- There are 188 cold storages in the district with an aggregate capacity of 7.54 lakh MT.
- Jalandhar is well connected by rail and road network to rest of the country. Road density at 235 km per 100 sq. km is better than state average.
- Power availability in the district is adequate and all the villages are electrified.
- GoI, APEDA, etc. and State Government Programmes are being implemented in the district and incentives for agro/food processing are available.
- The local market for processed vegetables is growing at a limited scale due to consumer preference for fresh vegetables.

III. Assessment of credit potential for 2020-21

The credit projections for 2020-21 under Agro & Food Processing Sector are given below :

(Rs. lakh)

S. No	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Grain Based units	75	No.	116	8700.00	7395.00
2	Corn Oil Mill	1210.00	No	2	2420.00	2057.00
3	Rice Mills	3.36	No	33	110.88	94.27
4	Others - Working Capital	20.00	No	780	15600.00	15600.00
5	Others-Biscuit Manufacturing Unit(300 MTPD)	35.50	No	7	248.50	211.26
6	Others-Fruit & Veg Based	15.50	No	111	1720.50	1462.43
7	Others-Milk processing Plant (1.5 LLPD)	900.00	No	3	2700.00	2295.00
8	Others-Potato Chips/Wafers Units	10.00	No	13	130.00	110.50
9	Others-Rice Flakes(10 MTPD)	154.00	No	5	770.00	654.50
10	Others-Roller Flour Mill (100 MT/Day)	825.00	No	5	4125.00	3506.25
11	Others - Meat and poultry based units	12.50	No	22	275.00	233.80
12	Others-Tomato Paste/Puree Units(225MT/yr)	74.00	No	3	222.00	188.70
	Sub Total Ancillary activity - Agro and Food Processing			1100	37021.88	33808.71

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The district has adequate forward and backward linkages for the activity.
- GST exemption to industries in HP shall negatively impact the entrepreneurs in Punjab.

V. Suggested Action Points

- The DIC needs to publicise the subsidy linked schemes of the Ministry and Banks may also guide the entrepreneurs also.
- The District Industries Centre may organize training programmes for capacity building of unemployed youth to enable them to take up income generating activities.

2.3.2: Agriculture - Ancillary Activities- Others

I. Introduction

In order to meet the miscellaneous financial requirements of farmers, many banks have started land mortgaged based term loan schemes for farmers, loans under which are booked under agriculture. Since these loans are not project specific, they are booked under Misc. Term Loans. Similarly, loan under various Agriculture activities not covered elsewhere are also booked under 'Miscellaneous'. Further loans to MFI for on-lending to Agriculture are also covered under the head 'Others'. As per revised RBI guidelines on Priority Sectors, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans under Agri-Clinic and Agri-Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture.

PACS as Multi Service Centers: With the modernization in agriculture, the farmers expect better yields as well as better returns from the agricultural produce. In order to live up to the challenges of modernization, the farmers should have access to use the latest farm technology for increasing agriculture production and productivity and for facilitating marketing and storage of produce. PACS as Producers' Organization, can play an important role in this regard. Hence, there is an imminent need to develop PACS as a One Stop Shop for meeting the overall needs of the farmers. This will also ensure that PACS become a self-sustainable entity by providing additional services like custom hiring of agricultural implements, enabling collective purchase of inputs, having good quality storage capacity as per Negotiable Warehouse Receipt System, processing and marketing facilities, etc.

II. Infrastructure and linkage support available, planned and gaps

- There are 245 PACS in the district. Hence, there is good potential for setting up of Agro Service Centers, Agro Storage Centres, Agro Processing Centre, Agri- information Centre, Agri-transportation & marketing facilities, Consumer Stores, and also setting up of public distribution system, rice & wheat milling/atta-chakki, producer's organizations etc. by PACS. Loan from DCCBs and support to PACS from NABARD under PODF is also available.
- 3 FPOs have been promoted by NABARD in the district as under:

Name of the POPI	Name of the FPO	Area of operation (Village, Block)	Registered under (Act to be specified)	Total Members	Activity
SURAKSHA Agriculture & Rural Dev. Society	The Bhogpur Farmer Producers Organisation	Bhogpur Block	Punjab Societies Act	125	Organic Gur, Basmati, Wheat, turmeric etc.

Name of the POPI	Name of the FPO	Area of operation (Village, Block)	Registered under (Act to be specified)	Total Members	Activity
SURAKSHA Agriculture & Rural Dev. Society	Doaba Honey Farmer Producers Organisation	Adampur block	Punjab Societies Act	50	Honey
Vegetable Growers Association of India	Vegetable FPO	Nakodar Block	Company Act 2013	115	Potato, Vegetables

- Small Farmers Agribusiness Consortium (SFAC) has launched the scheme of Equity Grant Fund wherein matching equity support (1:1), maximum Rs 10.00 lakh is available, provided the FPIs is a Registered FPC as defined in section IX A of Indian Companies Act, 1956 with more than 50 individual shareholders.
- Credit Guarantee cover upto 85% of the loan (maximum for Rs. 100 lakh loan) is available for FPOs having a minimum membership of 500, through Small Farmers Agribusiness Consortium (SFAC) to enable them to avail collateral free loan.
- In Punjab State, the poverty ratio and number of poor in 2011-12, based on proposed methodology by Rangarajan Committee, was 7.4% with the population of 12.90 lakh, in rural areas of the State, whereas it is 17.6% with the population of 18.70 lakh in urban areas. Therefore, there is lot of potential for micro financing in the State.
- A number of students are opting for agriculture sciences these days. There are training institutes which are grooming them to set up Agri-Clinics or Agri-Business Centers.

III. Assessment of credit potential for 2019-20

Keeping in view the infrastructure available and policy initiatives taken by GoI, NABARD and State Govt. in order to push agriculture and allied sector, the potential for the year 2019-20 has been assessed as under:

(Rs.lakh)						
S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Agri.Clinic/Agri-Business Centre	20.00	No.	55	1100.00	935.00
2	Loans to PACS	15.00	No.	55	825.00	701.25
3	Loans to FPOs	10.00	No.	3	30.00	25.50
4	Others-Krishi Gold Cards	7.00	No.	580	4060.00	3451.00
5	Others-Miscellaneous	10.00	No.	3740	37400.00	31790.00
	Total of Agri.Ancillary Activities-Others			4433	43415.00	36902.75

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The district has adequate forward and backward linkages for the activity.
- Lack of awareness about 'PACS as MSC Scheme' among PACS.

V. Suggested Action Points

- Inadequate staff for providing extension services in the Department of Agriculture and other supporting departments.
- Cooperative Department should encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- Agri-Graduates should be sensitized to adopt ACABC Scheme. Punjab Agriculture University (PAU), GADVASU, Line Departments and banks may encourage agriculture graduates to take up self-employment ventures by setting up ACABC.
- Banks may come with more flexible Schemes to address diversified agricultural needs of farmers in collaboration with various State Govt. Departments.

VI . Other Related Matter

- **Loan & grant available from NABARD:** To facilitate PACS in taking up the above eligible activities for the benefit of the farmers, loan and need based grant is available from NABARD. NABARD has sanctioned projects under the Scheme to Punjab StCB Ltd. for setting up of 650 Agro Service Centers by PACS upto 31.03.2018. Under this sanction, a typical unit has a TFO of Rs. 15.00 lakh. This includes a loan of Rs. 7.50 lakh from NABARD, a subsidy of Rs. 6.00 lakh from Farmers' Commission, Govt. of Punjab and Rs.1.50 lakh as own contribution by the concerned PACS. The subsidy of Rs. 6.00 lakh which is to be received from Farmers' Commission, can also be availed as loan from NABARD and can similarly be passed on to the concerned PACS as loan, till the time the same is received from Farmers' Commission. On receipt of subsidy, the same is to be adjusted against the loan given. Incidentally, the subsidy from Farmers' Commission, Govt. of Punjab is no longer available from 2016-17 onwards and same can be covered through loan.

CHAPTER 3**CREDIT POTENTIAL FOR MICRO, SMALL
AND MEDIUM ENTERPRISES (MSME)****I. Introduction**

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country.

The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 on June 16, 2006. With the enactment of MSMED Act 2006, the paradigm shift that has taken place is the inclusion of the services sector in the definition of Micro, Small & Medium enterprises, apart from extending the scope to medium enterprises. The MSMED Act, 2006 has modified the definition of micro, small and medium enterprises engaged in manufacturing.

In terms of RBI Circular dated 23 April 2015 on Revised Priority Sector Guidelines, a separate sub limit of 7.5% of ANBC has been created for lending to Micro Enterprises under Priority Sector to be achieved in a phased manner. However, as per the revised policy, The Manufacturing Enterprises are defined in terms of investment in plant and machinery Service Enterprises. All bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap.

MSME sector has a major share in the economy of the Jalandhar district. The district has earned its reputation from manufacturing and export of Industrial goods, leather products, hand tools, pipe fittings, sports goods & equipments, hardware items etc.

There are 18 large and medium size units in the district in the fields like Engineering Goods, Milk Processing, Sugar making, Electro-stamping, bottling plant, food processing etc. There are about 22906 small scale units producing a variety of items like sports goods, food products and beverages, hosiery and garments, wooden furniture, leather goods, rubber goods, surgical item, bus / coach building, hand tools, agricultural implements, pipe fittings and electrical items. Status of registered small scale units in the district as per data obtained from District Industry Center (DIC) is as under:

No. of units	Investment(Rs.lakh)	Employment (no.)	Production (Rs.lakh)
22906	52797	137723	292196

Major activity-wise small enterprises in the district are as under:

Activity	No. of units	Investment (Rs.lakh)	Employment (no.)
Food Products& Beverages	641	2832.88	5088
Hosiery & Garments	315	478.40	3578
Leather & leather products	868	2874.67	6363
Rubber & rubber products	512	2607.56	3606
Fabricated metal products	3334	12162.05	32046
Machinery & equipments	1236	4527.06	11387
Mfg of furniture	1672	2321.95	11614

The development of MSEs particularly for rural industrialization assumes overriding importance when the primary sector of the economy has reached a state of saturation. There is an urgent need for diversification of economic activities from primary sector to the secondary and tertiary sectors in rural areas.

II. Infrastructure and linkage support available, planned and gaps

- A Rural Development and Self Employment Training Institute (RUDSETI) in the district is available to take care of the Skill Development and Entrepreneurship Development needs of rural youth. It conducts EDPs for various trades having good potential. Further, the district has numerous polytechnics and ITIs for technical education.
- The district has adequate support infrastructure for industry like Leather and Footwear Complex, Sports and Surgical Complex, Industrial Development Centre for Engineering Goods, Central Institute of Hand Tools, Government Industrial Centre (Wood seasoning), Kartarpur, Government Leather Tanning Institute, Central Leather Research Institute, Central Leather Estate, Jalandhar and various industrial estates.
- Subsidy is available under Prime Minister's Employment Generation Programme (PMEGP) for setting up new Enterprises. Subsidy ranging from 15% to 35% is available depending upon beneficiaries category and location of the project.
- Under GoI Scheme- Credit Linked Capital Subsidy Scheme for Technological Upgradation of SSI Units, subsidy @15% is being provided for investment in plant and machinery upto Rs100 lakh.
- Sports Industry in Jalandhar is losing its competitive edge to Industry in Meerut due to various factors. Cheaper imports from China are also impacting the industry. As a result, many units have shifted from manufacturing to trading in sports good
- Central Research Institute for Sports Industry on the lines of Leather and Engineering goods industry may be set up to help the industry in designing new products.

III. Assessment of credit potential for Investment for 2020-21

The credit projections for 2020-21 for investment credit and working capital for MSME have been divided amongst manufacturing sector and service sector units. The projections for 2020-21 are based on the demand perceived and GLC trends which shows increasing flow of credit for working capital approximately in the ratio 80:20, though exact bifurcation of GLC

flow for working capital and investment activities is not available:

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
	A. Term Loan					
	(a) Manufacturing Sector Enterprises					
1	Micro enterprises	10.00	No.	910	9100.00	7735.00
2	Small enterprises	100.00	No.	395	39500.00	33575.00
3	Medium enterprises	500.00	No.	16	8000.00	6800.00
	Total					48110.00
	(b) Service Sector Enterprises					
1	Micro enterprises	5.00	No.	600	3000.00	2550.00
2	Small enterprises	100.00	No.	180	18000.00	15300.00
3	Medium enterprises	200.00	No.	20	4000.00	3400.00
	Total					21250
	B. Working Capital					
	(a) Manufacturing Sector Enterprises					
1	Micro enterprises	10	No.	8685	86850.00	86850.00
2	Small enterprises	25	No.	1290	32250.00	32250.00
3	Medium enterprises	50	No.	429	21450.00	21450.00
	Total					140550
	(b) Service Sector Enterprises					
1	Micro enterprises	10.00	No.	8800	88000.00	88000.00
2	Small enterprises	25.00	No.	690	17250.00	17250.00
3	Medium enterprises	50.00	No.	392	19600.00	19600.00
	Total					124850
	TOTAL MSME			22407	347000	334760

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The district has adequate forward and backward linkages for the activity.

V. Suggested Action Points

- Banks may give focused attention on augmenting flow of credit to MSE sector and small entrepreneurs especially under General Credit Card scheme and Government Sponsored programmes like PMEGP, KVIC Margin Money Scheme, etc.
- National Small Industries Corporation reimburses the cost of rating of the MSE by Independent Agencies like CARE, CRISIL, ICRA etc. to have a third party evaluation of strength and weaknesses of the unit. Banks may popularize the scheme.

VI. Other Related Matter

- Pradhan Mantri Mudra Yojna** has been launched and MUDRA Bank has been established. Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of

the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to :

- Shishu : covering loans uptoRs.50,000/-
 - Kishor : covering loans above Rs.50,000/- and uptoRs.5 lakh
 - Tarun : covering loans above Rs.5 lakh and uptoRs.10 lakh
-
- Under **Standup India Scheme**, collateral free loans from aboveRs.10 lakh to Rs. 100 lakh are available to SC/ST and women entrepreneurs for green field projects in Manufacturing, Trading and Services sector. Each bank branch has been given a target for financing at least one SC/ST and one women entrepreneur. Banks may strive to achieve the target.It has been estimated that about 500 units, each with a bank loan of more than Rs.10 lakh could be financed under Prime Minister's 'Stand Up India' scheme, within the above mentioned overall projections.

CHAPTER 4**CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING****4.1. Export Credit****I. Introduction**

In Jalandhar district, major items of exports are hand tools, sports goods, leather and leather items, valve and cocks, automotive parts, machine tools etc. and having an export trade of around Rs284200lakh. There are around 275 units of hand tools, 250 units of sports and 50 units of leather and leather items and 75 units of valves and cocks, garden tools, machine tools etc. and few exporters of agriculture commodities like basmati rice etc in the district.

II. Infrastructure and linkage support available, planned and gaps

- GoI has announced the Foreign Trade Policy 2015-20. It is expected that the Policy will create an environment for diversification of Indian exports market and products and give a boost to India's exports.
- In terms of RBI guidelines, financing for exports is available for Pre-shipment / Packing Credit and Post-shipment Credit
- Punjab Small Industries and Export Corporation (PSIEC) is the nodal agency for promotion of export and nominated agency for the implementation of GoI Scheme known as 'Assistance to States for Developing Export Infrastructure and Allied Activity'.
- Most of the exporters are located in and around Jalandhar city and a few in Goraya town. There are export promotion Councils for Engineering goods, Sports goods and leather goods, which are helping industries in promotion of exports. Punjab State Ware Housing Corporation Ltd is having a Inland Container Depot(ICD) in village Nurpur in Jalandhar City. However, majority of the items are exported through ICD at DhandariKalan and Sahnewal in Ludhiana district.
- The Ground Level Credit flow (GLC) under this sector for the years ended March 2017, March 2018, and March 2019 was Rs. 11212.70 lakh, Rs. 6035.53 lakh and Rs. 17336.56 lakh respectively

III. Assessment of Credit Potential for 2020-21

Export Credit has been included in the Priority Sector during the year 2015-16. Credit projections for this sector for 2020-19 are indicated below:

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Pre-Shipment Credit	175.00	No.	525	91875.00	78093.75
2	Post-Shipment Credit	50.00	No.	353	17650.00	15002.50
	Total of Export credit			878	109525.00	93096.25

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- Availability of adequate power supply and other infrastructure requirements needs to be addressed.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Due to precaution taken in the case of the export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, sanitary & phyto-sanitary requirements and relevant

rules & regulations of the importing countries. Temporary restrictive measures sometime adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit.

- Setting up of design and research centre for sports industries will help to boost the exports in the district.
- Allowing use of Air force station at Adampur for Civil flights will go a long way in improving the air connectivity of the district, which, in turn, will boost the export of perishable goods and help in promoting Jalandhar as a hub for health and education.

V. Suggested Action Points

- Exporters may be encouraged to avail the credit export insurance facilities extended by ECGC.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.

4.2 Education

I. Introduction

Education is central to the Human Resources Development and empowerment in any country. According to a study by ASSOCHAM, less than 3 percentage students, mostly belonging to middle income families in India avail of education loans, against 85 per cent in the UK, 77 per cent in the US and 70 per cent in Germany and France.

In Punjab, there is a tremendous inclination among the students to study abroad. A renewed focus on “education loan” would facilitate enhanced credit flow to the sector.

II. Infrastructure and linkage support available, planned and gaps

- Jalandhar has a long history of pioneering efforts in promotion of education in the society especially women education. Recently, UGC has granted heritage status to KanyaMahaVidyalaya (KMV) Jalandhar for promoting education amongst women. The district has large no. of private and public educational institutions.
- There are 2 private universities, 17 Degree Colleges, 11 Teacher’s Training Colleges, 33 Technical Institutions and Polytechnics, 531 High and senior Secondary Schools, 311 Middle schools and 1152 Primary schools in the districts. The district has around 28000 students in degree and technical institutions and 3.25 lakh school going children.
- The district has a trend of sizable number of students opting for higher studies in educational institutions abroad with an eye for finding permanent residency in those countries. The district has large number of immigration and study consultants helping students in finding the right educational institution in countries like Australia, New Zealand, Canada, USA, Britain etc.
- As per revised Priority sector guidelines, Loans to individuals for educational purposes including vocational courses up to Rs.10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.
- The Ground Level Credit flow (GLC) under this sector for the years ended March 2017, March 2018, and March 2019 was Rs. 6538.56 lakh, Rs. 4565.44 lakh and Rs. 9677.26 lakh, respectively

III. Assessment of Credit Potential for 2020-21

The credit projections of the PLP for the year 2020-21 are given below. This activity is largely dependent on the trend of number of students opting for higher studies abroad.

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Educational Loans	10.00	No.	3830	38300.00	32555.00
2	Educational Loan Overseas	20.00	No.	330	6600.00	5610.00
	Total of Education			4160	44900.00	38165.00

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- The formal education sector provides no training for emerging sectors such as biotechnology, hospitality, fashion designing, as also, the gamut of 'soft skills' required in the work-place. This may be introduced.

V. Suggested Action Points

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

4.3 Housing**I. Introduction**

Housing, as one of the three basic needs of life, always remains the top priority of any person, government and society at large. Several policy initiatives taken in 2013-14 to help this sector include the amendment of the FDI policy, thereby reducing the minimum floor area to 20,000 sq. m from the earlier 50,000 sq.m and bringing down the minimum capital requirement to US\$ 5 million from US\$ 10 million.

As per the census data of 2011, India as a country faces shortage of houses. The position in respect of Punjab State is as under:

Total no. of residences	Dilapidated Houses	Temporary use of house by households	Unclassifiable use of House	Houseless Households	Vacant
4187236	181405	214236	324	395965	412082

Source : NHB

Further, trend to have second house, may be for self use or investment purposes, is fuelling the demand for houses in Punjab as can be observed from the new Housing Projects coming up near all the cities of the Punjab.

II. Infrastructure and linkage support available, planned and gaps

- Pradhan Mantri Awas Yojana - a Credit-Linked Subsidy Scheme is available for home loans (upto Rs.6 lakhs) taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.
- RBI has revised the Priority Sector guidelines to include individual housing loans up ₹35 lakhs (max. TFO ₹ 45 lakhs) in metropolitan centres and loans up to ₹ 25 lakhs (max. TFO ₹ 30 lakhs) in other centres for purchase/construction of house, as also, repair loans upto ₹ 5 lakhs in metropolitan centres and up to Rs.2 lakh in other centres.

- The Ground Level Credit flow (GLC) under this sector for the years ended March 2017, March 2018, and March 2019 was Rs. 35635 lakh, Rs. 3014 lakh and Rs 42034 lakh respectively.

III. Assessment of Credit Potential for 2020-21

The credit projections of the PLP for the year 2020-21 are given below

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Purchase/ construction of house	25.00	No.	4420	110500.00	93925.00
2	Repair to dwelling units	2.00	No.	2125	4250.00	3612.50
	Total Housing Loan			6545	114750.00	97537.50

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

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

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE SUPPORT

5.1. Infrastructure - Public investment

I. Introduction

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

The Indian farmer has suffered not only due to restriction on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure. RIDF has emerged as NABARD's major partnership with state governments for the creation of a wide variety of rural infrastructure covering 37 activities, under three broad categories, viz, agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value addition and marketing can help farmers earn profit in a sustainable manner.

RIDF is extended in the form of loans to the State Governments and State owned Corporations for taking up the approved infrastructure development activities. In initial tranches, emphasis was given towards completion of ongoing and stalled projects of irrigation, drainage, flood protection and roads & bridges. Now a variety of activities in agriculture and allied sectors, social sectors, rural connectivity, etc. are eligible for assistance under RIDF. The coverage of the Fund has also been extended for execution of projects by Panchayati Raj Institutions (PRIs), Self- Help Groups (SHGs) and Non-Governmental Organisations (NGOs).

Infrastructure Indicators

A strong, well functioning rural infrastructure set-up improves the quality of life, enhances production and productivity of the economic enterprises, creates scope for income and employment generation and reduces vulnerability of poor. Punjab as such has a sound infrastructure base. The State exceeds the average of national levels of infrastructure parameter in respect of density of roads, villages connected with all weather roads, rural electrification, irrigation potential created and irrigation intensity, cropping intensity, health infrastructure, etc. Jalandhar district also has a strong infrastructure base and infrastructure level in many parameters exceeds the State average.

NABARD and Infrastructure Development

NABARD, as the apex level developmental bank, has been putting efforts for building infrastructure and other promotional activities for the development of agriculture, allied and rural nonfarm sector activities as well as rural areas of the country in the primary sector. Special funds like Rural Infrastructure Development Fund (RIDF), NABARD Infrastructure Development Assistance (NIDA) and Rural Infrastructure Promotion Fund (RIPF) are deployed for the development of infrastructure in rural areas.

a. NABARD Rural Infrastructure Development Fund (RIDF)

During financial year 2018-19, 312 projects with RIDF loan of Rs.444.82 crore were sanctioned under tranche RIDF-XXIII and Rs.141.53 crore were disbursed for various

tranches. With this, the cumulative sanctions and disbursements to Govt. of Punjab under RIDF since its inception stood at Rs..8567.51 crore and Rs.6403.91 crore, respectively.

RIDF Projects in the district

In Jalandhar district, 504 projects have been sanctioned under RIDF with credit support of Rs. **38817.5**lakh. Summary of projects sanctioned and completed under RIDF in the district is given hereunder:

(Rs. lakh)

Activity	RIDF Loan	No. of projects	Completed Projects (No.)	Anticipated Benefits
RIDF(I-X)Rural Roads, Flood Protection and drainage projects , Rural drinking water supply etc.	4363.75	115	114	Rural roads & bridges have improved the connectivity to markets, Mandis, Godowns, Warehouse Storage and facilitated school going children in all the blocks of the district
Rural drinking water supply scheme (RIDF XI)	863.12	33	33	Access to pure drinking water for household and communities has increased. Rural Drinking water supply has ensured portable water to the rural people of all the problematic villages.
Rural Roads (RIDF XII)	324.11	2	2	Rural Roads have improved the connectivity
Rural Education Institutions and Infrastructure for Animal Husbandry (RIDF XIII)	2107.77	34	34	After upgrading these identified schools with additional facilities, the girls of the project area and surrounding areas will benefit a lot like access to good secondary education, improvement in the level of their life skills and competency. It will also bring about social transformation in rural areas by empowerment of the girl child.
Infrastructure Projects for Animal Husbandry (RIDF XIV)	1770.66	2	2	It will facilitate in providing multi-disciplinary services to the precious livestock, equines and pet animals in the state.
Infrastructure Projects - EDUSAT (RIDF XV)	865.57	3	3	Education through satellite has improved the quality of Education of rural children
Infrastructure projects including	480.01	3	3	This project will improve the overall hygiene of the

Activity	RIDF Loan	No. of projects	Completed Projects (No.)	Anticipated Benefits
Provision of low cost latrines in rural areas (RIDF- XVI)				rural areas and hence better health of the populace
Infrastructure Projects for Animal Husbandry & IHL(RIDF XVII)	3464.91	32	32	It will facilitate in providing multi-disciplinary services to the precious livestock, equines and pet animals in the state.
Infrastructure Projects for Animal Husbandry & storage godown(RIDF XVIII)	1561.01	16	16	It will facilitate in providing multi-disciplinary services to the precious livestock, equines and pet animals in the state.
Rural Roads, Irrigation-Canal, RO system (RIDF XIX)	3037.88	24	24	With the implementation of the project it is expected that the chemical impurities will be minimized and definitely lead to better health. It will Reduce incidence of serious diseases resulting from underground water with high contaminants viz. Uranium, Cadmium, Selenium, lead and combination of two to three heavy metals etc.

Activity	RIDF Loan	No. of projects	Completed Projects (No.)	Anticipated Benefits
anganwadi, Rural Roads, School Infrastructure, Micro Irr. (RIDF XX)	1335.46	7	2	The construction of a proper building for the Anganawadi Centre would improve the delivery of services both in terms of quality as well as outreach. A focussed and sustainable delivery mechanism of the ICDS would positively impact both the nutritional as well as educational scenario of rural Punjab . The project would provide immense benefit to the society. The universalisation of elementary education shall help to reduce the gender inequalities which will lead to faster and equitable development of society.
Rural Roads, PACS Godowns, School Infrastructure etc. (RIDF XXI)	1557.42	8	2	Rural Godowns have increased the storage capacity and facilitated the farmers to store their produce.
Irrigation, WSS (RIDF XXII)	6538.81	127	-	Canal lining will lead to better efficiency of canals in delivering irrigation water with minimum losses
Education, Drinking Water supply (RIDF XXIII)	1886.64	65	-	Supply of safe drinking water in villages and schools and addition of classrooms will lead to faster and equitable development of society
Irrigation, Connectivity (RIDF XXIV)	8660.37	33	-	
Total	38817.5	504	267	

b. NIDA (NABARD Infrastructure Development Assistance)

The Fund was created to finance Rural Infrastructure Projects outside RIDF. Assistance under NIDA is available for a period of 15 years with 2-3 years repayment holiday. Initially, NIDA was created to support State owned entities. However, the scope of NIDA has been broadened to include PPP projects and refinancing of NBFCs. Public Financial institutions are eligible under NIDA.

c. Rural Infrastructure Promotion Fund (RIPF)

Recognising the need for capacity building of officials, creation of experimental/critical Infrastructure of smaller investments with focus on last mile connectivity benefiting the Community that may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure promotion Fund' (RIPF). The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHGs/SHG Federation, Farmers Clubs/FC Federation, and support for survey of potential assessment/demand survey for new Agri/Rural infrastructure projects.

d. Long Term Irrigation Fund(LTIF)

Hon'ble FM, in Budget 2016-17, announced setting up of Long Term Irrigation Fund (LTIF) in NABARD with initial corpus of Rs20,000 crore. The objective of the fund is to fund large number of irrigation projects under Accelerated Irrigation Benefit Programme (AIBP) languishing due to inadequate provision of fund and for enhancing physical access of water on farm by taking up projects under AIBP/Prime Minister KrishiSinchayeeYojana(PMKSY) launched in 2015-16. Ministry of Water Resources (MoWR) identified 99 ongoing AIBP projects for funding under LTIF out of which Punjab has two projects (Kandi Canal Extension (Ph II) and Rehabilitation of Ist Patiala Feeder and Kotla Branch) . Another two projects have been added to existing 99 projects during 2017-18. All the projects are scheduled to be completed in a mission mode by December 2019. Eligible activities include project work and Command Area Development and Water Management works (CADWM) for identified projects.

e. Pradhan MantriKrishiSinchaiYojana(PMKSY)

The major objective of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in precision irrigation system.

Though the district is 100% under assured irrigation, District Irrigation Plan under PMKSY is under preparation with the help of Punjab Agriculture University(PAU) with a focus on improving water use efficiency "per drop- more crop" and activities likely to be covered under the plan are Rain water harvesting structure, Underground pipe lines, rejuvenation of village ponds etc..

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

RIDF is an important funding source and plays a critical role to bridge the infrastructure gap in rural areas, for improving farm production and in providing access of farmers to market for sale of their produce. In order to prioritize investment in rural infrastructure strategically, NABARD has taken the initiative in identifying infrastructural gaps, which could be supported under RIDF.

The district has a well-developed infrastructure in terms of rural roads, bridges, irrigation facilities etc. However, some the interventions required in different sectors have been mapped as under :

(Rs. Lakh)

Sr. No	Sector	Name of the project / Activity	No. of projects	Total financial outlay	RIDF Loan
1	Irrigation /Soil and Water Conservation	Micro irrigation (Drip/ Sprinkler) systems	500	500.00	475.00
2	Irrigation	Rainwater harvesting structures	100	30.00	28.50
3	Irrigation	Cleaning/rejuvenation of village ponds for Irrigation/ground water recharge purposes	100	400.00	380.0
4	Irrigation	Upgradation of existing tube wells to Solar Powered tube wells	50	1000.00	900.00
5	Irrigation	Establishment UGPL for enhancing irrigation efficiency.	300	150.00	142.50
6	Soil and Water Conservation	Artificial recharge of ground water	5	500.00	475.00
7	Agriculture Extension and Support System	Farmers Training and Agro Processing Centres	1	50.00	47.50
8	Agriculture Extension and Support System (permanent/mobile)	Soil, water and agri. input testing labs	5	375.00	356.25
9	Rural Connectivity	Upgradation and strengthening of villages roads/ rural roads linking to market committee	50	2500.00	2000.00
10	Fisheries	Establishment of fish seed hatchery	1	800.00	760
11	Social Sector	Augmentation of drinking water supply schemes	10	500.00	425.00
		Total	1122	6805.00	5414.30

5.2 Social infrastructure involving bank credit (2020-21)

I Introduction

The provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long term impact in terms of longevity and earning capacity. Piped drinking water, which is treated and transported to households is an expensive commodity and more so in a sparsely populated villages. However, villagers need good quality potable water as much as anyone else in the country. Swachh Bharat campaign has re-emphasised the need of basic amenities for hygiene and dignity of an individual.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI has, in its latest Priority Sector Lending Master Direction issued by RBI on 7 April 2016, stipulated that the bank loans upto a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools,

health care facilities, drinking water facilities and sanitation facilities in Tier I to Tier VI centres have now been brought under the ambit of PSL norms.

II. Infrastructure and linkage support available, planned and gaps

In Punjab economic and social infrastructure are well developed when compared with the country as a whole. The most of the social infrastructure indicators are at par or above the state's averages in Jalandhar district. The literacy rate in the district is around 83% with 86 number of schools per lakh population and 8 no. of dispensaries and hospitals are available per 1 lakh population in public sector. However, due to insufficient budget for maintenance of public social infrastructures and rise in consumer demand for quality services has resulted in growth of private equity participation in health and education. The participation of private sector in higher education and super-speciality medical facilities has increased over the years. Jalandhar district has developed as a medical and education hub catering to the population of Punjab and nearby States as well.

Drinking Water Supply

GoP has a long term vision to cover all villages with 100 % water supply with higher service standards and domestic connections to most households as well as providing modern underground waste water collection and disposal systems. The Department of Water Supply and Sanitation (DWSS) is providing new schemes with limited or no participation of the end users in decision making or service management. The current institutional, operational and infrastructural arrangements have constraints and need improvement for achieving service improvements or ensuring long-term sustainability. There is also a need for covering the not covered (NC) villages and partially covered (PC) villages over a period of next 5 years. Besides, the old rural water supply schemes need to be rejuvenated by making repairs/replacements needed

Education

With a view to ensure education to all, there is need for schools in every village. Education infrastructure primarily require school buildings including, class rooms, laboratories, compound wall etc. Construction of new building infrastructure and improvement and maintenance of existing infrastructure are in priority. The State government gets financial support from SarvShikshaAbhiyan (SSA), RashtriyaMadhyamikShikshaAbhiyan(RMSA) for development of infrastructure. However, RIDF support can be utilized for improvement of infrastructure in the rural education institutions during 2020-21.

The Ground Level Credit flow (GLC) under this sector for the years ended March 2017, March 2018, and March 2019 was Rs. 1469 lakh, Rs. 128 lakh and Rs. 2854 lakh respectively

II. Assessment of Credit Potential for 2020-21

Social Infrastructure involving bank credit has been included in the Priority Sector during the year 2015-16. Projections for the year 2020-21 are indicated below:

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Higher Educational institutions	500.00	No.	16	8000.00	6800.00
2	School infrastructure	100.000	No.	25	2500.00	2125.00
3	Hospitals/ Health care facilities	100.000	No.	23	2300.00	1955.00
4	Sanitation	0.50	No.	275	137.50	116.93
5	Private Clinics	5.00	No.	77	385.00	327.25
	Total social infra.			416	13322.50	11324.18

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- Allowing use of Air force station at Adampur for civil flights will go in long way in improving the air connectivity of the district which in turn will boost the export of perishable goods and help in promoting Jalandhar as a hub for medical tourism. Lakhs of Punjabis settled abroad from Doaba region will be benefitted by this link.
- Where ever possible toilet constructions may be linked with government schemes like MNREGA etc.

V. Suggested Action Points

- Bankers may proactively take up financing of these activities to fulfill their priority sector obligation.

5.3 Renewable Energy

I. Introduction

Renewable sources of energy are going to play an increasingly important role in future as the country is starved of fossil fuels. In this regard, GoI has established a separate Department namely, The Ministry of New and Renewable Energy (MNRE), that provides roadmap, guidelines and incentive for promoting use of renewable energy and energy efficient equipment. Punjab has considerable potential in Renewable energy sector. By virtue of its topographic location and agriculture base, the State has an extensive irrigation canal network with potential for small/micro/mini hydro power projects. At present the cumulative capacity of New and Renewable Sources of Energy (NRSE) projects in the State is 1403.15 MW. It is estimated that the state of Punjab would further achieve an additional capacity of 2400 MW power through renewable sources of energy by the year 2022. The contribution would come from Solar, Biomass, Co-generation, Hydel and Waste to Energy Projects

State govt. is promoting Solar power generation vigorously. It aims to achieve generation of 1000 MW of solar energy by 2017 from the present level of installed capacity of 723.5 MW. Punjab Energy Development Agency (PEDA) is the nodal Agency for Solar power and it has floated the scheme of Roof Top Solar Power Generation. Under the scheme, power generation unit upto 5 KW can be set up on roof top with two way metering to help in reducing the cost of electricity usage and for feeding excess unit generated to off-grid.

As a large amount of agricultural waste is produced in the district, there is good scope for agriculture waste utilisation (viz., briquette making, biomass gasification, card board and block board paper manufacturing, handmade paper manufacturing, compost and organic manure making, energy from waste), etc.

Many farmers resort to burning of residual biomass in their field after harvesting which not only creates air pollution but is also detrimental to health of the soil. There is a great need to sensitize farmers to dispose off their residual biomass in a more profitable way. The generation of power from Renewable sources of Energy will also help in mitigating carbon dioxide emissions and combat climate change.

II. Infrastructure and linkage support available, planned and gaps

- Ministry of New & Renewable Energy (MNRE), the nodal Ministry of the Government of India for all matters relating to new and renewable energy and Indian Renewable Energy Development Agency (IREDA) is entrusted with implementation of various programmes.
- There is a State Energy Development Agency (PEDA) and they work at the district level through their technical wing attached to the Deputy Commissioner's Office. They not

only provide products and services, but also organize training and demonstration camps for creating mass awareness.

- Jalandhar district has one biomass power plant at Birganj (6MW), which is using straw bales as fuel, thus helping in preventing wasteful and polluting method of burning straw in the fields. Another biomass power plant is lying defunct.
- A waste to energy plant at Jamsher Dairy Complex, Jalandhar is under implementation and likely to be commissioned in 2019.
- Subsidy available for PEDAs for solar plants and Biogas plants.
- The maintenance of the Biogas plants is done with technical support from the Agriculture Department. Almost all the biogas plants are installed with subsidy support and negligible number is established with own resources of the beneficiaries.
- The Ground Level Credit flow (GLC) under this sector for the years ended March 2017, March 2018, and March 2019 was Rs. 4.78 lakh, Rs. 0 lakh and Rs. 195.62 lakh respectively

III. Assessment of credit potential for 2020-21

The credit projections for the year 2020-21 are given below based on the renewed thrust of Govt. of India and State Govt. on the need to promote alternate sources of energy although ground level credit for this sector is negligible so far.

(Rs. lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Bio Gas (6 Cu m)	0.15	No.	175	26.25	22.31
2	Solar Off-Grid System (upto 1kw)	0.50	No.	258	129.00	109.65
3	Others-Roof Top Solar Units (1kw)	1.00	No.	1230	1230.00	1045.50
4	Others- Biomass Gassifier units 200 kw	100	No.	2	200.00	170.00
	Total of Renewable energy			1665	1585.25	1347.46

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

- PEDAs may make concerted efforts to popularize the scheme of solar off grid systems upto 1 Kwp and organize training programme for the farmers and bankers.

V. Suggested Action Points

- Awareness creation about the benefit of renewable energy sources is the need of the hour. Banks and PEDAs may take steps to promote this activity using mass media.
- Banks may popularize the scheme of Rooftop net metering in association with PEDAs and identify suitable projects for financing under the scheme

CHAPTER 6**INFORMAL CREDIT DELIVERY SYSTEM****I. Introduction**

The activities which are grouped under the head 'Others' include loans to individuals and their SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, and loans to state sponsored organizations of SC/ST etc. The SHG-Bank linkage programme initiated by NABARD way back in 1992 has made stupendous progress and provided an enabling environment to the poor and the marginalised to access hassle free credit from the formal banking system in a hassle free manner. It has resulted in economic empowerment through livelihood opportunities besides promoting social development and cohesion. The SHG platform has helped in mainstreaming the poor and the disadvantaged. As on 31 March 2019, in Jalandhar district, 2808 SHGs have been promoted through various partners, 2102 groups have been credit linked with the banking system. The launching of the National Rural Livelihood Mission (NRLM), also envisages formation of SHGs and their federations at different level for handholding and continuous guidance to the constituent groups. Two more blocks viz. Bhogpur and Jalandhar West have been covered under NRLM during 2019-20, thereby total 3 blocks (including Adampur) are covered under NRLM so far.

Just as the SHG- Bank Linkage Programme spearheaded by NABARD has proved to be successful in providing access to financial services from formal banking sector to millions of rural poor, more particularly women, NABARD has launched the scheme for promotion of **Joint Liability Groups (JLGs)** to develop effective credit products for small/ marginal/ tenant farmers/ oral lessees and sharecroppers as also entrepreneurs engaged in various NFS activities. The JLG mode of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc, who can't offer any collateral to banks. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates peer education and credit discipline. As on 31 March 2019, 2632 JLGs have been credit linked in the district. As on 31.03.2019, cumulative loan to JLGs, outstanding in the district is Rs. 7363 lakh.

There is good potential for promotion and savings linkage of SHGs/JLGs in the district. Block wise potential for 2020-21 is given below:

Sl. No.	Name of the block	No. of SHGs savings linked as on 31 March 2019	No. of SHGs to be promoted and savings linked during 2019-20	No. of SHGs to be promoted and savings linked during 2020-21	No. of JLGs to be promoted during 2020-21
1	Jalandhar East	361	30	30	100
2	Jalandhar West	324	30	30	100
3	Nakodar/	463	25	25	85
4	Mehtapur		20	20	60
5	Nurmehal	242	20	20	85
6	Phillaur	352	30	30	100
7	Rurkakalan	259	30	30	60
8	Adampur	290	30	30	75
9	Bhogpur	210	30	30	75
10	Lohian	101	30	30	60
11	Shahkot	206	25	25	75
	Dist. Total	2808	300	300	875

II. Infrastructure and linkage support available, planned and gaps

- There is a vast network of bank branches in the district which can be leveraged to extend credit to SHG/JLG etc. as also to cover needy people under social security schemes.
- Micro Finance Service providers like Midland Microfinance and other agencies are also active in the district and lend through Group mode.
- Financial Literacy cells and councilors with Banks and NGOs are available in the district to promote social sector schemes and instill good banking practices among people.

III. Assessment of credit potential for 2020-21

The credit projections for 2020-21 are given below. Further, all small loans including those under Debt Swap and SC/ST loans have been included under the head 'Miscellaneous'.

(Rs.lakh)

S. No.	Activity	Unit cost	Unit	Physical units	Financial outlay	Bank loan
1	Loans to Matured SHGs	1.000	No.	165	165.00	165.00
2	Loans to New SHGs	0.500	No.	300	150.00	150.00
3	Loans to JLGs	2.00	No.	875	1750.00	1750.00
4	PMJDY Loans	0.05	No.	5500	275.00	275.00
5	Others- Miscellaneous	1.000	No.	58500	58500.00	58500.00
	Total of Informal Credit Delivery system			65340	60840.00	60840.00

Block wise potential is given in Annexure I

IV. Critical interventions required for creating a definite impact

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

V. Suggested Action Points

- Banks may shed hesitation in granting loans to SHGs/JLGs and other small loans like DRIs and treat them as a normal banking activity.
- Banks may rate SHGs/JLGs as per rating norms before extending finance
- Banks may encourage public to have transactions in accounts opened under PMJDY so as to have maximum benefit under overdraft facility.

VI. Other Related matter

Social Security Schemes

- Hon'ble Finance Minister announced three Special Security Schemes in the Union Budget of 2015-16. These initiatives are aimed at providing affordable universal access to essential social security protection in a convenient manner linked to auto- debit facility from bank accounts. All the three Social Security Schemes were launched by Hon'ble Prime Minister of India on 09th May, 2015 from Kolkatta. The three Schemes announced are:

i) Pradhan MantriJeevanJyotiBimaYojna (PMJJBY) for life insurance cover: The scheme (offered / administered through LIC and other Life Insurance companies) will be a one year cover, renewable from year to year Insurance Scheme offering life insurance cover for death due to any reason. Rs.2 lakh is payable on a subscriber's death due to any reason. The premium payable is Rs.330/- per annum per subscriber. All savings bank account holders in the age 18 to 50 years in participating banks will be entitled to join. As on 31.03.2019, 45719 accounts were opened under the scheme in the district.

ii) Pradhan MantriSurakshaBimaYojna (PMSBY) for accidental/death insurance: The scheme [offered/administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies] will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. All savings bank account holders in the age of 18 to 70 years in participating banks will be entitled to join. Amount of premium is Rs.12/- per annum per member. Coverage available under the Scheme are Rs.2.00 lakh on death or on total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot and Rs.1.00 lakh on total and irrecoverable loss of sight of one eye or loss of use of one hand or foot. As on 31.03.2019, 290837 accounts were opened under the scheme in the district.

iii)Atal Pension Yojna (APY): Atal Pension Yojna (APY), a pension scheme for citizens of India focused on the unorganized sector workers. Under the APY, guaranteed minimum pension of Rs.1000/- to Rs.5000/- per month will be given at the time of 60 years depending on the contributions made by the subscribers. Age of the subscriber should be between 18-40 years. He/ She should have a savings bank account/ open savings bank account. In APY, Government will co-contribute 50% of the total contribution or Rs.1000/- per annum, whichever is lower, to the eligible APY account holders who join the Scheme before 31st December, 2015. The Government contribution will be given for 05 years from the FY 2015-16 to 2019-20. The progress under the scheme in the district was slow and only 3197 accounts were opened as on 31.03.2019.

- The Punjab Scheduled Castes Land Development & Finance Corporation is providing loans in collaboration with leading banks for economic upliftment of the members of the Scheduled Castes in the State of Punjab. The capital subsidy upto the 50% of the loan amount subject to maximum of Rs.10000/- is provided for undertaking income generating activities.
- With a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources and help them come out of the vicious debt trap, the **Debt Swap Scheme** is being implemented under which loans are provided by banks to repay high interest bearing debt of money-lenders.
- Mai BhagoIstri Shakti Scheme** to strengthen women especially in rural areas in single/ individual capacity or clusters or groups has been started by the state government. The objectives of the scheme is to strengthen their activities through

training at convenient places, provide hassle free credit and assistance. The scheme also envisages creation of backward & forward linkages by creating a supply chain for providing raw material to women entrepreneurs with the help of apex/ state level organizations. It will ensure marketing of products made by such self-employed women through the network of primary societies as well as the apex/ state organizations like WEAVCO, MARKFED & MILKFED. The scheme also envisages seeking and taking assistance, grants, subsidies from state and central organizations like KVIC, KVIB as well as MahilaKosh etc.

Annexure I - Activity wise/ Block wise Potential linked Physical and Financial Projections for the year 2020-21

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
					PHY	BL	PHY	BL	PHY	BL	PHY	BL	PHY	BL	PHY	BL
I	Credit Potentail for Agriculture															
A	Farm Credit															
3.1.1	Crop Production, Maintenance and Marketing															
1	Rice	0.65	Ha.		10498	6823.70	10524	6840.60	12240	7956.00	19253	12514.45	16653	10824.45	18834	12242.10
2	Wheat	0.71	Ha.		12865	9134.15	11507	8169.97	12206	8666.26	15370	10912.70	13052	9266.92	16550	11750.50
3	Maize	0.60	Ha.		1700	1020.00	1800	1080.00	1800	1080.00	1800	1080.00	1200	720.00	1300	780.00
4	Sugarcane	1.09	Ha.		1845	2011.05	3115	3395.35	736	802.24	1400	1526.00	150	163.50	926	1009.34
5	Rapeseed & Mustard	0.49	Ha.		150	73.50	150	73.50	400	196.00	400	196.00	300	147.00	350	171.50
6	Potato	1.22	Ha.		2700	3294.00	3650	4453.00	3820	4660.40	1500	1830.00	2798	3413.56	2447	2985.34
7	Pulses	0.35	Ha.		100	35.00	100	35.00	100	35.00	110	38.50	200	70.00	320	112.00
8	Vegetables - Other Crops	1.09	Ha.		1750	1907.50	1800	1962.00	1900	2071.00	1900	2071.00	1850	2016.50	1600	1744.00
9	Other crops - Fodder	0.46	Ha.		600	276.00	600	276.00	600	276.00	700	322.00	600	276.00	600	276.00
10	Others- Other short term loans					8374.08		8643.96		8788.52		11032.58		9568.78		11161.02
	Total of Crop Loan				32208	32948.98	33246	34929.38	33802	34531.42	42433	41523.23	36803	36466.71	42927	42231.80
1	Post- harvest/ household consumption (10% of crop loan)					3294.90		3492.94		3453.14		4152.32		3646.67		4223.18
2	Repairs and maintenance expenses of farm assets (20% of crop loan)					6589.80		6985.88		6906.28		8304.65		7293.34		8446.36
	Total of crop loan as per KCC				32208	42833.68	33246	45408.20	33802	44890.84	42433	53980.20	36803	47406.72	42927	54901.34
	Grand Total				32208	42833.68	33246	45408.20	33802	44890.84	42433	53980.20	36803	47406.72	42927	54901.34
3.1.2	ii) Term Loan															
3.1.2	Water Resources															
1	Solar IP sets	5.50	No.	0.9	15	74.25	15	74.25	15	74.25	15	74.25	15	74.25	15	74.25

Annexure I

Ch. No.	Sector Activity	Wise AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL	PHY	BL	PHY	BL
I	Credit Potentail for Agricult														
A	Farm Credit														
3.1.1	Crop Production, Maintenan														
1	Rice		0.65	19075	12398.75	20772	13501.80	13813	8978.45	17737	11529.05	11001	7150.65	170400	110760.00
2	Wheat		0.71	21003	14912.13	21731	15429.01	14321	10167.91	15780	11203.80	11005	7813.55	165390	117426.90
3	Maize		0.60	1300	780.00	1200	720.00	1300	780.00	1000	600.00	1100	660.00	15500	9300.00
4	Sugarcane		1.09	920	1002.80	1694	1846.46	1281	1396.29	483	526.47	450	490.50	13000	14170.00
5	Rapeseed & Mustard		0.49	350	171.50	350	171.50	300	147.00	300	147.00	300	147.00	3350	1641.50
6	Potato		1.22	600	732.00	1160	1415.20	890	1085.80	2345	2860.90	600	732.00	22510	27462.20
7	Pulses		0.35	180	63.00	200	70.00	200	70.00	200	70.00	175.00	61.25	1885	659.75
8	Vegetables - Other Crops		1.09	1600	1744.00	1175	1280.75	1150	1253.50	1700	1853.00	1150	1253.50	17575	19156.75
9	Other crops - Fodder		0.46	600	276.00	600	276.00	600	276.00	600	276.00	600	276.00	6700	3082.00
10	Others- Other short term loans				11863.28		12709.32		8802.30		10437.70		6859.06		108240.60
	Total of Crop Loan			45628	43943.46	48882	47420.04	33855	32957.25	40145	39503.92	26381	25443.51	416310	411899.70
1	Post- harvest/ household consumption (10% of crop loan)				4394.35		4742.00		3295.73		3950.39		2544.35	0	41189.97
2	Repairs and maintenance expenses of farm assets (20% of crop loan)				8788.69		9484.01		6591.45		7900.78		5088.70	0	82379.94
	Total of crop loan as per KCC			45628	57126.50	48882	61646.05	33855	42844.43	40145	51355.09	26381	33076.56	416310	535469.61
	Grand Total			45628	57126.50	48882	61646.05	33855	42844.43	40145	51355.09	26381	33076.56	416310	535469.61
3.1.2	ii) Term Loan														
3.1.2	Water Resources														
1	Solar IP sets		5.50	15	74.25	15	74.25	15	74.25	15	74.25	15	74.25	165	816.75

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
2	Replacement of PS	0.70	No.	0.900	215	135.45	255	160.65	265	166.95	265	166.95	280	176.40	275	173.25
3	Micro Sprinkler sets (5x5)	0.95	Unit	0.900	35	29.93	35	29.93	40	34.20	35	29.93	35	29.93	35	29.93
4	Pipe line (250mm HDPE)	0.71	Ha.	0.9	45	28.76	45	28.76	45	28.76	45	28.76	50	31.95	60	38.34
5	Drip Irrigation Closed spaced(1.2x0.6 m)	1.32	Ha.	0.900	45	53.46	45	53.46	45	53.46	45	53.46	45	53.46	45	53.46
6	Rainwater Harvesting Structure (40'x40'x10')	0.50	No.	0.900	3	1.35	3	1.35	3	1.35	3	1.35	3	1.35	3	1.35
	Sub Total of Water Resources				358	323.20	398	348.40	413	358.97	408	354.70	428	367.34	433	370.58
3.1.3	Farm Mechanisation															
1	Tractor 60 HP(Replacement of old tractor)	11.20	No.	0.900	120	1209.60	120	1209.60	120	1209.60	120	1209.60	110	1108.80	110	1108.80
2	Second hand tractors	4.00		0.900	45	162.00	45	162.00	40	144.00	40	144.00	40	144.00	40	144.00
3	Combine Harvester (self propelled, multi-crop and maize)	25.00	No.	0.900	2	45.00	2	45.00	2	45.00	2	45.00	3	67.50	3	67.50
4	Rotovator (8 ft)	1.10	No.	0.900	20	19.80	20	19.80	20	19.80	20	19.80	20	19.80	20	19.80
5	Hydraulic Trolley	2.50	No.	0.900	100	225.00	100	225.00	100	225.00	100	225.00	100	225.00	100	225.00
6	Lazer Land Leveller	3.50	No.	0.900	2	6.30	2	6.30	2	6.30	2	6.30	2	6.30	2	6.30
7	Multi Crop Thrasher	1.70	No.	0.900	20	30.60	20	30.60	20	30.60	20	30.60	20	30.60	20	30.60
9	Happy Seeder (turbo)	1.65	No.	0.900	17	25.25	20	29.70	20	29.70	17	25.25	17	25.25	17	25.25

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
2	Replacement of PS	0.70	270	170.10	275	173.25	250	157.50	250	157.50	250	157.50	2850	1795.50
3	Micro Sprinkler sets (5x5)	0.95	35	29.93	35	29.93	35	29.93	35	29.93	35	29.93	390	333.50
4	Pipe line (250mm HDPE)	0.71	50	31.95	50	31.95	45	28.76	45	28.76	45	28.76	525	335.51
5	Drip Irrigation Closed spaced(1.2x0.6 m)	1.32	45	53.46	45	53.46	45	53.46	45	53.46	45	53.46	495	588.06
6	Rainwater Harvesting Structure (40'x40'x10')	0.50	3	1.35	3	1.35	3	1.35	3	1.35	3	1.35	33	14.85
	Sub Total of Water Resources		418	361.04	423	364.19	393	345.25	393	345.25	393	345.25	4458	3884.17
3.1.3	Farm Mechanisation													
1	Tractor 60 HP(Replacement of old tractor)	11.20	110	1108.80	110	1108.80	110	1108.80	110	1108.80	110	1108.80	1250	12600.00
2	Second hand tractors	4.00	40	144.00	40	144.00	40	144.00	40	144.00	40	144.00	450	1620.00
3	Combine Harvester (self propelled, multi-crop and maize)	25.00	3	67.50	3	67.50	3	67.50	3	67.50	3	67.50	29	652.50
4	Rotovator (8 ft)	1.10	20	19.80	20	19.80	20	19.80	20	19.80	20	19.80	220	217.80
5	Hydraulic Trolly	2.50	90	202.50	90	202.50	90	202.50	100	225.00	90	202.50	1060	2385.00
6	Lazer Land Leveller	3.50	2	6.30	2	6.30	2	6.30	2	6.30	2	6.30	22	69.30
7	Multi Crop Thrasher	1.70	20	30.60	20	30.60	20	30.60	20	30.60	20	30.60	220	336.60
9	Happy Seeder (turbo)	1.65	17	25.25	17	25.25	20	29.70	17	25.25	17	25.25	196	291.10

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
10	Paddy Transplanter - 4 wheeled, riding type with cage wheel and floats	10.00	No.	0.900	10	90.00	10	90.00	10	90.00	10	90.00	10	90.00	10	90.00
11	Multi Crop Planter	0.60	No.	0.900	16	8.64	16	8.64	16	8.64	16	8.64	16	8.64	16	8.64
12	Potato Digger	0.85	No.	0.900	30	22.95	30	22.95	30	22.95	30	22.95	30	22.95	30	22.95
13	Paddy nursery Raising Machine	1.75	No.	0.900	16	25.20	16	25.20	16	25.20	16	25.20	16	25.20	16	25.20
14	Reversible plough	2.25	No.	0.900	15	30.38	15	30.38	15	30.38	15	30.38	15	30.38	15	30.38
15	Super SMS	1.12	No.	0.900	16	16.13	16	16.13	16	16.13	16	16.13	16	16.13	16	16.13
16	Zero tillage - seed cum fertilizer drill	0.62	No.	0.900	20	11.16	20	11.16	20	11.16	20	11.16	16	8.93	16	8.93
17	Straw Reaper	3.50	No.	0.900	20	63.00	20	63.00	20	63.00	20	63.00	20	63.00	20	63.00
	Sub Total of Farm Mechanisation				479	2090.01	482	2094.46	477	2076.46	474	2072.01	461	1991.48	461	1991.48
3.1.4	Plantation / Horticulture / Sericulture															
1	Guava	0.88	Ha	0.90	2	1.58	2	1.58	0	0.00	0	0.00	2	1.58	2	1.58
2	Mushroom(250 trays)	2.00	No.	0.90	20	36.00	20	36.00	20	36.00	20	36.00	15	27.00	20	36.00
3	Others -Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing (9Mx18M)	50.00	No.	0.90	1	45.00	1	45.00	1	45.00	1	45.00	1	45.00	1	45.00
4	Pack Houses (9mx6m)	4.00	No.	0.90	3	10.80	3	10.80	4	14.40	3	10.80	4	14.40	4	14.40
5	New orchards - Kinnow	0.93	Ha	0.90	6	5.02	22	18.41	0	0.00	0	0.00	2	1.67	6	5.02

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
10	Paddy Transplanter - 4 wheeled, riding type with cage wheel and floats	10.00	10	90.00	10	90.00	10	90.00	10	90.00	10	90.00	110	990.00
11	Multi Crop Planter	0.60	16	8.64	16	8.64	16	8.64	16	8.64	16	8.64	176	95.04
12	Potato Digger	0.85	30	22.95	30	22.95	30	22.95	30	22.95	30	22.95	330	252.45
13	Paddy nursery Raising Machine	1.75	16	25.20	16	25.20	16	25.20	16	25.20	16	25.20	176	277.20
14	Reversible plough	2.25	15	30.38	15	30.38	15	30.38	15	30.38	15	30.38	165	334.18
15	Super SMS	1.12	16	16.13	16	16.13	16	16.13	16	16.13	16	16.13	176	177.43
16	Zero tillage - seed cum fertilizer drill	0.62	16	8.93	18	10.04	14	7.81	14	7.81	14	7.81	188	104.90
17	Straw Reaper	3.50	20	63.00	20	63.00	20	63.00	20	63.00	20	63.00	220	693.00
	Sub Total of Farm Mechanisation		451	1968.98	453	1970.09	452	1972.31	459	1990.36	449	1967.86	5098	22185.50
3.1.4	Plantation / Horticulture / Sericulture													
1	Guava	0.88	2	1.58	1	0.79	2	1.58	2	1.58	2	1.58	17	13.43
2	Mushroom(250 trays)	2.00	15	27.00	15	27.00	15	27.00	15	27.00	15	27.00	190	342.00
3	Others -Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing (9Mx18M)	50.00	1	45.00	1	45.00	1	45.00	2	90.00	1	45.00	12	540.00
4	Pack Houses (9mx6m)	4.00	3	10.80	3	10.80	3	10.80	3	10.80	2	7.20	35	126.00
5	New orchards - Kinnow	0.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	36	30.12

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
6	New orchards - Peach	0.87	Ha	0.90	1	0.78	2	1.57	1	0.78	1	0.78	1	0.78	3	2.35
7	New orchards - Pear	0.80	Ha	0.90	2	1.44	3	2.16	2	1.44	2	1.44	3	2.16	2	1.44
8	Others - Pre-cooling unit (6MT)	25.00	No.	0.90	1	22.50	1	22.50	1	22.50	1	22.50	1	22.50	1	22.50
	Sub Total of Plantation / Horticulture / Sericulture				36	123.12	54	138.02	29	120.12	28	116.52	29	115.09	39	128.29
1	Rose (Protected) 800 sq. Mtr	12.76	No.	0.90	1	11.48	1	11.48	2	22.97	2	22.97	0	0.00	1	11.48
2	Poly House NVHT(upto 1000 sq.m)	9.35	No.	0.90	6	50.49	6	50.49	25	210.38	25	210.38	4	33.66	25	210.38
3	Others - Gerbera (protected) 800 sq. Mtr.	14.23	No.	0.90	1	12.81	2	25.61	2	25.61	2	25.61	2	25.61	2	25.61
	Sub Total Floriculture				8	74.78	9	87.58	29	258.96	29	258.96	6	59.27	28	247.47
	Medicinal /Aromatic Plants															
1	Nurseries	15.00	No.	0.90	1	13.50	1	13.50	1	13.50	1	13.50	1	13.50	1	13.50
2	Apiculture (100 Colony unit)	9.61	No.	0.90	6	51.89	6	51.89	6	51.89	6	51.89	6	51.89	6	51.89
3	Others -Stevia	2.50	Ha	0.90	2	4.50	1	2.25	1	2.25	1	2.25	1	2.25	1	2.25
	Sub Total of Medicinal				9	69.89	8	67.64	8	67.64	8	67.64	8	67.64	8	67.64
	Total of Plantation / Horticulture / Sericulture/Floriculture/Medicinal /Aromatic Plants				53	267.79	71	293.24	66	446.72	65	443.12	43	242.00	75	443.40

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
6	New orchards - Peach	0.87	2	1.57	6	4.70	2	1.57	6	4.70	20	15.66	45	35.24
7	New orchards - Pear	0.80	3	2.16	2	1.44	2	1.44	2	1.44	3	2.16	26	18.72
8	Others - Pre-cooling unit (6MT)	25.00	1	22.50	1	22.50	0	0.00	1	22.50	0	0.00	9	202.50
	Sub Total of Plantation / Horticulture / Sericulture		27	110.61	29	112.23	25	87.39	31	158.02	43	98.60	370	1308.01
													0	0.00
1	Rose (Protected) 800 sq. Mtr	12.76	1	11.48	1	11.48	1	11.48	1	11.48	0	0.00	11	126.30
2	Poly House NVHT(upto 1000 sq.m)	9.35	5	42.08	5	42.08	5	42.08	8	67.32	5	42.08	119	1001.42
3	Others - Gerbera (protected) 800 sq. Mtr.	14.23	2	25.61	2	25.61	2	25.61	2	25.61	2	25.61	21	268.91
	Sub Total Floriculture		8	79.17	8	79.17	8	79.17	11	104.41	7	67.69	151	1396.63
	Medicinal /Aromatic Plants													
1	Nurseries	15.00	1	13.50	1	13.50	1	13.50	1	13.50	1	13.50	11	148.50
2	Apiculture (100 Colony unit)	9.61	6	51.89	6	51.89	6	51.89	4	34.60	3	25.95	61	527.56
3	Others -Stevia	2.50	1	2.25	1	2.25	1	2.25	1	2.25	1	2.25	12	27.00
	Sub Total of Medicinal		8	67.64	8	67.64	8	67.64	6	50.35	5	41.70	84	703.06
	Total of Plantation / Horticulture / Sericulture/Floriculture/Medicinal /Aromatic Plants		43	257.42	45	259.04	41	234.20	48	312.78	55	207.99	605	3407.70

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
3.1.5	Forestry & Wasteland Development															
1	Bamboo	1.76	Ha.	0.90	1	1.58	1	1.58	0	0.00	0	0.00	7	11.09	1	1.58
2	Eucalyptus	0.76	Ha.	0.90	2	1.37	2	1.37	2	1.37	2	1.37	7	4.79	5	3.42
3	Poplar Plantation	1.65	Ha.	0.90	8	11.88	8	11.88	8	11.88	8	11.88	7	10.40	6	8.91
4	Eucalyptus (Clonal)	3.7	Ha.	0.90	2	6.66	2	6.66	2	6.66	2	6.66	3	9.99	2	6.66
	Sub Total of Forestry & Wasteland Development.				13	21.49	13	21.49	12	19.91	12	19.91	24	36.27	14	20.57
3.1.6	Animal Husbandry - Dairy															
1	Bulk Milk Cooler (2000 litres)	10.00	No.	0.90	1	9.00	2	18.00	0	0.00	0	0.00	2	18.00	2	18.00
2	Indigenous Milk Product Manufacturing Units	13.20	No.	0.90	2	23.76	1	11.88	1	11.88	1	11.88	2	23.76	1	11.88
3	2 Animal Unit	1.60	No.	0.90	75	108.00	75	108.00	75	108.00	75	108.00	75	108.00	75	108.00
4	5 Animal Unit (Local Breed)	4.00	No.	0.90	130	468.00	130	468.00	120	432.00	120	432.00	120	432.00	130	468.00
5	10 Animals Unit	11.00	No.	0.90	120	1188.00	120	1188.00	90	891.00	75	742.50	100	990.00	100	990.00
6	Commercial dairy units (25 Animals)	30.00	No.	0.90	20	540.00	20	540.00	25	675.00	25	675.00	25	675.00	25	675.00
7	Calf rearing (20 animal Unit)	9.70	No.	0.90	5	43.65	5	43.65	5	43.65	5	43.65	5	43.65	5	43.65
8	Integrated dairy farming cum	13.00	No.	0.90	5	58.50	5	58.50	5	58.50	5	58.50	5	58.50	5	58.50
9	Automatic Milk Collection center	1.65	No.	0.90	7	10.40	7	10.40	7	10.40	7	10.40	7	10.40	7	10.40
10	Milking Parlour	20.00	No.	0.90	2	36.00	2	36.00	2	36.00	2	36.00	2	36.00	2	36.00
11	Fodder harvester	1.50	No.	0.90	12	16.20	12	16.20	10	13.50	10	13.50	12	16.20	12	16.20
12	Refrigerated Tanker Van (5000 Ltr)	11.50	No.	0.90	1	10.35	1	10.35	1	10.35	0	0.00	1	10.35	1	10.35
13	Silos Pits (1000 Qtls)	1.40	No.	0.90	5	6.30	6	7.56	5	6.30	5	6.30	6	7.56	5	6.30

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
3.1.5	Forestry & Wasteland Development													
1	Bamboo	1.76	1	1.58	0	0.00	1	1.58	10	15.84	2	3.17	24	38.00
2	Eucalyptus	0.76	5	3.42	6	4.10	5	3.42	12	8.21	2	1.37	50	34.21
3	Poplar Plantation	1.65	6	8.91	6	8.91	6	8.91	6	8.91	2	2.97	71	105.44
4	Eucalyptus (Clonal)	3.7	2	6.66	3	9.99	2	6.66	1	3.33	1	3.33	22	73.26
	Sub Total of Forestry & Wasteland Development.		14	20.57	15	23.00	14	20.57	29	36.29	7	10.84	167	250.91
3.1.6	Animal Husbandry - Dairy													
1	Bulk Milk Cooler (2000 litres)	10.00	2	18.00	1	9.00	2	18.00	2	18.00	1	9.00	15	135.00
2	Indigenous Milk Product Manufacturing Units	13.20	1	11.88	1	11.88	1	11.88	2	23.76	2	23.76	15	178.20
3	2 Animal Unit	1.60	75	108.00	75	108.00	75	108.00	75	108.00	60	86.40	810	1166.40
4	5 Animal Unit (Local Breed)	4.00	130	468.00	125	450.00	130	468.00	130	468.00	120	432.00	1385	4986.00
5	10 Animals Unit	11.00	100	990.00	100	990.00	100	990.00	90	891.00	90	891.00	1085	10741.50
6	Commercial dairy units (25 Animals)	30.00	25	675.00	25	675.00	25	675.00	25	675.00	25	675.00	265	7155.00
7	Calf rearing (20 animal Unit)	9.70	5	43.65	5	43.65	5	43.65	5	43.65	5	43.65	55	480.15
8	Integrated dairy farming cum	13.00	5	58.50	5	58.50	5	58.50	5	58.50	5	58.50	55	643.50
9	Automatic Milk Collection center	1.65	7	10.40	7	10.40	7	10.40	7	10.40	5	7.43	75	111.43
10	Milking Parlour	20.00	2	36.00	2	36.00	2	36.00	2	36.00	2	36.00	22	396.00
11	Fodder harvester	1.50	12	16.20	10	13.50	10	13.50	12	16.20	10	13.50	122	164.70
12	Refrigerated Tanker Van (5000 Ltr)	11.50	1	10.35	1	10.35	1	10.35	1	10.35	0	0.00	9	93.15
13	Silos Pits (1000 Qtls)	1.40	5	6.30	5	6.30	5	6.30	6	7.56	5	6.30	58	73.08

Ch. No.	Sector Activity Wise AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
14	Mobile Milk Vending Machine	9.00	No.	0.90	2	16.20	2	16.20	10	81.00	10	81.00	2	16.20	2	16.20
	Total of Animal Husbandry - Dairy				387	2534.36	388	2532.74	356	2377.58	340	2218.73	364	2445.62	372	2468.48
3.1.7	Animal Husbandry - Poultry															
1	Commercial Broilers (5000)	11.20	No.	0.90	4	40.32	4	40.32	4	40.32	3	30.24	2	20.16	2	20.16
2	Commercial Layers (5000)	20.00	No.	0.90	3	54.00	3	54.00	2	36.00	2	36.00	3	54.00	4	72.00
3	Hatchery- Poultry	50.00	No.	0.90	1	45.00	0	0.00	1	45.00	1	45.00	0	0.00	0	0.00
4	Others - Egg and Broiler Cart	0.20	No.	0.90	15	2.70	15	2.70	20	3.60	20	3.60	15	2.70	15	2.70
5	Backyard poultry - 400 LIT (Kadaknath)	1.28	No.	0.90	3	3.46	3	3.46	3	3.46	3	3.46	3	3.46	3	3.46
6	Others - open cage transport vehicle	8.00	No.	0.90	2	14.40	2	14.40	2	14.40	2	14.40	2	14.40	2	14.40
7	Others - Poultry Feed Mixing Unit (one Ton/hr)	16.00	No.	0.90	1	14.40	1	14.40	1	14.40	1	14.40	1	14.40	1	14.40
	Sub Total of Animal Husbandry - Poultry				29	174.28	28	129.28	33	157.18	32	147.10	26	109.12	27	127.12
3.1.8	Animal Husbandry - Sheep, Goat, Piggery etc.															
1	Goat (40+2)	2.5	No.	0.90	5	11.25	5	11.25	4	9.00	4	9.00	10	22.50	8	18.00
2	Piggery (3+1)	1.00	No.	0.90	6	5.40	6	5.40	6	5.40	6	5.40	5	4.50	5	4.50
3	Pig Breeding Farm (20 +4)	10.00	No.	0.90	1	9.00	1	9.00	1	9.00	1	9.00	1	9.00	1	9.00

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
14	Mobile Milk Vending Machine	9.00	2	16.20	2	16.20	2	16.20	3	24.30	2	16.20	39	315.90
	Total of Animal Husbandry - Dairy		372	2468.48	364	2438.78	370	2465.78	365	2390.72	332	2298.74	4010	26640.01
3.1.7	Animal Husbandry - Poultry													
1	Commercial Broilers (5000)	11.20	3	30.24	4	40.32	3	30.24	3	30.24	3	30.24	35	352.80
2	Commercial Layers (5000)	20.00	4	72.00	2	36.00	2	36.00	2	36.00	2	36.00	29	522.00
3	Hatchery- Poultry	50.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	135.00
4	Others - Egg and Broiler Cart	0.20	15	2.70	15	2.70	15	2.70	15	2.70	15	2.70	175	31.50
5	Backyard poultry - 400 LIT (Kadaknath)	1.28	3	3.46	3	3.46	3	3.46	3	3.46	3	3.46	33	38.06
6	Others - open cage transport vehicle	8.00	2	14.40	3	21.60	3	21.60	2	14.40	1	7.20	23	165.60
7	Others - Poultry Feed Mixing Unit (one Ton/hr)	16.00	1	14.40	2	28.80	1	14.40	1	14.40	1	14.40	12	172.80
	Sub Total of Animal Husbandry - Poultry		28	137.20	29	132.88	27	108.40	26	101.20	25	94.00	310	1417.76
3.1.8	Animal Husbandry - Sheep, Goat, Piggery etc.													
1	Goat (40+2)	2.5	8	18.00	8	18.00	6	13.50	8	18.00	6	13.50	72	162.00
2	Piggery (3+1)	1.00	5	4.50	6	5.40	5	4.50	6	5.40	5	4.50	61	54.90
3	Pig Breeding Farm (20 +4)	10.00	1	9.00	1	9.00	2	18.00	2	18.00	2	18.00	14	126.00

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
4	Meat Shop	5	No.	0.90	2	9.00	2	9.00	4	18.00	4	18.00	2	9.00	2	9.00
	Animal Husbandry - Sheep, Goat, Piggery etc.				14	34.65	14	34.65	15	41.40	15	41.40	18	45.00	16	40.50
	Total of Animal Husbandary				430	2743.29	430	2696.67	404	2576.16	387	2407.23	408	2599.74	415	2636.10
3.1.9	Fisheries															
1	Excavated ponds (ha.)	7.00	Ha.	0.90	0	0.00	0	0.00	0	0.00	0	0.00	3	18.90	0	0.00
2	Renovation of old ponds	3.50	Ha.	0.90	5	15.75	4	12.60	2	6.30	2	6.30	5	15.75	5	15.75
3	Fish Seed hatchery (1 million fingerlings)	25.00	Ha.	0.90	0	0.00	1	22.50	0	0.00	0	0.00	0	0.00	1	22.50
4	Others-Installation of aerators	0.85	Ha.	0.90	1	0.77	1	0.77	1	0.77	1	0.77	1	0.77	1	0.77
5	Others-Integrated Ornamental Fishery unit (1000 sq.mt.)	16.00	No.	0.90	0	0.00	0	0.00	1	14.40	0	0.00	0	0.00	0	0.00
6	Others-Fish Market (Retail Outlet)	60.00	No.	0.90	1	54.00	1	54.00	1	54.00	1	54.00	1	54.00	1	54.00
7	Low cost aquaculture system (4 tanks)	15.00	No.	0.90	0	0.00	0	0.00	1	13.50	1	13.50	0	0.00	1	13.50
8	Others-Establishment of small fish Feed Mill	10.00	No.	0.90	0	0.00	0	0.00	1	9.00	1	9.00	0	0.00	0	0.00
	Total of Fisheries				7	70.52	7	89.87	7	97.97	6	83.57	10	89.42	9	106.52

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
4	Meat Shop	5	2	9.00	2	9.00	2	9.00	2	9.00	1	4.50	25	112.50
	Animal Husbandry - Sheep, Goat, Piggery etc.		16	40.50	17	41.40	15	45.00	18	50.40	14	40.50	172	455.40
	Total of Animal Husbandary		416	2646.18	410	2613.06	412	2619.18	409	2542.32	371	2433.24	4492	28513.17
3.1.9	Fisheries													
1	Excavated ponds (ha.)	7.00	2	12.60	1	6.30	2	12.60	3	18.90	1	6.30	12	75.60
2	Renovation of old ponds	3.50	6	18.90	6	18.90	6	18.90	6	18.90	2	6.30	49	154.35
3	Fish Seed hatchery (1 million fingerlings)	25.00	1	22.50	0	0.00	1	22.50	1	22.50	0	0.00	5	112.50
4	Others-Installation of aerators	0.85	1	0.77	1	0.77	1	0.77	2	1.53	1	0.77	12	9.23
5	Others-Integrated Ornamental Fishery unit (1000 sq.mt.)	16.00	0	0.00	1	14.40	0	0.00	0	0.00	0	0.00	2	28.80
6	Others-Fish Market (Retail Outlet)	60.00	0	0.00	1	54.00	1	54.00	1	54.00	0	0.00	9	486.00
7	Low cost aquaculture system (4 tanks)	15.00	1	13.50	1	13.50	0	0.00	0	0.00	0	0.00	5	67.50
8	Others-Establishment of small fish Feed Mill	10.00	0	0.00	1	9.00	0	0.00	0	0.00	0	0.00	3	27.00
	Total of Fisheries		11	68.27	12	116.87	11	108.77	13	115.83	4	13.37	97	960.98

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
3.1.10	Farm Credit- Others															
1	Work animal	0.4	No.	0.90	8	2.88	8	2.88	0	0.00	0	0.00	6	2.16	8	2.88
2	Animal driven cart	0.6	No.	0.90	8	4.32	8	4.32	0	0.00	0	0.00	6	3.24	8	4.32
3	Two Wheelers to Farmers	0.7	No.	0.90	120	75.60	120	75.60	100	63.00	100	63.00	110	69.30	110	69.30
	Total of Farm Credit -Others				136	82.80	136	82.80	100	63.00	100	63.00	122	74.70	126	76.50
	Total Term Loan/Investment Credit				1476	5599.10	1537	5626.93	1479	5639.19	1452	5443.54	1496	5400.95	1533	5645.15
	Total Farm Credit (A+B)				33684	48432.78	34783	51035.13	35281	50530.03	43885	59423.74	38299	52807.67	44460	60546.49
3.2	B. AGRICULTURE INFRASTRUCTURE															
3.2.1	Construction of Storage facilities															
1	New cold Store Type II	500.00	No.	0.75	0	0.00	1	375.00	1	375.00	1	375.00	0	0.00	1	375.00
2	Rural Godowns (10000 MT)	350.00	No.	0.75	1	262.50	1	262.50	1	262.50	1	262.50	1	262.50	2	525.00
4	Rural Markets/Apni Mandis	33.00	No.	0.75	1	24.75	1	24.75	2	49.50	2	49.50	1	24.75	2	49.50
5	Others-Electronic Weighing Centre	17.00	No.	0.75	2	25.50		0.00	0	0.00	1	12.75	1	12.75	1	12.75
6	Refrigerated Transported Vehicle (15 MT)	30.00	No.	0.75	2	45.00	2	45.00	2	45.00	2	45.00	1	22.50	1	22.50
7	Others-Grain Cleaning and Grading Units (4 TPH)	65.00	No.	0.75	2	97.50	1	48.75	1	48.75	1	48.75	1	48.75	1	48.75
8	Others-Modernisation of Cold storage (5000 MT)	250.00	No.	0.75	1	187.50	1	187.50	5	937.50	4	750.00	2	375.00	2	375.00
9	Others-Silos	275.00	No.	0.75	1	206.25	1	206.25	1	206.25	1	206.25	1	206.25	1	206.25

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
3.1.10	Farm Credit- Others													
1	Work animal	0.4	8	2.88	6	2.16	8	2.88	8	2.88	8	2.88	68	24.48
2	Animal driven cart	0.6	8	4.32	6	3.24	8	4.32	8	4.32	8	4.32	68	36.72
3	Two Wheelers to Farmers	0.7	120	75.60	100	63.00	120	75.60	120	75.60	120	75.60	1240	781.20
	Total of Farm Credit -Others		136	82.80	112	68.40	136	82.80	136	82.80	136	82.80	1376	842.40
	Total Term Loan/Investment Credit		1489	5405.26	1470	5414.65	1459	5383.08	1487	5425.63	1415	5061.35	16293	60044.83
	Total Farm Credit (A+B)		47117	62531.76	50352	67060.70	35314	48227.51	41632	56780.72	27796	38137.91	432603	595514.44
3.2	B. AGRICULTURE INFRASTRUCTURE													
3.2.1	Construction of Storage facilities													
1	New cold Store Type II	500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	1500.00
2	Rural Godowns (10000 MT)	350.00	1	262.50	1	262.50	0	0.00	0	0.00	0	0.00	9	2362.50
4	Rural Markets/Apni Mandis	33.00	1	24.75	1	24.75	1	24.75	1	24.75	1	24.75	14	346.50
5	Others-Electronic Weighing Centre	17.00	1	12.75	1	12.75	1	12.75	1	12.75	1	12.75	10	127.50
6	Refrigerated Transported Vehicle (15 MT)	30.00	2	45.00	1	22.50	1	22.50	1	22.50	1	22.50	16	360.00
7	Others-Grain Cleaning and Grading Units (4 TPH)	65.00	2	97.50	1	48.75	1	48.75	1	48.75	1	48.75	13	633.75
8	Others-Modernisation of Cold storage (5000 MT)	250.00	1	187.50	1	187.50	1	187.50	1	187.50	1	187.50	20	3750.00
9	Others-Silos	275.00	0	0.00	1	206.25	0	0.00	1	206.25	0	0.00	8	1650.00

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
	Total of Storage Facilities				10	849.00	8	1149.75	13	1924.50	13	1749.75	8	952.50	11	1614.75
3.2.2	Land Development, Soil Conservation, Watershed Development															
1	Land Leveling/ Sand scrapping	0.15	Ha.	0.90	20	2.70	20	2.70	20	2.70	20	2.70	20	2.70	20	2.70
2	Farm Ponds (40x40x10 feet)	0.50	No.	0.90	2	0.90	2	0.90	2	0.90	2	0.90	2	0.90	2	0.90
3	Purchase of Agri. land	16.00	Acres	0.90	20	288.00	18	259.20	18	259.20	16	230.40	18	259.20	18	259.20
	Total of Land Development, Soil Conservation, Watershed Development				42	291.60	40	262.80	40	262.80	38	234.00	40	262.80	40	262.80
3.2.3	Agri-Infrastructure - Others															
1	Seed Processing Units (20 tpd)	40.00	No.	0.85	1	34.00	1	34.00	1	34.00	1	34.00	1	34.00	1	34.00
3	Tissue Culture lab (25 lakh plants p.a.)	250.00	No.	0.85	0	0.00	1	212.50	1	212.50	1	212.50	0	0.00	0	0.00
4	Soil Testing Lab-village level	10.00	No.	0.85	1	8.50	1	8.50	2	17.00	2	17.00	1	8.50	1	8.50
5	Bio-production/ Fertilizers (200 TPA)	160.00	Ha.	0.85	0	0.00	1	136.00	1	136.00	1	136.00	0	0.00	1	136.00
6	Others-Fruit & Vegetable Waste compost unit (100 TPD)	190.00	No.	0.85	1	161.50	1	161.50	2	323.00	2	323.00	1	161.50	1	161.50

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
	Total of Storage Facilities		8	630.00	7	765.00	5	296.25	6	502.50	5	296.25	94	10730.25
3.2.2	Land Development, Soil Conservation, Watershed Development													
1	Land Leveling/ Sand scrapping	0.15	20	2.70	20	2.70	20	2.70	20	2.70	20	2.70	220	29.70
2	Farm Ponds (40x40x10 feet)	0.50	2	0.90	2	0.90	2	0.90	2	0.90	2	0.90	22	9.90
3	Purchase of Agri. land	16.00	15	216.00	15	216.00	15	216.00	15	216.00	15	216.00	183	2635.20
	Total of Land Development, Soil Conservation, Watershed Development		37	219.60	37	219.60	37	219.60	37	219.60	37	219.60	425	2674.80
3.2.3	Agri-Infrastructure - Others													
1	Seed Processing Units (20 tpd)	40.00	1	34.00	1	34.00	0	0.00	1	34.00	0	0.00	9	306.00
3	Tissue Culture lab (25 lakh plants p.a.)	250.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	637.50
4	Soil Testing Lab-village level	10.00	1	8.50	1	8.50	1	8.50	1	8.50	1	8.50	13	110.50
5	Bio-production/ Fertilizers (200 TPA)	160.00	1	136.00	1	136.00	0	0.00	1	136.00	0	0.00	7	952.00
6	Others-Fruit & Vegetable Waste compost unit (100 TPD)	190.00	1	161.50	1	161.50	0	0.00	1	161.50	0	0.00	11	1776.50

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
7	Others - Vegetable seed production (hybrid)	1.50	No.	0.85	1	1.28	1	1.28	1	1.28	1	1.28	1	1.28	1	1.28
8	Others- Vermicompost ((30 TPA)	1.00	No.	0.85	25	21.25	25	21.25	25	21.25	25	21.25	30	25.50	25	21.25
	Total of Agri-Infrastructure - Others				29	226.53	31	575.03	33	745.03	33	745.03	34	230.78	30	362.53
	Total of Agriculture Infrastrucutre				81	1367.13	79	1987.58	86	2932.33	84	2728.78	82	1446.08	81	2240.08
3.3	C. AGRICULTURE-ANCILLIARY ACTIVITIES															
3.3.1	Ancillary Activities-Agro & Food Processing															
1	Grain Based units	75	No.	0.85	8	510.00	8	510.00	22	1402.50	22	1402.50	8	510.00	8	510.00
2	Corn Oil Mill	1210.00	No	0.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Rice Mills	3.36	No	0.85	3	8.57	3	8.57	3	8.57	3	8.57	3	8.57	3	8.57
4	Others - Working Capital	20.00	No	1.00	35	700.00	40	800.00	170	3400.00	170	3400.00	55	1100.00	50	1000.00
5	Others-Biscuit Manufacturing Unit(300 MTPD)	35.50	No	0.85	1	30.18	1	30.18	1	30.18	1	30.18	0	0.00	1	30.18
6	Others-Fruit & Veg Based	15.50	No	0.85	10	131.75	10	131.75	12	158.10	12	158.10	10	131.75	10	131.75
7	Others-Milk processing Plant (1.5 LLPD)	900.00	No	0.85	1	765.00	0	0.00	0	0.00	1	765.00	0	0.00	0	0.00
8	Others-Potato Chips/Wafers Units	10.00	No	0.85	1	8.50	1	8.50	2	17.00	2	17.00	1	8.50	1	8.50
9	Others-Rice Flakes(10 MTPD)	154.00	No	0.85	0	0.00	1	130.90	1	130.90	1	130.90	0	0.00	1	130.90

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
7	Others - Vegetable seed production (hybrid)	1.50	1	1.28	1	1.28	1	1.28	1	1.28	1	1.28	11	14.08
8	Others- Vermicompost ((30 TPA)	1.00	25	21.25	30	25.50	25	21.25	25	21.25	25	21.25	285	242.25
	Total of Agri-Infrastructure - Others		30	362.53	35	366.78	27	31.03	30	362.53	27	31.03	339	4038.83
	Total of Agriculture Infrastrucutre		75	1212.13	79	1351.38	69	546.88	73	1084.63	69	546.88	858	17443.88
3.3	C. AGRICULTURE-ANCILLIARY ACTIVITIES													
3.3.1	Ancillary Activities-Agro & Food Processing													
1	Grain Based units	75	8	510.00	8	510.00	8	510.00	8	510.00	8	510.00	116	7395.00
2	Corn Oil Mill	1210.00	1	1028.50	1	1028.50	0	0.00	0	0.00		0.00	2	2057.00
3	Rice Mills	3.36	3	8.57	3	8.57	3	8.57	3	8.57	3	8.57	33	94.27
4	Others - Working Capital	20.00	55	1100.00	75	1500.00	50	1000.00	50	1000.00	30	600.00	780	15600.00
5	Others-Biscuit Manufacturing Unit(300 MTPD)	35.50	0	0.00	1	30.18	0	0.00	1	30.18	0	0.00	7	211.26
6	Others-Fruit & Veg Based	15.50	10	131.75	12	158.10	10	131.75	10	131.75	5	65.88	111	1462.43
7	Others-Milk processing Plant (1.5 LLPD)	900.00	1	765.00	0	0.00	0	0.00	0	0.00	0	0.00	3	2295.00
8	Others-Potato Chips/Wafers Units	10.00	1	8.50	2	17.00	1	8.50	1	8.50	0	0.00	13	110.50
9	Others-Rice Flakes(10 MTPD)	154.00	0	0.00	1	130.90	0	0.00	0	0.00	0	0.00	5	654.50

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
10	Others-Roller Flour Mill (100 MT/Day)	825.00	No	0.85	1	701.25	0	0.00	1	701.25	1	701.25	0	0.00	0	0.00
11	Others - Meat and poultry based units	12.50	No	0.85	1	10.63	1	10.63	5	53.13	5	53.13	1	10.63	1	10.63
12	Others-Tomato Paste/Puree Units(225MT/yr)	74.00	No	0.85	0	0.00	0	0.00	0	0.00	1	62.90	0	0.00	0	0.00
	Sub Total Ancillary activity - Agro and Food Processing				61.00	2865.88	65.00	1630.53	217.00	5901.63	219.00	6729.53	78.00	1769.45	75.00	1830.53
3.3.2	Agri.Ancillary Activities-Others															
1	Agri.Clinic/Agri-Business Centre	20.00	No.	0.85	5	85.00	5	85.00	5	85.00	5	85.00	5	85.00	5	85.00
2	Loans to PACS	15.00	No.	0.85	5	63.75	5	63.75	5	63.75	5	63.75	5	63.75	5	63.75
3	Loans to FPOs	10.00	No.	0.85	1	8.50	1	8.50	0	0.00	0	0.00	0	0.00	1	8.50
4	Others-Krishi Gold Cards	7.00	No.	0.85	40	238.00	40	238.00	60	357.00	60	357.00	40	238.00	60	357.00
5	Others-Miscellaneous	10.00	No.	0.85	270	2295.00	270	2295.00	425	3612.50	425	3612.50	325	2762.50	325	2762.50
	Total of Agri.Ancillary Activities- Others				321	2690.25	321	2690.25	495	4118.25	495	4118.25	375	3149.25	396	3276.75
	Total of Ancillary Activities				382	5556.13	386	4320.78	712	10019.88	714	10847.78	453	4918.70	471	5107.28
	Total Agriculture				34147	55356.04	35248	57343.49	36079	63482.24	44683	73000.30	38834	59172.45	45012	67893.85
4	Micro, Small and Medium Enterprises															
	A. Term Loan															

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
10	Others-Roller Flour Mill (100 MT/Day)	825.00	0	0.00	1	701.25	0	0.00	1	701.25	0	0.00	5	3506.25
11	Others - Meat and poultry based units	12.50	1	10.63	3	31.88	1	10.63	2	21.25	1	10.63	22	233.80
12	Others-Tomato Paste/Puree Units(225MT/yr)	74.00	1	62.90	0	0.00	0	0.00	1	62.90	0	0.00	3	188.70
	Sub Total Ancillary activity - Agro and Food Processing		81.00	3625.85	107.00	63.75	73.00	1669.45	77.00	2474.40	47.00	1195.08	1100	33808.71
3.3.2	Agri.Ancillary Activities-Oth													
1	Agri.Clinic/Agri-Business Centre	20.00	5	85.00	5	85.00	5	85.00	5	85.00	5	85.00	55	935.00
2	Loans to PACS	15.00	5	63.75	5	63.75	5	63.75	5	63.75	5	63.75	55	701.25
3	Loans to FPOs	10.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	25.50
4	Others-Krishi Gold Cards	7.00	60	357.00	60	357.00	60	357.00	50	297.50	50	297.50	580	3451.00
5	Others-Miscellaneous	10.00	350	2975.00	350	2975.00	350	2975.00	325	2762.50	325	2762.50	3740	31790.00
	Total of Agri.Ancillary Activities-Others		420	3480.75	420	3480.75	420	3480.75	385	3208.75	385	3208.75	4433	36902.75
	Total of Ancillary Activities		501	7106.60	527	3544.50	493	5150.20	462	5683.15	432	4403.83	5533	70711.46
	Total Agriculture		47693	70850.49	50958	71956.58	35876	53924.59	42167	63548.50	28297	43088.62	438994	683669.78
4	Micro, Small and Medium E													
	A. Term Loan													

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
	(a) Manufacturing Sector Enterprises															
1	Micro enterprises	10.00	No.	0.85	85	722.50	85	722.50	130	1105.00	130	1105.00	60	510.00	60	510.00
2	Small enterprises	100.00	No.	0.85	20	1700.00	20	1700.00	80	6800.00	80	6800.00	25	2125.00	25	2125.00
3	Medium enterprises	500.00	No.	0.85	1	425.00	1	425.00	6	2550.00	6	2550.00	0	0.00	0	0.00
	(b) Service Sector Entreprises															
1	Micro enterprises	5.00	No.	0.85	40	170.00	40	170.00	100	425.00	100	425.00	45	191.25	45	191.25
2	Small enterprises	100.00	No.	0.85	15	1275.00	15	1275.00	40	3400.00	40	3400.00	10	850.00	10	850.00
3	Medium enterprises	200.00	No.	0.85	0	0.00	0	0.00	9	1530.00	10	1700.00	0	0.00	0	0.00
	B. Working Capital															
	(a) Manufacturing Sector															
1	Micro enterprises	10.00	No.	1.00	110.00	1100.00	110.00	1100.00	3400.00	34000.00	3400.00	34000.00	130.00	1300.00	130.00	1300.00
2	Small enterprises	25.00	No.	1.00	55.00	1375.00	55.00	1375.00	400.00	10000.00	400.00	10000.00	30.00	750.00	25.00	625.00
3	Medium enterprises	50.00	No.	1.00	12.00	600.00	12.00	600.00	150.00	7500.00	150.00	7500.00	10.00	500.00	10.00	500.00
	(b) Service Sector Entreprises															
1	Micro enterprises	10.00	No.	1.00	250.00	2500.00	250.00	2500.00	3200.00	32000.00	3200.00	32000.00	110.00	1100.00	225.00	2250.00
2	Small enterprises	25.00	No.	1.00	35.00	875.00	35.00	875.00	200.00	5000.00	200.00	5000.00	25.00	625.00	25.00	625.00
3	Medium enterprises	50.00	No.	1.00	6.00	300.00	6.00	300.00	150.00	7500.00	150.00	7500.00	5.00	250.00	5.00	250.00
	TOTAL MSME				629	11043	629	11043	7865	111810	7866	111980	450	8201	560	9226
III	Export Credit															
1	Pre-Shipment Credit	175.00	No.	0.85	3	446.25	3	446.25	220	32725.00	220	32725.00	0	0.00	0	0.00
2	Post-Shipment Credit	50.00	No.	0.85	5	212.50	5	212.50	175	7437.50	135	5737.50	0	0.00	0	0.00
	Total of Export credit				8	658.75	8	658.75	395	40162.50	355	38462.50	0	0.00	0	0.00
IV	Education															
1	Educational Loans	10.00	No.	0.85	150	1275.00	150	1275.00	1100	9350.00	1100	9350.00	200	1700.00	200	1700.00
2	Educational Loan Overseas	20.00	No.	0.85	20	340.00	20	340.00	40	680.00	40	680.00	30	510.00	30	510.00
	Total of Education				170	1615.00	170	1615.00	1140	10030.00	1140	10030.00	230	2210.00	230	2210.00

Ch. No.	Sector	Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
	(a) Manufacturing Sector Enterprises														
1	Micro enterprises	10.00	65	552.50	110	935.00	65	552.50	65	552.50	55	467.50	910	7735.00	
2	Small enterprises	100.00	25	2125.00	50	4250.00	25	2125.00	25	2125.00	20	1700.00	395	33575.00	
3	Medium enterprises	500.00	0	0.00	2	850.00	0	0.00	0	0.00	0	0.00	16	6800.00	
	(b) Service Sector Enterprises														
1	Micro enterprises	5.00	40	170.00	75	318.75	40	170.00	40	170.00	35	148.75	600	2550.00	
2	Small enterprises	100.00	10	850.00	15	1275.00	10	850.00	10	850.00	5	425.00	180	15300.00	
3	Medium enterprises	200.00	0	0.00	1	170.00	0	0.00	0	0.00	0	0.00	20	3400.00	
	B. Working Capital														
	(a) Manufacturing Sector														
1	Micro enterprises	10.00	130.00	1300.00	750.00	7500.00	125.00	1250.00	300.00	3000.00	100.00	1000.00	8685	86850.00	
2	Small enterprises	25.00	40.00	1000.00	210.00	5250.00	25.00	625.00	30.00	750.00	20.00	500.00	1290	32250.00	
3	Medium enterprises	50.00	10.00	500.00	55.00	2750.00	5.00	250.00	10.00	500.00	5.00	250.00	429	21450.00	
	(b) Service Sector Enterprises														
1	Micro enterprises	10.00	210.00	2100.00	600.00	6000.00	205.00	2050.00	450.00	4500.00	100.00	1000.00	8800	88000.00	
2	Small enterprises	25.00	25.00	625.00	55.00	1375.00	25.00	625.00	50.00	1250.00	15.00	375.00	690	17250.00	
3	Medium enterprises	50.00	5.00	250.00	30.00	1500.00	5.00	250.00	25.00	1250.00	5.00	250.00	392	19600.00	
	TOTAL MSME			560	9473	1953	32174	530	8748	1005	14948	360	6116	22407	334760.00
	III Export Credit														
1	Pre-Shipment Credit	175.00	0	0.00	75	11156.25	0	0.00	4	595.00	0	0.00	525	78093.75	
2	Post-Shipment Credit	50.00	0	0.00	30	1275.00	0	0.00	3	127.50	0	0.00	353	15002.50	
	Total of Export credit			0	0.00	105	12431.25	0	0.00	7	722.50	0	0.00	878	93096.25
	IV Education														
1	Educational Loans	10.00	200	1700.00	190	1615.00	180	1530.00	180	1530.00	180	1530.00	3830	32555.00	
2	Educational Loan Overseas	20.00	30	510.00	30	510.00	30	510.00	30	510.00	30	510.00	330	5610.00	
	Total of Education			230	2210.00	220	2125.00	210	2040.00	210	2040.00	210	2040.00	4160	38165.00
														0	0.00

Ch. No.	Sector Activity AS PER Wise	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
V	Housing															
1	Purchase/ construction of house	25.00	No.	0.85	175	3718.75	175	3718.75	1150	24437.50	1150	24437.50	220	4675.00	220	4675.00
2	Repair to dwelling units	2.00	No.	0.85	175	297.50	175	297.50	200	340.00	200	340.00	175	297.50	200	340.00
	Total Housing Loan				350	4016.25	350	4016.25	1350	24777.50	1350	24777.50	395	4972.50	420	5015.00
VI	Renewable Energy															
1	Bio Gas (6 Cu m)	0.15	No.	0.85	17	2.17	17	2.17	17	2.17	17	2.17	17	2.17	15	1.91
2	Solar Off-Grid System (upto 1kw)	0.50	No.	0.85	22	9.35	22	9.35	30	12.75	30	12.75	22	9.35	22	9.35
3	Others-Roof Top Solar Units (1kw)	1.00	No.	0.85	100	85.00	100	85.00	180	153.00	180	153.00	75	63.75	80	68.00
4	Others- Biomass Gassifier units 200 kw	100	No.	0.85	0	0.00	0	0.00	0	0.00	0	0.00	1	85.00	1	85.00
	Total of Renewable energy				139	96.52	139	96.52	227	167.92	227	167.92	115	160.27	118	164.26
VII	Informal Credit Delivery system															
1	Loans to Matured SHGs	1.000	No.	1.00	15	15.00	15	15.00	15	15.00	15	15.00	15	15.00	15	15.00
2	Loans to New SHGs	0.500	No.	1.00	30	15.00	30	15.00	30	15.00	30	15.00	30	15.00	25	12.50
3	Loans to JLGs	2.00	No.	1.00	75	150.00	75	150.00	100	200.00	100	200.00	60	120.00	85	170.00
4	PMJDY Loans	0.05	No.	1.00	500	25.00	500	25.00	500	25.00	500	25.00	500	25.00	500	25.00
5	Others- Miscellaneous	1.000	No.	1.00	2200	2200.00	2200	2200.00	19000	19000.00	19000	19000.00	2300	2300.00	2300	2300.00
	Total of Informal Credit Delivery system				2820	2405.00	2820	2405.00	19645	19255.00	19645	19255.00	2905	2475.00	2925	2522.50

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
V	Housing												0	0.00
1	Purchase/ construction of house	25.00	275	5843.75	375	7968.75	210	4462.50	250	5312.50	220	4675.00	4420	93925.00
2	Repair to dwelling units	2.00	200	340.00	200	340.00	200	340.00	200	340.00	200	340.00	2125	3612.50
	Total Housing Loan		475	6183.75	575	8308.75	410	4802.50	450	5652.50	420	5015.00	6545	97537.50
VI	Renewable Energy													
1	Bio Gas (6 Cu m)	0.15	15	1.91	15	1.91	15	1.91	15	1.91	15	1.91	175	22.31
2	Solar Off-Grid System (upto 1kw)	0.50	22	9.35	22	9.35	22	9.35	22	9.35	22	9.35	258	109.65
3	Others-Roof Top Solar Units (1kw)	1.00	80	68.00	180	153.00	80	68.00	100	85.00	75	63.75	1230	1045.50
4	Others- Biomass Gassifier units 200 kw	100	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	170.00
	Total of Renewable energy		117	79.26	217	164.26	117	79.26	137	96.26	112	75.01	1665	1347.46
VII	Informal Credit Delivery system													
1	Loans to Matured SHGs	1.000	15	15.00	15	15.00	15	15.00	15	15.00	15	15.00	165	165.00
2	Loans to New SHGs	0.500	20	10.00	30	15.00	30	15.00	25	12.50	20	10.00	300	150.00
3	Loans to JLGs	2.00	85	170.00	100	200.00	60	120.00	75	150.00	60	120.00	875	1750.00
4	PMJDY Loans	0.05	500	25.00	500	25.00	500	25.00	500	25.00	500	25.00	5500	275.00
5	Others- Miscellaneous	1.000	2300	2300.00	2300	2300.00	2300	2300.00	2300	2300.00	2300	2300.00	58500	58500.00
	Total of Informal Credit Delivery system		2920	2520.00	2945	2555.00	2905	2475.00	2915	2502.50	2895	2470.00	65340	60840.00

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Unit	Bank Loan	Adampur		Bhogpur		Jalandhar -East		Jalandhar - West		Lohian		Nakodar	
VIII	Social Infrastructure involving bank credit															
1	Higher Educational institutions	500.00	No.	0.85	1	425.00	1	425.00	4	1700.00	4	1700.00	1	425.00	1	425.00
2	School infrastructure	100.000	No.	0.85	2	170.00	2	170.00	5	425.00	5	425.00	2	170.00	1	85.00
3	Hospitals/ Health care facilities	100.000	No.	0.85	2	170.00	2	170.00	3	255.00	3	255.00	1	85.00	2	170.00
4	Sanitation	0.50	No.	0.85	25	10.63	25	10.63	25	10.63	25	10.63	25	10.63	25	10.63
5	Private Clinics	5.00	No.	0.85	10	42.50	10	42.50	12	51.00	12	51.00	5	21.25	5	21.25
	Total social infrastructure				40	818.13	40	818.13	49	2441.63	49	2441.63	34	711.88	34	711.88
	TOTAL PRIORITY SECTOR				38303	76008.19	39404	77995.64	66750	272126.79	75315	280114.85	42963	77903.35	49299	87743.74

Ch. No.	Sector Wise Activity AS PER	Unit Cost	Nurmahal		Phillaur		Rurka		Shahkot		Mehatpur		District Total	
VIII	Social Infrastructure involving bank credit													
1	Higher Educational institutions	500.00	1	425.00	1	425.00	0	0.00	1	425.00	1	425.00	16	6800.00
2	School infrastructure	100.000	2	170.00	2	170.00	1	85.00	2	170.00	1	85.00	25	2125.00
3	Hospitals/ Health care facilities	100.000	2	170.00	2	170.00	2	170.00	2	170.00	2	170.00	23	1955.00
4	Sanitation	0.50	25	10.63	25	10.63	25	10.63	25	10.63	25	10.63	275	116.93
5	Private Clinics	5.00	5	21.25	6	25.50	5	21.25	5	21.25	2	8.50	77	327.25
	Total social infrastructure		35	796.88	36	801.13	33	286.88	35	796.88	31	699.13	416	11324.18
	TOTAL PRIORITY SECTOR		52030	92112.88	57009	130515.72	40081	72355.73	46926	90306.64	32325	59504.01	540405	1320740.17

Annexure II - An Overview of Ground Level Credit Flow- Agency-wise and Sector-wise

Rs. Lakh								
S. No.	Particluars	2016-17		2017-18		2018-19		2019-20
		Target	Ach	Target	Ach	Target	Ach	Target
1	Crop Loan							
	CBs	376871.60	272427.26	422588.00	271541.31	450769.50	411379.00	448380.20
	CCB	91796.55	49153.95	67300.00	40011.24	70642.00	30418.00	70261.00
	PARDB	3206.75	32.10	3625.00	445.00	3550.00	3015.00	3531.50
	PGB	11484.15	9004.23	12395.00	14545.41	13015.00	14895.75	12946.00
	Sub-total(A)	483359.05	330617.54	505908.00	326542.96	537976.50	459707.75	535118.70
2	Term Loan (MT + LT)							
	CBs	95658.03	59375.02	68360.00	73480.65	77602.00	36005.00	86456.90
	CCB	22949.22	8495.12	52720.00	7978.00	46800.00	8297.00	57318.40
	PARDB	1374.41	1048.08	1145.00	405.00	885.00	52.00	911.40
	PGB	2866.04	535.06	2505.00	681.00	2380.00	1230.00	2549.60
	Sub-total(B)	122847.70	69453.28	124730.00	82544.65	127667.00	45584.00	147236.30
3	Total Agricultural Credit (1+2)							
	CBs	472529.63	331802.28	490948.00	345021.96	528371.50	447384.00	534837.10
	CCB	114745.77	57649.07	120020.00	47989.24	117442.00	38715.00	127579.40
	PARDB	4581.16	1080.18	4770.00	850.00	4435.00	3067.00	4442.90
	PGB	14350.19	9539.29	14900.00	15226.41	15395.00	16125.75	15495.60
	Total Agri Credit (C=A+B)	606206.75	400070.82	630638.00	409087.61	665643.50	505291.75	682355.00
4	Non Farm Sector							
	CBs	247356.60	204741.74	261677.15	249461.99	305950.00	234572.48	327341.50
	CCB	2477.11	1541.08	3544.55	2033.97	3505.00	3385.12	3750.30
	PARDB	0.00	90.95	0.00	15.80	50.00	1.60	53.50
	PGB	183.48	1304.99	196.65	3237.57	1750.00	3316.33	1872.50
	Sub-total(D)	250017.19	207678.76	265418.35	254749.33	311255.00	241275.53	333017.80
5	Other Priority Sector							
	CBs	149626.27	72485.31	201106.60	49919.16	250070.90	105356.68	255331.95
	CCB	40277.43	41255.39	42469.25	48509.33	41720.00	31908.42	42068.75
	PARDB	1813.20	235.40	1775.00	94.00	1750.00	38.00	1734.00
	PGB	911.93	1705.24	1395.00	2265.72	2705.00	1019.00	2777.25
	Sub-total(E)	192628.83	115681.34	246745.85	100788.21	296245.90	138322.10	301911.95
6	Grand Total							
	CBs	869512.50	609029.33	953731.75	644403.11	1084392.40	787313.16	1117510.55
	CCB	157500.31	100445.54	166053.80	98532.54	162667.00	74008.54	173398.45
	PARDB	6394.36	1406.53	6525.00	959.80	6235.00	3106.60	6230.40
	PGB	15445.60	12549.52	16491.65	20729.70	19850.00	20461.08	20145.35
	Grand Total(C+D+E)	1048852.77	723430.92	1142802.20	764625.15	1273144.40	884889.38	1317284.75

Annexure III

Sub -sector-wise and Agency-wise credit flow under agriculture and allied activities

District :

Jalandhar

Rs. Lakh

Sl. No.	Activities	2016-17					2017-18					2018-19					Target 2019-20				
		CBs	CCBs	PADB	PGB	Total	CBs	CCBs	PADB	PGB	Total	CBs	CCBs	PADB	PGB	Total	CBs	CCBs	PADB	PGB	Total
I	Crop Loan	272427.26	49153.95	32.10	9004.23	330617.54	271541.31	40011.24	445.00	14545.41	326542.96	411379.00	30418.00	3015.00	14895.75	459707.75	448380.20	70261.00	3531.50	12946.00	535118.70
	Sub Total I											411379.00	30418.00	3015.00	14895.75	459707.75	448380.20	70261.00	3531.50	12946.00	535118.70
II	Term Loan																				
	a)MI/water resources	0.00	0.00	0.00	0.00	0.00	123.00	0.00	0.00	362.00	485.00	542.00	0.00	0.00	0.00	542.00	2400.80	92.35	15.35	77.00	2585.50
	b)LD	5150.20	0.00	0.00	0.00	5150.20	1115.00	0.00	0.00	0.00	1115.00	599.00	0.00	0.00	0.00	599.00	1375.00	60.00	250.00	50.00	1735.00
	c)FM	14550.50	0.00	19.00	320.15	14889.65	19525.00	2445.00	76.00	0.00	22046.00	9620.00	0.00	0.00	0.00	9620.00	26080.30	4197.50	102.50	716.50	31096.80
	d)P&H	325.00	0.00	29.00	0.00	354.00	111.00	0.00	9.00	0.00	120.00	1344.00	0.00	0.00	0.00	1344.00	900.85	112.75	10.25	51.20	1075.05
	e)DD	2910.25	247.15	464.10	84.00	3705.50	2115.00	155.00	217.00	132.00	2619.00	4635.00	0.00	0.00	0.00	4635.00	13754.35	1050.50	153.50	614.50	15572.85
	f)Poultry	70.00	0.00	2.00	0.00	72.00	45.00	0.00	0.00	0.00	45.00	1195.00	0.00	0.00	0.00	1195.00	1470.50	61.70	10.20	51.50	1593.90
	g)SGP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383.10	30.60	5.10	25.50	444.30
	h)Fishery	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	0.00	0.00	0.00	150.00	731.85	61.40	10.20	20.50	823.95
	i)Forestry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	244.70	15.30	5.10	10.20	275.30
	J)SMY	11910.00	0.00	16.00	0.00	11926.00	2850.00	0.00	0.00	0.00	2850.00	2032.00	0.00	0.00	0.00	2032.00	10090.50	490.00	254.00	490.00	11324.50
	K)Bio Gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	L)Others	24459.05	8247.85	517.90	130.85	33355.65	47596.65	5378.00	103.00	187.00	53264.65	15888.00	8297.00	52.00	1230.00	25467.00	29024.97	51146.30	95.20	442.70	80709.17
	Sub Total -II	59375.00	8495.00	1048.00	535.00	69453.00	73480.65	7978.00	405.00	681.00	82544.65	36005.00	8297.00	52.00	1230.00	45584.00	86456.90	57318.40	911.40	2549.60	147236.30
	Grand Total I+II	331802.26	57648.95	1080.10	9539.23	400070.54	345021.96	47989.24	850.00	15226.41	409087.61	447384.00	38715.00	3067.00	16125.75	505291.75	534837.10	127579.40	4442.90	15495.60	682355.00

Annexure IV			
Indicative Unit Cost for farm sector activities - 2020-21			
S.No	Particulars	Specifications	Unit Cost (Rs)
I	<u>Water Resources</u>	-	-
a	Tube Wells with Pumpsets		
1	61 meter (200') deep with standard material	with 5 HP EPS	3,20,000
2	92 meter (300') deep with standard material	with 10-15 HP EPS	4,50,000
3	120 meter (400') deep with standard material	with 20-30 HP	5,30,000
4	Pumpsets (Replacement)	5 HP	70,000
b	Drip Irrigation (Sapcings)		
1	12 x 12	1 Ha	33,021
2	10 x 10	1 Ha	33,451
3	9 x 9	1 Ha	37,052
4	8 x 8	1 Ha	39,149
5	6 x 6	1 Ha	46,430
6	5 x 5	1 Ha	52,791
7	4 x 4	1 Ha	57,525
8	3 x 3	1 Ha	72,630
9	2.5 x 2.5	1 Ha	84,804
10	2 x 2	1 Ha	1,02,582
11	1.5 x 1.5	1 Ha	1,20,207
12	2.5 x 0.6	1 Ha	76,382
13	1.8 x 0.6	1 Ha	96,051
14	1.2 x 0.6	1 Ha	1,31,864
c 1	Mini Sprinkler Irrigation	0.4 Ha (10 X 10)	44,936
		0.4 Ha (8 x 8)	54,414
		1 Ha (10 x 10)	94,532
		1 Ha (8 x 8)	1,19,339
c 2	Micro Sprinkler Irrigation	0.4 Ha (5 x 5)	44,106
		0.4 Ha (3 x 3)	70,260
		1 Ha (5 x 5)	94,713
		1 Ha (3 x 3)	1,70,059
d 1	UGPL per Ha (PVC)	110 mm	34,723
		125 mm	45,320
		140 mm	31,517
		160 mm	30,648
		180 mm	37,902
		200 mm	38,799
		225 mm	39,070

		250 mm	36,924
		280 mm	38,864
		315 mm	41,027
		355 mm	61,703
		400 mm	73,155
		450 mm	87,460
		500 mm	88,030
		560 mm	1,03,455
d 2	UGPL per Ha (HDPE)	110 mm.	60,247
		125 mm.	78,887
		140 mm.	65,849
		160 mm.	63,892
		180 mm.	79,434
		200 mm.	78,035
		250 mm.	71,314
		280 mm.	71,704
		315 mm.	73,507
		355 mm.	68,649
		400 mm.	87,773
		450 mm.	90,163
		500 mm.	92,575
		560 mm.	99,598
d 3	Reinforced Concrete (RCC) Pipes	200mm	69,580
		225mm	73,080
		250mm	79,100
		300mm	1,00,520
		350mm	1,18,300
		400mm	1,40,700
		450mm	1,66,320
		500mm	1,93,480
		600mm	2,37,860
e	Solar Photovoltaic water pumping system	2 HP (AC)	170000 - 200000
		3 HP (AC)	240000 - 300000
		5 HP (AC)	325000 - 400000
		7.5 HP (AC)	450000 - 550000
		10 HP AC)	600000 - 700000
II	Farm mechanization		
1	Tractor (varies with rated hp as per CTR , model , make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	30 to 50 HP	4,50,000- 7,30,000
		51 to 60 HP	7,30,000 -11,20,000*
2	Trolley (varies with model, make of the manufacturer and tractor HP requirement for coupling)	Hydraulic tripping type for ease of loading and unloading	90,000 to 2,50,000

3	Power Tiller ((varies with rated hp as per CTR , model , make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	12.5-15 HP	1,75,000-2,25,000
4	Rotavator (Tractor Drawn)	5ft	90,000
		6 ft	1,00,000
		7ft	1,05,000
		8 ft	1,10,000
		9 ft	1,15,000
5	Seed Drill (tractor drawn)	9-15 tyne	40000 - 55000
6	Paddy Nursery Raising Machine		1,75,000
7	DSR Drill Cum Planter	Roto Seed Drill	60,000
8	Paddy Transplanter	2-wheeled walk behind type with floats	2,00,000 -3,00,000
		4-wheeled, riding type with cage wheels and floats	8,00,000-10,00,000
9	Power Operated Spray Pumps		5,000 -10,000
10	Battery Powerd Sprayers	Battery Operated	3000-7000
11	Tractor operated Hydraulic Sprayers	400 ltr	60,000
		600 ltr	1,00,000
10	Raised bed Planter/ridge-planter/multi-crop planter	varies with model and make	60,000-85,000
12	Multi-crop thresher/maize thresher	tractor operated	1,70,000
13	Maize sheller	tractor operated	50,000
14	Power Weeder	Diesel Engine/Petrol Engine Operated Rotary Tiller cum Power Weeder	60,000-95,000
15	Combine Harvester	self propelled with attachment of Super SMS (Straw Management System)	18,00,000-20,00,000
		self propelled-multicrop with air-conditioned driver's control cabin	23,00,000-25,00,000
		Tractor mounted	16,00,000
16	Laser Land Leveller		3,00,000-3,50,000
17	Happy Seeder (Turbo)	9/10/11 row planter	1,50,000 - 1,65,000
17	Straw Reaper	Tractor Operated -Combo Model for paddy and weat crop	2,50,000-3,50,000
18	Gyro Rake		2,90,000

19	Baler	Square	9,00,000-11,00,000
20	Baler	Round	3,75,000
21	Reversible Plough	2 Bottom MB Plough/3 Bottom M<B Plough	1,60,000 - 2,25,000
		4 Bottom MB plough	2,90,000
23	Paddy Straw Chopper - Shredder/Mulcher	5ft to8 ft-mounted type	1,35,000-1,68,000
24	Super Straw Management System on Combine Harvesters (Super SMS)		1,12,000
25	Mulching machine		1,25,000
26	Chopper -cutter-cum-spreader		45,000
27	Zero Tillage - Seed-cum-Fertilizer Drill	9 tyne/11 tyne/13 tyne/15 tyne	48,000 - 62,000
28	Cotton Ball Pluckers	Hand held and battery operated	4,000
29	Cotton Planter/Multiple planter		50,000 - 60,000
	<i>*Hi-tech Tractors with AC driver's control cabin + 4WD</i>		
III	Land Development		
a	Graded bunding	cum	75
b	Farm bunding – Medium to Light soil (4% slope)	cum	62.5
c	Farm bunding – heavy soil (4% slope)	cum	67
d	Farm ponds Stone/ brick lined with barbed wire fencing	cum	225
e	Farm ponds - kaccha tanks, lined with polythene sheets and barbed wire	cum	110
d	Farm ponds	30 x 30x 3 m	
e	Land levelling and shaping	Slope - 1%	7,500
		Slope – 1-2%	10,500
		Slope 2-3%	15,000
f	Vermicomposting	Unit size 16 ftx32 ft. (30 TPA)	60,000 - 1,00,000
IV	Plantation and Horticulture		
1	Fruits crops	-	
a	Mango (10 m x 10 m)	Ha	63,000
	Mango (3m x 4m)	Ha	1,33,000
b	Kinnow (6 m x 6 m)	Ha	93,000
c	Guava (6 m x 6 m)	Ha	88,000
d	Peach (6.5 m x 6.5 m)	Ha	87,000
e	Pear (7.5 m x 7.5 m)	Ha	80,000
2	Floriculture		
	Rose (protected cultivation - includes cost of polyhouse)	Area - 800 sqm	14,60,000
	Gerbera (Protected cultivation including the cost of polyhouse)	Area - 800 sqm	16,06,000

a	Gladiolus (Open field Cultivation)	Area - 800 sqm	1,78,000
b	Marigold (open cultivation)	Area - 800 sqm	85,000
3	Bee Keeping		
a	Apis mellifera - Non migratory (Wooden box)	50 Colony unit	3,63,000
b	Apis mellifera - Migratory (Wooden box)	100 Colony unit	9,61,000
c	Apis mellifera - Migratory (Wooden box)	250 Colony unit	24,59,000
4	Nursery (as per MIDH guidelines)		
a	Hi Tech Nursery	per ha	100,00,000
b	Small Nursery	1 ha	15,00,000
5	<u>Polyhouses (as per MIDH guidelines)</u>		
a	<u>Green House structure</u>		
a-1	Fan & Pad system		
i	upto 500 sqm	sqm	1,650
ii	501-1008 sqm	sqm	1,465
iii	1009-2080 sqm	sqm	1,420
iv	> 2081	sqm	1,400
a-2	Naturally ventilated system		
a-2(i)	Tubular structure		
i	upto 500 sqm	sqm	1,060
ii	501-1008 sqm	sqm	935
iii	1009-2080 sqm	sqm	890
iv	> 2081	sqm	844
a-2(ii)	Wooden structure	sqm	540
a-2(iii)	Bamboo structure	sqm	450
a-3	<u>Shade Net House</u>		
i	Tubular structure	sqm	710
ii	Wooden structure	sqm	492
iii	Bamboo structure	sqm	360
iv	Plastic Tunnels	sqm	60
v	Walk in tunnels	sqm	600
b	<u>Post Harvest Management</u>		
i	Pack house	9m x 6 m	4,00,000
ii	Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing.	9m x 18 m	50,00,000
iii	Pre-cooling unit	6 MT	25,00,000
C	<u>Mushrooms</u>		
i (a)	Button mushroom unit	250 trays	2,00,000
I (b)	Button mushroom unit	20 TPA	19,16,000
ii	Spawn making unit	50 TPA	32,00,000
V	<u>Forestry/Waste Land Development</u>	-	-

a	Poplar	per Ha	1,65,000
	Eucalyptus(Clonal)	per Ha	3,70,000
c	Bamboo (Bambusa balcooa)	per Ha	1,76,000
VI	<u>Animal Husbandry</u>	-	-
a	Graded Buffalo (Murrah)	> 15 ltr	70,000
b	CBC (HF)	> 20 ltr	70,000
c	Indigenous Mixed breeds (Sahiwal, rathi, Tharparkar, Gir, Haryana, Red Sindhi))	per animal	60,000
	Pure breed Sahiwal	per animal	1,00,000
d	Rearing of heifer calves	20 animals	9,70,000
	50 animal unit	20 animals	57,23,437
	100 animal unit	50 animals	99,34,500
e	Cattle Shed (20 cows)	60' x 70' (covered area 2520 sft)	6,00,000
f	Cattle Shed (10 buffaloes)	40' x 60' (covered area 1400 sft)	4,00,000
g	Milking Machines	Single teet cup	55,000 - 60,000
		Double teet cup	70,000 - 75,000
		Line milking (6-8 animals)	8,00,000 - 10,00,000
h	Bulk Milk Coolers (DG Set - 7.5 KVA)	500 ltr	6,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	1000 ltr	8,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	2000 ltr	10,00,000
		5000 ltr	20,00,000
h	Milko Tester		66,000
j	Miking Parlour (swing over/ hering bone)	for 12 animals	20,00,000
k	Automatic Milk Collection Centre		1,65,000
l	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	500 ltr	5,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	5000 ltr	11,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	8000 ltr	14,00,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	10000 ltr	16,00,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	13000 ltr	22,00,000
m	Fodder Harvester	Single row	1,50,000
n	Self Propelled Forage Cutter/Harvester	2 wheel	2,20,000
		3 wheel	3,50,000
		4 wheel	4,25,000
	Automatic Silage Bailer & Wrapper Machine		14,00,000

o	Feed & Fodder store	20' x 20'	75,000
p	Electric Chaff cutter (with hopper)		80,000
q(i)	TMR (Total Mixed Ration) Wagon	05 cum	9,50,000
q(ii)	TMR (Total Mixed Ration) Wagon	08 cum	11,00,000
r	Mobile Milk Vending Machine (with BMC 500 ltr + genset + vehicle)		9,00,000
s	Purchase of dairy processing quipment for manufacture of indogeneous milk product		13,20,000
t	Dairy Marketing outlet/ dairy parlour		3,00,000
u	Integrated dairy farming cum vermicomposting	10 dairy animal with cattle shed (40'x60'with a total covered area of 1400 sqft.) + vermicompost unit of 100 TPA	13,00,000
v	Commercial Layer	5000 birds	20,00,000
w	Commercial Broiler	1000 birds	2,24,000
x	Backyard Poultry	400 LIT	91,000
y	Backyard Poultry (Kadaknath)	400 LIT	1,28,000
z	Feed Mixing Unit (Mash feed)	one ton/hr	16,00,000
aa	Transport Vehicle-open cage		8,00,000
ab	Transport Vehicle-Refrigerated		15,00,000
ab (i)	Goat Rearing/Breeding Unit	10+2	75,000
ab (ii)	Goat Rearing/Breeding Unit	20+2	1,50,000
ab (iii)	Goat Rearing/Breeding Unit	40+2	2,50,000
ac (i)	Pig Commercial Rearing Unit (as per NLM guidelines 2016)	3+1	1,00,000
ac (ii)	Pig Breeding Unit	10+2	5,00,000
ac (iii)	piggery Breeding farm (as per NLM guidelines 2016)	20+4	8,00,000
ac (iv)	piggery fattening unit	50 animal	5,50,000
VII	Fisheries		
1	Construction of New Ponds/Tanks	Ha	7,00,000
2	Renovation of existing pond	Ha	3,50,000
3	Establishment of Fish seed hatcheries for Indian Major carps and other specific cultivable Fin Fish	2 Ha	25,00,000
4	Backyard Hatchery for ornamental Fish	200-300 sq ft	1,25,000
5	Medium Scale ornamental Hatchery	300 sqm	9,00,000
6	Integrated Ornamental fishery unit	1000 sqm	16,00,000
7	Establishment of fish feed mill	Large formulated pellet feed plant of min capacity @6-10 TPH or more	200,00,000

8	Establishment of fish feed mill	Small capacity @1-5 qtl/day	10,00,000
9	Establishment of small fish feed mill	1.2 qtl/day	7,50,000
10	Inputs cost for Freshwater Fish Culture		
	a) Finfish Culture	Ha	1,50,000
	b) Fresh Water Prawn/trout culture	Ha	2,50,000
11	Inputs Cost for Brackish water Fish/Shrimp Culture		
	a) Finfish Culture	Ha	2,00,000
	b) Culture of Shrimp such as L. vannamei/P. monodon etc	Ha	3,00,000
12	Re-circulatory Aquaculture System		
	Low cost Aquaculture System (4 tanks)	5x5x4 m cement tank minimum capacity of 2 tonne fish per tank	15,00,000
	Medium Size Re-circulatory Aquaculture System	Minimum 8 tanks. Each tank having specifications of 7.65mx7.65mx1.5m (90 m3 each) minimum production capacity of 5 tonnes fish per tank	50,00,000

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

ANNEXURE V							
SCALE OF FINANCE FOR MAJOR CROPS IN THE DISTRICT FOR 2020-21							
Sr.No.	Name of the Crop	Cash comp.	Kind comp.	Total	Scale of finance in ha. 2019-20 per ha.	Scale of finance in ha. 2020-21 (10 % increase as per KCC guidelines)	rounded off to the nearest rupee
1	Wheat	14000	12000	26000	64246	70670.60	70671.00
2	Paddy	15000	9000	24000	59304	65234.40	65234.00
3	Potatao	30000	15000	45000	111195	122314.50	122315.00
4	Sugarcane	28000	12000	40000	98840	108724.00	108724.00
5	Oilseeds	10500	7500	18000	44478	48925.80	48926.00
6	Vegetables	30000	10000	40000	98840	108724.00	108724.00
7	Green Fodder	10000	7000	17000	42007	46207.70	46208.00
8	Floriculture	19000	11000	30000	74130	81543.00	81543.00
9	Maize	12000	10000	22000	54362	59798.20	59798.00
10	Cotton	14000	10000	24000	59304	65234.40	65234.00
11	Turmeric	26000	8000	34000	84014	92415.40	92415.00
12	Pulses	7300	5700	13000	32123	35335.30	35335.00
<i>The Scale of Finance were fixed in the SLTC meeting for the year 2019-20 vide its letter No RCS/loan 1/CA 2/146 dated 13.03.2019. However, for PLP projections pertaining to 2020-21, therefore, SOF is suitably enhanced keeping in view the revised KCC guidelines.</i>							

List of Abbreviations:

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



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