



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

गिर सोमनाथ जिला

GIR SOMNATH DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

गुजरात क्षेत्रीय कार्यालय, अहमदाबाद

GUJARAT REGIONAL OFFICE, AHMEDABAD



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

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

संभाव्यतायुक्त ऋण योजना POTENTIAL LINKED CREDIT PLAN

2023-24

जिला : गिर सोमनाथ
DISTRICT: GIR SOMNATH

राज्य : गुजरात
STATE : GUJARAT



गाँव बढ़े तो >> देश बढ़े
Taking Rural India >> Forward

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
गुजरात क्षेत्रीय कार्यालय, अहमदाबाद

National Bank for Agriculture and Rural Development
Gujarat Regional Office, Ahmedabad

प्राक्कथन

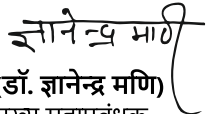
कृषि संवर्धन हेतु वित्तीय और गैर-वित्तीय सहयोगों के माध्यम से कृषि और ग्रामीण विकास के संवर्धन के लिए नाबार्ड को अधिदेश प्राप्त है। ग्रामीण समृद्धि हेतु हमारे अधिदेश और मिशन के अनुसार, जिले में उपलब्ध प्राकृतिक संपदा और आधारभूत सुविधाओं के मद्देनजर प्राथमिकता प्राप्त क्षेत्र की विभिन्न गतिविधियों के अंतर्गत दोहनीय ऋण संभाव्यता का आकलन करते हुए प्रति वर्ष, प्रत्येक जिले के लिए संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार की जाती है। इन पीएलपी से आगामी वर्ष हेतु विभिन्न क्षेत्रों में निहित संभावनाओं के विकास का पथ प्रशस्त करने हेतु सहायता मिलती है।

जिले में बैंकरों और अन्य हितधारकों के साथ व्यापक विचार-विमर्श करने के पश्चात "बॉटम अप" अप्रोच अपनाते हुए इस पीएलपी में विकास के संभावित क्षेत्रों, आधारभूत सुविधाओं में विद्यमान कमियों, भावी विकास की रणनीति पर ध्यान केंद्रित किया गया है। वर्ष 2023-24 के लिए संभाव्यतायुक्त ऋण योजना प्रस्तुत करते हुए मुझे प्रसन्नता हो रही है और मुझे आशा है कि जिले के लिए वार्षिक ऋण योजना तैयार करने में पीएलपी एक स्रोत दस्तावेज के रूप में उपयोगी सिद्ध होगी।

वर्ष 2023 को "अंतर्राष्ट्रीय बाजरा वर्ष" के रूप में घोषित करने और उसे सुपरफूड के रूप में बढ़ावा देने की पृष्ठभूमि में, किसानों द्वारा बाजरे की खेती पर अधिक जोर दिया जाना चाहिए। जलवायु परिवर्तन और उससे संबंधित जोखिमों को ध्यान में रखते हुए, यह आवश्यक है कि बाजरे की विशिष्टताएँ- उच्च उत्पादकता, शुष्क, उच्च तापमान की स्थितियों में अल्पावधि फसलचक्र को देखते हुए बाजरे की खेती को बढ़ावा देने की आवश्यकता है। तदनुसार, हमने 2023-24 की संभाव्यतायुक्त ऋण योजना में बाजरे पर विशेष ध्यान दिया है।

"आज़ादी का अमृत महोत्सव" मनाने के अवसर पर कृषि व सम्बद्ध गतिविधियों और सूक्ष्म लघु मध्यम उद्यम (एमएसएमई) क्षेत्र को दिये जाने वाले बैंक ऋण की महत्वपूर्ण भूमिका है। इससे आर्थिक गतिविधियों को बढ़ावा मिलेगा, किसानों, ग्रामीण शिल्पकारों और उद्यमियों की आय बढ़ेगी, जिसके परिणामस्वरूप वर्ष 2047 तक भारत को एक विकसित राष्ट्र बनाने के राष्ट्रीय लक्ष्य को प्राप्त किया जा सकेगा। मुझे विश्वास है कि संभाव्यतायुक्त ऋण योजना में आकलित ऋण संभाव्यताओं और सुझाई गई गैर-ऋण गतिविधियों से हितधारकों को इस दिशा में मार्गदर्शन प्राप्त होगा।

मैं, इस दस्तावेज़ को तैयार करने में भारतीय रिजर्व बैंक, जिला कलेक्टर, अग्रणी जिला प्रबंधक, समानांतर विभागों, बैंकरों, गैर सरकारी संगठनों, अन्य हितधारकों द्वारा हमारे जिला विकास प्रबन्धकों को दिए गए सहयोग, समर्थन, सहायता तथा बहुमूल्य सुझाव के लिए अपना हार्दिक धन्यवाद व्यक्त करता हूँ। मुझे विश्वास है कि यह दस्तावेज़ सभी हितधारकों को बेहतर कार्यनीति तैयार करने और आधार स्तर पर प्रभावी रूप से उसे लागू करने और वर्ष 2027 तक गुजरात राज्य की अर्थव्यवस्था को \$500 बिलियन तक पहुंचाने का मार्ग प्रशस्त करेगा।


(डॉ. ज्ञानेन्द्र मणि)
मुख्य महाप्रबंधक

FOREWORD


NABARD has been given the mandate to promote agriculture and rural development through financial and non-financial interventions for fostering rural prosperity. In consonance with our mandate and mission of ensuring rural prosperity, Potential Linked Credit Plans (PLPs) for each district are prepared every year estimating the exploitable credit potential under various activities of priority sector keeping in view the natural endowments and infrastructure available in the district. PLPs help to streamline the trajectory of growth potential in various areas for the forthcoming year.

The PLP, focussing on potential areas for growth, existing deficiencies in Infrastructure and strategies for future growth, has been prepared after extensive consultation and discussions with bankers and other stakeholders in the district after adopting a "Bottom up" approach. I am happy to present the Potential Linked Credit Plan for the year 2023-24 and I am hopeful that it would serve as a resourceful document for the preparation of Annual Credit Plan for the District.

In the backdrop of the year 2023 been announced as the 'International Year of Millets' the potential in cultivation and promotion of millets as super food, may be tapped by farmers. In the wake of Climate change and related risks, it is a necessity to promote millets due to its qualities like high productivity and short growing season under dry, high-temperature conditions. We have accordingly strived to focus on millets in the PLPs of 2023-24.

As we are celebrating the 'Azadi ka Amrut Mahotsav' the role of bank credit to agriculture & allied activities and MSME sectors gains an utmost importance to pave the way for boosting economic activities and increasing income level of farmers, rural artisans and entrepreneurs for achieving the National goal of making India a developed nation by 2047. I am sure that the credit potential assessed in the PLP and the non-credit activities suggested would guide the stakeholders in this direction.

I extend my sincere gratitude to Reserve Bank of India, District Collector, Lead District Manager, Line departments, Bankers, NGOs and other stakeholders for their cooperation, support, assistance and valuable suggestions provided to our District Development Manager for preparing this document. I am confident that this document would act as a reference to all stakeholders to draw their strategies for effective & efficient deployment at the ground level which would pave the way for realisation of \$500 billion economy of the State of Gujarat by 2027.


(Dr. Gyanendra Mani)
Chief General Manager

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EXECUTIVE SUMMARY

1. District Characteristics:

Gir Somnath is primarily an agricultural district with Cotton, Groundnut and Sugarcane as a predominant crops. The other major crops cultivated are wheat, sesame, bajra and jowar. About 78% of land holdings are with small and marginal farmers and the average size of the holdings is 1.52ha. The total area as per new district division is 3755 sq. kms. The district is divided in six blocks viz., Veraval, Sutrapada, Kodinar, Una, Gir Gadhada and Talala. Medium to shallow black soil in all blocks and calcareous soil in Veraval and Sutrapada, Brackish soil in the coastal region of Veraval Una and Kodinar Block.

2. Sectoral Trends in Credit Flow:

The Potential Linked Credit Plan (PLP) for 2023-24 has been prepared aligning with the revised RBI guidelines on Priority Sector Lending. It estimates credit flow of ₹441541.60 lakh, of which, Crop Production sector has a major share of 46.51% at ₹205348.62 lakh. Term loan under agriculture is assessed at ₹119428.94 lakh accounting for about 34.45% of total agriculture. Under MSME, ₹67193.00 lakh has been assessed as potential forming 15.14% and balance at ₹27664.74 lakh has been estimated for other sectors like Exports, Education, and Housing. The activity-wise and block-wise assessment of potential is presented in Annexure I.

3. Sector / Sub Sector-wise PLP Projections for 2023-24:

Taking these major factors into account, the Potential Credit Plan for the year 2023-24 has been estimated by NABARD. Keeping in tune with Priority Sector guidelines, the potentials are assessed under seven sectors identified by RBI viz. Agriculture (Crop loan, Farm credit, Agri Infrastructure and Ancillary Activities), MSME, Export, Education, Housing, Renewable Energy and Other Priority Sector (OPS). The total plan under Priority Sector Lending (PSL) for 2023-24 is placed at ₹441541.60 lakh. The PLP projection for 2023-24 is higher by ₹10770.15 lakh as compared to the PLP for the year 2022-23 which was ₹430771.45 lakh, an increase of 2.50%. The summarized status of PLP 2023-24 under various sectors / sub sectors is presented here.

3.1 Crop Production:

The crop loan projections are assessed at ₹205348.62 lakhs. FPOs formation is one of the focus area in district. Adoption of advanced technologies for the restoration of soil health, mechanization, and cultivation of suitable remunerative crops, effective pest and disease management practices are required to enhance agricultural production.

3.2 Farm Credit:

The potentials identified under various farm credit components are Water Resources (₹7606.31 lakh), Farm Mechanization (₹8861.48 lakh), Plantation and Horticulture (₹19910.31 lakh), Forestry and Waste Land (₹856.90 lakh), AH Dairy (₹2279.26 lakh), AH Poultry (₹948.02 lakh), AH Sheep Goat Piggery (₹174.38 lakh), Fisheries (₹21633.10 lakh) and Others bullocks and bullock carts (₹4127.03 lakh). The total potential under Farm Credit other than Crop Loan are assessed at (₹66396.79 lakh). These sectors directly contribute to enhance the farmer's income. From last year onwards Working Capital for Animal Husbandry and Fisheries has been introduced and it is estimated at (₹21906.30 lakh).

3.3 Agriculture Infrastructure and Agri Ancillary Activities:

(a) **Agriculture Infrastructure** consists of Storage –Market Yard, Land Development –Soil Conservation and Other (Tissue Culture, Agri Bio-tech, Seed production etc.). The total potential assessed for Agri Infrastructure in the district is ₹44914.25 lakhs. District has good potential for construction of storage facilities.

(b) **Agriculture Ancillary** activities comprise Food and Agro processing and Others – Loans to ACABC inclusive of SHG linkage, the potential for which is assessed at ₹8117.90 lakhs.

3.4 Total Agriculture: Thus, the potential under agriculture is estimated at ₹346683.86lakh, which is 78.52% of total potential in the district.

3.5 MSME:

The potential under MSME is placed at ₹67193.00lakhs. MSME comprises of (i) Term loan for manufacturing and service sector and (ii) Working Capital for manufacturing and service sector.

3.6 Other Priority Sector Lending comprises Export, Education, Housing, Renewable Energy, Other Loans for Weaker section and Social Infrastructure, the assessment of potentials under these sectors is ₹1480.00lakhs, ₹7974.00lakhs, ₹11808.00lakhs, ₹649.96lakhs, ₹4384.78lakhs and ₹1368.00lakhs respectively.

4. Developmental Initiatives:

Presence of Agriculture University (Junagadh), Fisheries College (Veraval), Sugarcane Research Centre (Kodinar) are boon to the district. They are educating and helping farming community, both agriculture and fisheries, to increase their production & productivity. Besides, helping in developing new technologies in farm sector. District KVK is creating awareness and disseminating modern technology in the field of agriculture and its related field.

5. Thrust Areas for 2023-24:

The PLP document lays emphasis on the following areas and calls for collective participation of all stakeholders in the district to firm up the credit plan and to work towards achievement of targets for the year 2023-24: -

- Looking to the potential and available infrastructure, two activities, i.e. Dairy Development and Drip Irrigation, have been identified under Area Development Plan.
- Critical infrastructure support in various sectors as identified in Chapter 3.
- Ensuring capital formation in agriculture by financing potential sectors such as Farm Mechanization, Rural godowns, Dairy and Food and Agro Processing.
- Capacity building of SHGs (Sakhi Mandals) and upscaling of SHG linkage.
- Effective implementation of Financial Inclusion plans, including coverage of Oral Lessees, Tenant Farmers as Joint Liability Groups.
- Formation new FPOs under CSS.
- Extending loans to PACS under AIF scheme.

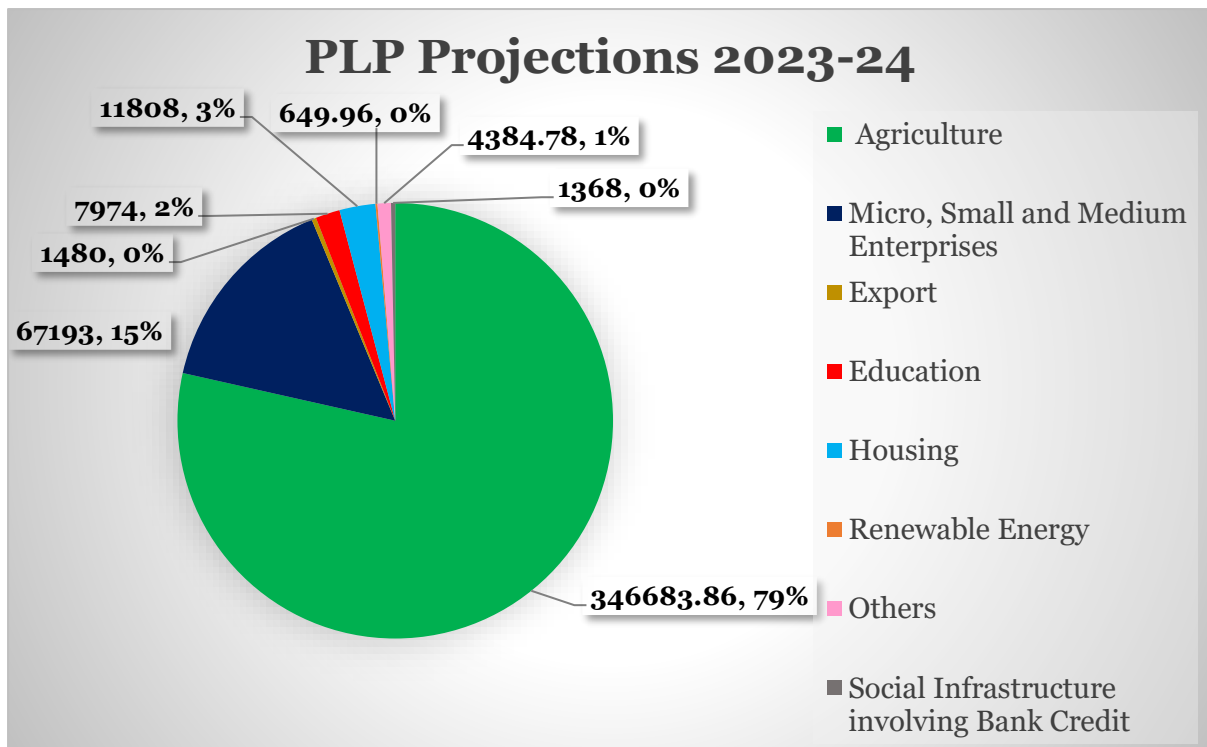
6. Major Constraints and Suggested Action Points: The district is prone to extreme climatic conditions with very heavy rainfall or drought. The use of underground water is more, as a result in the coming year, the underground water will reach to danger zone. The major factor is off take of term loan, where the banks need to be more focused

7. Way Forward: In spite of all constraints like pandemic, drought, the agricultural sector in the district continued to perform extremely well in last two years. Groundnut, cotton, cumin flooded the market. The FPO movement, opening of markets, Atmanirbahar Bharat call by GoI and the support extended to it by the State Govt. will be the game changers in the coming years.

Appendix A
Broad Sector-wise PLP Projections 2023-24

(₹ in lakh)

S No.	Particulars	PLP Projections 2023-24
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	205348.62
ii	Term Loan for agriculture and allied activities	66396.79
	Sub Total	271745.41
B	Agriculture Infrastructure	44914.25
C	Ancillary activities	8117.90
D	Working Capital -AH&F	21906.30
I	Credit Potential for Agriculture (A+B+C+D)	346683.86
II	Micro, Small and Medium Enterprises (MSME)	67193.00
III	Export Credit	1480.00
IV	Education	7974.00
V	Housing	11808.00
VI	Renewable Energy	649.96
VII	Others	4384.78
VIII	Social Infrastructure involving Bank Credit	1368.00
	Total Priority Sector (I to VIII)	441541.60

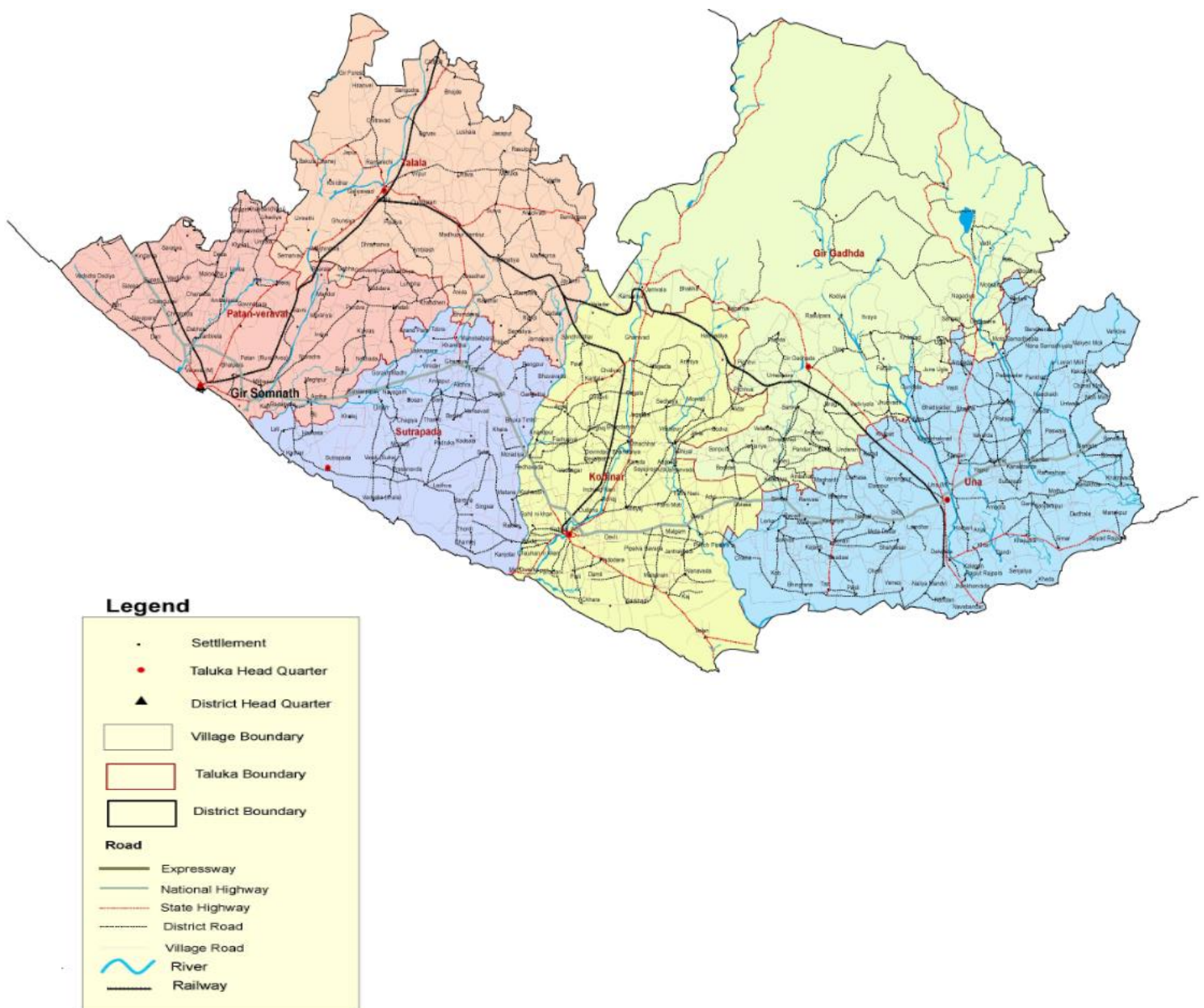


Appendix B
Sector-wise, Subsector-wise PLP Projections 2023-24

(₹ in lakh)

S No.	Particulars	PLP Projections 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	205348.62
ii	Water Resources	7606.31
iii	Farm Mechanisation	8861.48
iv	Plantation & Horticulture (Including Sericulture)	19910.31
v	Forestry & Wasteland Development	856.90
vi	Animal Husbandry – Dairy	2279.26
vii	Animal Husbandry – Poultry	948.02
viii	Animal Husbandry - Sheep, Goat, Piggery, etc.	174.38
ix	Fisheries	21633.10
x	Others - Bullocks, carts, two-wheelers etc.	4127.03
	Sub Total	271745.41
B	Agriculture Infrastructure	
i	Construction of Storage and Marketing Infrastructure (Warehouses, Market Yards, Godowns, Silos, Cold storage units/ Cold chains)	39431.28
ii	Land development, Soil conservation, Watershed development	3870.65
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides, / fertilizers, Vermi composting)	1612.32
	Sub Total	44914.25
C	Agriculture Ancillary activities	
i	Food and Agro processing	7605.90
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics / Agri Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending)	512.00
	Sub Total	8117.90
D	Working Capital- AH & F-Through KCC	21906.30
	Total Agriculture (A+B+C+D)	346683.86
II	Micro, Small and Medium Enterprises (MSME)	
i	MSME-Investment Credit	51448.00
ii	MSME- Working Capital	15745.00
	Total MSME	67193.00
III	Export Credit	1480.00
IV	Education	7974.00
V	Housing	11808.00
VI	Renewable Energy	649.96
VII	Others	4384.78
VIII	Social Infrastructure involving Bank Credit	1368.00
	Total Priority Sector	441541.60

Map of the district



District Profile					
District -		Gir Somnath		State - Gujarat	
Division -		Saurashtra			
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE	
Total Geographical Area (Sq.km)		3755		Agro-climatic Zone	
No. of Sub Divisions		nil		Gir Somnath comes under ACRF region No. 13 (7)	
No. of Blocks		6		Climate	
No. of Villages (Inhabited)		383		Dry Sub humid	
No. of Panchayats		329		Soil Type	
				Medium to shallow black soil in all blocks and calcareous soil in Veraval and Sutrapada, Brackish soil in the costal region of Veraval Una and Kodinar Block.	
3. LAND UTILISATION [Ha]				4. RAINFALL & GROUND WATER	
Total Area Reported		303881		Rainfall [in mm]	
Forest Land		33771		Normal	
Area Not Available for Cultivation & non agri		28128		885	
Permanent Pasture and Grazing Land		13135		Variation from Normal	
Land under Miscellaneous Tree Crops		0		387	
Cultivable Wasteland		4878		Net annual recharge	
Current Fallow		5872		Net annual draft	
Other Fallow		2761		Balance	
Net Sown Area		192790		NA	
Total or Gross Cropped Area		317901		NA	
Area Cultivated More than Once		125111			
Cropping Intensity [GCA/NSA]		164.89			
6. WORKERS PROFILE [in '000]				7. DEMOGRAPHIC PROFILE [in '000]	
Cultivators		150		Category	
Of the above, Small/Marginal Farmers		72		Total	
Agricultural Labourers		113		Male	
Workers engaged in Household Industries		2		Female	
Workers engaged in Allied Agro-activities		86		Rural	
Other workers		83		Urban	
8. HOUSEHOLDS [in '000]				9. HOUSEHOLD AMENITIES [Nos. in '000 Households]	
Total Households		216		Having brick/stone/concrete houses	
Rural Households		154		NA	
BPL Households				Having source of drinking water	
				215	
				Having access to banking services	
				135	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]	
Villages Electrified		371		Anganwadis	
Villages having Agriculture Power Supply		371		NA	
Villages having Post Offices		371		Dispensaries	
Villages having Banking Facilities		371		NA	
Villages having Primary Schools		371		Hospitals	
Villages having Primary Health Centres		371		NA	
Villages having Potable Water Supply		371		Hospital Beds	
Villages connected with Paved Approach Roads		371		NA	
13. IRRIGATION COVERAGE [Ha]				12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE	
Total Area Available for Irrigation (NIA + Fallow)		202522		Fertiliser/Seed/Pesticide Outlets [Nos]	
Irrigation Potential Created		117534		NA	
Net Irrigated Area(Total area irrigated at least once)		91005		Agriculture Pumpssets[Nos]	
Area irrigated by Canals / Channels		1000		NA	
Area irrigated by Wells		95887		Total N/P/K Consumption [MT]	
Area irrigated by TANKS				NA	
Area irrigated by other sources		10310		Certified Seeds Supplied [MT]	
Irrigation Potential Utilized (Gross Irrigated Area)		172795		NA	
				Pesticides Consumed [MT]	
				NA	
				Agriculture Tractors [Nos]	
				NA	
				Power Tillers [Nos]	
				NA	
				Threshers/Cutters [Nos]	
				NA	
				Krishi Vigyan Kendras[Nos]	
				NA	
15. AGRO-PROCESSING UNITS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS	
Type of Processing Activity		No of units		Crop	
Cap.[MT]				2020-21	
Food (Ground nut/Flour/Dal/Oil/Tea/Coffee)		8		Area (Ha)	
Sugarcane (Gur/Khandsari/Sugar)		3		Prod. (00'MT)	
Fruit (Pulp/Juice/Fruit drink)		3		NA	
Spices (Masala Powders/Pastes)		2		Area (Ha)	
Dry-fruit (Cashew/Almond/Raisins)		NA		Prod. (00'MT)	
Cotton (Ginning/Spinning/Weaving)		12		NA	
Milk (Chilling/Cooling/Processing)		10		Area (Ha)	
Meat (Chicken/Motton/Pork/Dry fish)		28		Prod. (00'MT)	
Animal feed (Cattle/Poultry/Fishmeal)		4		NA	
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES	
Category of animal		Total		Veterinary Hospitals/Dispensaries [Nos]	
Male		Female		19	
Cow - Cross breed		14		Animal Markets [Nos]	
NA		NA		Milk Collection Centres [Nos]	
Cow - indigenous		204		NA	
Buffaloes		213		Artificial Insemination Centers [Nos]	
Sheep - Cross bred		19		6	
Sheep - Indigenous		NA		Animal Breeding Farms [Nos]	
Goat		56		NA	
Pig - Cross breed		NA		Animal Husbandry Tng Centres [Nos]	
Pig - Indigenous		NA		NA	
Horse/Donkey/Camel		2		Dairy Cooperative Societies [Nos]	
Poultry - Cross breed		61		324	
Poultry - Indigenous		NA		Improved Fodder Farms [Nos]	
				NA	
				3	
19. MILK, FISH, EGG PRODUCTION LIABILITY					
Fish		Production [MT]		NA	
Egg		Production [Lakh Nos]		NA	
Milk		Production ['000 MT]		469	
Meat		Production Lakh Kg		6	
Sources (if not mentioned against the respective item):		District Statistical Department (Booklet 2020-21), Animal Husbandry Department, Agriculture Department, BULLETIN-OF-ANIMAL-HUSBANDRY-AND-DAIRYING-STATISTICS, ACP 2022-23			

DISTRICT PROFILE

Gir Somnath District is located on 22.24 North latitude and 68.96 east longitude. It came into existence on 15/08/2013 after the erstwhile Junagadh District was bifurcated. The total area as per new district division is 3755 sq. kms. The district is divided in six blocks viz., Veraval, Sutrapada, Kodinar, Una, Gir Gadhada and Talala. There are 383 villages. The total population of the district is 112623. There are 88332 SF/MF farmers and 24291 other farmers. 78% of total farmers have 51% of the total land holdings while the remaining 22% of total farmers have 49% of land holdings.

In east, there is Amreli district, in north Rajkot and Jamnagar districts and hilly mountainous region, in south and west it is covered by Gir Somnath. Thus, the district is endowed by natural wealth like Gir forest, mountainous region and plain land and rivers. Gir Somnath is famous for lions. This is a unique attraction for foreign tourists. Somnath city has historical and religious importance.

- Agriculture is the backbone of the district economy as 72% of the population is engaged in primary sector, 21% in secondary sector and 7% in tertiary sector.
- Presence of reserves of limestone has led to cement industry.
- This district is blessed with fertile soil and agriculture is the main predominant economic activity of the district. Fisheries is the next predominant economic activity as the district has a coastline of 126 kms. Other service sector-based activities and agro processing based activities also spread over the entire district.

Major food/ commercial and plantation/ horticulture crops:

Groundnut is the major oilseed crop of India and accounts for about 32% of the total area under oilseeds and about 40% of the total annual production of oilseeds. The Saurashtra region of Gujarat, of which Junagadh and Gir Somnath are parts, accounts for 25% of groundnut area and is called the “groundnut bowl” of India. Groundnut is generally cultivated in the light textured soils. However, the black calciferous soils of Saurashtra region constitute a major area of groundnut cultivation. Groundnut has inherent drought-tolerance and can be grown in a variety of soils. It has multiple uses and can be used as both oil and edible crop and for value-added products. Productivity per ha is found to be 1620 kg which is much more than the national productivity of 1395 kg per ha. Marketing is done through APMCs. Generally, there is no problem in marketing of the produce. Kesar mango, Sapota, Custard apple are the major horticulture crops.

Predominant Activities prevalent in the district are Agriculture and Allied Activities and under Non-farm activities are tourism, food processing etc. The district has 96 fisheries processing units with 4926 MT capacity, 93 pre-processing plants with 797 MT capacity, 104 cold storages with 14123 MT capacity and 14 dry fish storages with 1496 MT capacity, 1341 registered fishing vessels, 29 conveyance and 15 ice plants.

Factors Affecting Growth in GLC. Agriculture is the main stay of the district with about 80% of the credit flow being directed towards Agri sector. The district has Micro Irrigation System, with drip and sprinkler being installed by majority of the farmers. UPNRM on Drip Irrigation was implemented in Kodinar block. Thus, there is a healthy credit flow in agriculture sector.

Critical Interventions Required in the district under major sectors for harnessing the potential estimated under PLP 2023-24: The total PLP estimated at ₹441541.60 lakhs of which agri sector is pegged at ₹346683.86 lakh that is 78.52%. The bankers need to gear up to achieve this potential. The crop loan achievement as on 31 March 2022 is 71% but term loan is achieved to the extent of 127%. The banks, need to cover up the difference. With such high and variety of crop production, there is good demand for creation Agri Infrastructure facility, the subsidy factor will need to continue.

Cooperatives in Gir Somnath district

a. Status: The block wise, sector wise distribution of cooperative societies in the district is as under:

Type of society	Numbers
Central Coop Bank	1
PACS	400
Nagrik bank	4
Primary Non-Agri Credit Societies	58
Marketing Societies	141
Processing Societies	12
Milk Societies	300
Livestock Societies	6
Farming Societies	15
Fisheries Societies	144
Consumer Societies	32
Housing Societies	93
Labour Contract Societies	189
Industrial Societies	44
Other	69
Total	1508

(source: RCS website as on 31 March 2020)

b. Potential for formation of Cooperatives: There is fair potential for cooperative activity in the agriculture sector. The distribution is uniform in all the blocks. All blocks are covered by some society or the other.

Banking Profile										
District - Gir Somnath		State Gujarat		Lead Bank - State Bank of India						
1. NETWORK & OUTREACH (As on 31/03/2022)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	14	70	28	20	22	NA	3191	147	10870	NA
Regional Rural Bank	1	13	9	3	1	NA	718	14	NA	NA
District Central Coop. Bank	2	23	15	8		NA	761	-	NA	NA
Coop. Agr. & Rural Dev. Bank	1	4		3	1	NA	-	-	NA	NA
Primary Agr. Coop. Society	340	340	340			NA	-	-	NA	NA
Others (Pvt sector)	5	14	2	6	6	NA	-	2	NA	NA
All Agencies	363	464	394	40	30	NA	4670	-	NA	NA
Deposits outstanding										
Agency	No. of accounts					Amount of Deposit [Rs in lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	425673	454127	478447	5.36	71.64
Regional Rural Bank	NA	NA	NA	NA	NA	30739	33279	35415	6.42	5.30
Cooperative Banks	NA	NA	NA	NA	NA	39837	45499	51301	12.75	7.68
Others	NA	NA	NA	NA	NA	89264	106686	102678	-3.76	15.37
All Agencies	NA	NA	NA	NA	NA	585513	639592	667841	4.42	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan outstanding [Rs.in lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	153256	189168	213694	12.97	57.22
Regional Rural Bank	NA	NA	NA	NA	NA	14932	17412	18466	6.05	4.94
Cooperative Banks	NA	NA	NA	NA	NA	59493	66822	64934	-2.83	17.39
Others	NA	NA	NA	NA	NA	51796	71245	76374	7.20	20.45
All Agencies	NA	NA	NA	NA	NA	279477	344647	373468	8.36	100.00
4. CD-RATIO					5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)					
Agency	CD Ratio									
	31-Mar-20	31-Mar-21	31-Mar-22	During 2021-22		Cumulative				
Commercial Banks	36.00	41.66	44.66	Deposit	Credit	Deposit	Credit			
Regional Rural Bank	48.58	52.32	52.14	Commercial Banks	NA	NA	NA	NA		
Cooperative Banks	149.34	146.86	126.57	Regional Rural Bank	NA	NA	NA	NA		
Others	58.03	66.78	74.38	Cooperative Banks	NA	NA	NA	NA		
All Agencies	47.73	53.89	55.92	Others	NA	NA	NA	NA		
				All Agencies	NA	NA	NA	NA		
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	% of Total Loans
	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs. in lakh]	% of Total Loans	Amount [Rs.'000]	
Commercial Banks	134594	36.04	103489	27.71	23434	6.27	1	0.00	NA	NA
Regional Rural Bank	16980	4.55	14221	3.81	8535	2.29			NA	NA
Cooperative Banks	63482	17.00	57496	15.40	8797	2.36			NA	NA
Others	31101	8.33	17405	4.66	5859	1.57	10	0.00	NA	NA
All Agencies	246157	65.91	192611	51.57	46626	12.48	11	0.00	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	
Commercial Banks	142053	132291	93.13	163507	203440	124.42	194578	158188	81.30	99.62
Regional Rural Bank	11342	11802	104.05	25971	14128	54.40	17010	14131	83.07	80.51
Cooperative Banks	72610	59720	82.25	87187	29635	33.99	7241	72191	996.98	371.07
Others	22075	37977	172.04	19166	51326	267.80	121423	52146	42.95	160.93
All Agencies	248080	241790	97.46	295831	298528	100.91	340252	296656	87.19	95.19
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2019-20			2020-21			2021-22			Average Rec. Ach[%] in last 3 years
	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	Target [Rs. in lakh]	Ach'ment [Rs. in lakh]	Ach'ment [%]	
Crop Loan	150575	120481	80.01	179450	135696	75.62	198312	141412	71.31	75.65
Term Loan (Agr)	51325	55469	108.07	62845	90612	144.18	74991	95241	127.00	126.42
Total Agri. Credit	201901	175950	87.15	242294	226308	93.40	273303	236653	86.59	89.05
Non-Farm Sector	33175	61398	185.07	33544	59295	176.77	41721	36948	88.56	150.13
Other Priority Sector	13004	4441	34.15	19992	12925	64.65	25228	23055	91.39	63.40
Total Priority Sector	248080	241790	97.46	295831	298528	100.91	340252	296656	87.19	95.19
9. RECOVERY POSITION										
Agency	2019-20			2020-21			2021-22			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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sources : Lead Bank returns & SLBC										

Sources :

Lead Bank returns & SLBC

Banking Profile

Gir Somnath is recently formed, economically developing district with healthy credit institutions. State Bank of India is the lead bank, having 32 branches, maximum among all. Bank of Baroda, Bank of India, Junagadh DCCB, Kodinar TCBU and SGB also have good branch network in the district. The ACP for 2022-23 had been prepared by the lead bank based on the projections made in the PLP for 2022-23. Overall, smooth implementation of Government-sponsored programmes was also ensured. As on March 2022, total Priority Sector lending reached ₹296656 lakh. Total deposits of the district reached ₹667841 lakh (including private sector banks). Loans and advances outstanding as on 31 March 2022 reached ₹373468 lakh. The CD ratio of all banks together in the district as on 31 March 2022 was 55.92%. There are 124 branches of various banks and 340 PACS taking care of credit needs of the district. Average population served per bank branch is 7965.

Banks & Branches (As on 31 March 2022)

Sr. No	Sector	No of Banks	Urban Branches	Rural Branches	Total
1	Public Sector Banks	14	42	28	70
2	Private Sector Banks	5	12	2	14
3	RRB	1	4	9	13
4	District Central Cooperative Bank	2	8	15	23
5	Primary Agriculture Cooperative Societies	340	-	340	340
6	Cooperative Agricultural and Rural Development Banks (unitary structure)	1	4	0	4

Performance Parameters (as on 31 March 2022)

Deposits with the banks has seen increasing trend. Loans outstanding with banks are also showing positive trend except for Cooperative banks. CD ratio except Cooperative banks is growing due to higher growth in deposit than loans.

Achievement in ACP as compared to last year is stable. There is no growth in achievement of priority sector lending. One of the reason is making PMFBY optional and subsidy is removed.

Deposits

(₹ Lakh)

Sr. No	Agency	No. of Branches	2019-20	2020-21	2021-22	% Share as on 31-03- 2022
1	CBs+Pvt.Bk	84	514936.91	560813.97	581125.00	87.02
2	SGB (RRB)	13	30738.79	33279.00	35415.00	5.30
3	Coop Banks	27	39837.02	45499.32	51301.00	7.68
	TOTAL	124	585512.72	639592.29	667841.00	100

Loans Outstanding

(₹ Lakh)

Sr. No	Agency	No. of Branches	2019-20	2020-21	2021-22	% Share as on 31-03- 2022
1	CBs+Pvt.Bk	84	205052.07	260413.20	290068.00	77.67
2	SGB (RRB)	13	14931.86	17412.00	18466.00	4.94
3	Coop Banks	27	59493.31	66821.88	64934.00	17.39
	TOTAL	124	279477.24	344647.08	373468.00	100

Credit Deposit Ratio

Sr. No.	Agency	2019-20	2020-21	2021-22
1	CBs	36.00%	41.66%	44.66%

Sr. No.	Agency	2019-20	2020-21	2021-22
2	SGB (RRB)	48.58%	52.32%	52.14%
3	DCCBs	149.34%	146.86%	126.57%
4	Pvt. Banks	58.03%	66.78%	74.38%
5	All Agencies	47.73%	53.89%	55.92%

Performance under Priority Sector Advances as on 31 March 2022
(₹ Lakh)

Sector	Allocation Annual	Achievement	Performance in %
Total Agriculture	273303.00	236653.00	86.59
Of which crop loans	198312.00	141412.00	71.31
NFS/ MSME	41721.00	36948.00	88.56
OPS	25228.00	23055.00	91.39
Total PS Advances	340252.00	296656.00	87.19

Self Help Groups: - Position as on 31.03.2022

(₹ Lakh)

Potential	Groups SB-Linked	Amount Saved	Loans O/s		Loans Disbursed during 2021-22		Loan Disbursed to new SHGs		NPAs	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11
7236	5214	609.71	147	248.55	147	248.55	NA	NA	NA	NA

Methodology of preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

The methodology consists of assessment of sector-wise/subsector-wise estimation of potentials 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 potentials.

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 farmers/marginal farmers 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;

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water. • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get. • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DWs, BWs and TWs, 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

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>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.</p> <ul style="list-style-type: none"> 1/6th of the animals is 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	<ol style="list-style-type: none"> Provides inputs/information on Exploitable potential vis-a-vis credit available Potential High Value Projects/Area Based schemes Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	<ol style="list-style-type: none"> Developmental infrastructure required to support credit flow for tapping the exploitable potential Other support required to increase credit flow Identification of sectors for Government sponsored programme.
3	Individual/ Business entities	<ol style="list-style-type: none"> Private investment opportunities available in each sector Commercial infrastructure Information on various schemes of Govt & Banks.

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

- The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, at the first stage.
- Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project with an estimated cost of ₹44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

MSME

- Udyam, e-Shram, NCS, and ASEEM portals will be interlinked for credit facilitation, skilling, and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all.
- Emergency Credit Line Guarantee Scheme (ECLGS) will be extended up to March 2023 and its guarantee cover will be expanded by ₹50,000 crore to total cover of ₹5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme will be revamped with required infusion of funds. This will facilitate additional credit of ₹2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- Raising and Accelerating MSME Performance (RAMP) programme with an outlay of ₹6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

Skill Development

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.
- Startups will be promoted to facilitate 'Drone Shakti' through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

Inclusive Welfare Focus

- A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

Productivity enhancement and Investment

- Launching of Ease of Doing Business 2.0 and Ease of Living
- Expanding scope of Green Clearance portal PARIVESH
- Unique Land Parcel Identification Number for IT based management of land records

Sunrise opportunities and climate action

- Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its eco-system, Space Economy, Genomics and Pharmaceuticals, Green Energy, and Clean Mobility Systems Opportunities, Energy Transition, and Climate Action, etc.
- Prioritizing transition to Carbon Neutral Economy, augmenting solar power generation to be given utmost importance.

Financing Public Investment

- Issue of sovereign Green Bonds for mobilizing resources for green infrastructure
- Promotion of thematic funds for blended finance for encouraging important sunrise sectors such as Climate Action, Deep-Tech, Digital Economy, Pharma and Agri-Tech, enhancing financial viability of projects including PPP, with technical and knowledge assistance from multi-lateral agencies.
- Introduction of Digital Rupee by RBI starting 2022-23.

1.1.2 Strengthening of Cooperative Sector

A cooperative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Cooperative enterprises help their members to collectively solve shared socio-economic problems. They strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

Sector-wise/ Activity-wise distribution Co-operatives is given in the Table.

Sr. No	Type	Number of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798

Sr. No	Type	Number of Societies
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	Total	739582
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	1469

Source: NCUI 2018

In addition, there are about 2,705 District Level Federations, 390 State Level Federations and 20 National Level Federations in the country.

Govt. of India has set up a separate Ministry for Cooperation on 06 July 2021, which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism"

In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training Establishments at State and National level and other stakeholders, initiated work on five major fronts:

- a. Cooperative Credit Guarantee Fund:** This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Cooperative Societies and other primary cooperative societies.
- b. Co-operative Education:** This scheme aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- c. Cooperative Training:** This scheme aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- d. Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS
- e. Sahkar se Samriddhi:** This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

All these initiatives will create immense business potential for the Cooperatives from grassroots upward in times to come.

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the

promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Upto 0.85% of sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives – Reserve Bank of India

The following important initiatives have been taken by the RBI in Agriculture and Rural Sector:

- Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.
- Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.

iii. **Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture**

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

iv. **Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector**

To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall

be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to ₹500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

v. **Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22**

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 2023.

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 ₹1,20,000.00 crore was allocated for the year 2021-22.

1.3.2 Short-Term Refinance

NABARD provides Short Term refinance to Cooperatives & RRBs for their crop loan lending. The allocation for the year 2021-22 was ₹1,20,727.66 crore.

1.3.3 Other Initiatives

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

(ii) Special Liquidity Facility-2

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed ₹24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, ₹15053.30 crore was disbursed to Cooperative Banks, ₹7746.13 crore to RRBs for the purpose of ASAO and ST-Others and ₹1600 crore to SCARDBs & NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of ₹150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than ₹500.00 crore.

(iii) To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.

(iv) Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.

(v) NABARD has devised a new scheme for providing repayable financial assistance to State

Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

(vi) Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

1.3.4 Government Sponsored Programmes with Bank Credit

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc." NABARD has been appointed as the Nodal Bank for interacting with DFPD and managing interest subvention under the Scheme. The operational guidelines have been issued to Cooperative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.
- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
 - Agri Clinics and Agri Business Centres (ACABC)
 - Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

1.3.5 Rural Infrastructure Development Fund (RIDF)

- The corpus under Rural Infrastructure Development Fund (RIDF) was ₹40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of ₹46,072.70 crore and disbursements were to the extent of ₹33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

Under LTIF, NABARD has sanctioned a loan amount to the tune of ₹800.78 crore and ₹3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at ₹85, 127.38 crore and ₹55, 676.68 crore, respectively.

ii) Micro irrigation Fund (MIF)

Under MIF, an amount of ₹256.25 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and released stood at ₹3970.17 crore and ₹2083.72 crore, respectively. The sanctions made by NABARD till date under MIF envisages expansion of micro irrigation coverage by an area of 12.83 lakh Ha. Total area of 4.23 lakh Ha has been covered by the States up to 31 March 2021. (Source: MoA&FW, GoI)

iii) Pradhan Mantri Awas Yojana-Grameen (PMAY-G)

As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at ₹61,975.00 crore and ₹48,819.03 crore, respectively. This has facilitated construction of 1.77 crore houses as on 31 March 2022 (Source-MoRD, GoI website).

1.3.6 Micro Credit Intervention

1. Committee to review the SHG-BLP grading norms for credit linkage

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies (CICs); (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

2. Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 lakh

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries. Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from ₹10 lakh to ₹20 lakh and categorised as under.

- i. Loans up to ₹10 lakh -No collateral and no margin to be charged
- ii. Loans above ₹10 lakh and up to ₹20 lakh - No collateral and no lien to be marked against savings bank accounts of SHGs.

However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹50,000/- and above, the new scheme with maximum support of ₹5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹520.71 lakh has been sanctioned and ₹241.03 lakh is disbursed under the scheme.
- [A scheme under FIF](#) for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- [A scheme under FIF](#) for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs 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.

1.3.8 Farm Sector Development – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- JIVA: An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.
- Nationwide exercise of Geo tagging of Wadis was initiated.

II. FPO Promotion

- NABARD, in collaboration with GiZ, developed a mobile application for conduct of baseline survey of FPOs and an automated rating tool for FPOs (FPO Manak tool).
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme of 10,000 FPOs developed five Basic training modules and eight advanced training modules for FPOs and other stakeholders.
- 417 FPOs were promoted under Central Sector Scheme on 10,000 FPOs during 2021-22. With this, the Cumulative number of FPOs promoted is 1096, of which 774 are registered.

III. IOT and ICT Interventions

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).
- Development of drone-based package of practices in direct seeded rice (Telangana) and demonstration of spraying pesticides and foliar application of nutrients using Drone (Tamil Nadu).
- Implementation of IOT in vegetable cultivation (Uttar Pradesh).
- Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development sanctioned in Rajasthan and Jharkhand.
- Agriculture Export Facilitation Centre (AEFC) to function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. in Maharashtra (various export commodities) and Rajasthan (spices) was set up.

IV. Climate Action

Under climate change initiatives, NABARD has released an amount of ₹97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.

- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was ₹17.10 lakh crore, as against the target of ₹16.50 lakh crore.

Agriculture credit target for the year 2022-23 has been fixed at ₹18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of ₹37,800 crore for working capital and ₹88,200 crore for term loan towards allied activities under GLC targets have been fixed.

1.4 Policy Initiatives – State Government

The Gross State Domestic Product (GSDP) of Gujarat for 2022-23 (at current prices) is projected to be ₹22,03,062 crore expecting a growth of 13.3% over the revised estimate of GSDP for 2021-22 (₹19,44,107 crore).

1.4.1 Budget Initiatives

State Government has presented a budget of ₹2,18,408 crore for the year 2022-23. The overall surplus as per budget estimates for the year 2022-23 is ₹1,006 crore. The government has declared that there may be no increase in the existing tax rates and it would not impose any new taxes. The budget allotted to the education sector at ₹34,884 crores is highest amongst all sectors.

Major highlights of the budget are:

Agriculture, Farmers' Welfare and Cooperation Department

- A. Total provision of ₹7737 crore has been earmarked for various activities of Agriculture, farmers' welfare and Cooperation Department. Some components of the allocation are as under-
- i. To clear out the pending applications for agricultural power connection, a subsidy of ₹8300 crore is provided in the budget. This will expedite the access of subsidized power connection to farmers
 - ii. A provision of ₹260 crore has been made to provide subvention in purchasing tractors and various farm machineries for mechanization of agriculture activities/ agriculture operations.
 - iii. Provision of ₹231 crore for various projects related to agriculture and allied sectors under Rashtriya Krishi Vikas Yojana.

- iv. A provision of ₹213 crore for maintenance of cows for the farmers who are engaged in organic farming with dependence entirely on cows rearing.
 - v. A provision of ₹142 crore for constructing small godowns at farms under Mukhyamantri Pak Sangrah Yojana.
 - vi. Gujarat Prakrutik Krushi Vikas Board has been formed to provide a boost to organic farming. The board will work towards enhancing agricultural production by integrating farmers with this campaign. A provision of ₹100 crore has been made exclusively for this purpose.
 - vii. A provision of ₹100 crore to provide subvention to Agro and Food Processing Units under Sarvagrahi Krishi Vyavasay Niti.
 - viii. A provision of ₹81 crore under Khedut Khatedar Akasmat Bima Yojana for crop insurance in the State covering crop failure due to emergent reasons.
 - ix. A provision of ₹54 crore to provide one drum and two plastic baskets free of cost to farmers of the state to carry out multipurpose activities.
 - x. A provision of ₹35 crore for increasing agricultural production by application of fertilizers and insecticides with the help of drone and thereby decreasing the cost of agricultural inputs.
 - xi. A provision of ₹32 crore to encourage farmers engaged in organic farming in the Dangs district, for entirely chemical free cultivation.
 - xii. A provision of ₹20 crore for erecting solar power fencing around farms to prevent the crop being damaged by wild animals.
 - xiii. A provision of ₹17 crore for storage of fertilizers in order to ensure timely supply of fertilizer to the farmers in adequate quantity.
 - xiv. A provision of ₹15 crore to provide subvention on the purchase of goods carrying vehicles for transportation of agricultural products.
 - xv. A provision of ₹10 crore to promote "Sanedo", an agricultural implement, developed by local manufacturers of the State.
- B. For the development of Horticulture, total provision of ₹369 crore was made under various schemes of the Directorate of Horticulture as below.
- i. A provision of ₹10 crore to increase the area under cultivation of Kamalam (dragon fruit).
 - ii. A provision of ₹10 crore to engage 10,000 farmers of the state in honey production to provide a boost to the Honey Revolution.
 - iii. A provision of ₹7 crore under Comprehensive Horticulture Development Program.
 - iv. A provision of ₹7 crore to establish 3 centers of excellence for horticulture crops, one each at Ahmedabad, Jamnagar and Kheda districts.
- Apart from this, a provision of ₹757 crore has also been made to intensify Agricultural Research and Education Programmes under Agricultural Universities.
- C. For activities related to the Animal Husbandry division, the following provisions have been made:
- i. A provision of ₹500 crore to Gaushala, Panjrapole and Trust managed institutions for preservation of cow and infrastructural facilities in Mukhyamantri Gaumata Poshan Yojana.
 - ii. A provision of ₹300 crore for interest relief to Animal keepers on short term loan.
 - iii. A provision of ₹80 crore to provide subvention for setting up dairy farm and animal unit at rural level for self-employment.
 - iv. A provision of ₹44 crore to provide benefit of cattle feed through 'Pashu Khandan Sahay Yojana' to animal keepers during pre and post deliveries of their animals.

- v. A provision of ₹12 crore for construction of milk house/godowns for rural milk producing cooperative societies.
- D. Total provision of ₹880 crore is provided in the budget for following major activities of Fisheries Division.
 - i. A provision of ₹264 crore for maintenance of the existing ports, strengthening the infrastructural facilities and to provide facility of floating jetty at Chorwad and Umarsadi.
 - ii. A provision of ₹230 crore for the scheme to exempt VAT on high speed diesel oil for the fishermen.
 - iii. A provision of ₹201 crore to construct 5 new all-weather fishing ports at Nava Bandar, Veraval, Madhvad, Porbandar and Sutrapada.
 - iv. A provision of ₹75 crore to provide interest relief on short term loans to fishermen.
 - v. A provision of ₹40 crore to provide modern equipment to fishermen and thereby increase their security and productivity.
 - vi. A provision of ₹30 crore for Pradhanmantri Matsya Sampada Yojana.
 - vii. A provision of ₹25 crore to provide subvention for equipment to the beneficiaries engaged in inland fisheries.
 - viii. A provision of ₹5 crore for various schemes for providing infrastructural facilities to prawn fishing farms for development of brackish water fisheries.
- E. Co-operative Sector: There is an increased budgetary allocation in this sector with following major details:
 - i. A provision of ₹1250 crore for this scheme to provide interest relief to farmers for Kharif and Rabi crops.
 - ii. A provision of ₹50 crore for the management and strengthening of Agricultural Marketing System.
 - iii. A provision of ₹13 crore for interest relief on short and long term credit to Sugar Cooperative Societies.
 - iv. A provision of ₹10 crore for reviving of Co-operative sugar mills.
 - v. A provision of ₹2 crore to provide trollies to porters in agriculture produce marketing committees for transporting goods.
- F. **Water Resource:** Total provision of ₹5,339 crore is made under the budget for different activities of Water Resources sector with following details :
 - i. With majority works of **Sardar Sarovar Project** - the lifeline of the state - completed, the entire state has been bestowed with water security cover with irrigation facility of 69 lakh ha. of land in the State. Construction of Sardar Sarovar Dam has been completed in the year 2017. Keeping in view the principle of "Per Drop More Crop", State Government is making efforts to use water resources effectively.
Provision of ₹6090 crore has been made for the **Narmada Project**. The water stored in Sardar Sarovar reservoir is used for irrigation, generating hydraulic power, drinking and industrial purposes. It has been planned to complete the works of Kutch branch canal and its ancillary network to take Narmada water to Mandvi taluka. Besides, special planning has been made for strengthening the existing canals of Narmada Project in north Gujarat and complete the missing link in Saurashtra.
 - ii. **Micro Irrigation** : By taking an initiative in micro irrigation, Gujarat has made remarkable progress. In the last two decades, 13 lakh farmers have been benefitted by putting in place micro irrigation in approximately 21 lakh ha. area. A provision of ₹500 crore for expanding the scope of this scheme in further 1 lakh ha. in the next year.

- iii. **Bhadbhut Barrage project** : Work has started for the ambitious Bhadbhut Barrage to construct a sweet water reservoir on river Narmada at a cost of ₹5322 crore and a provision of ₹1240 crore has been made for this scheme.

G. Social Justice and Empowerment

- i. A provision of ₹75 crores to provide assistance for individual/community irrigation wells with 3 HP solar pumps to tribal farmers.
- i. A provision of ₹38 crores under the new scheme of assistance to farmers in tribal areas to use power tillers for cultivation.
- ii. A provision of ₹27 crores for tribal beneficiaries under integrated dairy development scheme in tribal areas.
- iii. A provision of ₹30 crores for tribal beneficiaries under the scheme of agricultural diversification for tribal beneficiaries.
- iv. A provision of ₹3 crores for marketing support to tribal beneficiaries for their production cum sale.
- v. A provision of ₹3 crores for assistance in construction of milk societies in tribal districts.

H. Panchayat, Rural Housing & Rural Development

- i. Provision of ₹9048 crores for Panchayat, Rural Housing & Rural Development
- ii. As per 15th Finance Commission recommendations, Panchayats would get ₹15650 crore for development of Infrastructure facilities. Of this, provision of ₹2446 crore is made for next year.
- iii. The Mukhyamantri Gram Asmita Yojana is being implemented for improving the living standard of the village people by developing infrastructural facilities in Gram Panchayats.
- iv. Provision of ₹35 crore for strengthening e- Gram Centers to provide approximately 200 services.

I. Rural Development

- i. Provision of ₹933 crore for constructing 4 lakh new houses in the next two years under Pradhanmantri Awas Yojana (Gramin) to achieve the goal of “a house for all” by 2024.
- ii. Provision of ₹900 crore under Mahatma Gandhi Rashtriya Gramin Rojgar Yojana
- iii. Provision of ₹500 crore to create anganwadi, classrooms, mid-day meal sheds, forest nursery, community wells, cattle sheds through Mahatma Gandhi Rashtriya Gramin Rojgar Yojana.
- iv. Provision of ₹467 crore for improving cleanliness standards at the rural level under Swachchh Bharat Mission (Gramin).
- v. Provision of ₹231 crore for economic development and women empowerment under National Rural Livelihood Mission (Aajivika).
- vi. Provision of ₹91 crore to promote basic services for economic upliftment at rural level under Shyama Prasad Mukherjee Urban Mission.
- vii. Provision of ₹38 crore for providing bathroom facility in newly approved houses under Pradhanmantri Awas Yojana (Gramin).
- viii. Provision of ₹18 crore to provide interest relief to ensure that women Self-Help Groups can avail interest free loans.

1.4.2. Status of Cooperatives in Gujarat

‘Cooperative’ values such as member-owned democratic control, member-welfare and member economic participation should be inscribed in the process of technological & managerial modernization of the Cooperative institutions- to meet the contemporary realities of rural aspirations. This way, Cooperatives can re-assert their relevance in niche arenas as well such as frugal innovations, ‘common’ ownership of assets and climate change finances also- apart from pre-requisites of attaining business viability and financial health.

The socio-economic landscape in rural areas is increasingly uncertain due to concerns of climate change & food security and technological breakthroughs in banking, new concepts of collaborative consumption etc. The rural community needs a bulwark to withstand shocks while also getting the right platform for actively participating in co-creation of value through steering frugal innovations and catalysing rural entrepreneurship. Cooperative Credit Institutions –be it Rural Cooperative Banks or grass-root institutions such as PACS- hold the promise for strengthening and rejuvenating rural economy in such a rapidly changing landscape: provided they are strengthened and given the opportunity to participate actively in the rural ecosystem.

Cooperative sector in Gujarat is reasonably well developed and sound, as evidenced in the well-developed Dairy sector and a strong system of Rural Cooperative Banks.

1. The operational efficiency and turnover of the Cooperative Dairy sector in Gujarat is well above the national average, anchored by systematic procurement system, efficient payment cycle, robust infrastructure and trained manpower with a cooperative spirit. As regards the Rural Cooperative Banks of Gujarat, it is a 3-tier structure, consisting of Gujarat State Cooperative Bank, 18 DCCBs and over 7700 PACS. All 18 DCCBs are in profit and on CBS (Core Banking Solution) Platform. 13 DCCBs are offering Mobile Banking facility and all 18 DCCBs are offering RTGS/NEFT facility to their customers. However, there is considerable variation among the DCCBs as regards to their financial resources and business performance. Likewise, out of over 7700 PACS, there are some PACS, which are not profit-making/viable and lack adequate infrastructure or trained man-power to undertake business activities adequately and to play effective role in rural economy.
2. At macro-level, a strong Rural Cooperative Sector will reflect in a rise in percentage share of GLC Flow of DCCBs (relative to other banks) and an increase in Agri-Term loan disbursements in various districts. This has however, become a challenge, particularly with the influx of Small Financial Banks & NBFCs that are foraying into the domain of Rural Cooperative Banks (RCBs). For RCBs to reclaim their prominence in rural credit landscape, it is crucial that PACS play a more decisive role in rural economy through business diversification, thus generating greater demand for credit.

1.4.3 Sector-wise/ Activity-wise distribution Co-operatives-

Sr. No	Type	Number of Societies
A	Details of Non Credit Cooperative Societies*	
1	AH Sector (Milk/Fishery/ Poultry etc.)	17461
2	Consumer Stores	2026
3	Housing Societies	17642
4	Weavers	-
5	Marketing	-
6	Labour Societies	3764
7	Industrial Societies	-
8	Agro Processing and Sugar	2213
9	All others	28363
	Total	71469
B	Details of Credit Cooperative Societies#	
10	Primary Agriculture Credit Societies	7700
C	Details of Multi State Cooperative Societies (MSCs)\$	
11	No. of MSCs	47

[*Source – RCS, GoG (data as on 31.03.2020); #Source – Institutional Development Department, NABARD, Gujarat; \$ Source- Ministry of Cooperation, GoI]

1.4.4 Recent Developments/Initiatives taken by State Government in strengthening of outreach and activities of Cooperatives

Government of Gujarat is implementing a number of schemes through RCS for strengthening of the cooperatives in the State. A list policies is as under:

1. Progress Under the Centrally Sponsored Scheme of PACS Computerization: It has been agreed to shortlist PACS based on a several agreed-upon criteria including completion of audit of PACS as on 31 March 2022, a good audit score (A or B) etc. State PMU for PACS Computerization has already been formed in Gujarat and State Government is constituting SLIMC and DLIMC committees.

2. Kisan Kalpvriksha Yojna: The scheme is aimed at development of basic infrastructure like auction shed, parking sheds, RCC roads, Weigh over bridge, cold storage, ripening chambers in the 'A' and 'B' category APMCs with 50% capital subsidy. The scheme was formulated in the year 2018-19 with a total outlay of ₹32.6 crore. A provision of ₹25 crore has been made during the budget 2022-23.

3. Capital subsidy to PACSs, APMCs, and Cooperative institutions for the construction of new godown and interest subsidy on loan for construction of new godown – A provision of ₹5.01 crore has been made under the scheme for this year and is expect to benefit 150 PACS and 500 farmers.

4. Under the scheme for “Providing Navigational Aids and other Infrastructural facilities”, assistance is being provided to Fisheries Cooperative societies to establish new processing plant. Provision for development of one such unit has been made in the Budget 2022-23

1.5 State Government sponsored programmes with Bank Credit:

Aatma Nirbhar Gujarat Sahay Yojana

Government of Gujarat had announced 'Atmanirbhar Gujarat Sahay Yojana' to enable the middle class working group to overcome the challenges posed by the disruptive impact of COVID-19 pandemic. Main beneficiaries include small businessmen, skilled workers, autorickshaw owners, electricians & others.

Under the scheme, unsecured collateral free loan of ₹1,00,000/- at effective interest rate of 2% with a moratorium of 6 months, will be provided by Cooperative Banks, Credit Societies and RRBs. Although the total interest rate is 8%, eligible borrowers need to pay only 2% as remaining 6% will be paid by the State government.

The period of loan is 3 years and the Quantum of Assistance from the State Government is ₹5000 Crore.

1.5.1 Other developments in the State

a. Mukhya Mantri Kisan Sahay Yojana

Mukhyamantri Kisan Sahay Yojana was launched in 2021 to bring agriculture under the Insurance. The scheme covers over 53 lakh farmers against crop losses occurred due to drought, excess rain or unseasonal rain, without collecting any premium. Tribal farmers registered under the Forest Rights Act are also eligible for this scheme.

A compensation of ₹20,000/- will be given per hectare, in case of 33% to 60% damage of Kharif Crops, within an overall limit of 4 hectare. In case of over 60 percent damage to crops, per hectare ₹25000/- assistance will be given in 4 hectare limit. Benefits will be transferred to the beneficiaries account directly via Direct Benefit Transfer.

b. Agricultural Diversification Scheme 2021

State Government in June 2021 launched the Agricultural Diversification Scheme-2021 for benefitting Vanbandhu-farmers in the tribal areas of State. This scheme will benefit more than 1.26 lakh Vanbandhu farmers of 14 tribal districts from Ambaji to Umargam in Gujarat. Under this scheme tribal farmers will get fertilizer-seed assistance of ₹31 crores in which 45 kg of urea, 50 kg of NPK and 50 kg of Ammonium Sulphate will be provided.

An assistance of ₹250 crore has been provided to 10 lakh tribal farmers under this scheme in the last ten years. Seeds of crops like maize, Bitter gourd, Sponge gourd, tomato, millet, etc. are provided under this scheme.

c. Kisan Suryodaya Yojana

Gujarat Government launched Kisan Suryodaya Yojana in October 2020 for providing 16 hours of power supply to farmers. Under the Kisan Suryodaya Yojana farmers will get 3 phase power supply from 5 AM to 9 PM. Provision of electricity during the day would facilitate irrigation of crops during day time, thereby reducing the difficulties of farmers. Uninterrupted daytime supply of electricity will encourage the farmers in setting up micro irrigation system thereby achieving the objective of Per Drop More Crop and also contributes towards doubling of farmers' income in the State.

Chapter -2

Credit Potential for Agriculture 2023-24

2.1 Farm Credit

The Gir Somnath district has gross cropped area of 317901 ha and has a cropping intensity of 164.89%. The net sown area is 192790 ha. The land holding indicates 88332 land holders (small and marginal farmers) having land upto 2 hectares and 24291 land holders (other farmers) having holding more than 2 hectares. The major field crops cultivated in Kharif season are BT Cotton, Groundnut, Castor, Sesame, Pulses and fodder crops. Wheat, Gram, Cumin and vegetables are the important Rabi crops.

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Gujarat is a diversified agricultural economy. The State agriculture economy has witnessed a shift towards high value crops like cotton, groundnuts, fruits and vegetables, condiments and spices from low value cereals and other crops.

Farm Credit primarily includes Crop Loans, Medium Term Loans for agriculture and allied activities, loans for pre and post-harvest expenses, etc. expended to individual farmers & corporates directly engaged in Agriculture and Allied Activities.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Land Holding Pattern: As per Agriculture Census 2015-16, the number and area of Operational Holdings by Size Group in the District is as follows:

Category	Number ('000)	Area ('000 Hect.)
Marginal Farmer (With agricultural land holding up to 1 hectare (2.5 acres))	47	30
Small Farmer (With agricultural land holding more than 1 hectare and up to 2 hectares)	41	58
Semi Medium (With agricultural land holding 2-4 ha)	19	50
Medium (With agricultural land holding 4-10 ha)	5	30
Large (With agricultural land holding more than 10 Ha)	0.3	3
Total holding	113	171

Source: Agriculture census 2015-16

Area and Production: The climatic condition of the district is suitable for cultivation of groundnut, cotton, wheat. Some of the important crops with the details of area and production during the last two years are given below:

Crop	Area ('000 hectares)		Production ('000 tonnes)	
	2020-21	2021-22	2020-21	2021-22
Wheat	53	39	2228.62	1850.02
Bajra	3	NA	26.10	56.13
Gram	NA	37	334.24	288.77
Groundnut	104	NA	2985.28	3017.45
Cotton	13	NA	584.79	624.34
Sugarcane	2	5	NA	NA
Castor	6	NA	2.04	3.47

* production in bales

Source: (Area, production, Director of Agriculture – Gir Somnath)

2.1.1.3 Assessment of credit potential for the financial year 2023-24 (In both Physical and Financial terms)

Keeping in view developments of the district, Scale of Finance, discussion with stakeholders etc., potential for 2023-24 has been estimated at ₹205348.62 lakh as per the details given below. The ground level disbursements for 2021-22 were ₹141412 lakh under agriculture. Activity wise block wise details are given in Annexure I.

(₹ in lakh)					
Sl. No.	Crop	Unit	Scale of Finance	Projection for 2023-24	
				Phy. units	Bank Loan
1	Cotton	Ha.	1.10	21548	23702.80
2	Groundnut	Ha.	0.95	74372	70653.40
3	Bajra	Ha.	0.50	11837	5918.50
4	Sugarcane	Ha.	1.15	12806	14726.90
5	Gram	Ha.	0.50	132	66.00
6	Wheat	Ha.	0.75	53108	39831.00
7	Mung	Ha.	0.22	1796	395.12
8	Urad	Ha.	0.22	2533	557.26
9	Castor	Ha.	0.60	2128	1276.80
10	Sesame	Ha.	0.40	1408	563.20
11	Tur	Ha.	0.50	539	269.50
	Farm credit			182207	157960.48
	Add: 10% for post-harvest				15796.05
	Add: 20% for maintenance of farm assets/ household consumption				31592.10
	Grand Total (Crop Production, Maintenance and Marketing)				205348.62

Note: The Scale of finance is as per the SLTC

2.1.1.4 Critical interventions required for creating a definitive impact:

- PMFBY:** GOI vide notification dated 22.4.2020 has revamped PMFBY scheme and has made it Voluntary for all the farmers, including loanee farmers. The GOI has formulated the detailed guidelines regarding the operational procedure to be followed by banks for implementation of PMFBY, especially for opting out and opting in of the farmers for the crop insurance scheme.

The Government of Gujarat has also implemented "Mukhya Mantri Kisan Sahay Yojana" for Kharif crop covering 3 risks- Drought, Heavy rain and Unseasonal rainfall. The farmers do not require to pay any monetary share to avail the benefit of the scheme. For Crop loss of 33 % to 60 %, assistance of ₹ 20000/- per Ha. and for Crop loss above 60 %, assistance of ₹ 25000/- per Ha. will be eligible for maximum 4 hectares in Kharif season.

2. Interest Subvention:

- Interest Subvention of 1.5% p.a. from Central Government as well as State Government (only to the Co-operative Banks) is available to Banks, on their own funds used for short term loans (crop loans and WC loans for animal husbandry and fisheries activities) up to ₹3.00 lakhs per farmer (subject to maximum of ₹2.00 lakh per farmer for WC loan for AH&F activities) will be available provided the lending institutions make available short term credit to farmers @ 7% p.a. Interest subvention @2% will be calculated on the crop loan/WC loan amount from the date of its disbursement/drawal up to the date of actual repayment of the crop loan by the farmer or up to the due date of the loan fixed by the Banks, whichever is earlier, subject to a maximum period of one year. Interest Subvention of 2% p.a. from State Government is available only to the Co-operative Banks on their own funds used for short term loans.
- An additional interest subvention @3% and @4% will be available from Central Government and State Government respectively to the prompt payee farmers from the date of disbursement of the short-term loan up to the actual date of repayment by

farmers or up to the due date fixed by the Bank for repayment of crop loan/WC loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. Thus, the prompt payee farmers can get short term loans @ 0% interest during the year 2021-22. This benefit would not accrue to those farmers who repay after one year of availing such loans.

Interest subvention to small and marginal farmers against Negotiable Warehouse Receipts

In order to discourage distress sale by farmers, to encourage them to store their produce in warehouses, the benefit of 2% p.a. interest subvention will be available to banks on their own funds involved for extending credit support up to ₹ 3.00 lakh at 7% interest per annum to small and marginal farmers having Kisan Credit Card for a period of up to six months post-harvest against negotiable warehouse receipts for keeping their produce in warehouses accredited by Warehousing Development Regulatory Authority (WDRA). Subvention (incentive) for prompt repayment will not be available to the farmers for loans extended against NWRS.

- 3) **Soil Health Card:** State Government has launched an innovative programme to provide every farmer a Soil Health Card in a Mission mode for keeping readymade information on fertility of their soil for fertilizers recommendation and for crop planning in succeeding year. The card will carry crop wise recommendations of nutrients/fertilizers required for farms, making it possible for farmers to improve productivity by using appropriate inputs. Soil health being an important factor in agriculture production, productivity and quality of production. The soil testing laboratories working in the state covering all the districts, provide free of charge, soil testing facilities along with testing of soil micronutrient to the farmers of all the districts of the state. The Soil Health Card is valid for three years. About 1,33,603 farmers in 2018-19 and 2019-20 have got the soil health card in the district. (*source – Soil and Fertiliser Testing Department*)
- 4) **Seeds:** Gujarat State Seed Corporation Ltd. has made production of ₹2.82 lakh quintal seeds during 2020-21. The Corporation has constructed its own scientific storage godown having capacity of 1.84 lakh quintals of seeds at various district/taluka places of the state. Gradually the farmers are switching to the certified seeds available from Govt and private companies. The seed replacement ratio 50.95MT in 2020-21 (Wheat – 20.876MT, Groundnut – 25.428MT, Gram – 3.3522MT). As such there is good scope to improve the SRR in district. (*source: Gujarat Seed Corporation and Soil Health Department*).
- 5) **Post-Harvest Facilities:** In Gujarat the regulated market yards have made satisfactory progress. Gujarat State Agriculture Marketing Board is organizing training programmes for various Govt. functionaries in the district and providing computer network connection to APMCs under “Agmarknet” scheme of GOI. There are 6 APMCs in the district. There are facilities of grading and sorting through private players in the district. Good number of MSME units are situated in the district to absorb the goods produced by the farmers by way of value addition.
- 6) **RuPay Cards to farmers:** There are 150000 cultivators in the district out of which 68036 farmers (45%) are covered under Rupay KCC.
- 7) **Implementation of PM-KISAN and KCC saturation status :** Prime Minister had announced PM-Kisan Sanman Nidhi Yojana. Every farmer will get payment of ₹6,000/- in 3 instalments of ₹2000/- each under the scheme. The scheme has benefitted 62.54 lakh farmers of Gujarat. 89820 farmers benefitted under the scheme in Gir Somnath District. 68036 KCCs were issued till 31 March 2022. Saturation of KCC was launched in the district to cover all the farmers under KCC.
- 8) **International Year of Millets (IYoM)-2023** - Government of India had proposed to United Nations for declaring 2023 as International Year of Millets (IYOM). The proposal of India was supported by 72 countries and United Nation’s General Assembly (UNGA) declared 2023 as International Year of Millets on 5th March, 2021. Now,

Government of India has decided to celebrate IYOM, 2023 to make it peoples' movement so that the Indian millets, recipes, value added products are accepted globally. Nutritional & Health benefits - Generate awareness regarding Health and Nutrition benefits, Eat Right Campaign Steps to avail technology support for ICAR, SAUs and other like ICMR, NIN, AYUSH, IIMR, Central Food Technological Research Institute (CFTRI) & ICRISAT to research and collate evidence, Promote bio fortification of millets, Digital publication of Papers on Millets, To commission studies by National/ International reputed organizations (Task Force-II), Awareness among mothers through Mothers Committees of Anganwaadi.

2.1.1.5 Suggested action Points

i. Banks:

- Banks need to cover the farmers under KCC Scheme by extending working capital loans to Animal Husbandry and Fisheries sector.

ii. State Govt.:

- District Agriculture Department & fertilizer's company shall require to conduct soil testing analysis of farmers field at regular interval and the analysis of macro / micro nutrients may be provided to them through regular updating soil health card.
- Various improved agricultural practices such as vermi-culture, use of micro-nutrients, use of bio-fertilizers, seed production, processing and storage, integrated pest management and other innovative ideas may be popularized by the government departments amongst the farmers, through regular training and awareness workshops.
- There is urgent need for popularization of micro irrigation techniques among farmers and improvement in quality extension services to farmers by state department.

2.1.1.6 Other Related Issues:

Strengthening of FPOs - There are 3 FPOs in the District (2 sponsored by NABARD and 1 by other agency), these FPOs doing business for the farmers, selling groundnut in the market, also, they help in purchasing farm input in bulk, provide other services to the farmers viz., imparting scientific knowledge etc.

2.1.2 Water Resources

2.1.2.1 Introduction

Water is a limiting factor in the district affecting production and productivity. The ground water irrigation is widely distributed covering all the blocks, however, surface water source is restricted to few blocks only. The available sources of surface water have been fully exploited in the district and hence the emphasis is now on shifting to optimizing groundwater availability to avoid over exploitation so as to protect the environment. Rainfall during last 3 years was 1272mm, 1182mm and 1182mm.

Four Main rivers flowing through the district are Hiran, Saraswati, Shingvado and Machhundri. Net irrigated area of the district is 91005Ha.

As per the report of Central Ground Water Board notification Una block is semi critical and remaining 5 Blocks of Gir Somnath District are in safe category.

Sr. No.	Name of District	Total annual ground water recharge (ha-m)	Net ground water availability (ha-m)	Annual ground water draft (ha-m/y)	Ground water availability (ha-m)	Stage of development (%)
1	Gir Somnath	60828.90	29134.13	63566.86	34628.52	49.31

Source: GWRA 2020

Government of India has been according lot of importance to irrigation through the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) with the vision of 'Har Khet Ko Pani' (water to every farm) i.e., extending the coverage of irrigation and 'Per Drop More Crop' i.e. improving water use efficiency. The scheme is to be implemented in a focused manner with end-to-end solution on source creation, distribution, management, field application and extension activities. The Gujarat Green Revolution Company (GGRC) has been pioneering promotion of micro irrigation with special interest in the NABARD project areas and would be covering majority of the farmers. GGRC has also initiated plans for promoting Solar pumping systems in combination with the micro irrigation systems. This would help farmers in saving precious resources of water & power and also their hard earned money.

2.1.2.2 Assessment of potential for the financial year 2023-24 (both in physical and financial terms)

The potential is estimated at ₹7606.31lakh for 2023-24. The projections are made for activities such as Dug Wells, Pumpsets, Lift Irrigation, Drip Irrigation, Sprinkler Irrigation and Shallow Tube Wells. The activities proposed are as per following:

Sr. No	Activity	Unit	Unit Cost	Projection for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Dug well (4 m X 20 m)	No	2.59	1175	3043.25	2282.44
2	Pumpsets (7 hp)	No	0.38	1457	553.66	415.25
3	Drip Set (Lateral size 16mm (1m x 0.6m))	Ha	1.27	1767	2244.09	1683.07
4	Sprinkler Irrigation (HDPE pipe coupler size 90mm)	Ha	0.44	2152	946.88	710.16
5	Shallow Tube Wells 150m	No.	1.45	2313	3353.85	2515.39
Water Resources Total				8864	10141.73	7606.31

The above assessment is based on the following:

- Dug wells are more feasible in the district taken into account the hard rock area in the district.
- The credit flow under Minor Irrigation was ₹419.00 lakh, ₹308.00 lakh and ₹140.55 lakh during 2019-20, 2020-21 and 2021-22 respectively

2.1.2.3 Availability of Infrastructure & critical gap & Infrastructure required

- The availability of continuous power supply is the backbone of irrigation. Electric connection should be provided to farmers on urgent basis. The use of solar pump sets should be encouraged.
- Artificial recharge measures through construction of rainwater harvesting structures like rainwater storage tanks, percolation tanks, farm ponds, check dams etc., should form an integral part of the minor irrigation development schemes.
- Solar power operated pump sets may be popularized for irrigation.

2.1.2.4 Suggested Action Points

- More coverage of drip irrigation system and other micro irrigation systems is required for which the awareness of drip irrigation system among farmers needs to be encouraged by GGRC.
- Desilting may be carried out in water bodies for increasing water holding capacity during summer under MNREGA by DRDA.
- The government funding for soil and water conservation from budgetary source is limited, and credit from financial institution is not available for such activities due to lack of awareness among banks. The capacity building of banks is required for building awareness.
- Many times, banks do not extend finance for dug wells. It is necessary to support the construction of wells with bank finance within regulations fixed by the appropriate authority.

2.1.3 Farm Mechanisation

2.3.1 Introduction

Indian agriculture is diverse and capable of producing most of the food and horticultural crops of the world. Agriculture Mechanization is crucial for modernization and commercialization of agriculture as it improves productivity and timeliness of agriculture operations, aids in value addition, brings down the cost of cultivation and enables climate change adaptation. The growth of farm mechanization sector is impeded by some of the characteristics of Indian agriculture such as fragmentation of land holdings, a large presence of small and marginal farmers, unaffordability of farm technology and the practicing of subsistence agriculture. About 85 % of the total land holdings are small and marginal in size, and hence require appropriately designed machinery, tools and implements. Effective use of agriculture machinery helps to increase production & productivity of output, undertake timely farm operations and enable the farmers to quickly rotate crops on the same land. By raising a second crop or multi-crops from the same land, there is improvement in the cropping intensity and making agricultural land commercially more viable.

2.3.2 Infrastructure and linkage support available, planned and Gap:

As per Statistical data available on Vahan Dashboard, Govt. of India, total 57,785 Nos. of tractors were registered and operational in the state during 2021-22. The sale of tractors is on the rise and there are a good number of manufacturers making good quality farm implements. To assure timeliness and quality in various field operations, there is a need to increase the availability of farm power from national average of 2.02 kW per ha (2016-17) to 4.0 kW per ha by the end of 2030. Farm power availability in the district has increased from 4.569 kW/ha during 2013-14 to 5.423 kW/ha till 2016-17, which is higher than national average of 2.02 kW/ha. (Source: WAPCOS Report, Deptt. Agriculture, Cooperation & Farmers Welfare, govt. of India). Several studies suggest a direct correlation between farm mechanization and crop productivity. It saves inputs like seeds and fertilizers by 15–20%, labour requirement and operational time by 20–30%, increases cropping intensity by 5–20% and crop productivity by 10–15%. The average adoption of farm mechanization level in the country is about 40% for tillage and seedbed preparation, 29% for seeding and planting, 35-45% for plant protection, 60-70% for harvesting and threshing for wheat and rice and below 15% for other crops.

The percentage of agricultural workers to total workers in India is continuously decreasing from 59.1% in 1991 to 54.6% in the year 2011. It is expected to further decline to 49.9% in 2033 and 25.7% in 2050 leading to severe agricultural worker shortage. Source: *Indian Journal of Agricultural Sciences* 2019, 89 (10): 1555–62, October 2019.

Financial assistance is available to farmers under Sub Mission on Agricultural Mechanization (SMAM). Major components of SMAM are promotion of agriculture mechanization through training, testing and demonstration; dissemination of Post-Harvest Technology and Management (PHTM); establishment of Farm Machinery and Equipment banks for custom hiring; and financial assistance for promotion of mechanized operations.

Government of Gujarat is implementing AGR 50, AGR 2, AGR 3 and AGR 4 farm mechanization schemes. The access is provided to these schemes digitally through the i-khedut portal. AGR 50 scheme support for purchase Tractors and AGR 2, AGR 3 and AGR 4 schemes support for purchase of farm machineries to the farmers.

Tractors have the biggest share of India's farm machinery market, contributing 81.40% of the total cost of farm machinery sold in the country. Within the non-tractor category, threshers, rotavators, harrows and cultivators, puddlers, cage wheels, seed cum fertiliser drills, weeders, power tillers, etc., are commonly used equipment. (Source: FICCI, India, Nov. 2019).

2.3.3 Assessment of Potential for financial year 2023-24 (both Physical and Financial)

The block wise, item-wise potential credit requirement during the year 2023-24.

(₹ in lakh)

Sr. No.	Activity	Projection for 2023- 24				
		Unit (No/ Area)	Unit Cost	No. of units	Total Fin Outlay	Bank Loan
1	Tractor	No.s	7.70	1034	7961.80	5971.35
2	Power Tillers	No.s	2.00	658	1316.00	987.00
3	Power Threshers	No.s	2.00	517	1034.00	775.50
4	Rotovator	No.s	1.20	620	744.00	558.00
5	Seed Drill	No.s	0.40	572	228.80	171.60
6	Veg Transplanter	No.s	0.87	610	530.70	398.03
Farm Mechanization Total				4011	11815.30	8861.48

Last three years ground level credit flow to this sector is ₹640 lakh, ₹792.56 lakh and ₹2412.94 lakh for the financial year 2019-20, 2020-21 and 2021-22 respectively.

2.3.4 Critical interventions required for creating a definitive impact:

- There is lot of gaps in mechanization level at different stages of crop cultivations and huge potential for introducing improved equipment for performing various farm operations for cultivation of rice, wheat, pulses, cotton, castor, sugarcane etc. in the state. There is a good scope for setting up custom hiring centres among the farmers having land holdings less than 4 ha in general and SF/MF in particular to meet their need. Farmers Producers Organizations and Primary Agriculture Credit Cooperative Societies can take lead for setting up custom hiring centres. It will support farmers to hire the services of improved farm machineries / equipment at reasonable rates.
- As Primary Agriculture Cooperative Credit Societies (PACS) are actively working in the state, PACS may purchase the farm machinery under PACS as Multi Service Center (MSC) scheme of NABARD and make it available to the small and marginal shareholder farmers on rental basis with minimal profit margin. It will meet the requirement of these farmers and will help to complete the farming operations in time.
- To overcome the bottlenecks of small size land holders, educate the farmers for promotion of Cooperative farming or Group farming practices and focus on enhancement of mechanization level. Agriculture and Agri. Extension departments may take the lead to form the groups. It will improve the mechanization and reduce the cost of cultivation of small and marginal farmers.
- Extension services may guide the farmers about suitability of various makes, models and horse powers requirement for different size of land holdings and agriculture operations. It will encourage the farmers to purchase technically advance farm machineries and equipment as per their requirements.
- KVK, ATMA, Agri. Research Institute, FPO, Agri. Graduate may take lead and initiate drone services to the farmers. KVK / Agri. Extension services may guide the interested FPOs and individuals to start the drone services business.

2.3.5 Suggested Action Points

- Coordinated efforts by banks, automobile dealers and government agencies would help in overcoming the credit gap.
- Farmers may be motivated to make optimum use of tractors by resorting to custom hiring, if necessary.
- Financing the farmers through consolidation of land holdings and forming Joint Liability Groups (JLGs).
- Sensitizing the farmers on the new technologies and innovations through exposure visits.
- Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and its proper use.
- Service units should be encouraged and mobile service units should be started.
- Training needs to be imparted to farmers and artisans in handling farm machinery and equipment, and ensured their optimum utilization, etc.

2.1.4 Plantation and Horticulture**2.1.4.1 Introduction**

Horticulture sector that includes production, postharvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contribute significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well. This phenomenon has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops.

Agro climatic conditions of the district are conducive for development of various horticulture crops. Horticulture crops occupy 62746 ha i.e. 12.79% of area under cultivation in the district. (source: Horticulture department) The predominant horticulture crops of the district are, fruit crops like mango, sapota, vegetables like onion, brinjal, spices like cumin, garlic, flowers like rose, marigold etc. The world famous Kesar variety of mango exported worldwide, is produced in Talala and Una Blocks of the district.

Area and production of major horticulture crops in the district during last three years is presented below:

(Area in ha, Production & Productivity in MT)

S r	Crop Activity /	2019-20			2020-21			2021-22		
		Area	Production	Productivity	Area	Production	Productivity	Area	Production	Productivity
1	Mango	16005	114436	7.15	15087	64874	4.30	13873	59654	4.30
2	Sapota	1285	13300	10.35	1356	13696	10.10	1275	12878	10.10
3	Citrus	284	2553	8.99	295	2272	7.70	235	1810	7.70
4	Ber	80	550	6.88	80	550	6.88	80	550	6.88
5	Banana	695	35590	51.21	429	16088	37.50	505	18938	37.50
6	Guava	85	423	4.98	90	472	5.24	90	472	5.24
7	Papaya	197	8700	44.16	97	2959	30.50	97	2959	30.50
8	Coconut	10800	106812	9.89	8579	57479	6.70	8579	57479	6.70
9	Onion	4000	98252	24.56	4833	118409	24.50	4833	120825	25.00
10	Brinjal	2614	52134	19.94	2157	44499	20.63	2157	44499	20.63
11	Cabbage	1313	25010	19.05	1365	25184	18.45	1365	25184	18.45
12	Okra	1249	21797	17.45	1218	15700	12.89	1218	15700	12.89
13	Tomato	1330	34190	25.71	1320	33000	25.00	1320	33000	25.00
14	Cauliflower	183	2962	16.19	180	2750	15.28	180	2750	15.28
15	Cluster Bean (gawar), Cow-Pea (chawli)	2082	24515	11.77	1022	12213	11.95	1022	12213	11.95
16	Creeper Vegetables	NA	NA	NA	2444	32515	13.30	2444	34028	13.92

Source: doh.gujarat.gov.in

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- More than 150 private nurseries produce about 50 lakh “Kalams” (Grafts) of mango, sapota and other fruits.
- There are 78 green house and 149 net houses constructed in the district.
- There are 2 FPOs in the District (sponsored by NABARD), involved in aggregation and collective marketing of mangoes apart from supply of inputs and other services to the members.
- The 5 major mango pulp units managed by private parties viz. 3 in Talala, 1 in Una and 1

in Sutrapada, there are 3 Mango ripening center. There are 6 APMCs out of which 1 is especially for Mango and other fruits only.

2.1.4.3 Assessment of Potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹19910.31 lakh. The block-wise, item-wise, potential credit requirement during the year 2023-24 has been indicated in Annexure I. **(₹ in lakh)**

Sr. No	Crop/ Activity	Unit (No/ Area)	Unit cost	Projection for 2023-24		
				Physical Units	TFO	Bank Loan
1	Mango 5 X 5	Ha.	2.17	4360	9461.20	8515.08
2	Coconut 6 X 6New	Ha.	1.28	772	988.16	889.34
3	Cut Flowers (Rose, Marigold, Gaillardia)	Ha.	1.00	818	818.00	736.20
4	Sapota 10 X 10	Ha.	1.29	319	411.51	370.36
5	Lime 3 X 3	Ha.	1.45	338	490.10	441.09
6	Custard Apple 5 X 5	Ha.	1.14	189	215.46	193.91
7	Pomegranate 5 X 2.5	Ha.	2.53	198	500.94	450.85
8	Guava 3 X 6	Ha.	1.10	236	259.60	233.64
9	Green House	Ha.	54.00	126	6804.00	6123.60
10	Nursery (Vegetables, Fruit plant)	Ha.	4.80	117	561.60	505.44
11	Med. Plants (Aloe Vera, Patchouli)	Ha.	0.70	499	349.30	314.37
12	Creeper Vegetables	Ha.	0.45	2806	1262.70	1136.43
Plantation & Horticulture Total				10778	22122.57	19910.31

The credit flow under Plantation & Horticulture was ₹53.00 lakh, ₹15.65 lakh and ₹404.25 lakh during 2019-20, 2020-21 and 2021-22 respectively.

2.1.4.4 Critical interventions required for creating a definite impact

- Pre-production, post-harvest management, processing and marketing to assure appropriate returns to growers/ producers.
- Soil testing laboratories.
- Extension support like marketing etc.
- Input availability including supply of quality planting material.
- Existing marketing arrangements through local traders, Commodity Boards, State Government Corporations or Marketing Cooperatives and export market.
- Presence & coverage of FPOs for input procurement and output marketing in the district.
- Availability of finance

2.1.4.5 Suggested Action points

- The farmers need to be guided to have organized marketing for Kesar Mango, Sapota and Custard apple as these fruits are perishable in nature, farmer used to sell the produce at throw away prices.
- Promotion of organic farming, contract farming for hi-value crops. Certification facilities for organic produce may be created with district horticulture dept.
- The Horticulture Dept. along with DIC may popularize post-harvest & food processing technologies developed by various Agriculture Universities in Gujarat.
- Banks, in consultation with the Horticulture Department may prepare area based schemes/ banking plans and implement project based lending for beneficiaries under Schematic Approach in close coordination with banks.

- Banks may identify suitable entrepreneurs and encourage them to establish cold chains, cold storages / onion storages / rural godowns with credit support.
- With the help of NGOs, VAs and SHPIs, financing banks may form exclusive horticulture JLGs and finance them to take care of the credit needs of horticulture crops and activities.
- Department of Horticulture may promote poly house for cultivation of vegetables and flowers in a big way in blocks like Una and Veraval.

2.1.5 Forestry and Wasteland Development

2.1.5.1 Introduction

Forests are essential for sustenance of life as well as for maintenance of ecological, biological and environmental equilibrium. Besides, its role is crucial in meeting the fuel wood, fodder, small timber and other forest produce requirements of the rural population. The National Forest Policy 1988 recommends coverage of at least 33% of the geographical area under forest & tree cover to maintain the ecological balance of any region which is envisaged through sustainable interventions. As per latest India State of Forest Report, 2021 the total Forest and tree cover in Gujarat is 11.14% of the State's geographical area which is far below the recommendations of the National Forest Policy, 1988. According to rainfall pattern, the State is divided into eight agroecological zones wherein maximum area of the State is in Arid zone while minimum area is under heavy rainfall zone.

In the State of Gujarat, the Forest Cover is 1492587 Ha (7.60% of GA) and Recorded Forest Area is 2187000 Ha (11.14% of its geographical area) out of which in district the Recorded Forest Area is 173883 Ha (19.69% of GA). (source: ISFR 2021)

2.1.5.2 Infrastructure and linkage support available, planned and gaps

As per the Wasteland map of India 2015-16, area under wastelands in Gujarat is 2174039 ha which is about 11 percent of the geographical area. The State Forest Department is implementing various afforestation programmes like Joint Forest Management apart from various schemes under Social Forestry. For decentralized nurseries financial support is being provided by the Forest department.

The Forest department is implementing a scheme for rehabilitation of degraded farmlands which is for private farmlands, especially those with medium to low productivity. These are selected for tree plantation in block or on the bunds. The Department undertakes raising of plants, digging of pits and planting in the farm at its cost. National agroforestry policy has been formulated by GoI in 2014 to give impetus to agroforestry in the country.

Gujarat State Forest Development Corporation Ltd. is appointed as the sole agent of Government to purchase, sell and transport Non timber Forest Produce in Gujarat. It is engaged in collection, processing and marketing of Non-Timber Forest Produce. They have an Ayurvedic and herbal manufacturing project under the brand name Dhanvantari.

2.1.5.3 Assessment of potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹856.90lakh. The block-wise, item-wise, potential credit requirement during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr. No	Category / Activity	Species	Unit (No./Area)	Unit Cost	PLP (2023-24)		
					Physical Units	Total Financial Outlay	Bank loan
1	Agroforestry	Teak	Ha.	1.34	103	138.02	117.32
2		Eucalyptus	Ha.	4.00	71	284.00	241.40
3	Wasteland Dev.			0.43	1363	586.09	498.18
	TOTAL				1537	1008.11	856.90

2.1.5.4 Critical intervention required for creating a definitive impact

The fact that area under forest cannot be expanded, offers opportunities for planting trees in low productivity wastelands and farmlands. Development of this sector can receive a boost through flow of institutional finance. There exists a lot of scope for flow of institutional finance for activities like agroforestry, wasteland development, forest nursery, etc.

Ministry of Environment, Forest and Climate change, GoI has issued model guidelines for liberalizing felling and transit regime for tree species grown on non-forest/private land. Ten commonly grown agroforestry species have been requested to be exempted of felling and transit permit -1)Eucalyptus 2)Poplar 3)Casuarina 4)Subabul 5)Silver oak 6)Acacia mangium 7)Melia dubia 8)Prosopis species 9)Salix alba 10)Gmelina arborea.

2.1.5.5 Suggested Action Points:

- Credit linked subsidy needs to be provided as incentive to involve farmers/Corporates/NGOs and other interested entities to encourage large-scale cultivation of forestry species.
- The problem of timely availability of planting material and quality planting stock could be addressed through promotion of decentralized nurseries.
- In all natural resource management programmes, planting of forestry species needs to be incorporated as a component.
- Value addition to forest based products need to be encouraged and facilitated, training and other infrastructural support could be provided.
- The need to make available easy finance for setting up nurseries to individuals/SHGs is to be addressed. Banks may finance SHGs/individuals for setting up of nurseries.

2.1.6. Animal Husbandry - Dairy Development

2.1.6.1 Introduction

Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. The milk production during 2021-22 was 14920 tonnes. (Source: Savaj Dairy).

As per 20th Livestock Census of Gujarat State, the total cattle and buffalo population in the district is 1.66 lakh and 2.11 lakh respectively. (Source: 20th Livestock Census of Gujarat State)

The climate of the State is conducive to adaptability of cross bred and up-graded bovines. As per the breeding policy of the State, indigenous breeds with good genetic potential for milk production (like Gir, Kankrej, Jaffrabadi, Surti, Mehsana and Banni) will be maintained pure and breeding programme will be based on principles of selective breeding for improved milk production. Crossbreeding with Jersey or Holstein Friesian will be used throughout the State for cross breeding of non-descript animals. In view of different geographical factors and local preferences, pure breeding or upgradation with local established breed is preferred.

2.1.6.2 Assessment of potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹2279.26 lakh. The block-wise, item-wise, potential credit requirement during the year 2023-24 has been indicated in Annexure I.

Sr. No	Activity	Unit (No/Area)	Unit cost	Projection for 2023-24		
				Physical Units	Total Fin Outlay	Bank Loan
1	CB Cows	1 No.	0.60	810	486.00	364.50
2	Cows Indigenous	1 No.	0.60	1381	828.60	621.45
2	Buffaloes	1 No.	0.70	1477	1033.90	775.43
3	Cattle Shed/ Misc.	1 No.	0.50	1381	690.50	517.88
	Total			5049	3039.00	2279.26

The credit flow under Dairy was ₹3292.00lakh, ₹939.77lakh and ₹1539.26lakh during 2019-20, 2020-21 and 2021-22 respectively. Kodinar TCBUL is extending loans to dairy, but other banks are not extending loans to dairy units.

(B) Assessment of potential for Working Capital (WC) -KCC – Dairy for 2023-24

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) farmers to help them meet their working capital (WC) requirements. In pursuance of the same RBI, vide its Circular No. RBI/2018-19/112 dated 04.02.2019 instructed all Commercial Banks to provide WC to Animal Husbandry farmers (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries farmers through KCC. NABARD Vide Circular No.34 dated 13.02.2019, also instructed the same to Cooperatives & RRBs. Both RBI and NABARD advised that Scale of Finance for Animal Husbandry (Dairy, Poultry and Sheep-Goat-Piggery) and Fisheries will be fixed by State Level Technical Committee (SLTC).

The Scale of Finance (SOF) for Animal Husbandry (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries for Junagadh District was fixed in SLTC meeting (Activity-wise SOF given in Annexure V) Keeping the above in view, Potential for Bank Loan towards WC for Animal Dairy in the District for the year 2023-24 has been worked out in consultation with the major Banks and Animal Husbandry Department of the District as given below:

Sl No.	Type of Animal	Total No. of Productive Animals in the District*	No. of animals reckoned for 01 Unit**	Unit Cost (₹ Lakh)**	No. of Units of Animals available in the District (3)/(4)	% age of Col. (6) for which potential for Bank Credit is envisaged \$	No. of Units of Animals for which potential for Bank Credit is envisaged (6)x(7)/100 \$	Amount of Bank Loan (₹ Lakh) (5)x(8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Cow / buffalo	202600	1	0.25	202600	25	50650	12662.50
*As per 36th Livestock Census								
\$ Arrived at in consultation with the major Banks and Animal Husbandry department of the District								
**As fixed by State Level Technical Committee (SLTC)								

Block-wise, potential indicated in Annexure I

2.1.6.3 Infrastructure and linkage support Available, Planned and gaps

Dairy animals -Population/Productivity/ Share in total Production - District & State						
Sr. No.	Description	Place	Cows (CB)	Cows (Indigenous)	Buffaloes	Goats
1	No. of productive Animals ('00')	Gir Somnath	137	1988	1940	492
		Gujarat	34071	62264	105432	48677
2	Productivity (milk yield per day per animal) (kg)	Junagadh and Gir Somnath	10.048	4.563	5.526	0.452
		Gujarat	6.228	2.698	3.242	0.275
3	Share (%) in total milk production	Junagadh and Gir Somnath	1.11%	7.35%	5.74%	2.66%
		Gujarat	22.44%	22.89%	52.28%	2.39%

(Source: 20th Livestock Census)

Availability of Milk Processing/ collection infrastructure and Veterinary facilities

i. Veterinary facilities available at present:

Veterinary Poly Clinic	1	A.I. Centres	6
Veterinary Hospitals	18	Semen Bank	NA

ii. About 107630 artificial inseminations (A.I.) have been done during 2020-21.

iii. There are 324 dairy cooperatives in Gir Somnath district with a membership of 18312. Savaj Milk Producers Union is operating a dairy at Junagadh with a capacity of 1.51 lakh litres per day.

iv. Although, the vaccines for major diseases are available in the district, in order to take care of the health needs of the animals, 52 more veterinary institutions are required.

v. As per Bulletin of Animal Husbandry and Dairying Statistics 2020-21, there is one veterinary doctor catering to 11819 livestock units in the district, whereas one doctor is required for 5000 livestock units. So number of veterinary doctors may be increased

2.1.6.4 Critical intervention required for creating a definitive impact

- Bankers need to implement KCC Scheme for dairy farmers as per guidelines issued by RBI/NABARD as well as sensitize branch managers with awareness programmes/ workshop for branch managers for proper implementation of the scheme at ground level.
- Milk federation/ processing unit working in the district can play an important role in spreading awareness about various schemes launched by State and Central government for the benefit of farmers/ milk producers.
- To improve the productivity and disease resistance of cattle and buffaloes, there is an urgent need to set up "Bull Mother Farm".
- There is need to increase the number of milk routes.

- Although, the vaccines for major diseases are available in the district, in order to take care of the health needs of the animals, 52 more veterinary institutions are required.

2.1.6.5 Suggested action points

- State line department as Directorate of Animal husbandry working at district level can proactively work with farmers by massive campaign for vaccination, cattle camp/ exhibitions for creating awareness about cattle disease, Artificial Insemination (AI).
- Issues related with insurance of livestock need to be resolved.
- Junagadh District Co-op. Milk Producers' Union (Savaj Dairy) has started procurement of milk from active milk societies.
- Breeding programmes need to be stepped up for producing more cross breed cows to meet the high demand generated due to financing of dairy units to SHGs.
- For small farmers having low resources, banks may consider indigenous breeds of cows and graded buffaloes, rather than high yielding crossbred cows requiring higher level of management and feeding practices.
- Banks may encourage dairy enterprise under area approach taking into account the location of chilling/ processing plants and other linkages.
- SHGs may be inspired to go for dairy units of local & crossbreed.
- Financing under Dairy Entrepreneurship Development Scheme may be encouraged.
- Steps may be taken to improve functioning of the primary milk producers' cooperative societies to augment the daily milk collection as well as credit flow. Fodder is available in the district.

2.1.7. Poultry Development

2.1.7.1 Introduction

Poultry farming can be taken on a commercial basis and as rural backyard units. They provide supplementary income to the underemployed rural poor besides providing nutritional security.

Due to social constraints and being a pilgrimage place, non-vegetarian food consumption is very less in the district. There are about 504274 birds and egg production was 162.16 lakh and meat production was 5.17 lakh kg in Junagadh and Gir Somnath district. (source – 37th Survey of livestock products).

2.1.7.2 Assessment of potential for the financial year 2023-24 (both in Physical and financial terms)

Assessment for the year 2023-24 has been made at ₹948.02 lakh. The block –wise, item-wise potential during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr. No.	Activity	Unit (No/Area)	Unit cost	Projection for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Broiler birds) (300	Number	1.35	456	615.60	554.04
2	Layers birds) (300	Number	0.96	456	437.76	393.98
	Poultry Total			912	1053.36	948.02

The credit flow under Plantation & Horticulture was ₹97.00 lakh, ₹103.00 lakh and ₹9.07 lakh during 2019-20, 2020-21 and 2021-22 respectively.

(B) Assessment of Potential for Working Capital (WC) -KCC – Poultry, for 2023-24

In the Budget 2018-19 the Union Government had announced its decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) farmers to help them meet their working capital (WC) requirements. In pursuance of the same RBI, vide its Circular No. RBI/2018-19/112 dated 04.02.2019 instructed all Commercial Banks to provide WC to Animal Husbandry farmers (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries farmers through KCC. NABARD Vide Circular No.34 dated 13.02.2019, also instructed the same to Cooperatives & RRBs. Both RBI and NABARD advised that Scale of Finance for Animal Husbandry (Dairy, Poultry and Sheep-Goat-Piggery) and Fisheries will be fixed by State Level Technical Committee (SLTC).

The Scale of Finance (SOF) for Animal Husbandry (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries for Junagadh District was fixed in SLTC meeting (Activity-wise SOF given in Annexure V) Keeping the above in view, Potential for Bank Loan towards WC for AH - Poultry in the District for the year 2023-24 has been worked out in consultation with major Banks and Animal Husbandry Department of the District as given below:

Sr No.	Type of Activity	Total No. of birds in the District*	No. of birds reckoned for 01 Unit**	Unit Cost (₹ Lakh) **	No. of Units of birds available in the District (3)/(4)	% age of Col.(6) for which potential for Bank Credit is envisaged \$	No. of Units of birds for which potential for Bank Credit is envisaged (6)x(7)/100	Amount of Bank Loan (₹ Lakh) (5)x(8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Poultry	201710	300	0.45	672	25	168	75.60
*As per 20 th livestock census								
\$ Arrived at in consultation with the major Banks and Animal Husbandry Department of the District								

**As per Scale of Finance fixed in SLTC of District

Block-wise, potential indicated in Annexure I.

2.1.7.3 Critical intervention required for creating a definitive impact

- There is no hatchery in the District, the Day old chick (DOC) is imported from other districts.
- There are no organized markets and farmers have to depend upon middlemen and traders.

2.1.7.4 Suggested action points

- Department of AH, private poultry hatcheries and poultry farmers forum to work out plan for development of poultry both layer and broiler sector in district through bank assistance.
- Sponsoring of cases under PMRY in coordination with such poultry development center will help in planned growth of the sector.
- Department of AH may promote establishment of poultry cooperatives for taking up egg production (layer farming) and broiler farming on the models of Maharashtra State.

2.1.8. Animal Husbandry - Sheep Goat and Piggery Development

2.1.8.1 Introduction

The sheep and goat population in the district was 22486 and 49163 respectively (*source: 20th livestock census*). Due to social constraints and being a pilgrimage place, non-vegetarian food consumption in the district is very less.

2.1.8.2 Assessment of potential for the period 2023-24 (Physical and financial terms)

Assessment for the year 2023-24 has been made at ₹174.38 lakh. The block –wise, item-wise potential during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

S r. N o.	Activity	Unit (No/ Area)	Unit cost	Projection for 2023 – 24		
				Physical Units	Total Fin Outlay	Bank Loan
1	Goat Rearing (10+1)	No.	0.45	250	112.50	84.38
2	Sheep Rearing (20+1)	No.	0.75	160	120.00	90.00
	Sheep , Goat & Piggery Total			410	232.50	174.38

The credit flow under Sheep, Goat & Piggery was ₹0.00 lakh, ₹0.00 lakh and ₹0.00 lakh, during 2019-20, 2020-21 and 2021-22 respectively.

(B) Assessment of Potential for Working Capital (WC) -KCC – sheep and Goat, for 2023-24

In the Budget 2018-19 the Union Government had announced its decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) farmers to help them meet their working capital (WC) requirements. In pursuance of the same RBI, vide its Circular No. RBI/2018-19/112 dated 04.02.2019 instructed all Commercial Banks to provide WC to Animal Husbandry farmers (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries farmers through KCC. NABARD Vide Circular No.34 dated 13.02.2019, also instructed the same to Cooperatives & RRBs. Both RBI and NABARD advised that Scale of Finance for Animal Husbandry (Dairy, Poultry and Sheep-Goat-Piggery) and Fisheries will be fixed by State Level Technical Committee (SLTC).

The Scale of Finance (SOF) for Animal Husbandry (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries for Junagadh District was fixed in SLTC meeting (Activity-wise SOF given in Annexure V) Keeping the above in view, Potential for Bank Loan towards WC for Animal Dairy in the District for the year 2022-23 has been worked out in consultation with major Banks and Animal Husbandry Department of the District as given below:

Sr No	Type of Animal	Total No. of Animals in the District *	No. of animals reckoned for 01 Unit**	Unit Cost (₹ Lakh) **	No. of Units of Animals available in the District (3)/(4)	% age of Col.(6) for which potential for Bank Credit is envisaged \$	No. of Units of Animals for which potential for Bank Credit is envisaged (6)x(7)/10 0	Amount of Bank Loan (₹ Lakh) (5)x(8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Sheep, Goat	71649	11	0.15	6513	25	1628	244.20
*As per 19 th livestock census								
\$ Arrived at in consultation with the major Banks and Animal Husbandry Department of the District								
**As per Scale of Finance fixed in SLTC of District								

Block-wise, potential indicated in Annexure I.

2.1.8.2 Suggested action points

- Bankers should provide support under KCC (AH) to meet the working capital requirements.
- Since Tribal population (Bharvad) have re-settled in Maliya Hatina from Gir forest, one training center specially for them may be setup in this block, as goat and sheep rearing is their traditional activity.
- Dept. of Animal husbandry may undertake work of ram certification, flock registration and vaccination and also provide training to shepherds.
- Introduction of health-card system is necessary due to migration of animals to other districts, in Gir Somnath district, animals stay from June to October, and thus, de-worming and vaccination facilities can be made available to the animals during this period.

2.1.9 Fisheries

2.1.9.1 Introduction

Holistic development of the Coastal district fisheries, through involvement of fishermen community and fish farmers keeping in view the sustainability, biosecurity and environmental concern, are the planned priorities in enhancement of fisheries production from the district. Fisheries sector has been recognized as a powerful income and employment generating activity leading to socio-economic development of fishers, fish farmers and other stakeholders as it stimulates growth of numerous subsidiary industries and is a source of protein rich nutritious food, besides being a foreign exchange earner.

Gir Somnath is an important district from the point of view of fishery activities. Veraval has some 80 fish factories, where the catch is processed and dispatched for export, to be sold in European and other markets. The domestic market includes most of central and north India. The catch from the fishing ports like Okha, Jakhau, Mangrol and Porbandar, is also processed in Veraval and exported.

There is total 60 registered fisheries units in the cluster which are distinguished as European Union exporting units (EU units) and Non-European Union exporting units. There are about 10 units which export to EU while remaining units export to South Asian countries and China. Almost all the units operate only as storage plants during off season i.e during monsoon season from June to September as there are no fresh fish available due to non-fishing activity. The total annual turnover of Veraval seafood cluster is estimated to be ₹ 3,350 crores, a majority of which comes from exports. Some of the prominent seafood processing industry in the cluster includes J M Marine Exports, Jini Marines and Shivganga Marine Products. The major steps involved in processing of seafood include washing, gutting, skinning, trimming, grading, freezing, glazing, wrapping, metal detection, frozen storage and dispatch. The entire processing areas of units are air-conditioned. Major species processed in Veraval include ribbon fish, crocker, cuttle fish, squids, shrimps, lobster etc.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Availability of infrastructure

The district has following infrastructure facilities:

- 102 fisheries processing units with 5865MT capacity
- 95 pre-processing plants with 816MT capacity
- 108 cold storages with 59100MT capacity, 1 chilled storage with capacity of 554MT and 15 dry fish storages with 1514MT capacity
- 1341 registered fishing vessels, 37 conveyance and 15 ice plants

(source: MPEDA website)

Infrastructure plan for 2022-23

Fisheries Department has given proposal to State Government for setting up of another processing unit in Veraval.

Infrastructure Gaps

Working capital required for fishermen is being fulfilled by issuing KCC – WC by banks. Fishermen were not extended WC due to security reasons, but after introduction of KCC – AH & Fisheries, Banks are lending to fishermen through KCC.

2.1.9.3 Assessment of potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹21633.10 lakh. The block-wise, item-wise potential during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr No	Activity	Unit	Unit cost	Projection for 2023-24		
				Physical Unit	Total Fin Outlay	Bank Loan
1	Renovation of pond and Fresh water prawn culture with aerator	Ha.	6.00	279	1674.00	1422.90
2	Renovation of pond and Fresh water carp culture	Ha	3.50	282	987.00	838.95
3	Brackish water farming	Ha.	20.00	407	8410.00	6919.00
4	FRP Boat with Fish gear (Nets)	Nos	6.50	357	2320.50	1972.43
5	Non Mechanized Boat	Nos	3.00	362	1086.00	923.10
6	Motorization of traditional craft Engine (Four Stroke engine upto 10HP)	Nos	1.60	1152	1843.20	1566.72
7	Gill Netter	Nos	20.00	470	9400.00	7990.00
	Fisheries total			3309	25720.70	21633.10

The credit flow under Fisheries was ₹101.00 lakh, ₹768.78 lakh and ₹80.00 lakh during 2019-20, 2020-21 and 2021-22 respectively.

(B) Assessment of Potential for Working Capital (WC) -KCC – Fisheries, for 2023-24

In the Budget 2018-19 the Union Government had announced its decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) farmers to help them meet their working capital (WC) requirements. In pursuance of the same RBI, vide its Circular No. RBI/2018-19/112 dated 04.02.2019 instructed all Commercial Banks to provide WC to Animal Husbandry farmers (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries farmers through KCC. NABARD Vide Circular No.34 dated 13.02.2019, also instructed the same to Cooperatives & RRBs. Both RBI and NABARD advised that Scale of Finance for Animal Husbandry (Dairy, Poultry and Sheep-Goat-Piggery) and Fisheries will be fixed by State Level Technical Committee (SLTC).

The Scale of Finance (SOF) for Animal Husbandry (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries for Junagadh District was fixed in SLTC meeting (Activity-wise SOF given in Annexure V) Keeping the above in view, Potential for Bank Loan towards WC for Animal Dairy in the District for the year 2023-24 has been worked out in consultation with the major Banks and Fisheries Department of the District as given below:

S No.	Item	Total No. of Items @	No. of items reckoned for 01 Unit **	Unit Cost (₹ Lakh)*	No. of Units of Items available in the District (3)/(4)	% age of Col.(5) for which potential for Bank Credit is envisaged \$	No. of Units of Animals for which potential for Bank Credit is envisaged (6)x(7)/100	Amount of Bank Loan (₹ Lakh) (5)x(8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	WC requirement of Mechanised Boats	8856	1	4.00	8856	25	2214	8856.00
2	WC requirement of Non Mechanised Boats	136	1	2.00	136	25	34	68.00

	TOTAL								8924.00
@As per data of fisheries department of the district									
\$ Arrived at in consultation with the major Banks and Animal Husbandry Department of the District									
**As per Scale of Finance fixed in SLTC meeting									

Block-wise, potential indicated in Annexure I.

2.1.9.4 Critical intervention required for creating a definitive impact

- Fishing Vessel Insurance
- Formation of FPOs
- Safety of Fisherman
- E-Trading / Marketing

2.1.9.5 Suggested action points

- Fish and fish products that are highly dependent on international trade, suffered quite early in the development of the pandemic from the restrictions and closures of global markets, whereas fresh fish and shellfish supply chains were severely impacted by the closure of the food service sectors (e.g. hotels, restaurants and catering facilities, including school and work canteens). The processing sector also faced closures due to reduced/lost consumer demand. This has had a significant impact, especially on women, who form the majority of the workforce in the post-harvest sector. As a result of the drop in demand, and resulting price drops, capture fishery production in some countries has been brought to a halt or significantly reduced, which may positively influence wild fish stocks in the short term. In aquaculture, there is growing evidence that unsold produce will result in an increase of live fish stocks, and therefore higher costs for feeding as well as greater risk of fish mortalities. In some areas, an increase in retail sales has been reported due to the closure of the food service industry.
- The system of providing the Satellite information regarding movement of fish shoals amongst the fishers may be further strengthened by State and Central Institutions to ensure better return to fishermen.
- The State Government may formulate and implement the Leasing policy for Mariculture Mussel/ Fish/ Oyster/ Sea weed/ Clams farming for coastal district to ensure percolation of benefits of CMFRI at national level lab to land programme amongst fisher communities.
- Due to high insurance premium and delay in settlement of the claims, majority of fishermen are not going for insurance of boats. They have their own informal arrangement of group insurance. Appropriate risk mitigation measures are needed to encourage the banks to finance the sector. There is a need to integrate credit and insurance on the line of Pradhan Mantri Fasal Bima Yojana under fisheries sector also for the safety of the farmers as well as the banking institutions.
- Establishment of fish/prawn disease diagnostic labs is very much essential. Graduates in Fisheries may be encouraged to set up units under Agri-clinics scheme.
- Awareness needs to be created to encourage willing persons to take up fish and freshwater prawn farming. A very good potential exists for inland fisheries considering the huge demand for fish among the people who are more health conscious and avoid meat. Fish protein is being considered as a better option to meat and poultry for keeping oneself healthy.
- There is a need for organizing fishermen under producer groups for collective bargaining.
- Fisheries Department in the district may plan preparation of Area-based Schemes for identified region of the district having availability of backward and forward linkages in association with NABARD and other stakeholders with monitoring mechanism for upgrading the schemes including midterm correction, if warranted.
- The coordinated efforts among banks, and Department of Fisheries may bring better results.
- There are over 40 different types of subsidy schemes available from State Government for Fisheries Development. The details of the same are available at https://ikhedut.gujarat.gov.in/Public/frm_Public_SchemeDetails.aspx.
- Under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) being implemented as an Umbrella Scheme of GoI with focus on all round development of fisheries sector through a

bunch of diverse potential interventions along the value chain from production to consumption. The schemes can be seen other than the GoG site mentioned above on NFDB site www.nfdb.gov.in Govt of India site www.dof.gov.in and benefit can be passed on for development of fisheries.

Fisheries and Aquaculture Infrastructure Development Fund (FAIDF)

The Deptt. of Fisheries, Ministry of Agriculture and Farmers Welfare (MOAFW), GOI created FIDF and its implementation from the financial year 2018-19 to 2022-23, however considering the infrastructure created for the fisher community as also facilitating quality enhancement of the associated fish and fisheries economic activities & employment opportunities under fisheries, it is likely that the FIDF may be extended beyond 2022-23 at appropriate time. Presently the FIDF has a total fund size of ₹ 7522.48 crore comprising of ₹ 5266.40 crore to be raised by the Nodal Loaning Entities (NLEs) beneficiaries' contribution of ₹ 1316 crore and budgetary support of ₹ 939.48 crore. National Bank for Agriculture and Rural Development (NABARD), National Cooperatives Development Corporation (NCDC) and all scheduled banks are the designated NLEs in disbursement of the fund. The terms of credit under FIDF include a maximum repayment of 12 years inclusive of moratorium of 2 years.

Under FIDF, MOAFW, GOI has urged the coastal States to pay attention to Deep Sea fishing, post harvesting, cage culture and export promotion. FIDF provide concessional finance to the eligible entities, cooperatives, entrepreneurs, fishermen and individuals for development of identified infrastructure by States. The Department of Fisheries, MOAFW, GOI under the FIDF provides interest subvention up to 3% per annum for providing the concessional finance by the NLEs at the interest rate not lower than 5% per annum.

NABARD as one of the Nodal Loaning Entities (NLEs) and have sanctioned ₹ 1260.28 crores involving 35 projects and disbursed ₹ 365.70 crores up to 2021-22. Further, 4 proposals worth ₹ 600 crores received from various Eligible Entities (EEs) as on 20 June 2022 are in various stages of sanction.

The Gujarat State with the longest coastline of 1600 km and the Mission of the Commissionerate of Fisheries, GoG on modernization of fish landing centers, introduction of above 20 meters length new generation fishing vessels for Deep sea fishing exploration, upgradation of fisheries terminal divisions to facilitate fish and fisheries products exports as per the EU norms, establishment of cage culture in marine and inland reservoirs, development of cage culture in the Narmada canal command area, enhancement and modernization of cold storage, development of cold chain, carp seed farms and hatcheries owned by the Govt. to be leased out on long terms basis as per the existing norms of GOG, development various local machinery involving the public private partnership has been practised in other areas in Gujarat can be seen as opening of new chapter on development within FIDF of GoI.

Present status of FIDF involving NABARD in Gujarat State

The Commissionerate of Fisheries, Government of Gujarat has been sanctioned 3 projects viz. Fishing Harbour of Navbandar, Sutrapada and Veraval phase II with term loan of ₹ 450 crores under FIDF. Further, 1 proposal on development of Fishing Harbour at Madhawad, Gir-Somnath district involving term loan of ₹ 150 crore is under process in NABARD.

2.1.10 Farm Credit – Others- Bullocks, carts, two wheelers etc.

2.1.10.1 Introduction

Bullocks and bullock carts are still a major source of farm power in many rural areas of the state. The bullocks serve as a major source of power for traction in agriculture operations, load transportation and other rotary and sundry activities. Bullock carts have been used especially in rural India as primary means of transporting since very early ages. Draught animals (work animals) are the main source of motive power (tractive and rotary) for the majority of farmers. India possessed the finest breeds of draught animals. Bullocks, buffaloes and camels are the major draught animals for field operations. Horses, mules, donkeys are the pack animals for transport. These animals are holistic sources of energy and fit well in the rural system.

According to 1991 census there were about 86 million draught animals, which comprise of 76 million bullocks, 8 million buffaloes, 1 million camels and donkeys at pan India level. The horsepower obtained from 1 bullock is equivalent 0.75 H.P. Mechanization in agriculture was to the tune of 20% only whereas 80% of the agriculture/ farm operations were done by bullock drawn implements.

As per 20th Livestock census, the population of indigenous male cattle (bullocks) was 18,49,804 in the state, of which 12,17,565 were utilized for agriculture purposes viz. plough animals etc. and 86,226 were utilized for other farming operations viz. bullock carts.

With the modernization of agriculture, the use of mechanical power in agriculture has increased but draught animal power continues to be used on Indian farms due to small holdings and hill agriculture. 90% of land holdings are distributed in marginal (below 1 ha) to small (2-4 ha) farm holdings. It covers about 50% of total cultivable land.

Un-mechanized farming is still being practiced in many areas, financing bullocks, bullock carts, camel carts is still considered a necessity. Farmers often neglect the male calves and starve them to death, or more often than not, sell them for slaughter for meat and hides. Considering the relevance of draught animal power in farm activities for small landholders and in hilly areas, Government of Gujarat has formulated some schemes to support bullock rearing. Under compensation for accidental animal death scheme a compensation of ₹15,000 is provided per bullock for maximum 2 bullocks per family.

Providing two wheelers to farmers for commuting between home, farm and market is considered as a farm activity. Banks have launched their own schemes for the two wheelers used for commercial purposes only.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Veterinary hospitals, doctors may be made available at more number of gram panchayats.
- Good quality draught animals may be made available for agriculture purpose, through Cattle Fairs, weekly haats, etc.
- Two wheeler dealers, service centres, petrol pumps/oil dealers are available in district.

2.1.10.3 Assessment of potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹4127.03lakh. The block –wise, item-wise potential credit requirement during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr. No.	Activity	Unit (No/Area)	Unit Cost	Projection for 2023-24		
				Physical Units	Total Fin Outlay	Bank Loan
1	Bullocks	1+1 Unit	0.35	424	148.40	111.30
2	Bullock /Camel Carts	1 Unit	0.50	587	293.50	220.13
3	Land Purchase / Misc.	No.	9.00	452	4068.00	3051.00

Sr. No.	Activity	Unit (No/Area)	Unit Cost	Projection for 2023-24		
				Physical Units	Total Fin Outlay	Bank Loan
4	Motorcycle Farmers to	No.	0.80	1241	992.80	744.60
	Others Total			2704	5502.70	4127.03

2.1.10.4 Critical interventions required for creating a definitive impact

- Draught animals are being abandoned which results in destruction of standing crops. Awareness needs to be created for use of draught animals for agriculture and transportation purposes.

2.1.10.5 Suggested Action Points

- Agriculture Department through its extension services may create awareness about improved bullock carts among the farming community.
- Need to strengthen veterinary services to cater to the health care needs of draught animals in the district. Good quality draught animals may be made available for agriculture purpose, through Cattle Fairs, weekly haats, etc.

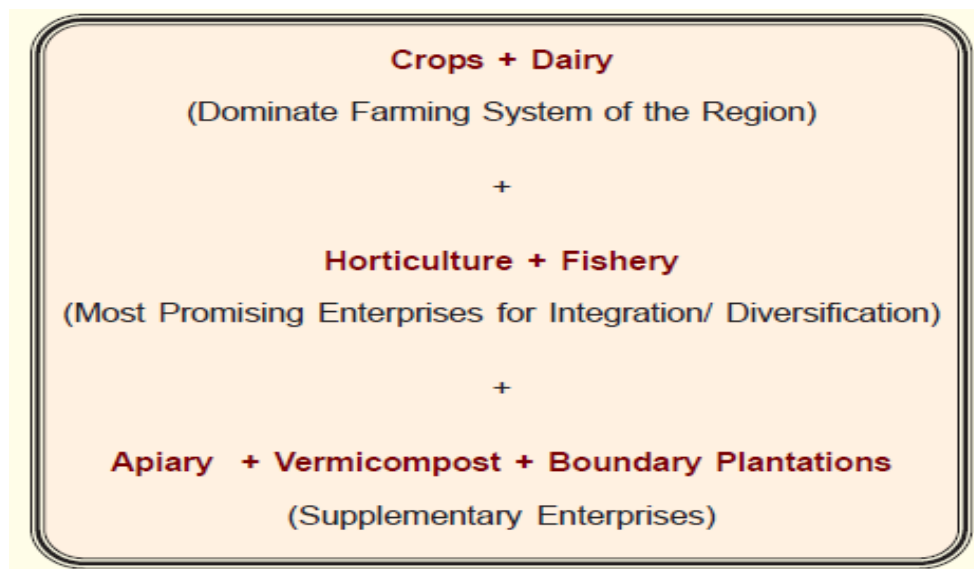
2.1.11 Integrated Farming System

2.1.11.1 Introduction

Indian agriculture is bestowed with combination of crop + livestock in the farming system. The integrated farming systems are not new to India as natural integration of components in the form of mixed systems namely, crop+dairy, crop+dairy+fishery, crop+goatary+poultry, crop+fishery etc., are present and dominant in many parts of India. However, due to natural integration, complementarity among components or enterprises could not be maximized leading to low productivity and profit from these systems. Migration of family members especially from marginal and small farmers for want of employment during the lean season happens frequently in many parts of country due to the inherent nature of low profitability from the naturally integrated systems. Further, due to lack of proper complementarity in the existing systems, farmers depend far more on market inputs for crop and livestock production, which again contributes for higher production cost. In order to overcome the above lacunae in the present system, Integrated Farming systems with location specific need based integration of components/enterprises are essential to meet the basic objectives of IFS. Integration of components such as crops, horticulture, dairy, poultry, goatary, aquaculture, apiary etc., can be done for improving the production, profitability, employment and nutrition in a sustainable way.

An Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

2.1.11.2 Component Enterprises of IFS Model



The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/ intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

The advantages of IFS are indicated below:

- IFS by virtue of intensification of crop and allied enterprises provides opportunity to increase economic yield per unit area per unit time.

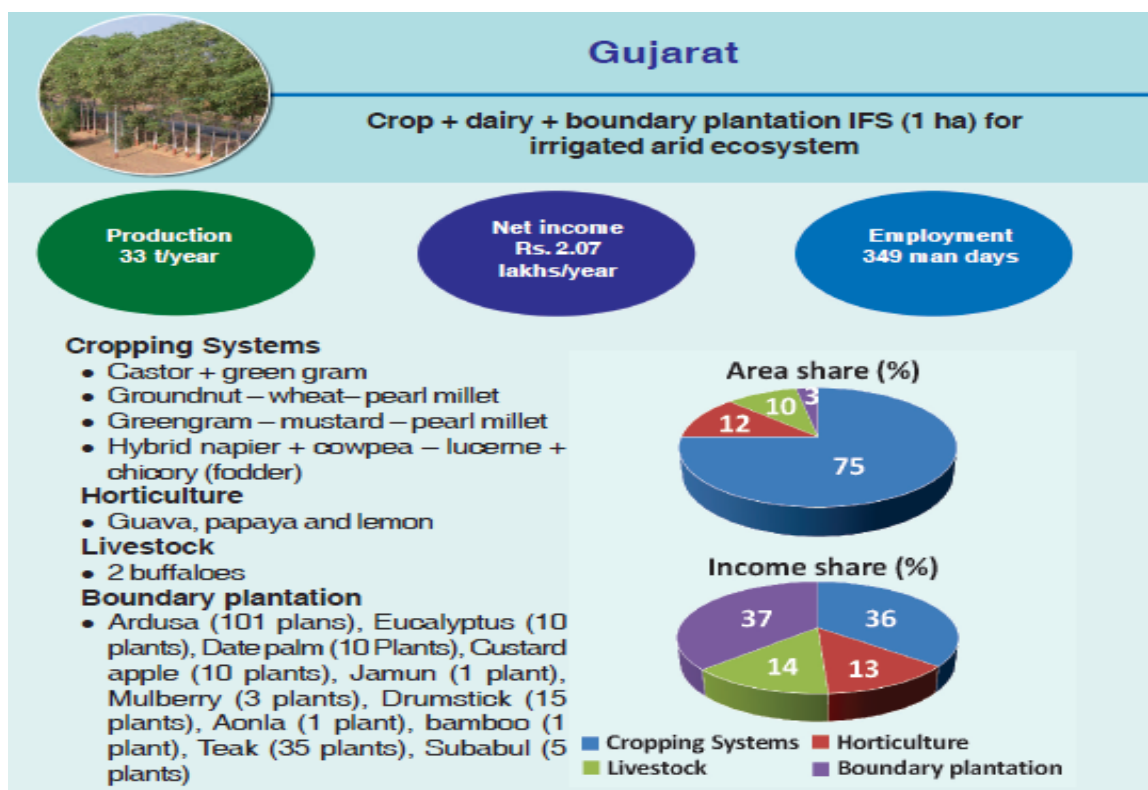
- Each and every inch of land area is effectively utilized. Growing of perennial fodder legume trees in the border and watercourses is a recommended practice in IFS. This helps in supplementing legume fodder as well as enriches soil nutrients by fixing the atmosphere nitrogen.
- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income.
- IFS supplements in meeting the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.
- In IFS, farmers are bound to get regular income. When farmer feel that his/her standard of living is on par with others, it will act as a booster to continue agricultural profession without any reluctance among most of the farmers.

2.1.11.3 Policy Support

The developmental programmes of Government of India, State Govt., National Horticulture Board etc. such as Agri-implement subsidies, Agriculture support schemes for Farm Mechanization, Horticultural aid schemes for setting up of nutritional gardens, Animal Husbandry Aid Scheme, Fisheries Aid Scheme which directly or indirectly support Integrated Farming Systems.

2.1.11.4 State IFS Models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. State specific IFS models are available from the link given here: http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf. Location specific IFS models were also evolved by SAUs. An IFS model for Gujarat prescribed by SDAU is represented below:



2.1.11.5 District IFS Models

Farmers are doing following traditional cropping pattern with dairy as an additional activity:

1. Crops - Groundnut, Cotton, Wheat, Bajra and Dairy – Cow and/or buffalo
2. Horticulture – Mango and Dairy - Cow and/or buffalo

3. Dairy - Cow and/or buffalo and Vermicompost and fodder crops

2.1.11.6 Issues and Suggestions

- Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also, the marketable surplus with SF/MF may be small and therefore needs aggregation.
- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.
- Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure (Warehouses/Godowns, Market Yards, Silos, Cold Storage Units/ Cold Chains)

2.2.1.1 Introduction

Warehousing plays a very vital role in promoting agriculture marketing, financing and ensuring Food Security in the county. It enables the markets to ease the pressure during harvest season and to maintain uninterrupted supply of agricultural commodities during off season. Hence, it solves the problems of glut and scarcity, which are the general problems in agricultural marketing. Though warehousing is an independent economic activity, yet is closely linked with production, consumption and trade. Warehousing promotes grading of produce, standardization and quality control. These factors make it the most important auxiliary service for development of trade and commerce.

The different types of scientific storage structures are as follows:

1. Warehouses/Godowns- Covered buildings for storing produce, agri inputs such as fertilizers, pesticides etc.
2. Market Yards – Mandi where assembling, grading, sale and purchase of agricultural produce is performed.
3. Silos – Vertical storage structures used for storing food grains
4. Cold Storage Units/Cold Chains- Temperature controlled structures and transport equipment for storing and distributing perishable produce.

2.2.1.2 Infrastructure and Linkage Support Available, planned and gaps

1. Grameen Bhandaran Yojana (GBY) was constituted by GoI under NABARD in the year 2001 with an aim to reverse the declining trend of investment in agriculture sector by encouraging private and cooperative sector to invest in the creation of storage infrastructure for the development of the agriculture sector. Over the years, GBY has been instrumental in development of existing storage and warehousing infrastructure.
2. The Warehousing Development and Regulatory Authority (WDRA) was constituted in the year 2010 under the Warehousing (Development and Regulation) Act, 2007 with an aim to promote orderly and targeted growth of the warehousing business.
3. The Agricultural Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by the Ministry of Agriculture and Farmers' Welfare, Government of India. The AMI sub-scheme of ISAM is applicable for new credit linked projects, where term loan has been sanctioned by eligible financial institutions from 22.10.2018 onwards. NABARD is the channelizing agency for release of subsidy @ 25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporations (SFCs) approved by DAC&FW. The Ministry of Agriculture & Farmers' Welfare, Govt. of India, have approved the continuation of AMI sub-scheme of ISAM up to 30 September 2022.
4. Agri Marketing Infrastructure Fund (AMIF), with a corpus of ₹2,000 crore for AgriMarket Infrastructures, has been created with NABARD for development and upgradation of agricultural marketing infrastructure in Gramin Agricultural Markets and Regulated Wholesale Markets. AMIF would provide the State/UT Governments subsidized loan for their proposal for developing marketing infrastructure in 585 Agriculture Produce Market Committees (APMCs) and 10,000 Grameen Agricultural Markets (GrAMs). States may also access AMIF for innovative integrated market infrastructure projects including Hub and Spoke mode and in Public Private Partnership mode. In these GrAMs, physical and basic infrastructure will be strengthened using MGNREGA and other Government Schemes. In this scheme, the interest subsidy will be provided by DAC&FW to NABARD in alignment with annual budget releases during 2018-19 and 2019-20 as well as up to 2024-25. The Scheme being demand driven, its progress is subject to the demands from the States and proposals received from them.

5. In case of FPOs, the credit guarantee may be availed from the facility created under FPO promotion scheme of DAC&FW. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 crore. This subvention will be available for a maximum period of 7 years. The extent and percentage of funding to private entrepreneurs out of the total financing facility would be fixed by the National Monitoring Committee. NABARD is extending Special Refinance Facility at 3% p.a. for transforming PACS as MSC; the facility would be eligible for 3% interest subvention.
6. Farmers depositing their produce in the accredited warehouses are provided with a NWR (Negotiable Warehouse Receipt) which can be used as a collateral to avail bank finance. This gives farmers the much needed marketing freedom allowing them to achieve higher remuneration for their produce. The ushering in of IT backed e-NWR (Electronic NWR) which creates a centralized digital repository of stored produce seeks to bring in transparency in warehousing transactions.
7. The integration of e-NWR on the e-NAM portal allows farmers to remotely sell their warehoused produce online at any mandi.
8. RBI has enhanced loan limit per borrower under e-NWR from ₹ 50 lakhs to ₹ 75 lakhs under priority sector lending norms. This shall lead to faster adoption of warehousing and scientific storage by farmers.
9. Despite a year ravaged by COVID-19 pandemic, agriculture and rural sector came out as the bellwether sector of the Indian economy. With high growth rates seen in sub-sectors of food processing, fisheries, the demand of warehousing infrastructure is bound to go up on the back of higher exports as well as retail consumption.
10. The pandemic has led to significant growth of businesses operating on Inventory based marketplace model which works on stockpiling of produce. This creates huge potential for warehousing to develop.
11. The setting up of Agriculture Infrastructure Fund with a total corpus of ₹ 1 lakh crore will channel flow of funds for creation of post-harvest management infrastructure and community farming assets through interest subvention (3% per annum) and credit guarantee (under CGTMSE for loans up to ₹ 2 Crores).
12. Availability of land, entrepreneurial mindset, skilled workforce in creation and maintenance of godowns is essential for ensuring success of warehousing.
13. Good transport connectivity through land, air and sea routes creates potential for enhancement of intra and international trade. The coming up of National Infrastructural Pipeline, Dedicated Freight Corridor seeks to enhance existing transport capacity.
14. Coming up of Mega Food Parks on hub and spoke model in the state seek to integrate value chains. Backward linkage necessitates development of storage and warehousing infrastructure.
15. The enhancement of MSPs by the GoI creates potential to usher in prosperity for the farmers. Now farmers shall have higher loan to value.

Storage structures available in the district (31 March 2021):

Type of Storage	Total Structures	Government	Cooperative	Private
Dry Storage	80	28	26	26
Cold Storage	2	0	0	2
TOTAL	82	28	26	28

2.2.1.3 Assessment of Potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹39431.28lakh. The block-wise, item wise potential credit requirement during the year 2023-24 has been indicated in Annexure-I.

(₹ Lakh)

Sr. No.	Activity	Unit (No/ Area)	Unit Cost	Physical Units	Projection for 2023-24	
					Total Financial Outlay	Bank Loan
1	Cold Storage (5000MT)	No.	750.00	17	12750.00	9562.50
2	Rural Godowns (500MT)	No.	46.00	598	27508.00	20631.00
3	Rural Godowns (160MT)	No.	15.12	517	7817.04	5862.78
4	Market Yards	No.	750.00	6	4500.00	3375.00
	Storage Godown/Market Yard Total			1112	52575.04	39431.28

The credit flow under Storage Godown / Market Yard was ₹444.00 lakh, ₹169.57 lakh and ₹4042.30 lakh during 2019-20, 2020-21 and 2021-22 respectively.

2.2.1.4 Critical Intervention Required to create a definitive impact

1. Agencies /institutions are to be specified who would implement the actions suggested especially those are integral to achieving the potentials so mapped.
2. Accreditation of warehouses to Warehousing Development and Regulatory Authority (WDRA) for issuing Negotiable Warehouse Receipts may be ensured. NABARD Consultancy Services (NABCONS) is also facilitating the same as an accreditation agency.
3. **Creating awareness among the farmers on benefits of NWR/e-NWR:** There is need for creation of awareness among the entrepreneurs and farmers regarding the Negotiable Warehouse Receipt System and availability of pledge loan facility in the district. Godowns owned by PACS must be brought under e-NWR system.
4. **Streamlining supply chains:** Clusters may be identified and FPOs may be promoted on large scale bringing in economies of scale. e-NAM registration may be facilitated to bring in efficient price discovery.
5. Setting up of **Agricultural Economic Zones (AEZs)** on the lines of Special Economic Zones (SEZs) may be allowed by the Government

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction

Land Development activity aims at making land suitable for sustainable agriculture, preventing the soil erosion, leading to improvement in soil productivity and fertility through various measures. Unsustainable use of the land, including imbalanced use of chemical fertilizers, leads to land degradation, which necessitates substantial investment in land development activities for improvement in chemical and biological properties of soil.

There are 8 Agro Climatic Zones in Gujarat. Gir Somnath District falls under South Saurashtra Agro Climatic Zone. Medium to shallow black soil in all blocks and calcareous soil in Veraval and Sutrapada, Brackish soil in the costal region of Veraval Una and Kodinar Block. In areas with coastal alluvium, the soils are saline due to sea water ingress. Soils fertility status in terms of major nutrients, soils are medium to high in Nitrogen, low in Phosphorus, high in Potassium, medium in Sulphur and low in Magnesium. In terms of micronutrients soils are low to medium in Zinc, Iron, Manganese and low in Copper.

Open wells and bore wells are the major source of irrigation water. As per stage of groundwater development, the entire district is under safe category. However, ground water is hard in coastal areas. Ground water has nitrates and Fluoride beyond permissible levels.

Depending on rainfall, topography, agro-climatic zone and cropping pattern of the district, land development sector encompasses the following sub activities

- On farm development works - Land leveling, bunding, trenching
- Land Reclamation - Tank silt application and organic manures
- Water Management – lining of field channel and farm ponds
- Watershed Development – field level activities- bunding and trenching

Land development has been at the forefront of any development process. Gujarat State Watershed Management Agency (GSWMA), the State Level Nodal Agency in partnership with technical institutions like Agricultural Universities, Krishi Vigyan Kendra etc., and social enterprises such as NGO and Academic institutions like IRMA facilitates implementation of Integrated Watershed Management Programme (IWMP) in Gujarat by undertaking capacity building of all stakeholders and preparing an appropriate strategy to execute the plans in a time bound manner.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Technical expertise at Junagadh Agriculture University (JAU) offer solutions to farming related issues.
- Extension services are offered by Krishi vigyan Kendra(KVK).
- There are 2 soil testing laboratories operated by APMC (Kodinar) and APMC(Una) in the district.
- Soil testing laboratories are being upgraded in phases with assistance under NMSA by GoI. Assistance is also provided for mobile testing labs and mini soil testing kits under NMSA.
- GOI extends subsidy to farmers for soil and water conservation measures like bunding, trenching, farm ponds under National Mission for Sustainable Agriculture.
- Credit potential exists for On Farm Development (OFD) like land levelling for proper distribution of irrigation water under well command.
- Given that coastal alluvium areas are affected by salinity, immense potential exists for land reclamation through tank silt application.
- Farm pond is a promising water harvesting activity in medium black soils and coastal alluvium areas of Gir Somnath district.

2.2.2.3 Assessment of Potential for the financial year 2023-24 (both in physical and financial terms)

Assessment for the year 2023-24 has been made at ₹3870.65 lakh. The block –wise, item-wise potential during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr. No.	Activity	Unit	Unit Cost	PLP 2023-24		
				Physical Units	Total Fin Outlay	Bank Loan
1	OFD – Land Levelling	Ha	0.294	3347	984.02	738.01
2	Tank Silt Application	Ha	0.524	3272	1714.53	1285.90
3	Farm ponds(20Mx20Mx1.5M)	No.	0.773	1166	901.32	675.99
4	Barbed wire Fencing (5 feet Model with stone posts)	Ha	1.179	1324	1561.00	1170.75
Land Development Total				9109	5160.86	3870.65

The credit flow under Land Development was ₹217.00lakh, ₹297.82lakh and ₹995.22lakh during 2019-20, 2020-21 and 2021-22 respectively.

2.2.2.4 Critical intervention required for creating a definitive impact

- Creation of awareness among the farmers about land development activities by extension service agencies like ATMA and KVK.
- Motivation of farmers to undertake water management activities like farm pond for improvement along with cropping system of pulses millets and oil seeds for improvement in water use efficiency, cropping intensity and income security
- Farmers should be encouraged to undertake water harvesting structure like farm ponds for harvesting rainwater in black soil areas.
- Coordination between banks and government agencies about providing technical and credit support to individual farmers for land development and water management activities in forums like BLBC and DLCC.
- Promotion of land development activities like land levelling, farm ponds, silt application etc. through bank credit
- Focused research on integrated farming system for sustainable land use and income security for farmers

2.2.2.5 Suggested Action Points

- State Government may disseminate information on assistance/subsidy available for various land development activities through its web portal i.khedut
- Saline water ingress in coastal areas needs to be addressed through multi –pronged activities like Check Dams, Bandharas and Farm Ponds.
- Creation of awareness amongst farmers about soil testing and Facilitation of interpretation of soil test results by KVK, Farmers Training Centre (FTC) and ATMA.
- Setting up of mobile soil testing labs and brick and mortar soil testing labs under PPP mode

2.2.2.6 Other related matters

- Through proper management of land and soil the productivity can be enhanced and quality of produce will be better. Creation of Awareness among farmers about utility of organic inputs and its impact on soil structure and fertility and hazards of excessive use of chemical fertilizers. Motivation of farmers to get soil tested once in 2 years to adopt balanced use of fertilizers.
- KVKs and Junagadh Agriculture University to create awareness and conduct demonstration on *Nano Urea* for adoption of Nano Urea by farmers, leading to judicious use of Nitrogen fertilizers, cost advantage and reducing ground water pollution.
- Farmers should be encouraged to construct Rain Water Harvesting structures in their fields to provide life –saving irrigation and take up short duration crops.

2.2.3 Agriculture Infrastructure – Others Agriculture Infrastructure – e-NAM, Tissue Culture, Agri Bio-Technology, Seed Production, Bio-Pesticides / Bio-Fertiliser, Vermi Composting

2.2.3.1 Introduction

1. Agricultural Biotechnology is an area of agriculture science that involves techniques such as genetic engineering, tissue culture, molecular diagnostics etc., to modify living organisms. The idea behind the same is to develop genetically modified crops/other organisms, with qualities such as drought-resistance, disease resistance, higher nutritional content, and development of biological pesticides and bio-fertilizers- in effect leading to higher and more stable crop yields.
2. Agriculture biotechnology can thus address the growing stress on food-production and unique challenges faced by small and marginal farmers, especially those living in tough climatic conditions.
3. To engender the gains of increased agriculture productivity to both consumers and producers in a fair manner, it is vital to strengthen forward linkages in agri-supply chain. **e-NAM-** the pan-India electronic trading portal which networks the existing APMC Mandis to create a unified national market for agriculture commodities- will help in better price-discovery for farmers.
4. In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India *vide* Circular No. RBI/FIDD/2020-21/72 dated 04 September 2020 (updated on 26 October 2021), investments such as Tissue-culture labs, seed production units, Bio fertilizer / bio-pesticide units, vermi-compost units, etc. have been classified as '**Agriculture infrastructure items under agriculture credit**', **thus helping in facilitating greater availability of credit for these activities.**

2.2.3.2 Infrastructure and Linkage support available, planned and gaps:

- A. **Seed Processing:** Seed processing is a crucial step in refining post-harvested seed to its purest form for replanting purposed and human/animal consumption. Bio-Agriculture techniques yield better results than traditional techniques while maintaining the stability and fertility of soil. High yielding seeds significantly enhance the productivity potential and provide resistance from adverse environmental stress such as droughts and salinity. GUJCOMASOL federation is engaged in procurement, processing and marketing of various groundnut, castor, mustard seed, cottonseed etc. on a massive scale. They have 03 seeds processing plants. In the private sector too, Gujarat has the support for quality seeds procurement and processing. For example, GASCO Seeds has been recognized as pioneer in seed industry in Saurashtra region. It produces seeds of Hybrid Bajra, wheat, castor, pulses and vegetables. The availability of good quality seeds is required to be further enhanced. For that, access of farmers to retail network of good quality seeds and HYV seeds needs to be increased, while curbing the menace of fake and uncertified seeds. Awareness drives of farmers with KVKs can also be undertaken, so that they understand the authentic certification of seeds. Interestingly, in a few parts of the country, there has been deployment of advanced traceability certification through block-chain technology to ensure that farmers are not cheated with fake and uncertified seeds. Government can consider the same.
- B. **Tissue Culture:** Tissue culture is a technology for rapid propagation of plants using tissue of selected mother plants with desirable traits wherein large number of true to type plants can be produced under controlled conditions in Laboratory. Some of the advantage of using the technique of tissue culture are that there is production of exact copies of plants that have desirable traits; disease and pest free planting material; biochemical and reproductive mechanisms in plants and also of large scale production of artificial seeds through somatic embryogenesis.

Gujarat Biotechnology Research Centre established Plant Tissue Culture laboratory for the development of tissue culture protocol of agricultural, medicinal and commercially important plants of the State. These include fruiting crops such as Banana, Date palm, pomegranates and guava. It is also pertinent to note that out of 93 commercial Tissue

culture production units recognized by the Department of Biotechnology (DBT), and Govt. of India under the National Certification System for Tissue Culture Raised Plants (NCS-TCP), 18 are in Gujarat. NCS-TCP is being implemented by Department of Biotechnology (DBT), Govt. of India since 2006, as per the Gazette of India Notification under the Seeds Act, 1966 and has been instrumental in building capabilities of the tissue culture companies for producing quality planting material and also enhancing their market reach through a certification process.

- C. **Agriculture biotechnology** encompasses a range of scientific tools including genetic engineering, to different aspects of agriculture in order to create, improve/modify plants, animals and microorganisms. It has, for example, emerged as a new source of genetic diversity for crop improvement and has led to the development of drought tolerant crop varieties. In 2021-22, Gujarat Government unveiled a new Biotechnology Policy (2022-2027) offering up to 25% financial support on the capital investments in the sector. The policy looks to create about 1.2 lakh new employment opportunities, while attracting estimated investment of over ₹20,000 crore in the sector. The new policy will also encourage projects such as pre-clinical testing, genome sequencing in private sector, plug & play facilities, private sector BSL-3 lab-vaccine development and manufacturing, testing and certification laboratories. For facilitating the development of biotechnology in the State, Government of Gujarat has constituted **Gujarat State Biotechnology Mission**, under the aegis of Department of Science and Technology. **Gujarat Agricultural Biotechnology Institute**, Surat (affiliated to Navsari Agricultural University) with target to promote the career goals of students in agri-biotechnology and strengthen the linkages of academic with industry.
- D. **e-NAM:** Gujarat State Agricultural Marketing Board is the implementing agency of e-NAM. Apart from being a pan-India electronic trading portal, e-NAM provides **single-window service for all APMC related information and services**, such as commodity arrivals and prices, buy and sell trade offers etc. Farmers can access the information on e-NAM easily through their mobile phones from anywhere. It is an interface to create a national network of physical mandis, which can be accessed online. In Gujarat, 9400 traders, 6800 commission agents, 110 FPOs and 8,68,888 farmers are linked through e-NAM. Members of an FPO located in Modasa, Gujarat (FPO: Girimala Farmers Producers Company Ltd.) have greatly benefitted from e-NAM as they have realized higher prices through it, than they would through local markets and also benefitted from shorter payment cycle, post the sale of their produce.

2.2.3.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms):

Taking into account the factors listed above, although the potential available for this sector, considering the trends in the previous years under the sector, assessment for the year 2023-24 has been at ₹1612.32Lakh. The block- wise, item-wise potential credit requirement during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr. No.	Activity	Unit (No/Area)	Unit Cost	Projection for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Tissue Culture Labs	No.	100.00	6	600.00	480.00
2	Seed Production Plots	No.	25.00	9	225.00	180.00
3	Bio-Fertilizer/Pesticide	No.	63.00	18	1134.00	907.20
4	Vermi Compost Units	No.	0.20	282	56.40	45.12
	Agriculture Infrastructure Total			315	2015.40	1612.32

2.2.3.4 Critical Interventions required for creating a definitive impact:

It is vital to utilize the existing network of academia and universities/KVKs, to disseminate awareness and knowledge among farmers towards use of good quality and certified seeds, bio-fertilizers, high yield variety crops etc. Basic knowledge of biotechnology such as vermi-compost making and of bio-fertilizers should be shared with farmers' collective groups and efforts be undertaken to create "model demonstration agro-biotech farms".

Biotechnology Industry of Gujarat needs the right policy and financial nudge for it to thrive. Thus, it requires a clear policy (which has been unveiled recently) and a simplified process for uptake of loans. This will bolster the investments in Biotechnology in Gujarat.

2.2.3.5 Suggested Action Points

We can embed certain existing key schemes with special clauses on promotion of agri-biotechnology. Existing schemes such as those on development of watershed/wadis, promotion of organic farming, catalyzing of some innovative farm projects on niche technologies (FSPF) etc., can be chosen and focus can be given on agri-biotech promotion. Similarly, new schemes can also be designed to promote agri-biotechnology through involvement of grass-root level institutions and efforts of universities.

End-to-end monitoring of such schemes and projects is extremely important to arrive at any mid-course corrections on any parameters and to continually assess the benefits of agri-biotech related infrastructure on the income & productivity of beneficiaries, through a structured cost-benefit analysis.

Encouraging the interface of Industry with grass-roots level institutions is also crucial, and this can help in fostering of the agri-innovation centres.

All FPOs should be linked with e-NAM and they need to be encouraged to actively use the same, in inter-state APMC trading as well. High-speed infrastructure facilities and assaying labs also need to be setup within the market yard. Categorical information during trading through e-NAM, such as highest bid price of produce should be sent to all participating farmers to increase the effectiveness of the e-NAM and deepen its popularity.

2.3 Agriculture - Ancillary Activities

2.3.1 Food and Agro processing

2.3.1.1 Introduction

Food processing industry in Gujarat is increasingly seen as potential source for driving the Gujarat economy. A well-developed food processing industry is expected to increase the farm gate prices, reduce wastages, ensure value addition, promote crop diversification and generate employment opportunities for unskilled, semi-skilled and skilled manpower as well as export earnings. It brings about synergy between consumers, industry and agriculture community. In addition to it, a large middle class, increasing income, growing trend of nuclear family, change in eating habits, globalization, opening of markets provide conducive environment for food processing. It has been observed that consumers are spending more than 30% of their income on food products. Food processing has been identified as one of the sunrise sectors. It is also a major employment provider, contributing to 11.4 per cent of organised manufacturing employment.

Gujarat is leading state with impressive agriculture performance contributing about 14.2% to the States GVA. The State has identified Agro and Food Processing industries as one of the thrust industries in Industrial Policy for 2020. The State has also identified 'Development of agro & food processing clusters and establishment of integrated food processing parks to cater value chain' as a strategic intervention under the implementation roadmap of 'Strategy for Government of Gujarat to enable India to become a USD 5 trillion economy'. Food processing sector is also a major driver of State's exports and contributing more than USD 5 billion to the exports income.

Ministry of Food Processing Industries (MoFPI), GoI, is implementing various schemes through banks. Gujarat Agro Industries Corporation (GAIC), Government of Gujarat has been appointed as nodal agency by MoFPI for the state of Gujarat. Small and suitable activities related to fruits and vegetables post-harvest management are also being supported by Government of Gujarat through the portal **i-Khedut** for a centralised distribution of subsidy. Thus, the bank loan requirement may also increase due to such initiative.

2.3.1.2 Infrastructure and Linkage support available, planned and gaps

Food processing is a link between primary sector (agriculture) and secondary sector (manufacturing). Therefore, in addition to general infrastructure facilities like power, water, transport, the infrastructure like storage/ warehousing, silo, cold storage & cold chain, APMC markets for raw material availability, quality control laboratories, machinery and equipment play an important role in growth and development of the food industry. The growth of this sector requires support services of licensing agencies, training and skill development institutes, marketing and branding services, etc.

A brief status of Gujarat's Food Processing Industry is as under

- More than 30,000 food processing units are operating in Gujarat providing employment to over 1 million people.
- Under the Agri-Export Zones scheme of Agricultural and Processed Food Export Development Authority (APEDA), the state government has earmarked 03 Agriculture Export Zones for mangoes and vegetables (Ahmedabad to Valsad), for value-added onions (Saurashtra) and Sesame seeds
- Ministry of Food Processing Industries (MoFPI) has awarded Final approval to 02 Mega Food Parks projects in Surat & Mehsana and 05 Agro Processing Cluster in Banaskantha, Kutch, Daman, Bhavnagar and Navsari district. MoFPI has also accorded In-principle approval to Adani Ports for setting up of Special Economic Zone Ltd.
- A total of 28 cold chain projects have been approved by the Ministry in Gujarat and these Projects are being implemented under MoFPI assistance

2.3.1.3 Assessment of Potential for the financial year 2023-24 (both in physical and financial terms)

Food Processing potential in Gujarat State is broad-based covering almost the entire spectrum of “food”, as outlined below:

- Agri / Horticulture Infrastructure Projects: Onion Cold Storage, Fresh Fruits-Pack house, Vegetables-Pack house, Mechanized Grain handling and storage at port, Food Parks, Terminal Markets, Spices and Isabgul Irradiation center.
- Export Oriented Processing: Peanut Butter, De-hulled Sesame seed & Roasted Sesame oil, Roasted, salted & coated nuts, Integrated Shrimp farming & processing.
- Value added Processing based on local resources: Tomato, Potato Flakes & Powder, Specialty grades- Guar Gum powder, Refined Sugar, Egg Powder, Baker's Yeast, Fish oil extraction.
- Natural Resources based Opportunities: Natural food colors, Medicinal Herbs extraction, Neem / Tobacco Oil base Bio-Pesticides, Food Processing Enzymes, and Fish meal base bio-fertilizer.
- Newer Technology Base Projects / Opportunities: Spices Cryo grinding, Freeze Dried Fruit processing Unit, Instant Vegetables in Retort Pouches, Potato Fabricated Chips.
- Innovative Opportunities: Organic Milk & Milk Products, Ice Cream Balls, Castor Derivatives base Perfumery raw materials, Banana Fibre extraction and Textiles production.

As per the revised priority sector guidelines, loans for food and agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under Agriculture – Ancillary activities. Creation of clusters is gaining momentum because they are increasingly considered as viable option for improved productivity of produce suitable for processing and export development. It is not possible to use standard unit cost for food processing industries. However, one can follow MSME guidelines for food processing units complying with the following MSME criteria.

Assessment for the year 2023-24 has been made at ₹7605.90 lakh . The block-wise, item-wise potential credit requirement during the year 2023-24 has been indicated in the Annexure I.

(₹ in lakh)

Projection for 2023-24						
Sr. No	Activity	Unit (No./ Area)	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
1	Mango/ fruit Processing	No.	55.00	47	2585.00	2326.50
2	Groundnut processing	No.	120.00	20	2400.00	2160.00
3	Fish Products	No.	5.50	52	286.00	257.40
4	Milk Products	No.	12.00	54	648.00	583.20
5	Grading & Packing for export	No.	264.00	7	1848.00	1663.20
6	Working Capital		6.00	114	684.00	615.60
Total				294	8451.00	7605.90

2.3.1.4 Critical interventions required for creating definitive impact

Region wise scope:

Kesar mango, Peanut processing, are the main crops where the focused approach on processing may help to improve the market conditions.

2.3.2 Agricultural Ancillary Activities - Others

2.3.2.1 Introduction

Agricultural ancillary activities have unique credit requirements which needs to be addressed by financial institutions. Towards fulfilling these needs, RBI through its Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 on 'Priority Sector Lending' has declared that, Loans to Primary Agriculture Credit Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on-lending in agriculture sector, Loans under Agri Clinic and Agri Business Center (ACABC) scheme are included in other ancillary activities of agriculture. Under ancillary activities, the following activities are considered:

- i. Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
- ii. Loans upto ₹ 50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, GoI that are engaged in agriculture and allied services.
- iii. Loans for setting up of Agriclincs and Agribusiness Centres. (ACBC)
- iv. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹ 100 crore per borrower from the banking system.
- v. Loans to Customer Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines etc., and undertake farm work for farmers on contract basis.
- vi. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- vii. Loans sanctioned by banks to MFIs for on-lending to agriculture sector.
- viii. Loans sanctioned by banks to registered NBFCs (other than MFIs) for on-lending as per RBI conditions
- ix. Loans sanctioned by banks to registered NBFCs (other than MFIs).
- x. Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

• Loans to Cooperative Societies of farmers for disposing of their produce

Primary Agricultural Cooperative Credit Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing. Following the implementation of Vaidyanathan Committee reforms, PACS are eligible to avail credit facility from any financial institution other than the apex institution to which these are affiliated. Such lending by commercial banks will qualify as priority sector advance under other ancillary activities of agriculture.

• Aggregation of Agri produce

The total number of operational land holdings in the State was 53.21 lakh (2015-16). Land holdings up to 2 Ha accounted for 68.31% of the total land holdings and 34% of the area in the State, while the land holdings ≥ 10 Ha accounted for 0.75% of the total holdings and 5.91% share of the area. The land holding size in the State averaged at 2.03 Ha compared to the all-India average of 1.08 Ha. The state ranks fifth in the country in terms of average size of landholding. The total number of landholdings in the state are 5321000 of which 2019000 are marginal landholdings and 1616000 are small landholdings.

In the district, nearly 78% farm holdings which are less than 2 ha and cover about 51% of the cultivated area. There is also a preponderance of marginal farmers with 78% holding only 51% of land area. Aggregation of produce by these farmers will lead to better bargaining capacity when dealing with the buyers of their produce. All such loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members classify as priority sector loan. (Source: latest District Statistical Abstract & *agcensus.dacnet.nic.in*)

• Agri-Clinics and Agri-Business Centre's Scheme (ACABC)

Agri-Clinics and Agri-Business centres Scheme was launched in April 2002 by Government of India with the objective to supplement the public extension system through committed private

extension services at free or nominal cost by educated and trained candidates in a self-employment mode, by Extension Division of Department of Agriculture, Cooperation & Farmers Welfare (DAC and FW), Ministry of Agriculture & Farmers Welfare, Government of India. National Institute of Agricultural Extension Management (MANAGE), Hyderabad, provides training to Agricultural Graduates through Nodal Training Institutes (NTIs) under ACABC scheme for performing extension services.

There are 4 Nodal Training Institutes (NTIs) in Gujarat namely ASPEE, Agribusiness Management Institute, Navsari Agricultural University; Navsari, Ganpat University, Meshana; Junagadh Agricultural University (JAU)-Junagadh and Shashwat Sheti Vikas Pratishthan, Sub Center, Amreli. The number of trainees trained under ACABC scheme in Gujarat is 592. (<https://acabcmis.gov.in>)

Agri-Clinics: Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

Agri-Business Centres: Agri-Business Centres are commercial units of Agri-ventures established by trained agriculture professionals and are envisaged to provide services to farmers on maintenance, repair and custom hiring of farm equipment's, sale of inputs and other services in agriculture and allied areas including post-harvest management and market linkages for income generation and entrepreneurship development.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- National Institute of Agricultural Extension Management (MANAGE), the Nodal Agency for the implementation of Agri-Clinics and Agri-Business Centre Scheme (ACABC), provides training facility at Vadodara, Amreli, Mehsana and Anand in Gujarat. Various batches of young and budding agripreneurs are being trained at the institute. Banks may take the opportunity of financing these strata of prospective clients, having better potential of growing in to big enterprises in future.

2.3.2.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

Assessment for the year 2023-24 has been made at ₹512.00 lakh. The block-wise, item-wise potential credit requirement during the year 2023-24 has been indicated in Annexure I.

(₹ in lakh)

Sr. No	Activity	Unit (No.)	Unit Cost	Projection for 2023-24		
				Physical Units	Total Fin Outlay	Bank Loan
1	Loans to PACS/FSS/LAMPS	No.	10.00	6	60.00	48.00
2	Loans to MFIs	No.	50.00	8	400.00	320.00
3	ACABC Finance	No.	15.00	12	180.00	144.00
	Others Total			26	640.00	512.00

2.3.2.4 Suggested Action Points

- Awareness about the ACABC scheme among the various stakeholder need to be built up. The exposure visits of the Bankers to successful Agripreneurs supported under ACABC may be undertaken.
- DCCB may explore possibilities to cover maximum PACS under PACS as MSC scheme.
- Banks may like to come forward and finance the Micro Finance Institutions (MFIs), operating in the district, for on-lending purposes. This may further add to the outreach of formal credit delivery system into the deeper areas where banks have been unable to cater to the demand of funds for small and tiny Income Generating Activities (IGA).
- Farmers Organizations may be encouraged to take up food & agro processing activities for value addition and ultimately for better realization of value of their produce.

Special Refinance Scheme for Transformation of PACS as MSC

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised.

The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating to create investment opportunities for rural youth in agriculture.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of GoI, for establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure, it is hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce.

Objective

Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23.

₹5000 crore have been earmarked under this special dispensation for the year 2020-21.

Eligible PACS

All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding ₹2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Eligible financial institutions

All State Cooperative Banks and DCCBs complying with refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. will be eligible for refinance.

Refinance assistance

Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability. **Interest rate on refinance will be 3%.** However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

2.3.2.5 Credit Potential for Others

2.3.2.5.1 Introduction

- **Loans to Individuals and SHGs/JLGs:** A larger section of society cannot avail credit from institutional sources, the major reason being lack of means to provide security. Thus, they are deprived of subsidised credit provided by financial institutions to undertake economic activities. This issue needed attention to help them avail the credit facilities from institutions like banks. NABARD took lead in this matter and pioneered the concept of SHG and JLG. The poor were united in the form of groups and it showed to the world that poor as a group are loan worthy. Group mode of loaning paved the way for giving finance to poorest of poor and improve their social and economic condition. Moreover, it has proved to be a good proposition for banks also with good rate of recovery from groups creating a win-win situation for both-the people as well as banks.
- **Loans to distressed persons to prepay non-institutional lenders (other than farmers):** In order to get small, quick loans without resorting to much paperwork people took loans from non-institutional lenders to meet their emergent requirements on a very high rate of interest. Payment of such a high rate of interest is a big burden on the poor people which create lots of problems on their domestic front. However, these people can take loan from financial institutions to prepay their debt taken from private lenders. Based on the ground level situation in the district as also discussions held with bankers and other agencies involved in implementation and financing under the sector, potential for 2023-24 has been estimated and activity-wise and block-wise details are given in Annexure-I.
 - *In terms of revised RBI Master circular on PSL, Loans not exceeding ₹1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹1.00 lakh and for non-rural areas it does not exceed ₹1.60 lakh, and loans not exceeding ₹2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs.*
 - *Loans to distressed persons (other than farmers included under "Loans to distressed farmers indebted to non-institutional lenders") not exceeding ₹1,00,000/- per borrower to prepay their debt to non-institutional lenders.*
 - *Loans sanctioned to State Sponsored Organizations for SCs/ STs for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations are covered under the sector "Others".*
 - *Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.*
- **Pradhan Mantri Jan Dhan Yojana (PMJDY)** - During the year 2014-15, a campaign for Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched to cover all population not under banking fold. As of now each such households has at least one basic savings account in the bank. As a part of second phase, each such account holder is being provided an overdraft facility of upto ₹10,000/- through such accounts. Age limit of 18-60 years has been revised to 18-65 years and there will not be any conditions attached for overdraft upto ₹2000/-. This overdraft facility will act as an important safety net for poor households in the district. Overdraft facility extended in such accounts will be eligible to be reckoned as priority sector finance. After extending the scheme beyond 2018 the shift of overall focus of the scheme from 'Every Household' to Every Unbanked Adult' will help deepen the financial inclusion efforts.

2.3.2.5.2 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

(₹ in lakh)

Sr. No.	Activity	Unit	Unit Cost	Projection for 2023-24		
				Phy. units	Total Financial Outlay	Bank Loan
1	Fresh Loans to SHGs	No.	1.00	1500	1500.00	1500.00
2	Repeat Loans to SHGs	No.	1.00	1500	1500.00	1500.00
3	Loans to JLGs	No.	2.50	425	1062.50	1062.50
4	PMJDY Loans	No.	0.10	666	66.60	66.60
5	Loans to distressed	No.	0.05	80	4.00	4.00
6	Govt. sponsored SC/ST	No.	0.20	1013	202.60	162.08
7	Misc. PMEGP, VBY, GBCDC	No.	0.20	560	112.00	89.60
	Total			5744	4447.70	4384.78

2.3.2.5.3 Critical interventions required for creating a definitive impact

- Banks need to form a strategy to cover the eligible persons under PMJDY.
- Banks should come forward to provide credit to matured SHGs after monitoring their saving pattern and income generating activities taken up by them. There is huge gap to be filled up.
- Banks should form more and more JLGs to bring the landless labourers, marginal farmers, etc. into the banking fold.

2.3.2.5.4 Suggested Action Points

- GLPC, being the major partner should initiate necessary steps to identify the matured SHGs and sponsor their applications for credit assistance from banks.
- Capacity building of the SHGs should be done to equip them to take up income generating activities to enhance their repaying capacity.
- GLPC should involve the banks right from the formation to nurturing stage of the SHGs so that the need for providing credit to such SHGs would be appreciated by the banks.
- Progress of financing SHGs should be regularly reviewed in BLBC/DCC meetings.
- Uncovered pockets should be identified and GLPC should take initiative to cover such areas for formation of SHGs.
- Hand-holding of the SHGs post-training plays a crucial part for enhancing the credit worthiness of the Groups.

Chapter 3

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

3.1 Introduction:

MSME Sector has been recognized worldwide as an Engine of Economic growth and for promoting equitable development of a country. This sector is capable of generating huge employment opportunities with low capital, operational flexibilities and quick adoption of technologies. MSMEs are backbone of Indian economy as nearly 63 million MSMEs contribute around 45% to manufacturing output, more than 40% to exports, over 28% of the Indian GDP while creating employment to 111 million people. Under ambitious plan of Government of India to make India a ₹5 trillion Economy by 2025, MSME Ministry has set a target of 50% MSME contribution to GDP. MSME constitute 95% of total industrial units in our country.

Definition of Micro, Small and Medium Enterprises:

Ministry of Micro, Small and Medium Enterprises vide its notification dated 1st June, 2020 has given revised composite definition of MSME Units (Manufacturing Enterprises and Enterprises rendering Services) by effecting amendments in the MSMED Act 2006 which is as under:

Micro	The investment in plant and machinery or equipment does not exceed ₹ 1 Crore and turnover does not exceed ₹ 5 crores.
Small	The investment in plant and machinery or equipment does not exceed ₹ 10 crore and turnover does not exceed ₹ 50 crore.
Medium	The investment in plant and machinery or equipment does not exceed ₹ 50 crore and turnover does not exceed ₹ 250 crore.

The above new definition is effective from 1st July, 2020. New MSME definition covers almost 99 per cent of all firms enabling MSMEs to grow and create jobs with the removal of artificial separation between manufacturing and service MSMEs.

With around 63.4 million units in the country, MSMEs contribute around 6.11% of the manufacturing GDP and 24.63% of the GDP from service activities as well as 33.4% of India's manufacturing output. They have been able to provide employment to around 12 crore persons and contribute around 45% of the overall exports from India.

Their capacity to foster entrepreneurship and generate large scale employment opportunities at comparatively low capital cost is pivotal to reducing disproportionate and often disguised employment in agricultural sector in the country. MSMEs also complement large industries which develop core industrial and private sector research in the host region. Health of MSME sector is important for inclusive socio-economic development of the country and putting it on the path of high income country.

RBI GUIDELINES WITH REGARD TO MSME:

Priority Sector Guidelines for MSME sector

In terms of Master Direction RBI/FIDD/2020-21/72 FIDD.CO.Plan.BC.5/04.09.01/2020-21 on 'Priority Sector Lending - Targets and Classification', bank loans to Micro, Small and Medium Enterprises. MSMEs engaged in the manufacturing pertaining to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951 and engaged in providing or rendering of any services are eligible under PSL.

Finance to MSMEs.

Khadi and Village Industries Sector (KVI)	All loans to units in the KVI sector will be eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector.
Other Finance to	Loans up to ₹50 crore to Start-ups, as per definition of Ministry of

MSMEs	<p>Commerce and Industry, Govt. of India that confirm to the definition of MSME.</p> <p>Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries.</p> <p>Loans to registered NBFCs (other than MFIs) for on-lending to Micro & Small Enterprises</p> <p>Loans sanctioned by banks to NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector for on-lending to MSME sector.</p> <p>Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card, and Weaver's Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).</p> <p>Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders as per limits and conditions prescribed by Department of Financial Services, Ministry of Finance from time to time, will qualify as achievement of the target for lending to Micro Enterprises.</p> <p>Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.</p>
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3.2 Infrastructure and Linkage support available, planned and gaps

- Importance of MSME sector to economy and employment has been duly realised by policy makers. This has resulted into several policy initiatives aimed at maintaining and improving the sector's health. The sector is eligible for credit under priority sector lending norms. Public procurement policy earmarks 25% of annual procurement by Central Ministry /Department / PSUs to be done from MSE Sector.
- Schemes such as PMEGP (Prime Minister's Employment Generation Programme), provision of collateral free credit through credit guarantee fund for MSEs (CGTMSE), (ASPIRE) A Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship), ESDP (Entrepreneurship and Skill Development Programmes), SFURTI (Scheme of Fund for Regeneration of Traditional Industries), MSE-CDP (Micro and Small enterprises Cluster Development Programme), Scheme for providing financial assistance to Khadi institutions under MMDA, The National Scheduled Caste and Scheduled Tribe Hub, Ministry of MSME UNIDO, GEF-5 Project on 'Promoting Market Transformation for Energy Efficiency in Micro, Small & Medium Enterprises' have been launched by government of India to support MSME sector.
- Government of Gujarat, under industrial policy 2020, also provides assistance to MSMEs through several schemes such as Scheme for Assistance to MSME, Dr. Baba Saheb Ambedkar Udyog Uday Yojna for SC/ST Entrepreneurs of MSME, Scheme for Assistance for Mini-Cluster Development etc supports the sector in state.
- These schemes are designed after identification of weaknesses and shortcomings of MSME enterprises and are aimed at bridging the gaps in access to credit, improving skill, competitiveness and bargaining power of the sector and creation of assured markets.
- In spite of all these schemes and measures by governments and RBI, gaps remain in the achievement of goals. Major obstacles include poor knowledge among beneficiaries, information gap, lack of skill and professionalism, competition from e-commerce websites, insufficient capacity to take advantage of technology, lack of innovation, poor access to formal credit as well as cyclical nature of availability of funds, absence of standardised policies, legal compliance burden, poor delivery of services at the field level, corruption etc.

3.3 Assessment of Potential for financial year 2023-24 (in both physical and financial terms)

The trend of MSME financing in Gujarat state during last 3 years is tabulated below: -

	31 March 2020	31 March 2021	31 March 2022
Loan Outstanding to MSMEs (₹ in lakhs)	1,29,03,176	1,35,15,964	1,82,38,911

Source: SLBC, Gujarat

NPA trend in MSME sector in Gujarat

	31 March 2020	31 March 2021	31 March 2022
Gross NPA (percent)	6.84 %	5.83 %	5.11 %

The potential for MSMEs for financial year 2023-24 is given below: -

(₹ in lakh)

MSME- Gir Somnath – Projection for 2023-24						
A. Term Loan (TL)						
Sr No	Activity	Unit	Unit Cost	Physical Units	Total Fin Outlay	Bank Loan
(a)	Manufacturing and Service Sector Enterprises					
1	Micro Enterprises	Numbers	50.00	60	3000.00	2400.00
2	Small Enterprises	Numbers	500.00	59	29500.00	23600.00
3	Medium Enterprises	Numbers	2500.00	9	22500.00	18000.00
4	Retail Trade	Numbers	70.00	23	1610.00	1288.00
5	Wholesale Trade	Numbers	700.00	11	7700.00	6160.00
	Grand Total TL			162	64310.00	51448.00
B. Working Capital (WC)						
Sr No	Activity	Unit	Unit Cost	Physical Units	Total Fin Outlay	Bank Loan
(a)	Manufacturing and Service Sector Enterprises					
1	Micro Enterprises	Numbers	12.50	60	750.00	750.00
2	Small Enterprises	Numbers	125.00	59	7375.00	7375.00
3	Medium Enterprises	Numbers	625.00	9	5625.00	5625.00
4	Retail Trade	Numbers	15.00	23	345.00	345.00
5	Wholesale Trade	Numbers	150.00	11	1650.00	1650.00
	Grand Total WC			162	15745.00	15745.00
Grand Total MSME (TL + WC)						67193.00

Considering the receding agricultural land and an upsurge in industrialization, projections under MSME activities for the year 2023-24 is estimated at ₹67193.00 lakh. The Block-wise, item- wise potential credit requirement in 2023-24 is given in the Annexure – I. The GLC flow under MSME during 2019-20, 2020-21 and 2021-22 were ₹61398.17 lakh, ₹59295.23 lakh and ₹36948.00 lakh respectively.

3.4 Critical interventions required for creating definitive impact

- DIC may take a lead in mapping of industrial activities/units or assign the work to a professional agency across the State.
- There is urgent need for dissemination of all promotional schemes of both Central and State Governments about facilities, relief, subsidy and initiatives offered under each of

them among the people, through media and meetings. DIC may promote the schemes for attracting potential entrepreneurs.

- Micro survey of potentiality by DIC, strengthening network of GSCEDC and GBCDC, organized marketing arrangements and imparting structured training to local youth will reduce the resource gap.
- Banks may sponsor Rural Entrepreneurship Development Programme (REDPs) for training rural unemployed youth for setting up new enterprises.
- The banks may have to explore the possibilities of covering eligible entrepreneurs under the SEMFEX scheme.
- Banks may make best use of Government-sponsored programmes for lending to first-generation entrepreneurs at village levels. Garments (including hosiery), gems and jewelry, leather products, ancillary engineering industries and 100% export-oriented units may be promoted as thrust areas.

3.5 Suggested action points

- Unorganized clusters of artisans pursuing various rural arts in the district have to be mapped and guided to avail benefits offered under various State and Central Government schemes so as to enable them to better commercialize their arts, undertake larger production to benefit from economies of scale and also be in a better position to market their produce.
- MSMEs may be encouraged MSMEs to adopt technology, formalize their enterprise, produce quality competitive products of global standards through in-house innovation.
- MSMEs may be encouraged to accept e-payments to gain economies of scale, gradually expand in size.
- The banks may appraise the MSME loan proposals expeditiously by doing due diligence online. The lenders should make full use of goods and service tax (GST) and Jan Dhan-Aadhaar-Mobile (JAM) trinity.
- Recently announced schemes by Government of India and RBI must be implemented in a transparent manner and executed in letter and spirit. Banks must also ensure that at least 20% growth must happen in outstanding level on YOY basis. This will happen only when growth in disbursement will be in the range of 35 to 40% on YOY basis owing to substantial recovery and closure of accounts. Banks should give focussed attention towards disbursement in addition to sanctions.

3.6 Other related matters

District Industries Centre (DIC), Gir Somnath is the nodal agency in the district providing organizational / infrastructure support to Rural Artisans, Cottage and Village Industries and SSI units. DIC, Gujarat Scheduled Caste Economic Development Corporation (GSCEDC), Gujarat Backward Class Dev. Corporation (GBDC), etc., sponsor applications in respect of identified and other economically viable NFS activities along with subsidy assistance.

Chapter 4**Credit Potential for Export Credit, Education and Housing****4.1 Credit Potential for Export Credit****4.1.1 Introduction**

Exports play an important role in a country's economy. A healthy balance between foreign trade and exchange reserves to maintain the country's export growth should be the constant endeavor. Exports also have a correlation with the prevailing industrial environment with quality standards, competitive pricing and attractive packaging playing key roles. Exports are a national priority for the Government and private sectors which is recognized by all. In terms of RBI guidelines, financing for exports is available for "Pre-shipment/Packing Credit" and "Post-shipment Credit". For Domestic banks, export credit subject to a sanctioned limit of Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹40 crore per borrower.

4.1.2 Infrastructure and Linkage support available, planned and gaps

- Presence of large number of MSMEs offer excellent opportunity for the district to further increase the exports.
- In groundnut, cotton, onion, milk and milk products, the district has export potential.
- Moreover, the district is cultivating groundnut, cotton, castor and sesame. There is potential export of castor seed extraction mill, cotton seed extraction mill, raw cotton bails, ground nut extraction mill and sesame seeds. The enterprises can set up their exporting units in the vicinity of the fields or enter into contractual agreement with the farmers of the above produce with a view to procuring them for processing and exporting.

4.1.3: Assessment of Potential for financial year 2023-24 (both in physical and financial terms)

The physical and financial projections for the year 2023-24 is given as under. The block-wise, sector-wise potentials for 2023-24 are given in Annexure I.

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Assessment of Potential for 2023-24		
				Physical Units	Total Financial Outlay	Bank Loan
1	Pre-shipment	Numbers	10.00	112	1120.00	896.00
2	Post-shipment	Numbers	10.00	73	730.00	584.00
	TOTAL			185	1850.00	1480.00

The projections under Export Credit in Gir Somnath District for the year 2023-24 is estimated at ₹1480.00 lakh. As per SLBC, an amount of Nil was reported as ground level disbursement during the year 2021-22 in the district.

4.1.4 Critical Intervention required for creating a definitive impact

- Government may launch an incentive scheme for setting up of exporting units in the district.
- Banks may give bank credit to exporting entities to enable them to set up their units.
- Awareness needs to be created among the farmers for entering contractual arrangement with exporting units to enhance their income.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post-shipment credit may be ensured.

4.1.5 Suggested Action Points

- Due precaution needs to be taken in case of the export of agricultural products, especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, Sanitary & Phytosanitary (SPS) requirements and relevant rules & regulations of the importing countries. Temporary restrictive

measures sometimes adopted by the importing countries in view of non-conformity to any of these standards/rules may ruin the unit.

- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME/export organizations with technical assistance from banks regarding correct filling up of forms.
- Collateral security should not be insisted upon as far as possible and Gold Card scheme should be popularized by the banks.
- The banks may incorporate proper coding and reporting mechanism for ascertaining credit under exports.

4.2 Credit Potential for Education

4.2.1 Introduction

India has the world's largest population of about 500 million in the age bracket of 5-24 years, which provides a great opportunity for the education sector. In light of this fact, it becomes important that we as a nation, focus on the 3 Es of education, employment and employability lest the demographic dividend becomes a demographic burden. While the 3 Es are inextricably linked, the 'E' of Education is the foundational stone for the other two and hence assumes prime importance.

The Government of Gujarat, acknowledging that education is a continuous process for growth to cater to the modern age requirements made a total provision of ₹32,719 crore for the Education Department of the state in 2021-22 Budget. This provision would be channelized to give a renewed thrust to imparting pre-primary education in the mother tongue along with other constructive changes which have been proposed in the education system in the National Education Policy, 2020.

4.2.2 Infrastructure and Linkage support available, planned and gaps

- Junagadh hosts Junagadh Agriculture University, where many students from across India and even students from overseas are pursuing their studies. However, education loans are being taken in their base town or city where their parents are residing and they are having KYC documents for such places. Efforts may be made to finance such students from the place of education i.e., from Gir Somnath District.
- Insistence on collateral for education loans is one of the biggest hurdles in its growth. Steps needs to be taken at policy making level to popularize education loans.
- Transparent grading and placement records of various educational institutes may be made available to banks so that Bank's will gain confidence in the institute and ultimately financing students affiliated to the institute.

4.2.3 Assessment of Potential for financial year 2023-24 (both in physical and financial terms)

The physical and financial projections for the year 2023-24 are given as under. The block-wise, sector-wise potentials for 2023-24 to be given in Annexure I.

(₹ in lakh)

Sr. No.	Activity	Units Cost	Unit (No)	Financial Outlay	Bank Loan
1	Education – Vocational	20.00	324	6480.00	5832.00
2	Education – Reputed Institution	20.00	67	1340.00	1206.00
3	Education – Abroad	20.00	52	1040.00	936.00
	Total		443	8860.00	7974.00

The credit flow under education was ₹371.27 lakh during 2021-22.

4.2.4 Critical Intervention required for creating a definitive impact

- Banks may tie up with JAU, GTU and Saurashtra University, along with other technical institutes like Ohm Engineering College, Noble Engineering College, etc., for education loans.

- The sector has been hampered by a larger number of defaults, primarily arising out of frequent change of address by the students. It has been advocated, therefore, that the loan under this category should be properly securitized to give quantitative and qualitative push to the sector. Parents can be taken as co-guarantors to bring down incidence of defaults in “education loans”.

4.2.5 Suggested Action Points

- Banks may conduct camps in higher secondary schools and colleges and provide check list of documents to be submitted for availing education loan.

4.3 Credit Potential for Housing

4.3.1 Introduction

Housing Finance under Priority Sector Lending cover the following:

- Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:
 - Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment.
 - Housing loans to banks’ own employees will not be eligible for classification under the priority sector.
- Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed in para 1.
- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
- Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.

4.3.2 Assessment of potential for the financial year 2023-24 (in both physical and financial terms)

Sr. No.	Activity	Unit	Unit Cost	(₹ in lakh) PLP 2023-24		
				Physical Units	Total Fin Outlay	Bank Loan
1	Rural Housing	Numbers	6.00	590	3540.00	3186.00
2	Semi Urban Housing	Numbers	12.00	390	4680.00	4212.00
3	Urban Housing	Numbers	20.00	142	2840.00	2556.00
4	House Repairs	Numbers	2.00	1030	2060.00	1854.00
	TOTAL			2152	13120.00	11808.00

The projections under Housing Loan for Junagadh District for the year 2023-24 is estimated at ₹11808.00 lakh. Block-wise details are given in Annexure I. As per SLBC, an amount of ₹7656.88 lakh was reported as ground level disbursement during the year 2021-22 in the district.

4.3.3 Critical interventions required for creating a definitive impact

- Farmers face issues in obtaining housing loans due to non-availability of IT returns and difficulties in obtaining income certificate from revenue authorities. Banks may formulate special schemes to accommodate farmers for Housing loans based on their cultivable land.
- Gujarat Housing Board may open their full-fledged office in Junagadh district.

Chapter-5

Credit Potential for Infrastructure Support

5.1 Credit Potential for Infrastructure – Public Investment

5.1.1 Introduction

Infrastructure is the sum total of basic facilities and services required for proper utilization of resources (physical & human) for the development of an area. Infrastructure development plays a significant role in economic growth and poverty alleviation, more so, in the rural area. Rural infrastructure comprises of core infrastructure viz., irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education etc.

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. Therefore, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities (Recently 2 activities namely Ropeway and Road Over-bridge on Railway crossing are included under Rural Connectivity sector) under three broad categories, viz., Agriculture and related sectors, Rural connectivity and Social sectors. The cumulative loan assistance sanctioned under the fund to the Government of Gujarat since inception of RIDF stands at ₹38470 crore under 63202 projects as on 31 March 22.

Over the years, RIDF has emerged as a preferred source of funding for State Governments. This led to creation of many other funds in NABARD for supporting specific rural infrastructure activities viz. Warehouse Infrastructure Fund, Food processing Fund, Long term Irrigation Fund, Dairy Processing and Infrastructure Development Fund, Micro Irrigation Fund, Fisheries and Aquaculture Infrastructure Development Fund, NABARD Infrastructure Development Assistance etc. The details of sanction and disbursement since inception under various infrastructural funds are given as under:

(₹ in crore)

NABARD Infrastructure Fund	Sector	Projects Sanctioned since inception		Disbursement
		Number	Amount	Amount
RIDF	Agriculture Related	30056	25009	21865
	Social Sector	21473	7594	5780
	Rural Connectivity	11643	2622	2232
	Total	63172	35225	29877
LTIF		1	3611	3611
NIDA		9	1704	594
FIDF		3	450	-
WIF		10	470	383
MIF		1	764	297
FPF		7	97	68
FAIDF		3	450	0
Total		63206	42771	34830

5.1.2 Infrastructure and linkage support available, planned and gaps:

In Gujarat, major share (71%) of RIDF assistance has gone for Agriculture and related sector followed by social sector (22%) and rural connectivity (7%). Some of the major RIDF projects that are under implementation include SAUNI (Saurashtra Narmada Avtaran Irrigation) Yojana which involves construction of four links under various packages in the drought prone Saurashtra region and Expansion of the network of Narmada Main Canal viz., Saurashtra and Kutch Branch Canals & construction of Sub-minors for delivering water to the last mile farmer.

RIDF has therefore proved an exemplary financial intervention for boosting agricultural production and productivity in the State. The details of benefit accrued under the infrastructural projects of NABARD in Gujarat are highlighted as under:

Fund	Benefits	Units	Quantity
RIDF	Irrigation Potential	Lakh Ha	33
	Villages benefitted - Rural drinking water supply	Number	14775
	Anganwadi Centers constructed	Number	9134
	PHCs constructed	Number	7203
	Rural Road constructed	Km	21,076
	Dry Warehouse Storage for Grass (12 districts)	Lakh MT	1.1
	Dry Warehouse Storage for Seed and Agri Inputs (14 districts)	Lakh MT	1.85
	SKY project - farmers benefitted	Number	4445
	SKY project - Solar feeders commissioned	Number	93
	SKY project – Electricity generation capacity	Mega Watt	101
MIF	Micro-irrigation facility	Lakh Ha	2.07
LTIF	Irrigation Potential	Lakh Ha	18
	Drinking water facility - Villages covered	Number	3112
	Drinking water facility - Population benefitted	Lakh	2.75
	Hydro-electricity Generation capacity	Mega Watt	1450
WIF	Warehousing capacity	Lakh MT	6.5

Details of RIDF projects in the district:

(₹ in lakh)

Sector	No. of projects sanctioned	Loan Sanctioned
Irrigation	2813	10823.39
Drinking Water Supply	8	39598.46
Fishing Harbour /Jetties	2	190.00
Health Centres/Anganwadis	946	8441.88
Underground Drainage	3	2080.49
Rural Roads	239	9056.30
Godowns [Seed]	7	3040.11
Godowns [Grass]	13	618.00
Total	4031	73848.63
Multi District Projects *		
SAUNI Link 4-Pipeline from Limbdi Bhogavo – 2 to Ankadiya	1	47035.00
Sauni Link 4 - Package 4,5,5A,6	1	158336.00
Sauni Link4A,P8,4B,P7	1	93947.00
Solarisation of 137 feeders as a part of Suryashakti Kisan Yojana [SKY]	1	36969.00

5.1.3 Critical Intervention required for creating a definitive impact:

- Grading machines of wheat, gram and other cereals may be provided to Farmers' club or Coop. Societies in each village to enhance the quality of agri produce of the farmers.
- Solar Zatkan fencing scheme may be made available on a large scale to protect the crop from wild animals.
- Promoting Drip (drip) irrigation for improving productivity and conserving water for vegetables cultivation.
- Green house and net house technology to be promoted for cultivation of high value crops under protected environment.

- Creation of infrastructure for preservation of good quality breeds of milch animals, improving availability of milch animals, veterinary services for milch animals and poultry animals.
- Salinity ingressions are a major problem in coastal areas of Mangrol block, the problem is spreading in private farm land and decreasing fertility of the land.
- Cold storages need to have forward linkages in the form of coldchain to deliver the goods so preserved, to potential markets.
- Non availability of good quality of Milch animals in sufficient numbers. This can be created by JAU, Sorath Dairy and NDDB. Milching platforms can also be envisaged on the lines of APMCs.
- Insufficient availability of veterinary services for poultry sector.

5.1.4 Suggested Action Points

The Government may consider taking up following activities for development of the district:

- Rural Roads: There is a need for taking up village roads in the comparatively less developed talukas like Bhesan where the density of the roads is low and conditions of roads is poor.
- Irrigation: There is a need for increasing last mile connectivity in canal network in Mangrol and Bhesan blocks. Modernisation in form of lining work of existing network of canals is going on with loan support from NABARD under RIDF.
- Rainwater harvesting may be made compulsory in construction of new houses, awareness programmes may be conducted for rain water harvesting to recharge ground water. Popularisation of Drip and Sprinkler irrigation through extension efforts is required by both Government agencies and bankers.
- Rural Drinking Water: The government may allocate sufficient funds to avail financial support from RIDF to provide potable water to all the people throughout the year through community RO plants in each village. The RO plants can be established through PPP mode with participation of Gram panchayats.
- Projects under Irrigation sector may be posed to NABARD only after getting all necessary clearances from Forest / Revenue Departments and completing the formalities relating to land acquisition, rehabilitation etc., to avoid abnormal delay and cost escalation in implementation of projects.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Introduction

Standard of Living is an integral element of Human Development. The provision of drinking water, sanitation, education and health defines the quality of life of an individual. Accessibility to these services shape the day-to-day life of people and have long-term impact in terms of longevity, productivity and earning capacity of an individual.

Amidst a steady economic growth in last 2 decades, Government of India has come up with numerous schemes and programmes to address the challenge of creating robust social infrastructure. These include providing quality potable water to rural areas using Piped drinking water supply, enhancing rural sanitation under the Swachh Bharat campaign, providing universal elementary education under Right to Education, nutrition & health facilities using Anganwadis and community Health Centers and training for gainful employment in Skill development centers.

Reckoning the importance of social infrastructure for development in its latest Priority Sector Lending Classification as on 04 September 2020, RBI has brought Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care

facilities including under 'Ayushman Bharat' in Tier II to Tier VI centers (In case of UCBs, the above limits are applicable only in centers having a population of less than one lakh) under the ambit of PSL norms. Also, bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and members of SHGs/JLGs for water and sanitation facilities will be eligible for categorization as priority sector under 'Social Infrastructure'.

5.2.2 Infrastructure and linkage support available, planned and gaps

Social Infrastructure	Gujarat State	District
Primary Schools	45315	1240
High Schools	12234	443
Dispensaries & Hospitals	204	17
Number of Community Health Centers	362	10
Number of Primary Health Centers	1475	38
Number of Sub-Centers	9231	237
Number of Urban Health Centers	108	NA
Other Health Institutions	118	23
Drinking Water (household covered under Tap Water)	8408796 (69% household)	205119(66% household)

(Source: District & State Statistical Book & Socio-Economic Review 2020-21 & Gujarat Dev.prog 2020-21)

5.2.3 Assessment of potential for financial year 2023-24 (both in physical and financial terms):

(₹ in lakh)

Sl. No.	Activity	Unit	Unit Cost	Physical units	TFO	Bank Loan
1.	Primary/Secondary School	No.	25.00	12	300.00	240.00
2.	Hospital/Dispensary	No.	50.00	7	350.00	280.00
3.	Private Clinics	No.	20.00	25	500.00	400.00
4.	RO Water Plant (1000 liters)	No.	5.00	96	480.00	384.00
5.	Sanitation (Toilets)	No.	0.10	800	80.00	64.00
Total				940	1710.00	1368.00

5.2.4 Critical Intervention required for creating a definitive impact:

- Local Government institutions can promote number of innovative approaches to improve water supply and sanitation. These includes underground drainage system, demand-driven approaches in rural water supply, community-led total sanitation, a public-private partnership to improve the continuity of rural water supply and the use of micro-credits for water supply and sanitation in order to improve access to water and sanitation.
- The District Health Department needs to design PPP/ community-based programs to develop new dispensaries/ hospitals to prevent disease, improve health, and enhance quality of life.
- To increase the quality, availability, and effectiveness of education, district education department needs to support private/ PPP mode investment for development of new educational institutions in the district.
- Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower like in case of hospitals.
- Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised. Remedial measures may be taken up by the concerned department.
- NGOs, SHGs and Farmer' Clubs may be involved in creating awareness regarding construction of toilets, clean drinking water, basic medical facilities, etc.

5.3 Renewable Energy

5.3.1 Introduction

Renewable energy, often referred to as clean energy, comes from natural sources or processes that are constantly replenished. For example, sunlight or wind keep shining and blowing, even if their availability depends on time and weather. India is anticipated to be the biggest contributor to the renewables boom in recent years, with the country's annual growth in renewables growing since 2020. As the world witnesses a growth in demand for clean energy, the generation of power through new and renewable energy has been the thrust area of our State and Central Government. The Government of Gujarat recognizes green energy as one of its focus sectors and has thus emerged as a leader of India's future renewable energy programme.

Gujarat Renewable energy generation capacity is 10,648 MW, moreover, Gujarat contributes to nearly 12% of total renewable energy capacity of India i.e., it ranks 03rd amongst other states ranking. The state has witnessed 2x increase in installed capacity in last 4 years. Gujarat ranks first in India when it comes to Rooftop Solar power generation capacity. The Government of Gujarat, realizing the importance of renewable energy in dealing with Global Warming and Climate Change, has taken a bold initiative to announce the Solar Power Policy 2009 and Solar Power Policy 2015. With the announcement of the Solar Power Policy in 2009, a new vista has been opened to chart the 'Renewable Map' of the Country.

Status of Renewable Energy in Gujarat

Gujarat is one State which has fully converted the challenges into opportunities. It ranks first in setting up of a separate Climate Change Department – the 4th province in Asia, which emphasizes the Government's commitment to Go Clean & Green. Gujarat as a State has laid constant emphasis on mitigation initiatives, exploiting the clean and green energy potential, through the promotion of wind energy, solar energy and bio energy.

There are 6 major institutions / departments in Gujarat which are looking after the affairs related to renewable energy and climate change.

1. Gujarat Energy Development Agency (GEDA) a State Nodal Agency that rolled off the Renewable Energy Development in India also looks after Climate Change. GEDA is the first State Nodal Agency in the Country for promotion, popularisation and development of Renewable Energy and Energy Conservation projects in the State of Gujarat. Bureau of Energy Efficiency (BEE), Government of India has notified GEDA as the State Designated Agency – SDA for implementation of EC Act 2001.
2. Gujarat Agro Industries Corporation (GAIC) has been established for popularisation and implementation of national programme on biogas development. This nodal agency has been involved in biogas based development at family and farmer's level. The cost and subsidy details of family size biogas plants are given here under:

Sr. No.	Capacity of Biogas	Cost (₹)	Subsidy – Gen. (60%)	Subsidy – SC/ST/OBC (75%)
			(In ₹)	(In ₹)
1	CuM/Day	13500	8100	10125
2	CuM/Day	20500	12300	15375
3	CuM/Day	23500	14100	17625
4	CuM/Day	26500	15900	19875

3. Surya Shakti Kisan Yojana (SKY): Government of Gujarat has promoted a scheme called Surya Shakti Kisan Yojana (SKY) for providing Solar PV Pump Sets to individual farmers for generating power for their captive use of water pumping and surplus power if any may be sold to Gujarat Urja Viji Nigam Limited for earning extra income. Earlier, Gujarat Green Revolution Company had implemented Solar Photo Voltaic Pumping Systems for

agriculture with assistance from Ministry of New & Renewable Energy, GOI. The capacity and cost details are given below for reference and are indicative only:

(In ₹)

Gujarat Green Revolution Co. Ltd.						
TOTAL COST FOR SPV WATER PUMP SYSTEM						
S. No	Type of Pump	MNRE subsidy Amount	For Banaskantha and Kutch		For all districts of Gujarat	
			Total Cost	Farmer Contr.	Total Cost	Farmer Contr.
1	3 HP DC Surface	121500	303000	181500	301000	179500
2	3 HP DC submersible	121500	284449	162949	284449	162949
3	5 HP DC Submersible	202500	401449	198949	400449	197949
4	3 HP AC Surface	97200	269000	171800	266000	168800
5	5 HP AC Surface	162000	-	-	349000	187000
6	3 HP AC Submersible	97200	265000	167800	263000	165800
7	5 HP AC Submersible	162000	343000	181000	346000	184000

4. Khadi & Village Industries (KVIC): This agency is also involved in promotion of biogas based scheme.
5. Climate Change Department (GoG): This department is involved in climate mitigation / adaptation through various government agencies.
6. National Bank for Agriculture & Rural Development (NABARD):

The organisation has been implementing MNRE, GoI scheme on Solar Energy as well as Water Pumping Schemes. NABARD has been implementing these subsidy scheme through Banks and subsidy is delivered as back ended through financing bank. The salient features of the schemes are available in the websites of NABARD and MNRE.

The State Government has adopted a two-pronged strategy to ensure energy security to generate renewable power and mooting energy efficiency in all the sectors of the economy.

5.3.2 Assessment of Potential for financial year 2023-24 (both in physical and financial terms)

Assessment of potential for the year 2023-24 has been made at ₹649.96 lakh.

(₹ in lakh)

Sr. No	Activity	Unit (No./ Area)	Unit Cost	Projection for (2023-24)		
				Physical Units	Total Fin Outlay	Bank Loan
1	Biogas	No.	0.25	380	95.00	71.25
2	Solar Water Heaters (100 LPD)	No.	0.26	395	102.70	77.03
3	Solar Roof Top Scheme (1KW)	No.	0.41	1060	434.60	325.95
4	Solar PV Lighting Lanterns	No.	0.03	897	26.91	20.18
5	Solar Fencing	No.	1.00	73	73.00	54.75
6	Solar Pump	No.	3.50	36	126.00	100.80
Renewable Energy Total				2841	858.21	649.96

5.3.3 Availability of Infrastructure, critical gaps & interventions required

- Different agencies such as KVIC / KVIB / SAIC are involved in providing subsidy. They may resort to active and vigorous publicity in tune with the National Policy of Energy Conservation and use of Renewable & Non-conventional Energy Sources to counter the growing demand for LPG in rural areas.

- Use of biogas among the rural masses needs to be popularized. Though, the product is not new, the awareness about its benefit among rural masses is low. It has to be a joint effort by Animal Husbandry Department, Baroda Dairy and DRDA in increasing the use of biogas.
- The after-sales-service is a crucial factor in popularizing any new product. Timely and cost-effective service wins confidence among the masses. At present GAIC alone provides the necessary service.
- Keeping in view the savings in power and in the form of organic manure, as also national priorities, the banks may finance the units to the deserving borrowers.

5.3.4 Suggested Action Points

- A composite scheme of small cattle shed with five milch animals and a biogas plant could be prepared by DRDA for financing to SHGs. The Tribal Sub-plan, Gujarat Scheduled Caste Development Corporation, Gujarat Minority Financial Development Corporation and Gujarat Backward Class Development Corporation which are generally supporting dairy activity by providing financial assistance to the eligible beneficiaries, could also support such a composite scheme. GEDA may plan, with milk cooperatives, for promotion of community biogas plants.
- The schemes of MNRE may be popularized for intensive use of solar pumping, lighting and heating systems, along with the benefits of subsidy offered and saving on the recurring expenses on electricity, oil, diesel, etc., presently being used for running the equipment and pump sets. GGRC and banks to make joint efforts to sensitize the public, rural people in particular.

5.3.5 Other Related Matters

By adopting the use of biogas and solar pumping systems the precious and hard earned money of farmers can be saved. The expenditure on diesel and electricity can be saved and the renewal energy can be put to use instead of the fossil fuel. Thus, would help in reduction of greenhouse gases and global warming issues can be addressed. The farmers can even be motivated to work towards earning of carbon credits and help in doubling of farmers' income.

Chapter 6

Informal Credit Delivery System

6.1 Introduction

Micro finance occupies a pivotal position in the Socio- economic development of India. Microfinance is playing a crucial role in development of Indian Economy by enhancing credit access for rural households through its initiatives, which have a major stake in bringing the unbanked women to the mainstream by drawing them into the domain of SHG- BLP on a continuous basis. Being one of the most effective tools of reducing poverty, Microfinance has a significant role in bridging the gap between the formal financial institutions and the rural poor.

Among the various models, the SHG - Bank Linkage Programme (BLP) helped extensively to empower the poor, especially rural women, through providing savings and credit windows from banks. NABARD has truly played the role of an enabler in the Microfinance Drive helping it to evolve rapidly into a global movement dedicated to providing access to a range of financial services to the financially excluded through various products and delivery channels. The bank led SHG-BLP, pioneered by NABARD, has grown from small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach spanning more than 14.19cr rural households. As on 31 March 2022, there were 118.93 lakh SHGs with aggregate outstanding bank deposits of over ₹47240 crore, annual loan offtake of more than ₹99729 crore and loan outstanding over ₹151051 crore.

For making SHG Bank linkage programme more client friendly and addressing some emerging issues, NABARD suggested certain product level changes under SHG -2 by reiterating thrust on savings with introduction of voluntary savings, smooth flow of credit with sanction of cash credit limit to SHGs, improved risk mitigation mechanism.

(Source-Status of Micro Finance in India Booklet 2021-22).

6.2 Status of SHG-BLP in the district

Sr.No.	Particulars	Status As on 31.03.2022
1	Potential for formation of SHGs	7236
2	No. of SHGs promoted	5221
3	No. of SHGs savings linked	5214
4	Total Amount of Savings	₹ 609.71 lakh
5	Average Savings per Group-State average is ₹ 14000/-	₹ 12428/-
6	No. of SHGs credit linked	2541
7	Amount of loan outstanding as on 31 March 2022	₹ 248.55 lakh
8	No. of SHGs credit linked during 2021-2022	147
9	Amount of credit sanctioned during 2021-2022	₹ 248.55 lakh
10	Amount of credit disbursed during 2021-2022	₹ 248.55 lakh
11	Credit disbursed per SHG during 2021-2022	₹ 1.63 lakh
12	Of which no. of SHGs who availed fresh loans	32
13	No. of SHGs who availed repeat loans	115
14	Recovery position of SHG loans	NA
15	NPAs under SHG finance (%)	17.63%

Gujarat Livelihood Promotion Company (GLPC), an executive arm of Mission Mangalam and the implementation agency for NRLM, is playing a major role in the state in implementing the micro finance programme by organizing the poor into self-help groups. GLPC is implementing scheme for interest subvention in Gujarat in coordination with Ministry of Rural Development, GoI.

In district, apart from GLPC, Shri Uday Education Trust, NGO is involved in the formation and handholding of SHGs through NABARD supported LEDP programmes.

6.3 Outreach of SHG programme in Gir Somnath district

Based on the 2011 census, the rural households in the district are estimated at 155020 and the poor families as per Tendulkar Committee report are estimated at 86811 (BPL). The number of poor rural household's families including marginally poor has been arrived at by taking 140% of the above to draw a potential of formation of SHGs in the district. As on 31 March 2020, about 147269(95%) of rural households have been covered under the SHG Bank Linkage programme and it is expected that the entire rural population would be covered under the programme by March 2022. One MEDP program was conducted in Madhavad village of Kodinar block to train 30 SHG members in Agarbatti and Candle making.

6.4 Issues related to micro finance

As technology adoption gathers pace, there is need to raise level of financial awareness particularly digital. Post digitization, credit linkage in EShakti districts has substantially increased reaffirming the usefulness of the data in credit expansion and intensification. Expansion of coverage of NABARD's EShakti in the State would increase credit linkage as well as credit deepening for the deserving SHGs in rural areas as also help banks in building up their SHG business portfolio.

Although 5214 SHGs have been savings linked in the district, a mere 147 SHGs have availed credit facilities from the banks during 2021-2022. The declining number of SHGs being financed by banks every year is a cause of concern. Some of the issues that are hampering the programme in the district are given below:

- There is a huge gap between savings and credit linkage of SHGs
- Lack of awareness and motivation among the SHG members, should be addressed.
- Lack of awareness on suitable Income Generating Activities
- Bankers' apathy towards credit linkage of SHGs.
- Lack of awareness of services other than micro credit viz., micro insurance, pension and other government sponsored schemes
- Focus on group formation for availing subsidy from Government
- Regular drop out of SHG members due to migration
- Rotation of leadership within the SHG
- Heavy dependence on Bank Mitras
- Women are reluctant to spend time and travel outside the village to attend training programme for capacity building

6.5 Estimation of Potential under SHG-BLP

Out of the total potential for promotion of 7236 SHGs in the district, as on 31 March 2022, 5221 SHGs have been promoted and 5214 savings linked in the district, thereby leaving a gap for promotion of further 2015 SHGs. The number of SHGs credit linked stood at 2541. The block wise details of potential available for promotion and savings linkage of SHGs in the district is furnished below in **Para 6.7**.

6.6 Financing through Joint Liability Groups (JLGs)

A lot of emphasis is being laid by the GOI for providing hassle free credit to landless farmers. Accordingly, besides SHG-BLP, NABARD made efforts in innovating and reaching out to the landless farmers through JLG scheme of financing and extends grant support for formation and nurturing of JLGs with 4-10 members, to banks and other JLG promoting agencies. Apart from extending 100% refinance support to Banks, NABARD also extends financial support for awareness creation and capacity building of all stakeholders of the programme. The groups are basically mid-segments clients engaged in similar economic activities like crop production and who are willing to jointly undertake to repay loans taken by the groups. The JLG mode of financing serves as collateral substitute for loans provided to small, marginal, tenant farmers, oral lessees, sharecroppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates peer education and credit discipline.

Considering an estimated number of 5400 small and marginal farmers/agricultural labourers in the district, there is potential for financing of 1080 JLGs (considering average 5 members per JLG) in the district. The banks are expected to extend financial support to a minimum of 1000 JLGs during the current year, including 700 JLGs of tenant farmers.

Business Model on Financing JLGs through RRBs - Promotion of Business Model for JLG by RRBs through BC network is also another intervention which would give momentum to the Joint Liability Group Bank Linkage Programme. In order to scale up the JLG performance, NABARD has entered into MoU with both the Regional Rural Banks (RRBs) in the State.

Women Self Help Group (WSHG) programme

WSHG is a programme of Government of India for formation, financing and nurturing of SHGs in backward and Left Wing Extremism (LWE) affected districts. At present the programme is being implemented in Dangs, Dahod and Union Territory of Dadra & Nagar Haveli (D&NH).

6.7 Block wise details of potential available for promotion and savings linkage of SHGs

Sr. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked as on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2023-24
1	Kodinar	2314	1947	367	54	313
2	Sutrapada	718	321	397	18	379
3	Talala	1027	850	177	27	150
4	Veraval	566	125	441	30	411
5	Una	1827	1653	174	45	129
6	Gir Gadhada	784	325	459	36	423
	Dist. Total	7236	5221	2015	210	1805

6.8 Block wise potential for credit linkage of SHGs

Sr. no	Name of the block	No. of SHGs (credit linked) as on 31 Mar. 2022	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Kodinar	652	30	30.00	450	450.00	400	400.00	400	400.00
2	Sutrapada	325	45	45.00	400	400.00	300	300.00	300	300.00
3	Talala	422	45	45.00	400	400.00	150	150.00	150	150.00
4	Veraval	70	40	40.00	400	400.00	100	100.00	100	100.00
5	Una	623	30	30.00	450	450.00	350	350.00	350	350.00
6	Gir Gadhada	449	40	40.00	400	400.00	200	200.00	200	200.00
	Dist. Total	2541	230	230.00	2500	2500.00	1500	1500.00	1500	1500.00

Annexure I
Activity-wise & Block-wise Physical and Financial Projections - 2023-24

State: Gujarat

District: Gir Somnath

(₹ Lakh)

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
I	Credit Potential for Agriculture										
A	Farm Credit										
2.1.1	i. Crop Loan										
1	Cotton	1.10	Ha.	Phy	95	4253	2363	6804	945	7088	21548
				BL	104.50	4678.30	2599.30	7484.40	1039.50	7796.80	23702.80
2	Groundnut	0.95	Ha.	Phy	15120	7749	7560	14648	14175	15120	74372
				BL	14364.00	7361.55	7182.00	13915.60	13466.25	14364.00	70653.40
3	Bajra	0.50	Ha.	Phy	142	2221	2221	2032	732	4489	11837
				BL	71.00	1110.50	1110.50	1016.00	366.00	2244.50	5918.50
4	Sugarcane	1.15	Ha.	Phy	1607	2268	2221	3308	0	3402	12806
				BL	1848.05	2608.20	2554.15	3804.20	0.00	3912.30	14726.90
5	Gram	0.50	Ha	Phy	9	14	14	19	38	38	132
				BL	4.50	7.00	7.00	9.50	19.00	19.00	66.00
6	Wheat	0.75	Ha.	Phy	4016	9214	3827	11387	13277	11387	53108
				BL	3012.00	6910.50	2870.25	8540.25	9957.75	8540.25	39831.00
7	Mung	0.22	Ha.	Phy	284	189	189	331	425	378	1796
				BL	62.48	41.58	41.58	72.82	93.50	83.16	395.12
8	Urad	0.22	Ha.	Phy	473	236	217	425	709	473	2533
				BL	104.06	51.92	47.74	93.50	155.98	104.06	557.26
9	Castor	0.60	Ha.	Phy	189	473	142	662	0	662	2128
				BL	113.40	283.80	85.20	397.20	0.00	397.20	1276.80
10	Sesame	0.40	Ha.	Phy	142	66	76	113	898	113	1408
				BL	56.80	26.40	30.40	45.20	359.20	45.20	563.20
11	Tur	0.50	Ha.	Phy	0	66	76	132	123	142	539
				BL	0.00	33.00	38.00	66.00	61.50	71.00	269.50
	Crop Loan Total			Phy	22077	26749	18906	39861	31322	43292	182207
				BL	19740.79	23112.75	16566.12	35444.67	25518.68	37577.47	157960.48
		Post harvest / Household consumption - 10% of crop loan total									15796.05
		Repairs and maintenance of farm assets - 20% of crop loan total									31592.10
	Crop Loan Grand Total				25663.03	30046.58	21535.96	46078.07	33174.28	48850.71	205348.62
2.1.2	ii. Water Resources										
1	Dug Wells	2.59	Nos.	Phy	207	216	188	188	160	216	1175

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
				BL	402.10	419.58	365.19	365.19	310.80	419.58	2282.44
2	Pumpsets	0.38	Ha.	Phy	376	282	235	188	188	188	1457
				BL	107.16	80.37	66.98	53.58	53.58	53.58	415.25
4	Drip Irrigation	1.27	Ha.	Phy	385	244	226	320	263	329	1767
				BL	366.71	232.41	215.27	304.80	250.51	313.37	1683.07
5	Sprinkler Irrigation	0.44	Nos.	Phy	395	254	244	432	254	573	2152
				BL	130.35	83.82	80.52	142.56	83.82	189.09	710.16
6	Shallow Tube Wells 150mts.	1.45	Nos.	Phy	442	348	329	357	414	423	2313
				BL	480.68	378.45	357.79	388.24	450.23	460.01	2515.39
	Water Resources TOTAL			Phy	1805	1344	1222	1485	1279	1729	8864
				BL	1487.00	1194.63	1085.74	1254.37	1148.93	1435.64	7606.31
2.1.3	iii. Farm Mechanization										
1	Tractors (35 HP)	7.70	Nos	Phy	188	141	141	188	188	188	1034
				BL	1085.70	814.28	814.28	1085.70	1085.70	1085.70	5971.35
2	Power Tillers	2.00	Nos	Phy	141	94	141	94	94	94	658
				BL	211.50	141.00	211.50	141.00	141.00	141.00	987.00
3	Power Threshers	2.00	Nos.	Phy	94	94	75	94	85	75	517
				BL	141.00	141.00	112.50	141.00	127.50	112.50	775.50
4	Rotovator	1.20	Nos	Phy	113	103	94	103	94	113	620
				BL	101.70	92.70	84.60	92.70	84.60	101.70	558.00
5	Seed Drill	0.40	Nos	Phy	103	94	75	103	94	103	572
				BL	30.90	28.20	22.50	30.90	28.20	30.90	171.60
6	Veg Transplanter	0.87	Nos	Phy	113	103	94	103	94	103	610
				BL	73.73	67.21	61.34	67.21	61.34	67.21	398.03
	FM TOTAL			Phy	752	629	620	685	649	676	4011
				BL	1644.53	1284.38	1306.71	1558.51	1528.34	1539.01	8861.48
2,1,4	iv. Plantation & Horticulture										
1	Mango	2.17	Ha.	Phy	1203	639	564	479	761	714	4360
				BL	2349.46	1247.97	1101.49	935.49	1486.23	1394.44	8515.08
2	Coconut New	1.28	Ha.	Phy	141	132	94	132	141	132	772
				BL	162.43	152.06	108.29	152.06	162.43	152.06	889.34
3	Cut Flowers	1.00	Ha.	Phy	132	160	103	160	141	122	818
				BL	118.80	144.00	92.70	144.00	126.90	109.80	736.20
4	Sapota	1.29	Ha.	Phy	66	47	56	47	56	47	319
				BL	76.63	54.57	65.02	54.57	65.02	54.57	370.36
5	Lime	1.45	Ha.	Phy	38	56	66	56	66	56	338

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
				BL	49.59	73.08	86.13	73.08	86.13	73.08	441.09
6	Custard Apple	1.14	Ha.	Phy	38	28	28	38	33	24	189
				BL	38.99	28.73	28.73	38.99	33.86	24.62	193.91
7	Pomegranate	2.53	Ha.	Phy	38	28	38	28	28	38	198
				BL	86.53	63.76	86.53	63.76	63.76	86.53	450.85
8	Guava	1.10	Ha.	Phy	38	28	38	47	38	47	236
				BL	37.62	27.72	37.62	46.53	37.62	46.53	233.64
9	Green House	54.00	Ha.	Phy	42	28	19	19	9	9	126
				BL	2041.20	1360.80	923.40	923.40	437.40	437.40	6123.60
10	Nursery	4.80	Ha.	Phy	42	19	14	9	14	19	117
				BL	181.44	82.08	60.48	38.88	60.48	82.08	505.44
11	Med. Plants (AV, SM, Patchouli)	0.70	Ha.	Phy	94	113	66	85	66	75	499
				BL	59.22	71.19	41.58	53.55	41.58	47.25	314.37
12	Creeper Vegetables	0.45	Ha	Phy	432	423	442	461	526	522	2806
				BL	174.96	171.32	179.01	186.71	213.03	211.41	1136.43
	PH TOTAL			Phy	2304	1701	1528	1561	1879	1805	10778
				BL	5376.86	3477.27	2810.97	2711.01	2814.44	2719.77	19910.31
2.1.5	v. Forestry & waste Land management										
	Agro-forestry										
1	Teak (2 x 2)	1.34	Ha.	Phy	38	9	19	9	9	19	103
				BL	43.28	10.25	21.64	10.25	10.25	21.64	117.32
2	Eucalyptus	4.00	Ha.	Phy	28	5	19	5	5	9	71
				BL	95.20	17.00	64.60	17.00	17.00	30.60	241.40
5	Others (WLD)	0.43	Ha.	Phy	376	188	376	188	94	141	1363
				BL	137.43	68.71	137.43	68.71	34.36	51.54	498.18
	Forestry & waste Land management TOTAL			Phy	442	202	414	202	108	169	1537
				BL	275.91	95.97	223.67	95.97	61.61	103.78	856.90
2.1.6	Animal Husbandry - dairy										
1	C B Cows	0.60	Nos.	Phy	160	132	132	132	132	122	810
				BL	72.00	59.40	59.40	59.40	59.40	54.90	364.50
2	Indigenous Cows	0.60	Nos.	Phy	216	150	216	207	254	338	1381
				BL	97.20	67.50	97.20	93.15	114.30	152.10	621.45
3	Buffaloes	0.70	Nos.	Phy	207	226	226	301	254	263	1477
				BL	108.68	118.65	118.65	158.03	133.35	138.08	775.43
4	Cattle shed/Misc..	0.50	Nos.	Phy	216	150	216	207	254	338	1381

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
				BL	81.00	56.25	81.00	77.63	95.25	126.75	517.88
	Animal Husbandry - dairy Total			Phy	799	658	790	847	894	1061	5049
				BL	358.88	301.80	356.25	388.20	402.30	471.83	2279.26
5	Working Capital(KCC)- Dairy (BL)	0.25		BL	1159.50	4263.50	1308.75	2003.25	1463.44	2464.06	12662.50
	GRAND TOTAL DAIRY (BL)				1518.38	4565.30	1665.00	2391.45	1865.74	2935.89	14941.76
2.1.7	Animal Husbandry- Poultry										
1	Broilers Birds 300	1.35	300	Phy	75	80	75	80	71	75	456
				BL	91.13	97.20	91.13	97.20	86.27	91.13	554.04
2	Layers Birds 300	0.96	300	Phy	80	75	80	75	71	75	456
				BL	69.12	64.80	69.12	64.80	61.34	64.80	393.98
	Animal Husbandry- Poultry Total			Phy	155	155	155	155	142	150	912
				BL	160.25	162.00	160.25	162.00	147.61	155.93	948.02
3	Working Capital(KCC)- Poultry (BL)	0.45		BL	11.11	11.17	9.62	20.17	10.25	13.28	75.60
	GRAND TOTAL POULTRY (BL)				171.36	173.17	169.87	182.17	157.86	169.21	1023.62
2.1.8	Animal husbandry - Sheep, Goat , piggery etc										
1	Goat rearing	0.45	Nos.	Phy	56	38	47	38	33	38	250
				BL	18.90	12.83	15.86	12.83	11.14	12.83	84.38
2	Sheep rearing	0.75	Nos.	Phy	47	28	38	19	9	19	160
				BL	26.44	15.75	21.38	10.69	5.06	10.69	90.00
	Animal husbandry - Sheep, Goat , piggery etc Total			Phy	103	66	85	57	42	57	410
				BL	45.34	28.58	37.24	23.51	16.20	23.51	174.38
3	Working Capital(KCC)- Sheep, Goat, Piggery etc. (BL)	0.15		BL	16.20	77.79	0.00	42.45	44.10	63.66	244.20
	GRAND TOTAL SHEEP, GOAT, PIGGERY etc. (BL)				61.54	106.37	37.24	65.96	60.30	87.17	418.58
	AH TOTAL			BL	564.46	492.38	553.73	573.71	566.11	651.26	3401.66
2.1.9	Fisheries										

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
1	Fresh water prawn culture	6.00	Ha.	Phy	38	42	38	62	47	52	279
				BL	193.80	214.20	193.80	316.20	239.70	265.20	1422.90
2	Fresh water carp culture	3.50	Ha.	Phy	38	47	38	61	42	56	282
				BL	113.05	139.83	113.05	181.48	124.95	166.60	838.95
3	Brackish water culture	20.00	Ha	Phy	0	90	0	110	113	94	407
				BL	0.00	1530.00	0.00	1870.00	1921.00	1598.00	6919.00
4	FRP Boat with Fish gear	6.50	No.	Phy	0	75	0	103	94	85	357
				BL	0.00	414.38	0.00	569.08	519.35	469.63	1972.43
5	Non Mechanized Boat	3.00	Nos.	Phy	0	80	0	89	99	94	362
				BL	0.00	204.00	0.00	226.95	252.45	239.70	923.10
6	Engine (Four Stroke)	1.60	No	Phy	0	146	0	470	282	254	1152
				BL	0.00	198.56	0.00	639.20	383.52	345.44	1566.72
7	Gill Netter	20.00	No	Phy	0	96	0	145	94	135	470
				BL	0.00	1632.00	0.00	2465.00	1598.00	2295.00	7990.00
	Fisheries TL total			Phy	76	576	76	1040	771	770	3309
				BL	306.85	4332.96	306.85	6267.90	5038.97	5379.57	21633.10
8	Working capital requirement of MFV	4.00	per unit	Phy	0	364	0	970	468	412	2214
				BL	0.00	1456.00	0.00	3880.00	1872.00	1648.00	8856.00
9	Working capital requirement of NMFV/ Marine culture	2.00	per unit	Phy	0	10	0	10	8	6	34
				BL	0.00	20.00	0.00	20.00	16.00	12.00	68.00
	Working Capital(KCC)- FISHERIES (BL) TOTAL				0.00	1476.00	0.00	3900.00	1888.00	1660.00	8924.00
	GRAND TOTAL FISHERIES (BL)			BL	306.85	5808.96	306.85	10167.90	6926.97	7039.57	30557.10
2.1.10	Farm credit - others- Bullocks, carts, two wheelers etc										
1	Bullocks	0.35	Nos.	Phy	66	75	66	71	75	71	424
				BL	17.33	19.69	17.33	18.64	19.69	18.64	111.30

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
2	Bullocks / Camel Carts	0.50	Nos.	Phy	99	103	94	103	94	94	587
				BL	37.13	38.63	35.25	38.63	35.25	35.25	220.13
3	Land purchase/ Misc.	9.00	Nos.	Phy	75	75	66	85	66	85	452
				BL	506.25	506.25	445.50	573.75	445.50	573.75	3051.00
4	Motor cycles	0.80	Nos.	Phy	235	188	141	235	226	216	1241
				BL	141.00	112.80	84.60	141.00	135.60	129.60	744.60
	Farm credit - others- Total			Phy	475	441	367	494	461	466	2704
				BL	701.70	677.36	582.68	772.01	636.04	757.24	4127.03
	Total Farm Credit (i to x)			Phy	28988	32521	24163	46387	37547	50175	219781
				BL	36020.33	41601.52	28406.30	59311.54	44968.71	61436.97	271745.41
	Of which total Term Loan				10357.31	11554.94	6870.34	13233.47	11794.43	12586.26	66396.79
2.2	B. AGRICULTURE INFRASTRUCTURE										
2.2.1	Construction of storage & marketing infrastructure										
1	Cold Storage (5000 MT)	750.00	Nos.	Phy	3	4	2	3	2	3	17
				BL	1687.50	2250.00	1125.00	1687.50	1125.00	1687.50	9562.50
2	Rural Godowns (500 MT)	46.00	Nos.	Phy	103	90	103	85	74	143	598
				BL	3553.50	3105.00	3553.50	2932.50	2553.00	4933.50	20631.00
3	Rural Godowns(160 MT)	15.12	Nos.	Phy	94	85	75	85	75	103	517
				BL	1065.96	963.90	850.50	963.90	850.50	1168.02	5862.78
4	Market yards	750.00	Nos.	Phy	1	1	1	1	1	1	6
				BL	562.50	562.50	562.50	562.50	562.50	562.50	3375.00
	Construction of storage & marketing infrastructure Total			Phy	201	180	181	174	152	250	1138
				BL	6869.46	6881.40	6091.50	6146.40	5091.00	8351.52	39431.28
2.2.2	Land Development, Soil conservation and watershed development										
1	Land levelling/OFD	0.294	Ha.	Phy	799	620	470	564	541	353	3347
				BL	176.18	136.71	103.64	124.36	119.29	77.84	738.01
2	Silt Application	0.524	Ha.	Phy	517	573	541	555	545	541	3272
				BL	203.18	225.19	212.61	218.12	214.19	212.61	1285.90
3	Farm Ponds (as Water harvesting	0.773	Ha.	Phy	226	207	169	179	169	216	1166

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
	structure 20Mx20Mx1.5M)										
				BL	131.02	120.01	97.98	103.78	97.98	125.23	675.99
4	Barbed wire Fencing (5 feet Model)	1.179	Ha.	Phy	254	216	197	244	197	216	1324
				BL	224.60	191.00	174.20	215.76	174.20	191.00	1170.75
	LD TOTAL			Phy	1796	1616	1377	1542	1452	1326	9109
				BL	734.98	672.91	588.42	662.01	605.65	606.67	3870.65
2.2.3	Agri. Infrastructure- Others										
1	Tissue Culture Lab	100.00	Ha.	Phy	0	1	1	2	0	2	6
				BL	0.00	80.00	80.00	160.00	0.00	160.00	480.00
2	Seed Production Unit	25.00	Ha.	Phy	1	2	1	2	1	2	9
				BL	20.00	40.00	20.00	40.00	20.00	40.00	180.00
3	Bio Fertilizers / Pesticide	63.00	Ha.	Phy	3	3	3	3	3	3	18
				BL	151.20	151.20	151.20	151.20	151.20	151.20	907.20
4	Vermi Composting Unit	0.20	Ha.	Phy	47	47	47	47	47	47	282
				BL	7.52	7.52	7.52	7.52	7.52	7.52	45.12
	Agri. Infrastructure- Others Total			Phy	51	53	52	54	51	54	315
				BL	178.72	278.72	258.72	358.72	178.72	358.72	1612.32
	Agri. Infrastructure TOTAL			Phy	2048	1849	1610	1770	1655	1630	10562
				BL	7783.16	7833.03	6938.64	7167.13	5875.37	9316.91	44914.25
2.3	C. ANCILLARY ACTIVITIES										
2.3.1	Food & Agro Processing										
1	Mango/ fruit Processing	55.00	No.	Phy	19	8	9	4	4	3	47
				BL	940.50	396.00	445.50	198.00	198.00	148.50	2326.50
2	Groundnut processing	120.00	No.	Phy	3	4	3	4	2	4	20
				BL	324.00	432.00	324.00	432.00	216.00	432.00	2160.00
3	Fish Processing	5.50	No.	Phy	0	14	0	19	5	14	52
				BL	0.00	69.30	0.00	94.05	24.75	69.30	257.40
4	Milk Processing	12.00	No.	Phy	9	9	9	9	9	9	54
				BL	97.20	97.20	97.20	97.20	97.20	97.20	583.20

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
5	Grading & Packing for export	264.00	No.	Phy	2	1	0	2	1	1	7
				BL	475.20	237.60	0.00	475.20	237.60	237.60	1663.20
6	Working capital	6.00	No.	Phy	19	19	19	19	19	19	114
				BL	102.60	102.60	102.60	102.60	102.60	102.60	615.60
	Food & Agro processing Total			Phy	52	55	40	57	40	50	294
				BL	1939.50	1334.70	969.30	1399.05	876.15	1087.20	7605.90
2.3.2	Other Ancillary Activities										
1	Loans to PACS	10.00	No.	Phy	1	2	1	1	0	1	6
				BL	8.00	16.00	8.00	8.00	0.00	8.00	48.00
2	Loans to MFIs	50.00	No.	Phy	2	1	2	0	1	2	8
				BL	80.00	40.00	80.00	0.00	40.00	80.00	320.00
3	ACABC Finance	15.00	No.	Phy	2	2	2	1	2	3	12
				BL	24.00	24.00	24.00	12.00	24.00	36.00	144.00
	Other Ancillary Activities Total			Phy	5	5	5	2	3	6	26
				BL	112.00	80.00	112.00	20.00	64.00	124.00	512.00
	Agri. Ancillary TOTAL			Phy	57	60	45	59	43	56	320
				BL	2051.50	1414.70	1081.30	1419.05	940.15	1211.20	8117.90
	TOTAL AGRICULTURE (A + B + C)				45855.00	50849.24	36426.24	67897.72	51784.23	71965.08	324777.56
	of which ATL				20191.97	20802.67	14890.29	21819.65	18609.95	23114.37	119428.94
	WC-AH+F-KCC (BL)				1186.81	5828.46	1318.37	5965.87	3405.79	4201.00	21906.30
	GRAND TOTAL Agri				47041.81	56677.70	37744.61	73863.59	55190.02	76166.08	346683.86
3	MSME										
	Manufacturing and Service Enterprises Term Loan										
	Micro Enterprises	50.00	No.	Phy	8	11	8	14	8	11	60
				BL	320.00	440.00	320.00	560.00	320.00	440.00	2400.00
	Small Enterprises	500.00	No.	Phy	8	10	9	13	8	11	59
				BL	3200.00	4000.00	3600.00	5200.00	3200.00	4400.00	23600.00
	Medium Enterprises	2500.00	No.	Phy	2	2	0	3	0	2	9
				BL	4000.00	4000.00	0.00	6000.00	0.00	4000.00	18000.00
	Retail Trade	70.00	No.	Phy	4	4	2	6	3	4	23
				BL	224.00	224.00	112.00	336.00	168.00	224.00	1288.00
	Wholesale Trade	700.00	No.	Phy	2	2	1	3	1	2	11
				BL	1120.00	1120.00	560.00	1680.00	560.00	1120.00	6160.00

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	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
	Sub Total				8864.00	9784.00	4592.00	13776.00	4248.00	10184.00	51448.00
	Manufacturing and Service Enterprises Working Capital										
	Micro Enterprises	12.50	No.	Phy	8	11	8	14	8	11	60
				BL	100.00	137.50	100.00	175.00	100.00	137.50	750.00
	Small Enterprises	125.00	No.	Phy	8	10	9	13	8	11	59
				BL	1000.00	1250.00	1125.00	1625.00	1000.00	1375.00	7375.00
	Medium Enterprises	625.00	No.	Phy	2	2	0	3	0	2	9
				BL	1250.00	1250.00	0.00	1875.00	0.00	1250.00	5625.00
	Retail Trade	15.00	No.	Phy	4	4	2	6	3	4	23
				BL	60.00	60.00	30.00	90.00	45.00	60.00	345.00
	Wholesale Trade	150.00	No.	Phy	2	2	1	3	1	2	11
				BL	300.00	300.00	150.00	450.00	150.00	300.00	1650.00
	Sub Total				2710.00	2997.50	1405.00	4215.00	1295.00	3122.50	15745.00
	MSME Total			BL	11574.00	12781.50	5997.00	17991.00	5543.00	13306.50	67193.00
4 (1)	Potential for Export Credit										
1	Pre shipment credit	10.00		Phy	20	20	10	42	10	10	112
				BL	160.00	160.00	80.00	336.00	80.00	80.00	896.00
2	Post shipment credit	10.00		Phy	6	10	6	40	5	6	73
				BL	48.00	80.00	48.00	320.00	40.00	48.00	584.00
	Export Credit Total			BL	208.00	240.00	128.00	656.00	120.00	128.00	1480.00
4(2)	Credit Potential for Education										
1	Education Vocational Courses	20.00		Phy	48	62	53	62	55	44	324
				BL	864.00	1116.00	954.00	1116.00	990.00	792.00	5832.00
2	Education Repu Insti. (inland)	20.00		Phy	15	10	9	12	9	12	67
				BL	270.00	180.00	162.00	216.00	162.00	216.00	1206.00
3	Education Abroad	20.00		Phy	10	9	6	12	7	8	52
				BL	180.00	162.00	108.00	216.00	126.00	144.00	936.00
	Education Total			BL	1314.00	1458.00	1224.00	1548.00	1278.00	1152.00	7974.00
	Credit Potential for Housing										
4(3)	Rural Housing	6.00		Phy	100	150	80	100	90	70	590

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
1				BL	540.00	810.00	432.00	540.00	486.00	378.00	3186.00
	Semi Urban Housing	12.00		Phy	60	70	60	70	60	70	390
2				BL	648.00	756.00	648.00	756.00	648.00	756.00	4212.00
	Urban Housing	20.00		Phy	20	20	20	26	30	26	142
3				BL	360.00	360.00	360.00	468.00	540.00	468.00	2556.00
	Housing Repair	2.00		Phy	170	240	140	220	130	130	1030
4				BL	306.00	432.00	252.00	396.00	234.00	234.00	1854.00
	Housing Total			BL	1854.00	2358.00	1692.00	2160.00	1908.00	1836.00	11808.00
5	Credit Potential for Infrastructure										
5.1 & 5.2	Infrastructure- Public Investments & Social infrastructure involving bank credit										
1	Schools	25.00	No.s	Phy	2	2	2	2	2	2	12
				BL	40.00	40.00	40.00	40.00	40.00	40.00	240.00
2	Hospitals	50.00	No.s	Phy	1	2	1	1	1	1	7
				BL	40.00	80.00	40.00	40.00	40.00	40.00	280.00
3	Pvt. Clinics	20.00	No.s	Phy	4	4	4	5	4	4	25
				BL	64.00	64.00	64.00	80.00	64.00	64.00	400.00
4	RO Plant (Drinking water)	5.00	No.s	Phy	15	18	20	15	12	16	96
				BL	60.00	72.00	80.00	60.00	48.00	64.00	384.00
5	Sanitation (Toilets)	0.10	No.s	Phy	130	140	120	150	120	140	800
				BL	10.40	11.20	9.60	12.00	9.60	11.20	64.00
	Infrastructure Support			BL	214.40	267.20	233.60	232.00	201.60	219.20	1368.00
5.3	Renewable Energy										
1	Bio Gas (2 cum / day)	0.25	Nos.	Phy	60	55	60	75	60	70	380
				BL	11.25	10.31	11.25	14.06	11.25	13.13	71.25
2	Solar Water Heaters (100 LPD)	0.26	Nos.	Phy	70	65	50	75	65	70	395
				BL	13.65	12.68	9.75	14.63	12.68	13.65	77.03
3	Solar Roof Top Scheme (1 KW)	0.41	Nos.	Phy	170	180	165	185	170	190	1060
				BL	52.28	55.35	50.74	56.89	52.28	58.43	325.95
4	Solar PV Lighting Lanterns	0.03	Nos.	Phy	155	140	145	140	167	150	897
				BL	3.49	3.15	3.26	3.15	3.76	3.38	20.18
5	Solar fencing	1.00	Nos.	Phy	12	10	12	14	10	15	73

	Activity	Unit cost	Unit size		Talala	Una	Gir Gadhada	Veraval	Sutrapada	Kodinar	Total
				BL	9.00	7.50	9.00	10.50	7.50	11.25	54.75
6	Solar Pump	3.50	Nos.	Phy	6	4	6	6	6	8	36
				BL	16.80	11.20	16.80	16.80	16.80	22.40	100.80
	Renewable Energy Total			BL	106.46	100.19	100.80	116.03	104.26	122.23	649.96
5.4	Priority Sector Others										
1	Fresh Loans to SHGs	1.00	1 SHG	Phy	250	250	250	250	250	250	1500
				BL	250.00	250.00	250.00	250.00	250.00	250.00	1500.00
2	Repeat Loans to SHGs	1.00	1 SHG	Phy	250	250	250	250	250	250	1500
				BL	250.00	250.00	250.00	250.00	250.00	250.00	1500.00
3	Loans to JLGs	2.50	1 JLG	Phy	75	100	50	75	50	75	425
				BL	187.50	250.00	125.00	187.50	125.00	187.50	1062.50
4	PMJDY loans	0.10	I Unit	Phy	100	100	80	123	138	125	666
				BL	10.00	10.00	8.00	12.30	13.80	12.50	66.60
5	Loans to distressed	0.05	I Unit	Phy	13	14	12	15	12	14	80
				BL	0.65	0.70	0.60	0.75	0.60	0.70	4.00
6	Govt. sponsored SC/ST	0.20	I Unit	Phy	145	174	173	175	172	174	1013
				BL	23.20	27.84	27.68	28.00	27.52	27.84	162.08
7	Misc.	0.20	I Unit	Phy	79	78	85	145	78	95	560
				BL	12.64	12.48	13.60	23.20	12.48	15.20	89.60
	Priority Sector Others Total			BL	733.99	801.02	674.88	751.75	679.40	743.74	4384.78
	Grand Total			BL	63046.66	74683.61	47794.89	97318.37	65024.28	93673.75	441541.60
	Phy - Physical units										
	BL - Bank loan										
	@ - Excluding WC - AH & F										
	@@ - Including WC - AH & F										

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Annexure II

An Overview of Flow of Ground Level Credit –

Agency wise and Sector wise 2019-20, 2020-21, 2021-22 & Target for 2022-23

State: Gujarat

District: Gir Somnath

(₹ Lakh)

Sr No.	Sector	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan							
	CBs	73342.56	50275.00	85990.15	92771.19	92053.72	68663.00	102133.00
	CCB	52345.63	54306.00	62814.80	24318.00	0.00	55218.00	75331.00
	SCARDB	5480.00	0.00	6576.00	0.00	5290.56	0.00	5550.00
	RRB	6624.09	11070.00	16119.76	12756.48	9934.20	13318.00	12575.00
	Others	12783.10	4830.00	7948.96	5850.13	91033.16	4213.00	20488.00
	Sub Total (A)	150575.38	120481.00	179449.67	135695.80	198311.64	141412.00	216077.00
2	Term loan							
	CBs	30804.78	34837.31	34051.30	58376.85	48163.96	63820.00	42995.00
	CCB	10548.22	559.00	12696.72	253.00	0.00	544.00	16110.00
	SCARDB	1300.00	0.00	1560.00	0.00	1950.00	0.00	2000.00
	RRB	2606.56	89.00	7317.48	32.91	3908.52	88.00	5328.00
	Others	6065.93	19984.10	7219.24	31949.42	20968.32	30789.00	10428.00
	Sub Total (B)	51325.49	55469.41	62844.74	90612.18	74990.80	95241.00	76861.00
3	Total Agri Credit							
	CBs	104147.34	85112.31	120041.45	151148.04	140217.68	132483.00	145128.00
	CCB	62893.85	54865.00	75511.52	24571.00	0.00	55762.00	91441.00
	SCARDB	6780.00	0.00	8136.00	0.00	7240.56	0.00	7550.00
	RRB	9230.65	11159.00	23437.24	12789.39	13842.72	13406.00	17903.00
	Others	18849.03	24814.10	15168.20	37799.55	112001.48	35002.00	30916.00
	Sub Total (C)	201900.87	175950.41	242294.41	226307.98	273302.44	236653.00	292938.00
4	NFS / MSME							
	CBs	27384.65	45625.70	27039.06	45213.53	33589.12	19710.00	24808.00
	CCB	2019.32	1967.00	2147.44	2555.00	0.00	2759.00	614.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	1540.17	642.83	1776.88	511.90	2221.04	113.00	675.00
	Others	2230.87	13162.64	2580.92	11014.80	5910.56	14366.00	7768.00
	Sub Total (E)	33175.01	61398.17	33544.30	59295.23	41720.72	36948.00	33865.00
5	OPS							
	CBs	10521.20	1553.00	16426.48	7078.55	20771.66	5995.00	22961.00
	CCB	916.90	2888.00	1392.04	2509.00	0.00	13670.00	856.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	571.24	0.00	756.88	826.25	946.12	612.00	785.00
	Others	995.02	0.00	1416.76	2511.41	3511.16	2778.00	5452.00
	Sub Total (F)	13004.36	4441.00	19992.16	12925.21	25228.94	23055.00	30054.00
	Grand Total	248080.24	241789.58	295830.87	298528.42	340252.10	296656.00	356857.00

Annexure III

**Sub-sector-wise and Agency-wise Credit Flow under Agriculture &
allied Activities - 2019-20, 2020-21, 2021-22 and Target for 2022-23**

State: Gujarat

District: Gir Somnath

(₹ Lakh)

Sr. No.	Sector	2019-20				2020-21				2021-22				2022-23 (target)			
		CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I	Crop Loan	55105.00	54306.00	11070.00	120481.00	98621.32	24318.00	12756.48	135695.80	72876.00	55218.00	13318.00	141412.00	122621.00	80881.00	12575.00	216077.00
II	Term Loan																
a	Minor Irrigation	353.00	66.00	0.00	419.00	254.00	54.00	0.00	308.00	140.55	0.00	0.00	140.55	113.43	0.00	0.00	113.43
b	Land Development	137.00	0.00	80.00	217.00	273.49	0.00	24.33	297.82	902.43	1.65	91.14	995.22	728.27	1.33	73.55	803.16
c	Farm Mechanization	639.00	1.00	0.00	640.00	788.56	4.00	0.00	792.56	2410.32	0.00	2.61	2412.94	1945.17	0.00	2.11	1947.28
d	Plantation & Horticulture	53.00	0.00	0.00	53.00	15.65	0.00	0.00	15.65	404.25	0.00	0.00	404.25	326.23	0.00	0.00	326.23
e	Dairy Development	3085.00	198.00	9.00	3292.00	917.77	22.00	0.00	939.77	1539.26	0.00	0.00	1539.26	1242.20	0.00	0.00	1242.20
f	Poultry Farming	97.00	0.00	0.00	97.00	103.00	0.00	0.00	103.00	9.07	0.00	0.00	9.07	7.32	0.00	0.00	7.32
g	Sheep/Goat/Piggery	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
h	Fisheries	101.00	0.00	0.00	101.00	768.78	0.00	0.00	768.78	80.00	0.00	0.00	80.00	64.56	0.00	0.00	64.56
i	Forestry (Inc. WLD)	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
j	Storage & Market Yards	177.00	267.00	0.00	444.00	0.57	169.00	0.00	169.57	4016.73	25.57	0.00	4042.30	3241.56	20.63	0.00	3262.20
k	Bio-gas	24354.00	27.00	1.00	24382.00	0.00	0.00	0.00	0.00	63802.44	1028.51	25.57	64856.53	51489.59	830.03	20.63	52340.25
l	Others	25825.41	0.00	0.00	25825.41	87204.45	4.00	8.58	87217.03	20754.14	6.76	0.00	20760.89	16748.92	5.45	0.00	16754.37
	Sub-Total II	54821.41	559.00	90.00	55470.41	90326.27	253.00	32.91	90612.18	94059.19	1062.49	119.32	95241.00	75907.26	857.44	96.30	76861.00
	GRAND TOTAL	109926.41	54865.00	11160.00	175951.41	188947.59	24571.00	12789.39	226307.98	166935.19	56280.49	13437.32	236653.00	198528.26	81738.44	12671.30	292938.00

Annexure IV					
Indicative Unit Costs (for major activities of the district) as arrived at by NABARD for its internal use					
Activity	Unit cost (₹)	Unit size	Activity	Unit cost (₹)	Unit size
WATER RESOURCES			DAIRY DEVELOPMENT		
Dug wells (4m X 20m)	2,59,000	Nos.	Crossbred cows	60,000	Nos.
Pumpsets	38,400	Nos.	Buffaloes	70,000	Nos.
Lift irrigation	1,30,000	Ha.	Cattle shed	50,000	Nos.
Bore well / Tube well (150mtrs)	1,45,500	Nos.	Fodder development	20,000	Ha.
Drip irrigation (lateral size 16mm)	1,27,392	Ha	POULTRY DEVELOPMENT		
Sprinkler irrigation HDPE pipe coupler size 90mm	44,736	Ha.	Broilers	1,35,000	300 Birds
LAND DEVELOPMENT			Layers	96,000	300 Birds
Bunding & soil conservation	21,000	Ha.	GOATERY		
Land reclamation	76,800	Ha.	Goat rearing	45,000	10 + 1
Land levelling	29,400	Ha.	Sheep	75,000	20 + 1
Silt Application	52,400	Ha.	Fisheries		
Rain Harvesting	35,000	Ha.	Fresh water prawn culture	6,00,000	Ha.
Farm ponds	76,800	Nos.	Brackish water culture	20,00,000	Ha.
Vermi compost	20,000	Nos.	Gill netter	20,00,000	Nos.
PLANTATION / HORTICULTURE			Non Mech. Boats	3,00,000	Nos.
Mango	2,17,000	Ha.	Storage godown / Market yards		
Sapota	1,28,603	Ha.	Cold storages (5000MT)	7,50,00,000	Nos.
Lime	1,45,000	Ha.	Rural godowns (500 MT)	46,00,000	Nos.
Pomegranate	2,53,000	Ha.	Rural Godowns (160 MT)	15,12,000	Nos.
Coconut New	1,28,000	Ha.	Market yards (5000MT)	7,50,00,000	Nos.
Cut Flowers	1,00,000	Ha.	Bio-gas		
Custard apple	1,14,000	Ha.	Bio Gas (2 Cum /day)	25,000	Nos.
Ber irrigated	45,000 for 1st year	Ha.	Other allied activities		
Guava	1,10,050	Ha.	Bullocks pair	35,000	Nos.
Green House	54,00,000	Ha.	Camel single	35,000	Nos.
Creeper Vegetables	45,000	Ha.	Bullocks carts	50,000	Nos.
Med. Plants (AV, SM, Patchouli)	70,000	Ha.	Land purchase/ Misc.	9,00,000	Nos.
Others (Onion, Binjal, Tomato etc.)	70,000	Ha.	FARM MECHANIZATION		
Nursery	4,80,000	Ha.	Tractors 41 to 50 hp	7,70,000	Nos.
FORESTRY AND WASTE LAND DEVELOPMENT			Power tillers	2,00,000	Nos.
Social forestry	54,000	Ha.	Rotavetors	1,20,000	Nos.
Farm forestry	60,000	Ha.	Seed drill	40,000	Nos.
Jatropha	71,000	Ha	Thresher	2,00,000	Nos.
Others (Bamboo)	42,700	Ha.	Veg Transplanter	87,000	Nos.
Note : Above-mentioned unit costs are only indicative and based on the viability of the project, the banks may decide about the unit cost / loan amount.					

Annexure - V		
Scale of Finance for major crops fixed by State Level Technical Committee (SLTC) for 2022-23		
Sr. No.	Type of Crop	Per Hector cost of cultivation as decided by DLTC (₹)
A	Kharif	
1	Groundnut	95000
2	Cotton	110000
3	Bajra	50000
4	Jowar	35000
5	Maize	40000
6	Sugarcane	115000
7	Onion	70000
8	Gram	50000
9	Sesame	40000
10	castor	60000
B	Rabi	
1	Wheat	75000
2	Garlic	95000
3	Onion	80000
4	Maize	35000
5	Tuver	50000
C	Other	
1	Banana	110000
2	Papaya	45000
3	Vegetables	45000
D	Fruit Crops	
1	Coconut	110000
2	Guava	60000
3	Pomegranate	50000
4	Sapota	50000
5	Mango	300000
E	Working Capital - Animal Husbandry and Fisheries	
1	Animal Husbandry:	
	Milch Animal (per Cow/Bufalo)	25000
	Goat and Sheep (10 female – 1 male)	15000
2	Poultry (one unit of 100 birds)	15000
3	Fisheries	
	Fisheries per hectare	9880
	Reservoir Water per hectare	74100
	Non mechanised boat per unit	200000
	Mechanised boat per unit	3 to 5 lakh

Abbreviations

AC & ABC	Agriclinics and Agri Business Centres	GEDA	Gujarat Energy Development Agency	NHM	National Horticulture Mission
AH	Animal Husbandry	GLC	Ground Level Credit	APMC	Agriculture Produce Marketing Committee
BF BC	Business Facilitator, Business Correspondents	GoG	Government of Gujarat	P & H	Plantation & Horticulture
BL	Bank Loan	GOI	Government of India	PACS	Primary Agriculture Credit Society
BWSC	Brackish Water Shrimp Culture	GSCARDB	Gujarat State Cooperative Agriculture and Rural Development	PHC	Primary Health Centre
CBs	Commercial Banks	GSCDC	Gujarat Scheduled Caste Dev. Corp.	PLP	Potential Linked Credit Plan
DAHD	Dept. of Animal Husbandry & Dairying Scheme	GSFC	Gujarat State Finance Corporation	PU	Physical Units
DAHO	District Animal Husbandry Officer	GWRDC	Gujarat Water Resource Dev. Corp.	RBI	Reserve Bank of India
DAO	District Agriculture Officer	ha	hectares	RIDF	Rural Infrastructure Development Fund
DCB	Demand Collection Balance	HP	Horse Power	RIF	Rural Innovation Fund
DCCB	District Central Cooperative Bank	HYV	High Yielding Variety	RNFS RKVY	Rural Non-Farm Sector Rashtriya Krishi VikasYojana
DCP	District Credit Plan	IFDP	Integrated Forestry Development	RRBs	Regional Rural Banks
DDM	District Development Manager	IGWDP	Indo German Watershed Development	SACP	Service Area Credit Plan
DDO	District Development Officer	IRDP	Integrated Rural Development	SAMIS	Service Area Monitoring and Information System
DIC	District Industries Centre	ISB	Industries, Services, Business	SAMRU-DDHI	Service Area Monitoring & Review Using Developed Data Handling Implements
DLCC	District Level Coordination Committee	JFM	Joint Forest Management	SCBs	State Cooperative Banks
DLMRC	District Level Monitoring and Review Committee	JLGs	Joint Liability Groups	SCC	Swarojgar Credit Card
DLTC	District Level Technical Committee	KCC	Kisan Credit Card	SHG	Self Help Groups
DRDA	District Rural Development Agency	KVIB	Khadi & Village Industries Board	KVIC	Khadi & Village Industries Commission
FFDA	Fisheries Farmers Development Agency	KVK	Krishi Vigyan Kendra	LAMPS	Large Sized Adivasi Multi-purpose Society
LBR	Lead Bank Return	MI	Minor Irrigation	SLTC	State Level Technical Committee

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NABVENTURES Limited

A wholly owned Subsidiary of NABARD

NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

Investment focus: Start-ups/MSMEs operating in/with

► **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus

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As on 31st March 2022:

► **Corpus raised:** INR 598 crore

► **Investments made:** INR 148.21 crore in 9 start-ups

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✉ e-mail: nabventure@nabard.org ☎ Phone: 91-22-26539149 🌐 www.nabventure.in



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A Subsidiary of NABARD

"The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for the promotion, expansion, commercialisation and modernisation in non-farm & agri allied activities including microfinance, MSME, housing, education, transport, etc."

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Registered Office:

NABARD, Regional Office 1-1-61, RTC 'X' Road, P.B. No. 1863 Hyderabad- 500020, Telangana

Ph: 040-23241155/56

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NABFOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas

IF YOU ARE A CSR UNIT

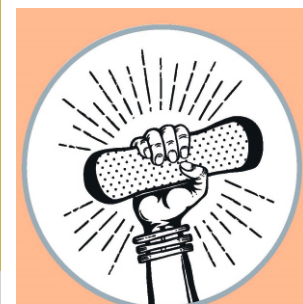
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision



My Pad | My Right
• Health • Cleanliness • Livelihood

Registered Office: NABARD, 2nd Floor, B Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ e-mail: nabfoundation@nabard.org

☎ Phone: 91-22-2653 9404/9054

🌐 www.nabfoundation.in



NABKISAN Finance Limited

A Subsidiary of NABARD

- › Largest lender in FPO space
- › Present in 20+ States
- › 1400+ FPOs credit linked
- › Collateral free lending at affordable rates
- › Financing FPOs through
 - ▶ Working Capital
 - ▶ Term loan
 - ▶ Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs
- › Soft loans for Agri Startups

Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal:krishimanch.co.in



NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

OFFERS

CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with offices in 31 States/UTs

AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051, Ph: 022-26539419

✉ e-mail:headoffice@nabcons.in

Corporate Office

NABARD Tower, 7th floor
Rajendra Place, New Delhi -110125
Ph: 011-25745103/07

🌐 www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

Corporate Office

NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051

Ph:022-26539243/26539241

e-mail:ho@nabsanrakshan.org

- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
 - ▶ FPO Financing
 - ▶ Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme