NABARD

संभाव्यतायुक्त ऋण योजना
2023-24

Potential Linked Credit Plan
2023-24

राजकोट जिला
RAJKOT DISTRICT

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

गुजरात क्षेत्रीय कार्यालय, अहमदाबाद
GUJARAT REGIONAL OFFICE, AHMEDABAD

NABARD

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 : राजकोट

DISTRICT: RAJKOT

राज्य : गुजरात

STATE : GUJARAT

नाबार्ड

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 ज़ोर दिया जाना चाहिए। जलवायु परिवर्तन और उससे संबन्धित 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।

ज्ञानेन्द्र मणि

(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.

Gmani

(Dr. Gyanendra Mani)
Chief General Manager

Rajkot District–Potential-Linked Credit Plan–2023-24

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EXECUTIVE SUMMARY

Introduction

Rajkot is primarily an agricultural district. Groundnut and Cotton are the predominant crops. Other major crops cultivated are Wheat, Cumin, Gram, Onion and Chilly etc. About 64% of land holdings are with small and marginal farmers. Average size of land holdings in the district is 2.17 ha.

Credit Potential for 2023-24: The Potential Linked Credit Plan (PLP) for 2023-24 estimates a credit flow of **₹26,39,633.55 lakh,** of which MSME has a major share of 55.84% at ₹14,74,015.00 lakh, followed by Crop Loan with share of 18.49% at ₹4,88,000.00 lakh. The projections take into account the total achievement of ₹24,80,272.55 lakh under ACP-2021-22 and achievement of ₹14,02,455.91 lakh under MSME during the year 2021-22. Credit Potential for term loans under agriculture (including Agriculture Infrastructure and Agriculture Ancillary Activities) at ₹4,31,633.55 lakh (16.35%), Working Capital of ₹317.50 lakh for AH & Fisheries through KCC and other subsectors viz. Export, Education, Housing, Renewable Energy, Micro Credit and Social Infrastructure at₹2,45,985.00 lakh (9.32%) have been assessed for the year 2023-24. Activity-wise and block-wise assessment of potential is presented in Annexure I.

Sector-wise comments on major sectors: Suggested action points in respect of major sectors and infrastructure/non-credit inputs are as under**:**

1. Crop Production, Maintenance and Marketing: Quality extension services along withadequatefinanceasperKCCguidelinesneedstobeensured.Alleligiblefarmersmay be covered under KCC financing, including through JLG mode. Further, banks may consider extending short-term loans for allied activities and marketing of crops also.

2. Water Resources: The agriculture in the district is mainly rainfed and has water scarcity. The net irrigated area in the district is only 43.90% of net sown area. Coverage of more area under water efficient micro irrigation techniques viz. Drip and creation of awareness among farmers are the critical interventions required for definitive impact. On its part, NABARD has sanctioned few watershed development projects in Jasdan & Vinchhiya blocks of the district.

During the reporting year watershed development works undertakes mainly soil conservation in and development of water harvesting structures. Besides this revival of water bodies like; Pond disiltation, Check-dam desiltation have been undertaken.

Name of Project	Stage of Project	Area of Watershed
Barwala Watershed	CBP	Total Watershed Area: 1079.73 Ha, CBP Area :91.68 ha
Goma Watershed	CBP	Total Watershed Area:914.14 Ha CBP Area :91.68 ha
Ghelo Watershed	CBP	Total Watershed Area: 1240.02, CBP Area: 99.99
IWMS Watershed (5 Villages, Somalpar, Fulzar, Polarpar, Hadmatiya and Nani lakhawad)	Completed	Total Watershed Area: 2500 ha

3. Storage Godowns and Market Yards: The major crops cultivated in the district require storage facilities. Creation of scientific storage capacity will reduce post-harvest handling losses by 15-20%. Most of the godowns constructed in the district are at individual farm level, with an average capacity of less than 150 MT. Construction of bigger godowns (say 200 MT) with scientific storage facilities and their registration with

Warehousing Development and Regulatory Authority to ensure benefits under Negotiable Warehouse Receipts is required to be ensured in the district.

4. Micro, Small and Medium Enterprises: Rajkot district is one of the important industrial centres in Gujarat. Major industries include dairy products, edible oils, spices, wooden furniture & fixtures, handicrafts, engineering products viz. casting/foundry/diesel engines, textiles, salted snacks/pickles, leather products etc. There is huge potential for financing under the sector in the district. The potential is likely to look up with the thrust on the sector and plans to make every district an export hub by the Govt. of India.

5. Food and Agro Processing: Food processing industry in Gujarat is increasingly seen as potential source for driving Gujarat's economy. Gujarat is a leading State with impressive agricultural performance contributing about 10% to the State's GDP. 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. Fruit processing activities can be encouraged by setting up Exclusive Processing Zones with infrastructural facilities like graders, dehydrators, cold storages, processing plants, etc. There is an urgent need for opening of more value-addition centres and post-harvest processing services, if necessary, with private investment.

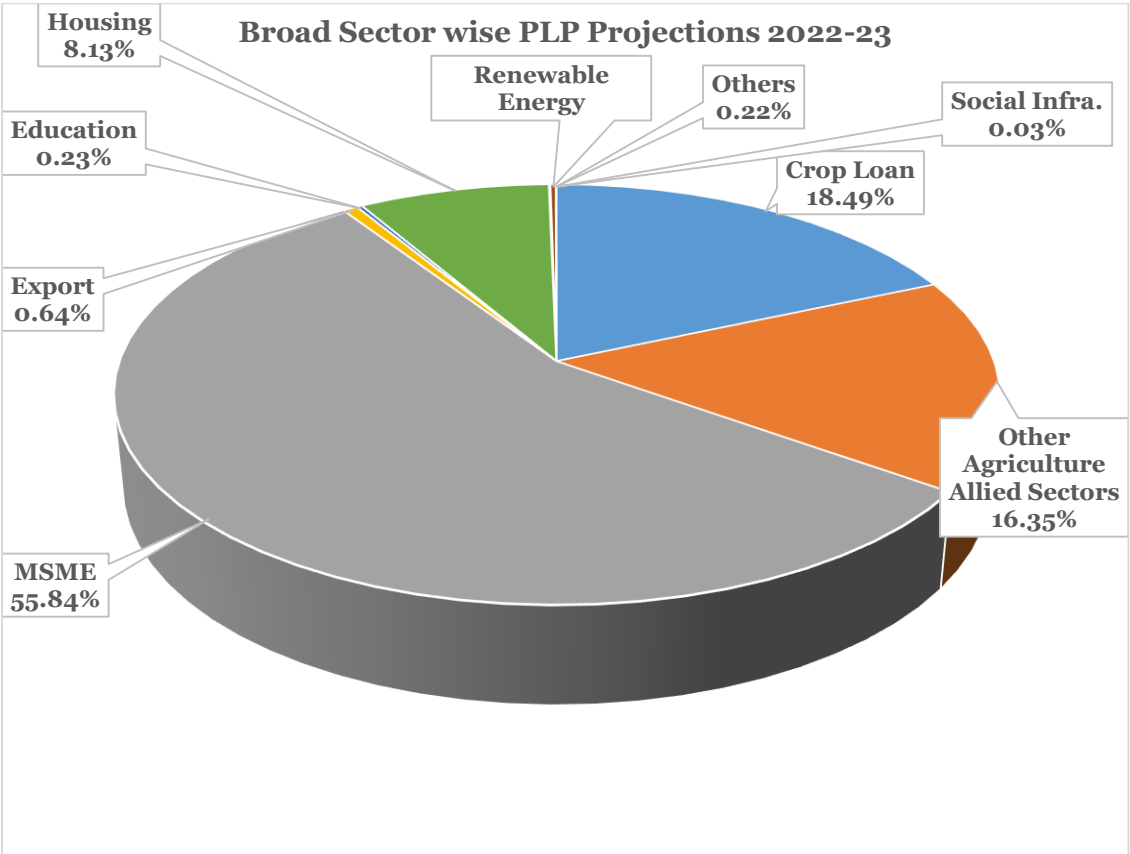
Conclusion: Exploitation of the potential depends upon availability of critical infrastructure support enlisted under each of the sectors in this document and a coordinated approach by bankers and Govt. Depts. for enhancing capital formation in agriculture and allied sectors. The credit planning exercise, to a great extent, is dependent on submission of timely and correct information through LBRs which are being reviewed in quarterly BLBC and DLCC meetings. Bankers may ensure timely and accurate submission of these returns to facilitate fruitful analysis. Concrete steps initiated, based on issues highlighted in this document, with a thrust for high tech agriculture and other allied activities, would certainly facilitate capital formation in agriculture, in fulfillment of Govt. of India's goal of doubling farmers' income.

Appendix A

Broad Sector-wise PLP Projections 2023-24

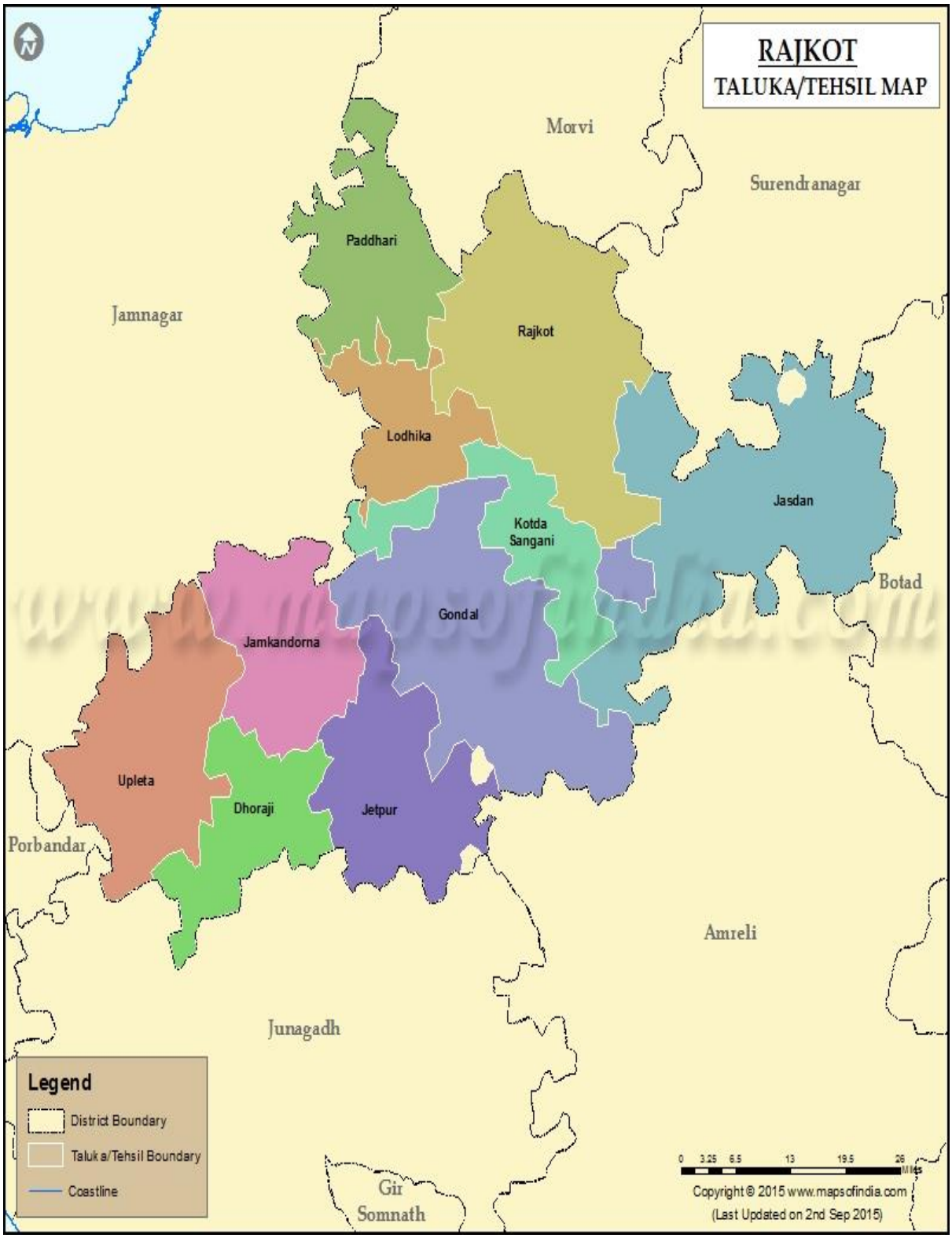
(₹Lakh)

Sr. No.	Particulars	PLP Projections
(A)	Farm Credit	
i	Crop Production, Maintenance and Marketing	4,88,000.00
ii	Term Loan for Agriculture and Allied Activities	15,74,06.05
	Sub Total	**6,45,406.05**
(B)	Agriculture Infrastructure	1,36,785.00
(C)	Ancillary Activities	1,37,125.00
(D)	Working Capital of AH & Fisheries through KCC	317.50
I	**Credit Potential for Agriculture (A+B+C+D)**	**9,19,633.55**
II	**Micro, Small and Medium Enterprises**	**14,74,015.00**
III	**Export Credit**	**16,800.00**
IV	**Education**	**6,120.00**
V	**Housing**	**2,14,500.00**
VI	**Renewable Energy**	**1,800.00**
VII	**Others**	**5,910.00**
VIII	**Social Infrastructure involving bank credit**	**855.00**
	Total Priority Sector (I to VIII)	**26,39,633.55**



Appendix B
Summary of Sector/ Sub-Sector-wise PLP Projections 2023-24

Sr. No.	Particulars	PLP Projections 2023-24
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	4,88,000.00
ii	Water Resources	29,550.00
iii	Farm Mechanisation	42,470.00
iv	Plantation and Horticulture	1,800.00
v	Forestry and Waste Land Development	11.05
vi	Animal Husbandry - Dairy	29,010.00
vii	Animal Husbandry - Poultry	30.00
viii	Animal Husbandry - Sheep, Goat, Piggery	25.00
ix	Fisheries	240.00
x	Others - Bullock/Carts, Misc. Agri. Advances etc.	54,270.00
	Sub Total	**6,45,406.05**
B	**Agriculture Infrastructure**	
i	Construction of storage facilities (Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/ Cold Storage Chains)	65,445.00
ii	Land Development, Soil Conservation, Watershed Development	69,290.00
iii	Others (Vermi Compost / Bio Fertiliser/ Bio Pesticides units)	2,050.00
	Sub Total	**1,36,785.00**
C	**Ancillary Activities**	
i	Food and Agro Processing	1,31,620.00
ii	Others (Agri Clinic Agri Business Centres etc.)	5,505.00
	Sub Total	**1,37,125.00**
D	**Working Capital**	
i	Animal Husbandry through KCC - Dairy	290.00
ii	Animal Husbandry through KCC - Poultry	10.00
iii	Animal Husbandry through KCC - Sheep/Goat/Piggery	7.50
iv	Fisheries through KCC	10.00
	Sub Total	**317.50**
	Total Agriculture (A+B+C+D)	**9,19,633.55**
II	Micro, Small and Medium Enterprises	
i	MSME - Investment Credit	9,75,640.00
ii	MSME - Working Capital	4,98,375.00
	Total MSME	**14,74,015.00**
III	**Export Credit**	16,800.00
IV	**Education**	6,120.00
V	**Housing**	214,500.00
VI	**Renewable Energy**	1,800.00
VII	**Others** (Loans to SHGs/ JLGs, PMJDY)	5,910.00
VIII	**Social Infrastructure involving bank credit**	855.00
	Total Priority Sector	**26,39,633.55**


RAJKOT
TALUKA/TEHSIL MAP
Morvi
Surendranagar
Jamnagar
Paddhari
Rajkot
Lodhika
Jasdan
Kotda Sangani
Botad
Gondal
Jamkandorna
Upleta
Dhoraji
Jetpur
Porbandar
Amreli
Junagadh
Gir Somnath
Legend
District Boundary
Taluka/Tehsil Boundary
Coastline
0 3.25 6.5 13 19.5 26 Miles
Copyright © 2015 www.mapsofindia.com
(Last Updated on 2nd Sep 2015)

District Profile

District -	Rajkot	State -	Gujarat	Division -	Saurashtra

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	7513
No. of Sub Divisions	3
No. of Blocks	11
No. of Villages (Inhabited)	579
No. of Panchayats	579

2. SOIL & CLIMATE

Agro-climatic Zone	Agro climatic zone No 6
Climate	Dry, Sub Humid
Soil Type	Medium Black

3. LAND UTILISATION [Ha]

Total Area Reported	751300
Forest Land	11047
Area Not Available for Cultivation	92097
Permanent Pasture and Grazing Land	1321
Land under Miscellaneous Tree Crops	24189
Cultivable Wasteland	62279
Current Fallow	6180
Other Fallow	7100
Net Sown Area	501147
Total or Gross Cropped Area	535809
Area Cultivated More than Once	34662
Cropping Intensity [GCA/NSA]%	107

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2019	2020	2021
	663		*965*	*1239*	*937*
	Variation from Normal		302	576	274
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	181110		106241		74869

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	54643	22	36231	7
>1 to <=2 Ha	102589	42	150999	30
>2 Ha	88901	36	323517	63
Total	246133	100	510747	100

6. WORKERS PROFILE [in '000]

Cultivators	259
Of the above, Small/Marginal Farmers	129
Agricultural Labourers	171
Workers engaged in Household Industries	20
Workers engaged in Allied Agro-activities	NA
Other workers	730

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	3035	1578	1457	1147	1888
Scheduled Caste	237	122	115	117	120
Scheduled Tribe	19	10	9	5	14
Literate	2192	1211	981	873	1319
BPL families	95	NA	NA	95	NA

8. HOUSEHOLDS [in '000]

Total Households	627
Rural Households	226
BPL Households	95

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

Having brick/stone/concrete houses	457	Having electricity supply	604
Having source of drinking water	627	Having independent toilets	461
Having access to banking services	418	Having radio/tv sets	468

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	579
Villages having Agriculture Power Supply	579
Villages having Post Offices	23
Villages having Banking Facilities	369
Villages having Primary Schools	567
Villages having Primary Health Centres	32
Villages having Potable Water Supply	569
Villages connected with Paver Approach Roads	550

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	1912	Dispensaries	344
Primary Health Centres	54	Hospitals	13
Primary Health Sub-Centres	344	Hospital Beds	1022

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	921	Agriculture Pumpsets[Nos]	102239
Total N/P/K Consumption [MT]	94724	Pumpsets Energised [Nos]	30289
Certified Seeds Supplied [MT]	NA	Agro Service Centres [Nos]	NA
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	7
Agriculture Tractors [Nos]	773221	Plantation nurseries [Nos]	NA
Power Tillers [Nos]	21523	Farmers' Clubs [Nos]	10
Threshers/Cutters [Nos]	7315	Krishi Vigyan Kendras	2

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	240336
Irrigation Potential Created	NA
Net Irrigated Area (Total area irrigated at least once)	220000
Area irrigated by Canals / Channels	35400
Area irrigated by Wells	170000
Area irrigated by Tanks	9194
Area irrigated by Other Sources	14600
Irrigation Potential Utilized (Gross Irrigated Area)	220000

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	135	Wholesale Market [Nos]	18
Length of Pucca Road [Km]	4421	Godown [Nos]	3288
Length of Railway Line [Km]	181	Godown Capacity[MT]	677114
Public Transport Vehicle [Nos]	794565	Cold Storage [Nos]	15
Goods Transport Vehicle [Nos]	48987	Cold Store Capacity[MT]	32935

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA
Sugarcane (Gur/Khandsari/Sugar)	NA	NA
Fruit (Pulp/Juice/Fruit drink)	NA	NA
Spices (Masala Powders/Pastes)	NA	NA
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginnining/Spinning/Weaving)	141	NA
Milk (Chilling/Cooling/Processing)	NA	NA
Meat (Chicken/Motton/Pork/Dryfish)	NA	NA
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2020-21		2021-22		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Groundnut	292442	511296	271007	553556	1895
Cotton Hybrid	200130	369534	198220	295702	1669
Til	8482	10106	7281	9717	1263
Wheat	119511	482219	91520	366258	4018
Cumin	26919	22775	22864	21044	883
Onion	9889	264742	11724	335083	27676
Vegetables	23833	551267	43847	716627	19737

17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]

Category of animal	Total	Male	Female
Cattle - Cross bred	53	3	50
Cattle - Indigenous	324	89	236
Buffaloes	269	8	261
Sheep - Cross bred	NA	NA	NA
Sheep - Indigenous	129	36	93
Goat	105	10	95
Pig - Cross bred	NA	NA	NA
Pig - Indigenous	NA	NA	NA
Horse/Donkey/Camel	NA	NA	NA
Poultry - Layer	383	NA	NA
Poultry - Broiler	NA	NA	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	28	Animal Markets [Nos]	NA
Disease Diagnostic Centres [Nos]	NA	Milk Collection Centres	438
Artificial Insemination Centers [Nos]	48	Fishermen Societies [Nos]	16
Animal Breeding Farms [Nos]	2	Fish seed farms [Nos]	NA
Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]	1
Dairy Cooperative Societies [Nos]	582	Poultry hatcheries [Nos]	NA
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	5

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

Fish	Production [MT]	*4000*	Per cap avail. [gm/day]	1318
Egg	Production [Lakh Nos]	302	Per cap avail. [nos/p.a.]	10
Milk	Production [MT] Daily	337	Per cap avail. [gm/day]	111
Meat	Production [MT]	1143	Per cap avail. [gm/day]	377

Sources (if not mentioned against the respective item):	Item Nos. 6, 7, 9, 10 & 11 - Census 2011; Item Nos. 1, 2, 3, 12, 13, 14, 16 - Dept. of Agr/Dir. of Eco. & Stat/Dist. Stat. Abstract 2020, Item No. 4 - Dept. of Agr./Water Resources/GSDMA; Item No. 5 - Agri Census Gujarat 14-15, Item No. 8 - BPL Survey 2002/Census 2011; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 17 - AH Bulletin 19-20/20th Livestock Census 2019; Item Nos. 18 & 19 -Dist. Statistical Abstract 2021/AH Bulletin 19-20/36 Survey on live stock estimation by Dir of AH, Gujarat

District Profile

20. Introduction

Rajkot district comprises 11 blocks, 1 municipal corporation, 7 municipalities and 579 villages with a geographical area of 7513 sq. km. Total 16 small and major rivers including 3 main rivers viz. Bhadar, Machhu and Aaji flow through the district. The soil in the district is mainly divided into two types. Black and loamy soil is mainly present in Gondal, Jetpur, Dhoraji, Kotda Sangani and Paddhari blocks. Rocky soil is mainly present in Lodhika and Rajkot blocks. The soil in the district is generally low in organic carbon and medium in phosphorus. The deficiency of potash, sulphur, micronutrients, zinc and iron is increasing day by day. Application of nutrients based on soil testing, use of bio-fertilizer and crop rotation will help in restoration of soil health.

The district is also considered as the Economic, Industrial & Educational Hub for Saurashtra and Kutch. It contributes to the economy of the State with heavy and small scale industries. Rajkot is famous for its jewelry market, silk embroidery and watch parts. Some of the industrial products for which Rajkot is known include bearings, diesel engines, kitchen knives and other cutting appliances, watch parts (cases & bracelets), automotive parts, forging industry, casting industry, machine tools, etc.

Rajkot is situated quite close to the major ports and is well connected to other States by different means of transportation. Owing to these factors, the district has witnessed unprecedented growth in the last few years.

21. Cooperatives in Rajkot district

Rajkot district has good cooperative profile with 19 different types of cooperatives in existence. Total 2392 cooperatives (Agri/Non-agri/ Credit-Non-credit) are in the district i.e, 1235 in Rajkot block, 104 in Dhoraji, 194 in Gondal, 111 in Jamkandorna, 137 in Jasdan, 123 in Vinchhiya, 130 in Jetpur, 63 in Kotdasanghani, 54 in Lodhika, 106 in Padadhari and 123 in Upleta block. Cooperative credit societies (633) have highest share in total co-operatives in the district, followed by 491 milk cooperative societies, 352 agriculture societies, 350 housing cooperative societies, 198 service societies etc. There is fair potential for cooperative activity in the milk & credit sectors.

Lodhika, Kotdasangani, Dhoraji blocks have least number of cooperatives societies and there is good scope exist for formation of cooperative societies in these blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Non-availability of timely and sufficient credit is the major concern being faced by the societies. Large chunk of farmers is still out of reach of cooperatives. Holistic efforts need to be made to create awareness among the farmers about the benefits of cooperative societies.

22. Agriculture scenario

The rainfall in Rajkot district during 2021 was 937 mm against an average annual rainfall of 663 mm during the years starting from 1990 to 2021. Major crops grown in Kharif season are Groundnut and Cotton and that in Rabi are Wheat and Cumin. During summer, Groundnut, Til, Fodder and Vegetables are the main crops. Grams, Garlic, Onion and Chilly are the other crops grown in the district in addition to horticulture crops viz. Mango, Sapota, Lemon, Ber, Pomegranate, etc. The district had a net sown area of 5,01,147 ha. with cropping intensity of 107% during 2020-21. The net irrigated area 2,22,000 ha. constituted 43.90% of the net sown area of 5,01,147 ha.

23. Predominant activities in the district

Agriculture, agro industries, agro processing, dairy and dairy product processing, agriculture implements, handicrafts, automobile ancillaries viz. casting, foundry and engine parts and service sector activities are predominant in the district.

24. Emerging sectors

Engineering, Plastic & Auto Ancillary industry spread in and around the district, are the most emerging sectors in the district apart from cultivation of horticulture crops more particularly Pomegranate which has shown increasing trend over the last few years.

25. NABARD's interventions in the district

NABARD has been supporting the State Government in establishing important rural infrastructure in the district in the form of Rural Roads, Check Dams, Angan wadis, multi-district Saurashtra Narmada Avtaran Irrigation Yojana (SAUNI) Link Project, etc. In its efforts to ensure total financial inclusion through Financial Literacy, NABARD has sanctioned Financial Literacy Centres (FLC) to Rajkot DCCB and Saurashtra Gramin Bank in different blocks of the district. Financial support has also been provided to these two banks for issue of RuPay KCC, installation of ATMs/Micro ATMs and conduct of digital financial literacy camps. Further, in an effort towards capacity-building of matured SHG members to take up economic activities, NABARD organizes Micro Enterprise Development Programmes (MEDPs) and Livelihood and Enterprise Development Programmes (LEDPs) through reputed NGOs for SHGs.

For soil water conservation, NABARD has sanctioned few watershed development projects in Jasdan & Vinchhiya blocks of the district. The objective of the project is to restore the natural resources and promote various soil and water conservation interventions to reduce the erosion. It's a community-driven intervention and village level committee guided and engaged in planning, execution, ensuring the contribution of all farmers in cash or kind in the program, and collection of maintenance funds from the community for the maintenance of the structures in the program by itself.

Banking Profile

District -	Rajkot	State -	Gujarat	Lead Bank -	State Bank of India

1. NETWORK & OUTREACH (As on 31 March 2022)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	450	137	89	224	NA	806	185	1.29	1393
Regional Rural Bank	1	27	11	8	8	NA	151	7	21.44	23222
District Central Coop. Bank	1	153	102	20	31	NA	599	NA	3.78	4098
Coop. Agr. & Rural Dev. Bank	1	13	NA	12	1	NA	NA	NA	44.54	48231
Primary Agr. Coop. Society	454	454	454	NA	NA	NA	NA	NA	1.28	1381
Others (SFBs)	6	13	11	2		NA	NA	NA	44.54	48231
All Agencies	495	1110	715	131	264	NA	1556	NA	0.52	565

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [₹ '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	4494464.80	5042404.83	5695373.17	14.53	87.79
Regional Rural Bank	NA	NA	NA	NA	NA	53137.78	66541.21	76064.51	17.92	2.19
Cooperative Banks	NA	NA	NA	NA	NA	442170.23	539944.03	604737.28	14.65	9.43
Others	NA	NA	NA	NA	NA	NA	37217.89	38429.99	3.15	0.60
All Agencies	NA	NA	NA	NA	NA	4989772.81	5686107.96	6414604.95	12.81	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [₹ '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	4555095.49	5420914.54	6450887.66	19.00	93.86
Regional Rural Bank	NA	NA	NA	NA	NA	36916.66	40614.03	45182.54	11.25	0.66
Cooperative Banks	NA	NA	NA	NA	NA	279204.35	295681.50	312466.64	5.68	4.55
Others LDB	NA	NA	NA	NA	NA	NA	63301.91	64037.06	1.16	0.93
All Agencies	NA	NA	NA	NA	NA	4871216.50	5820511.98	6872573.90	18.08	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	101.35	107.51	113.27
Regional Rural Bank	69.47	61.04	59.40
Cooperative Banks	63.14	54.76	51.67
Others	NA	NA	166.63
All Agencies	97.62	102.36	107.14

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	577098	NA	1820014	NA
Regional Rural Bank	14915	NA	40477	NA
Cooperative Banks	NA	NA	NA	NA
Others	NA	NA	NA	NA
All Agencies	592013		1860491	

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31 March 2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ 'lakh]	% of Total Loans	Amount [₹ 'lakh]	% of Total Loans	Amount [₹ 'lakh]	% of Total Loans	Amount [₹ 'lakh]	% of Total Loans	Amount [₹ 'lakh]	% of Total Loans
Commercial Banks	2082717.00	84	471164.00	56	NA	NA	NA	NA	NA	NA
Regional Rural Bank	21442.00	1	13690.00	2	NA	NA	NA	NA	NA	NA
Cooperative Banks	364577.95	15	356442.30	42	NA	NA	NA	NA	NA	NA
Others	11535.35	0.47	7324.50	0.86	NA	NA	NA	NA	NA	NA
All Agencies	2480272.30	100	848620.80	100	NA	NA	NA	NA	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹ 'lakh]	Ach'ment [₹ 'lakh]	Ach'ment [%]	Target [₹ 'lakh]	Ach'ment [₹ 'lakh]	Ach'ment [%]	Target [₹ 'lakh]	Ach'ment [₹ 'lakh]	Ach'ment [%]	
Commercial Banks	871707.00	1143852.12	131.22	1228274.76	1643958.03	133.84	1205373.00	2082717.00	172.79	147.35
Regional Rural Bank	25443.00	15722.06	61.79	219416.45	22571.98	10.29	56953.10	21442.00	37.65	19.79
Cooperative Banks	178979.00	183398.70	102.47	40728.71	210612.37	517.11	341496.26	364577.95	106.76	135.17
Others	NA	NA	NA	NA	16731.54	NA	15221.80	11535.35	75.78	NA
All Agencies	1076129.00	1342972.88	124.80	1488419.92	1893873.92	127.24	1619044.16	2480272.30	153.19	136.66

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹ 'lakh]	Ach'ment [₹ 'lakh]	Ach'ment [%]	Target [₹ 'lakh]	Ach'ment [₹ 'lakh]	Ach'ment [%]	Target [₹ 'lakh]	Ach'ment [₹ 'lakh]	Ach'ment [%]	
Crop Loan	330426.00	308204.86	93.28	351333.00	412094.79	117.29	515449.00	428477.00	83.13	95.95
Term Loan (Agr)	147976.00	129021.93	87.19	192188.36	299743.47	155.96	288067.00	420144.00	145.85	135.13
Total Agri. Credit	478402.00	437226.79	91.39	543521.36	711838.26	130.97	803516.00	848621.00	105.61	109.44
Non-Farm Sector	304989.00	721746.47	236.65	810322.80	1014400.49	125.18	627281.30	1402456.00	223.58	180.11
Other Priority Sector	114485.49	183999.62	160.72	134575.76	167635.17	124.57	188247.30	229196.00	121.75	132.82
Total Priority Sector	897876.49	1342972.88	149.57	1488419.92	1893873.92	127.24	1619044.60	2480273.00	153.19	142.74

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [₹ 'lakh]	Recovery [₹ 'lakh]	Recovery [%]	Demand [₹ 'lakh]	Recovery [₹ 'lakh]	Recovery [%]	Demand [₹ 'lakh]	Recovery [₹ 'lakh]	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 & SLBC

Banking Profile

1. Bank and branch network

State Bank of India having 74 out of 656 branches in the district, is the Lead Bank in Rajkot. Out of total 656 branches, 261, 131 and 264 branches are rural, semi-urban and urban respectively. The district has a total of 579 inhabited villages as per Census 2011. 192 BCs have since been appointed by banks in the district and all the villages have since been covered either through a bank branch, satellite branch or through a BC.

2. Deposits

As on 31st March 2022, Commercial Banks, including Private Sector Banks and SFBs, had the maximum share of deposits (87.79%) in total deposits of ₹64146..05 crore. The share of Cooperative Banks, Saurashtra Gramin Bank and others was 9.43%, 2.19% and 0.60%, respectively. Outstanding deposits as on 31st March 2022 registered a growth of 12.81 % over deposits outstanding as on 31st March 2021.

3. Loans outstanding

Commercial banks had the maximum share of loans outstanding (93.86%) as on 31st March 2022. The share of Cooperative Banks, Saurashtra Gramin Bank and Others was 4.55%, 0.66% and 0.93%, respectively. Loans outstanding of ₹68725.74 crore, as on 31st March 2022, registered an increase of 18.08% over loans outstanding as on 31st March 2021.

4. Credit Deposit (CD) Ratio

The CD Ratio of the district as on 31st March 2020, 20210 and 2022 was 97.62%, 102.36 and 107.14%, respectively.

5. Loans disbursed under priority sector

The average achievements under the Annual Credit Plan of the district by all the agencies put together for last three years was 136.66%.

6. Status of SAMIS

Status of submission of LBRs is regularly reviewed in all BLBC/DCC meetings. The branch managers (in BLBC meetings) and the controllers (in DLCC meetings) are sensitized and requested to look in to the matter and ensure timely and correct submission of LBRs. As per data available with the Lead Bank, many branches of public as well as private sector banks are not submitting LBRs in time.

7. Pradhan Mantri Jan Dhan Yojana and Other social security schemes

As per the available information, all eligible households have been covered under PMJDY. Total 593618 accounts had been opened under PMJDY, as on 31st March 2022, out of which 496691 accounts were Aadhar-seeded. Further, total 434875 RuPay Cards had been issued till that date. Enrolments under other social security schemes viz. Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY), Pradhan Mantri Suraksha Bima Yojna (PMSBY) and Atal Pension Yojna (APY) were 338751, 893772 and 81356, respectively, as on 31st March 2022.

8. RSETI & FLCC

State Bank of India, being the Lead Bank in the district, is successfully operating Financial Literacy Counselling Center, as well as Rural Self Employment Training Institution in the district. Both the institutions are running independently with a bank-neutral stance. During FY 2021-22, RSETI conducted 22 programmes and trained 610 candidates with overall settlement ratio of 67.49%.

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.

1. 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 channelizing 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.

2. Methodology

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

The methodology consists of assessment of sector-wise/sub-sector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

Sr. No.	Sector	Methodology of Estimation of Credit Potential
1	Crop Loans	Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings Distribution of Gross Cropped Area among 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.

Sr. No.	Sector	Methodology of Estimation of Credit Potential
		Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; Study the cropping pattern Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	MI potential is the area that can be brought under irrigation by ground and surface water; Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt., etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per-acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings Based on the cropping pattern, topography, etc., similar assessment is made for power tillers, combine Harvesters, etc.
4	Plantation and Horticulture	Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable wasteland 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

Sr. No.	Sector	Methodology of Estimation of Credit Potential
5	Animal Husbandry – Dairy	Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for indigenous cows; 1/6th of the animals are assumed to be good-quality animals and 60% of the good-quality animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

3. Utility

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

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

4. 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 Departments.

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

i. 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.

ii. 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.

iii. 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.

iv. 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.

v. 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

vi. 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.

vii. 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
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:

i. 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.

ii. 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.

1.3.6 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 Aawas 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).*

1.3.7 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).

1.3.8 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.

1.3.9 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).

1.3.10 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.

1.3.11 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 alloted to the education sector at ₹34,884 crores is highest amongst all sectors.

Major highlights of the budget are:

1.4.2 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-

- 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
- 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.
- Provision of ₹231 crore for various projects related to agriculture and allied sectors under Rashtriya Krishi Vikas Yojana.
- A provision of ₹213 crore for maintenance of cows for the farmers who are engaged in organic farming with dependence entirely on cows rearing.
- A provision of ₹142 crore for constructing small godowns at farms under Mukhymantri Pak Sangrah Yojana.
- 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.
- A provision of ₹100 crore to provide subvention to Agro and Food Processing Units under Sarvagrahi Krishi Vyavasay Niti.
- A provision of ₹81 crore under Khedut Khatedar Akasmat Bima Yojana for crop insurance in the State covering crop failure due to emergent reasons.
- 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.
- 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.
- A provision of ₹32 crore to encourage farmers engaged in organic farming in the Dangs district, for entirely chemical free cultivation.
- A provision of ₹20 crore for erecting solar power fencing around farms to prevent the crop being damaged by wild animals.
- A provision of ₹17 crore for storage of fertilizers in order to ensure timely supply of fertilizer to the farmers in adequate quantity.
- A provision of ₹15 crore to provide subvention on the purchase of goods carrying vehicles for transportation of agricultural products.
- 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 sort 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 (Ajivika).
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.

1.4.3 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.

1.4.4 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**

Sr. No	Type	Number of Societies
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]

1.4.5 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

Rajkot is primarily an agricultural district and Groundnut and Cotton are the predominant crops. Other major crops cultivated are Wheat, Cumin, Gram, Onion and Chilly etc. The land utilization in the district is as follows:

Area in ha.

Total Reported Area	7,51,300
Forest Land	11,061
Net Sown Area	5,01,147
Gross Cropped Area	5,35,809
Net Irrigated Area	2,20,000
Cropping intensity	107%

(Source: District Profile – 2021, Statistics Department, Zilla Panchayat, Rajkot)

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Rajkot is a diversified agricultural economy. The district agriculture economy is dependent on high-value crops like cotton and groundnut. Wheat and cumin are the other crops grown, besides fodder cultivation.

Farm Credit 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 the District Statistical Abstract, 2021 published by the District Statistics Officer, Rajkot, Zilla Panchayat, the number and area of Operational Holdings by Size Group in the District is as follows:

Classification of Farmers	Holding		Area	
	Nos. ('000)	% To Total	Ha ('000)	% To Total
Marginal Farmer (With agricultural land holding up to 1 hectare (2.5 acres)	54.64	22%	36.23	7
Small Farmer (With agricultural land holding more than 1 hectare and up to 2 hectares)	102.59	42%	151.00	30
Other Farmers (with agriculture land holding more than 2 hectares)	88.90	36%	323.52	63
Total	**246.13**	**100%**	**510.75**	**100%**

(Source: District Statistical Abstract, 2021 - Rajkot)

Area and Production: Though the climatic condition of the District is suitable for cultivation of cotton and groundnut, some of the important crops with the details of area and production of principal food crops and non-food crops during the last two years are given below:

Crop	Area ('000 hectares)		Production ('000 tonnes)	
	2020-21	2021-22	2020-21	2021-22
Groundnut	237.58	292.44	903.14	511.30
Cotton	264.43	200.13	504.05	369.53
Til	8.71	8.48	11.91	10.11
Wheat	139.26	119.51	517.89	482.22
Cumin	29.81	27.24	23.44	22.78
Onion	6.97	9.89	187.50	264.74
Vegetables	17.79	23.83	399.48	551.27

Source: (Vavetar Vistar Report – 2019-20& 2020-21, Agriculture Dept., Zilla Panchayat, Rajkot)

2.1.1.3 Assessment of credit potential for the financial year 2023-24

Keeping in view developments of the district, Scale of Finance, discussion with stakeholders etc., potential for 2023-24 has been estimated at **₹4,88,000lakh** as per the details given below. The ground level disbursements under Crop Loan for 2020-21 and 2021-22 were₹4,12,095lakh and ₹4,28,477 lakh, respectively.

Sr No	Activity	Unit	Scale of Finance (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Wheat	ha	0.56	54400	30464.00	30465.00
2	Cotton	ha	1.00	163200	163200.00	163200.00
3	Gram/Other Pulses	ha	0.34	5010	1703.40	1705.00
4	Groundnut	ha	0.70	237000	165900.00	165900.00
5	Cumin	ha	0.57	8980	5118.60	5120.00
6	Vegetable	ha	0.35	11496	4023.60	4025.00
7	Onion	ha	0.66	2860	1887.60	1890.00
8	Garlic	ha	0.68	2629	1787.72	1790.00
9	Urad	ha	0.33	1370	452.10	450.00
10	Til	ha	0.35	2400	840.00	840.00
11	**Farm Credit Total**			**489345**	**375377.02**	**375385.00**
12	Add: 10% for post-harvest					37540.00
13	Add: 20% for maintenance of farm assets/ household consumption					75075.00
14	**Grand Total**					**488000.00**

(Note: The Scale of finance is as fixed by the SLTC for 2022-23)

Activity-wise/ Block-wise details are furnished in Annexure I.

2.1.1.4 Critical interventions required for creating a definitive impact:

1. **PMFBY**: GOI vide notification dated 22 April 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.

2. **Interest Subvention of GoI**:

(a) Interest Subvention of 1.5% p.a. from Central Government and 2% from 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 lakh per farmer (subject to maximum of ₹2.00 lakh per farmer for WC loan for AH&F activities) provided the lending institutions make available short-term credit to farmers @ 7% p.a. Interest subvention will be calculated as applicable 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.

(b) 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 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.

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 is an important factor in agriculture production, productivity and quality of production. The soil testing laboratories working in the State covering all the districts, provide soil-testing facilities with testing of soil micro-nutrients free of charge. The Soil Health Card is valid for three years. About 163156 farmers have got the soil health card in the district.
4. **Seeds:** Gujarat State Seed Corporation Ltd. has made production of 2.96 lakh quintal seeds during 2017-18. 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 in the district G'nut-20%, Hy. Cotton-100%, Pulses-30% and Wheat-28% in 2019-20. As such, there is good scope to improve the SRR in the district. The total use of all chemical fertilizers in the district was 94724 MT in 2019-20. *(Source: Statistical Abstract, 2020)*
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 also providing computer network connection to APMCs under "Agmarknet" scheme of GOI. There are 8APMCs 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 2,65,000 cultivators in the district, as per Census 2011, of which 468131 farmers are covered under Rupay KCC. The cards are being given by the banks to farmers. The activation rate, however, is extremely low.
7. **Implementation of PM-KISAN and KCC saturation status:** The Department of Agriculture, Cooperation & Farmers Welfare, (DAC&FW), Government of India has launched a special drive in a campaign mode to saturate the farmers under the KCC Scheme. All Banks are in a mission mode to achieve the same with conduct of camps/drives. Cumulatively 2,80,390 KCCs amounting to ₹4120.95 crore have been issued covering more than 98% of farmers in the district as on 31st March 2022.

2.1.1.5 Suggested Action Points:

i. Banks:

a. While disbursing loans, Banks should follow the provisions indicated in revised KCC guidelines for covering consumption and maintenance components over and above scale of finance fixed by the Technical Committee.
b. The additional components to be covered under KCC should be adequately provided for.

ii. State Govt.:

a. Qualitative soil-testing, adequate use of organic fertilizer, adopting scientific approach for cultivation etc. are few issues to be addressed by the line department for increasing production while maintaining productivity.
b. In order to maintain soil fertility and increase the carbon content of soil, adequate use of organic manure, cow dung/organic waste needs to be ensured. Promotion of organic farming needs focus. Suitable policy on the balanced use may be framed.
c. Awareness creation among the farmers about the KCC schemes through Agri /Horti depts. may be envisaged.

2.1.2 Water Resources

2.1.2.1 Introduction

- The net irrigated area in Rajkot is 2,20,000 ha. forming 44% of the net sown area of 5,01,147 hectares.There are16 small and medium rivers flowing in the district, out of which Bhadar, Macchu and Aji are 3 main rivers. The rainfall in Rajkot district was 937 mm (2020 - 2021) against an average annual rainfall of 663 mm during the years starting from 1990 to 2019. As per CGWB (2020), 9 blocks out of 11 blocks are under safe category and two blocks i.e., Dhoraji and Vinchiya are under semi critical category. The district has one major water supply/irrigation project viz., Bhadar, two water supply projects viz., Aaji-I & Nyari-I and about 33 Medium Irrigation Projects. Rajkot has total annual extractable units of assessed units which is 1811.10 (mcm)as per Dynamic Ground Water Resources of India, 2020.

- Details of irrigation coverage in the district was as follows:

(Area in ha.)

Area irrigated by Canals/ Channels	35400
Area irrigated by Wells	1,70,000
Area irrigated by Other Sources	14600
Net irrigated area (area irrigated at least once)	**2,20,000**

(Source: Statistical Abstract 2021)

- Water being scarce in the district, judicious use of water through micro-irrigation systems (MIS) like Drip and Sprinkler is required. MIS saves 25% to 60% of water and the benefits of subsidy available on MIS to the tune of ₹378.53 crore has since been extended to 70,761 farmers covering an area of 1,08,403 ha. in the district, as on 31st March 2021.*(Source: GGRC)*. Accordingly, there is a lot of potential to cover a greater number of farmers under MIS.

- Government of India has been giving a 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) for extending the coverage of irrigation and '*Per Drop More Crop*' for 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 Infrastructure and linkage support available, planned and gaps

- All 579 villages in the district are equipped with power supply for irrigation purposes. The Paschim Gujarat Vij Co. Ltd. (PGVCL) had made available 38,507.66 crore units for agriculture/ irrigation during the year 2019-20 in the district.

- The net ground water availability in the district is 181110 Ha. M. which is sufficient for existing irrigation wells.

- Under Sardar Patel Sahbhagi Jal Sanchay Yojana, a good number of check dams have been constructed, which have reportedly resulted in seasonal water level rise in adjoining ground water structures. In Rajkot district, 4527 such check dams have been constructed under the Scheme. *(Source: Narmada Water Resource, Water Supply and Kalpasar Dept., GoG)*

- Around 3000 check-dams in the district are in a state of disrepair, wanting repairs and/ or de-silting.

- The PMKSY scheme, with focus on end-to-end solution on source creation, distribution, management, field application and extension activities for different components in the district is indicated below:

	Amount ₹ lakh				
PMKSY Component	**2016-17**	**2017-18**	**2018-19**	**2019-20**	**Total**
AIBP	12785.14	17046.85	17046.85	17046.85	**63925.69**
Har Khet Ko Pani	25172.50	33305.16	33305.16	33305.16	**125087.98**
Per Drop More Crop (Mircro Irrigaion)	7233.94	5425.46	5425.46	5425.46	**23510.32**
PMKSY - Watershed Component	4964.56	1952.27	971.52	420.49	**8308.84**
Training & Capacity Building	38.19	52.42	71.70	82.22	**244.53**
PMKSY - Convergence with MGNREGA	151.50	66.89	19.30	5.60	**243.29**
Total	**50345.83**	**57849.05**	**56839.99**	**56285.78**	**221320.65**

(Source: District Irrigation Plan under PMKSY)

- Government of Gujarat has contemplated Saurashtra Narmada Avataran Yojana (SAUNI) project wherein 115 dams of Saurashtra will be filled with Narmada water through pumping and pipeline conveyance. This project is expected to stabilise water requirement for irrigation. Adequate rainfall, higher level of ground water recharge and construction of distributaries would enhance the availability of water thereby increasing the potential for credit absorption. Link 1, 3 and 4 of the project are expected to benefit Rajkot and neighbouring districts as indicated below:

Link	From/To	Details of expected benefit
Link 1	Machhu II dam of Morbi to Sani dam of Jamnagar	30 reservoirs of Rajkot, Morbi, Devbhoomi Dwarka and Jamnagar districts will be filled, and 2.02 lakh acre area will be benefited.
Link 3	Dholidhaja dam of Surendranagar to Venu-I dam of Rajkot	28 reservoirs of Rajkot, Jamnagar, Devbhoomi Dwarka, Porbandar, Morbi and Surendranagar districts benefiting an area of 1.98 lakh ha.
Link 4	Limdi Bhogavo II dam of Surendranagar to Hiran II irrigation scheme of Junagadh	40 reservoirs of Rajkot, Surendranagar, Junagadh, Porbandar, Gir Somnath, Amreli and Botad districts covering an area of 3.47 lakh acre.

(Source: Narmada, Water Resources, Water Supply and Kalpasar Dept., GoG)

- There is a need for encouraging the farmers to invest in solar pumps, both as an eco-friendly measure and for tapping the immense renewable source available to them, as also to undertake the agricultural operations during the daytime and reduce wastage of power and water.

2.1.2.3 Assessment of credit potential for the financial year 2023-24

The credit potential is estimated at ₹29,550 lakh for 2023-24. The activities proposed are as under:

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Dug Well in Hard Rock areas (4m x 20m)	No.	2.59	120	310.80	280.00
2	Shallow Tube Well (Depth 75m)	No.	0.75	525	393.75	355.00
3	Drip Set (1 Unit = 1 Ha.) 16 mm (1x0.6)	No.	1.27	24800	31496.00	25275.00
4	Sprinkler (1 unit = 1 Ha.) 25 mm (7.5x7.5)	No.	0.74	6150	4551.00	3640.00
	Total				**36751.55**	**29550.00**

Block-wise details of potential have been furnished in Annexure I.

2.1.2.4 Critical interventions required for creating a definitive impact:

a) More coverage under micro irrigation system with awareness of the same among farmers needs to be encouraged by the State Govt.
b) Regular and sufficient power supply needs to be ensured by the Govt. to boost the development of the activity.
c) Irrigation through open channels needs to be avoided from dugwells to the fields. Bank finance for laying of pipelines may be encouraged.
d) Efforts may be made by line departments to propagate the concept of solar submersible pump sets for the purpose of irrigation.
e) The check-dams requiring repairs or deepening need to be taken up for the required works on priority basis. This will not only ease the demand for ground water, but will also give relief to the farmers concerned.

2.1.2.5 Suggested Action Points

State Government

a) Promote use of Solar Pump-sets for irrigation
b) Incentivise installation of micro irrigation system by marginal and small landholders
c) Take up repair and deepening work of check-dams

Bankers

a) Bankers may promote the Government schemes for economising on use of water and use of renewable energy for irrigation, viz. Micro irrigation systems, solar pump-sets, etc. through differential rates of interest on loans.
b) Banks may have a faster movement of loan proposals for use of renewable energy and micro irrigation systems which put less stress on groundwater.

2.1.3 Farm Mechanisation

2.1.3.1 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.

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. Accounting for almost one-third of the world's total tractor production, India is the largest tractor manufacturer globally. The increasing rate of mechanization has resulted in an increase in tractor sales. Moreover, tractors and tractor-operated machineries are significant products in the organized market.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

It is estimated that by 2050, the total population of the world will reach 1000 crores. In the context of increasing population, providing food security and nutritious food to all is a huge challenge. This challenge is even more complex in a developing country like India.

Agricultural productivity has increased significantly due to investment in agriculture and use of new technology, but it is not sufficient according to the needs and challenges of the future. Therefore, agricultural mechanization is very important for increasing agricultural productivity. Agricultural mechanization provides many other financial and social benefits to the farmers along with increasing agricultural productivity. 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%.

At present, Indian farmers are adopting farm mechanization at a faster rate in comparison to recent past. Farm power availability from tractors has grown from 0.007 kW/ha in 1960–61 to 1.03 kW/ha in 2013–14 and it is further estimated to reach 3.74 kW/ha by 2032–33. According to the World Bank estimates, half of the total Indian population would be in urban areas by 2050. The share of agricultural workers in total power availability in 1960-61 was about 16.3%, which is going to reduce to 2.3% in 2032–33. 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.

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. The overall level of farm mechanization in the country is only 40–45% and 90% of the total farm power is contributed by mechanical and electrical power sources. 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 Gujarat state has increased from 2.25 kW/ha during 2013-14 to 2.56 kW/ha till 2016-17, which is higher than national average of 2.02 kW/ha.

There are several production units of farm machinery in Rajkot, Gondal, Paddhari and Jasdan blocks of the district. “Adequate retail, service and refuelling infrastructure is available in the district” Skilled manpower to operate the machines and maintenance and repair facilities are also available in the district at taluka places.

2.1.3.3 Support Available from State and Central Government: Recognizing the special needs of mechanizing marginal and small land holdings, and with a view of making farm mechanization affordable to small and marginal farmers, Government of India has launched different incentive based schemes.

A Sub Mission on Agricultural Mechanization (SMAM) has been launched by Government of India in the year 2014-15. 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. For purchase of tractors (a) upto 40 PTO HP model tractors, subsidy amount will be 25% of total cost of tractor or ₹45,000/-, whichever is less and (b) for above 40 PTO HP and upto 60 PTO HP tractor model Tractors, subsidy amount will be 25% of total tractor cost or ₹60,000/-, whichever is less.

2.1.3.4 Assessment of Credit Potential for financial year 2023-24

The block-wise, item-wise potential credit requirement is ₹42,470.00 lacs during the year 2023-24 is indicated in Annexure I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Tractors (21 HP – 30 HP)	No.	5.75	3960	22770.00	20495.00
2	Power Tiller	No.	2.00	6200	12400.00	11160.00
3	Groundnut Digger	No.	1.20	1400	1680.00	1510.00
4	Misc. Eq. - Manual/Animal/ Power operated implements (set)	No.	2.00	5170	10340.00	9305.00
	Total				**47190.00**	**42470.00**

2.1.3.6 Critical interventions required for creating a definitive impact:

i. To overcome the bottlenecks of small size land holders, there is a need to educate the farmers for promotion of Cooperative farming or Group farming practices and focus on enhancement of the level of mechanization. Agriculture and Agri. Extension Departments may take lead to form the groups. It will improve the mechanization and reduce the cost of cultivation of small and marginal farmers.

ii. 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.

iii. Banks may adopt prudent appraisal norms including realistic minimum acreage criteria etc. Plough, disc harrow, trailers, ridge makers, fertilizer drills etc. may also be financed.

3 Suggested Action Points

a) Establishment of custom-hiring centers of farm equipment may be promoted. These may be set up by farmer groups, agri-entrepreneurs, FPOs, PACS, etc. **(Action: Banks, Agriculture Department)**

b) Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and its proper use**. (Action: Agri Dept., KVK, Agri University)**

c) Service units should be encouraged and mobile service units should be started. **(Action: Agri Dept., Banks)**

d) Training may be imparted to farmers and artisans in handling farm machinery and equipment, and ensure their optimum utilization, etc. **(Action: KVKs, RSETIs).**

e) Due to the seasonal nature of agriculture, there is a possibility for the farm machinery to remain idle for longer periods of time. Thus, there is a need to educate farmers on proper alternative use of such machinery in the off-season to ensure proper utilization of the asset. **(Action: KVKs, RSETIs).**

f) Encourage and guide the youth for start-up industries in development and production of innovative agriculture machinery and equipment. **(Action: Agri Incubation centers, Agri Dept., KVK, Agri University)**

2.1.4 Plantation and Horticulture

2.1.4.1 Introduction

Horticulture sector includes production, post-harvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants that contribute significantly to the economy of the country as well as that of the 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.

Agro-climatic conditions of the Rajkot district are conducive to the development of various horticulture crops. The predominant horticulture crops of the district are fruits like Lime, Mango, Chiku, Banana, Pomegranate, Papaya and Coconut. Vegetables like Onion, brinjal, cabbage, okra (bhindi), tomato, cauliflower, cluster-bean, cowpea, cucurbits are also grown, apart from spices like cumin, fennel, chilly, coriander and garlic. Gondal block is renowned for its chilli production.

Area and production of major horticulture crops in the district during the years 2018-19 to 2020-21 is presented below:

Particulars	2018-19		2019-20		2020-21	
	Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)
Fruits	2087	24,248	2374	26,805	2555	28,683
Vegetables	13325	2,17,963	24701	4,36,381	33692	6,09,472
Spices	6751	14,381	45094	83,121	56660	1,05,798
Flowers	121	1,056	124	9,75	109	810
Total	**22284**	**2,57,648**	**72293**	**5,47,282**	**93016**	**7,44,763**

Production of major horticulture crops in 2019-20 and 2020-21 are as under:

(Area in ha; Production & Productivity in MT)

Sr No.	Crop/ Activity	2019-20		2020-21	
		Area	Production	Area	Production
1	Guava	351	3291	444	4151
2	Mango	80	630	83	625
3	Chikoo	185	2091	180	2009
4	Banana	39	1400	42	1294
5	Papaya	69	2120	94	3684
6	Coconut	17	155	17	155
7	Citrus	675	6990	770	7869
8	Ber	140	1220	148	1285
9	Aonla	60	342	43	245
10	Date Palm	90	740	94	773
11	Custard Apple	180	1942	186	2007
12	Pomegranate	445	5411	411	4274
13	Others	50	538	60	467
14	Lime	740	7548	770	7869
15	Onion	6902	173930	9859	251405
16	Cabbage	2620	45064	3637	58883
17	Cumin	29812	27427	27239	24787
18	Coriander	9919	17358	23376	41142
19	Chilli-Dry	1220	3150	1504	3580
20	Garlic	3450	2670	4439	35845
21	Coriander	17880	31468	23376	41142
22	Others	100	425	102	444

(Source: doh.gujarat.gov.in)

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Directorate of Horticulture, the Nodal Government Agency has posted a horticulture officer in each district of the State, with a Regional Office for the Saurashtra Region located at Rajkot.
- There are 15 cold storages in the district with total storage capacity of 32935 MT, as per the APEDA Agri Exchange.
- Planting materials are easily available through nurseries present across the district. However, a few more nurseries, especially of fruit plants are required to be established in all the blocks.
- 8 out of 11 blocks have APMCs which also provide market for horticulture crops also. Besides, fruits, vegetables, spices, etc. have good local/block/ district level markets.
- Government Programmes and interventions for Horticulture Development include:
  - The mission for Integrated Development of Horticulture (MIDH).
  - National Horticulture Board (NHB) programs focusing on hi-tech horticulture and post-harvest management infrastructure including cold storages and reefer vans. Most of the schemes of NHB are credit-linked.
  - Programmes/promotional schemes of commodity boards like Spices Board, Coconut Development Board etc. for the respective crops.

2.1.4.3 Assessment of Potential for the financial year 2023-24

Assessment of potential for the year 2023-24 has been made at **₹1,800.00lakh**. The block-wise, item-wise, potential credit requirement during the year 2023-24 is indicated in Annexure I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Lime	ha	1.45	410	594.50	535.00
2	Guava	ha	0.72	340	245.62	220.00
3	Chiku	ha	1.29	80	102.88	95.00
4	Ber	ha	0.38	55	20.90	20.00
5	Aonla	ha	0.90	120	108.00	95.00
6	Date Palm	ha	6.40	50	320.00	290.00
7	Pomegranate	ha	1.44	329	473.76	425.00
8	Green House Structure - Naturally ventilated shadehouse 500 smt	No.	5.30	3	15.90	15.00
9	Medicinal/ Aromatic Plants	ha	1.50	55	83.33	75.00
10	Nursery	No.	2.00	16	32.00	30.00
	Total				**1996.89**	**1800.00**

2.1.4.4 Critical interventions required for creating a definite impact

a. Awareness Programmes are urgently required to be conducted to inform the farmers about the benefits of Producers' Organisations to facilitate marketing and value-addition in areas where production is available in clusters.
b. Promotion of nurseries is required for providing saplings in the district.
c. Vigorous promotion of use of Drip Irrigation in horticulture crops by converging GGRC's subsidy programme for horticulture crops is required.
d. An organized market for horticulture produces needs to be developed.

2.1.4.5 Suggested Action Points

a) Coordination among various stakeholders such as APEDA, Ministry of Food Processing Industries (MoFPI), National Horticulture Board (NHB) and financing

institutions may be facilitated by the State and District level Horticulture Departments. Their respective functions are expected to boost the export scenario of horticulture commodities.

b) Training facilities for green/poly houses for vegetable cultivation, mushroom cultivation, organic farming, etc. needs to be strengthened.
c) To ensure the benefits of collective procurement of inputs and better price realization through collective marketing, the formation of Farmers' Producers Organisations (FPOs) may be promoted.
d) Setting up of Agri-Clinics & Agri-Business Centres may be promoted by banks to encourage adoption of modern agri-technologies by the Horti-farmers.

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 the latest India State of Forest Report, 2021 the total Forest and tree cover in Gujarat is 11.23% 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 agro-ecological zones wherein maximum area of the State is in arid zone while minimum area is under heavy rainfall zone. As per the Wasteland map of India 2015-16, area under wastelands in Gujarat is 21,74,039 ha which is about 11 percent of the geographical area.

Agroforestry Systems

Agroforestry is an old age practice of growing trees on farms for the benefit of farm family. It is defined as "any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land, either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area". Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. Thus, broadly the Agroforestry Systems can be classified on the basis of structure i.e. its components and their arrangement (spatial & temporal) as also the functions they perform. The broad classification would be as under:

Agro-Forestry Systems			
Structural Basis		**Functional basis**	
Nature of Components	**Arrangement of Components**	**Productive Function**	**Protective Function**
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
➢ **Agri- Component***comprises of Foodgrains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc.*			

- **Silvi - Component***comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs*
- **Pastoral - Component***comprises of fodder grasses*
- **Agro - Components***only comprises of food grain component*

2.1.5.2 Infrastructure and linkage support available, planned and gaps

a) At the end of 2020-21, Rajkot district had total forest area of 11047 ha which is 1.47% of the total area of the district.

b) 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.

c) The Forest Department is implementing a scheme for rehabilitation of degraded farmlands which is for private farmlands, especially those with medium to low productivity.

d) Government of India has formulated National Agro-forestry Policy in 2014 to give impetus to agro-forestry 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 products manufacturing unit, marketing under the brand name Dhanvantari.

2.1.5.3 Assessment of credit potential for 2023-24

Assessment for the year 2023-24 has been made at ₹11.05 lakh. The block-wise, item-wise, potential credit requirement for the year 2023-24 is indicated in Annexure I.

(₹Lakh)

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Farm Forestry	ha	0.65	7	4.55	3.87
2	Wasteland Development	ha	0.65	13	8.45	7.18
					13.00	**11.05**

2.1.5.4 Critical intervention required for creating a definitive impact

a) 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.

b) Afforestation projects need to be implemented by Government/ NGOs/ PRIs through support from Green Climate Fund/Adaptation Fund/National Adaptation Fund for climate change.

2.1.5.5 Suggested Action Points:

1. 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.
2. The problem of timely availability of planting material and quality planting stock could be addressed through promotion of decentralized nurseries.
3. In all natural resource management programmes, planting of forestry species needs to be incorporated as a component.
4. Value-addition to forest-based products needs to be encouraged and facilitated.

Training and other infrastructural support could also be provided. There is potential for promoting forest-based cottage industries in Gujarat.

5. GoI may consider Bank finance for setting up agro-forestry nurseries for benefits like Carbon Credits.Government of India may promote agro-forestry and farm forestry by incentivizing these activities. Afforestation of wastelands also needs to be incentivized so that large tracts of such land can be brought under tree plantation and green cover.
6. Channelizing CSR funds for creation of green cover may be incentivised by the GoI.

2.1.5.6 Other related issues:

1. District-specific forestry projects may also be considered for funding under RIDF, PODF, UPNRM, etc.
2. Consultancy support is available from NABARD Consultancy Services (NABCONS) for preparation of DPRs, Techno-economic appraisal of projects, monitoring and evaluation, capacity building, etc.

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 2020-21was 1.23 lakh MT. The per capita availability of milk per day in the district is 411 gms as against the State average of 595 gms per day and the recommended intake of 250-300 gms per day.Thus, there is a good scope for increasing milk production in the district. Of the total milk production, 68% comes from buffaloes/goat, 32% from cows. *(Source-Dist statistical survey2020-21).*

The position of livestock in the district as per livestock census 2012 and 2019 is furnished below:

Sr. No.	Livestock category	Rajkot (Numbers in '000)		
		2012	2019	% Change
1	Indigenous/ CB/Exotic cattle	574	377	(-) 34.32
3	Buffaloes	432	269	(-) 37.73

(Source: Bulleting of Animal Husbandry and Dairying Statistics – 2019-20, Directorate of AH, GoG)

The population of cattle and buffaloes have shown decreasing trend. Jaffrabadi is the predominant buffalo breed in the district. Indigenous breeds of cattle like Gir and Kankrej are also popular in the district. Amongst exotic breeds, Jersey is prevalent. The main reason for the steep fall in cattle population is farm mechanisation, whereby the use of bullocks is totally removed from the agricultural operations. Farmers consider the bullock calves as a burden, but are reluctant to send the animals for butchering. As a result, progressively, dairy farmers are seen to be giving up animal husbandry.

2.1.6.2 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	Estimated No. of productive Animals ('00')	Rajkot	227	2390	2617	1223
		Gujarat	17907	31985	60447	32233
2	Production (milk yield per annum) ('000 tonnes)	Rajkot	69	269	369	11
		Gujarat	4217	3235	7507	332
3	Share (%) in total milk production	Rajkot	9.61%	37.46%	51.39%	1.53%
		Gujarat	27.58%	21.28%	49.09%	2.17%

(Source: 37th Livestock Survey Report of Gujarat 2019)

Availability of Milk Collection/ Processing infrastructure and Veterinary facilties

- There is a Milk Processing Unit in Rajkot operated by Rajkot District Coop. Milk Producer's Union Ltd. (Rajkot Dairy) with an installed capacity of 6 lakh liters per day. Besides, there are Milk Chilling Plants with different installed capacities at*Jamkandorna* (75,000 ltrs./day) and *Vinchhiya* (30,000 ltrs./day) *(Source: Bulleting of Animal Husbandry and Dairying Statistics – 2019-20, Directorate of AH, GoG)*
- At the village level there are 582 Milk Co-operative Societies are functioning in the District. 80 Societies have bulk cooling units and 6 have bulk cooling units with chilling centers. Milk is procured from Dairy Coop. Societies along 84 milk routes covering more than 550 villages in Rajkot and adjoining districts of Jamnagar, Junagadh, Amreli & Porbandar. Average milk collection of these Societies during 2018-19 was 4,52,536 ltrs per day. *(Source: Rajkot District Milk Producers Union)*
- Maahi Milk Producer Company Limited, established as a Producer Company has commenced its commercial operations in Rajkot district since March 2013 for milk procurement in the districts of Saurashtra and Kutch region of Gujarat, covering 1,912 villages and 2,142 MPPs (Milk Pooling Points). Within a span of seven years, Maahi has expanded to 2856 Milk Pooling Points in 2593 villages of 11 districts of Saurashtra and Kutch (i.e., Junagadh, Gir Somnath, Amreli, Botad, Bhavnagar, Surendranagar, Morbi, Jamnagar, Dev Bhumi Dwarka, Kutch and Porbandar) with membership of 97686. Maahi now has 42.4% women producer members. The average milk procurement recorded is 6.16 LKGPD for the period ended 31st May 2020. *(Source: Maahi Milk Producers Company Limited)*
- The district has 1 Veterinary Polyclinic, 28 Veterinary Dispensaries, 16 Mobile Veterinary Dispensaries (per 10 villages), 19 First Aid Veterinary Centres, 197 AI Centres and 1 Cattle Breeding Farm. *(Source: Bulleting of Animal Husbandry and Dairying Statistics – 2020-21, Directorate of AH, GoG)*
- Animal Husbandry Department of the State Govt., along with the district milk union, conducts Rural Animal Husbandry workshops and cattle disease diagnostic camps. It also distributes mini kits for fodder cultivation to farmers. The department has its training institute in Morbi for farmers.

2.1.6.3 (A)Assessment of potential for Term Loan – Dairy for 2023-24

Assessment of Term Loan for AH-Dairy for the year 2023-24 has been made at **₹29,010lakh**. The block-wise, item-wise, potential credit requirement for the year 2023-24 is indicated in Annexure I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Indigenous Cows (Kankrej/Gir) (2 animals)	No.	1.20	13395	16074.00	14465.00
2	CB Cows (2 animals)	No.	1.20	1365	1638.00	1475.00
3	Buffaloes (Jafarabadi) (2 animals)	No.	1.40	7700	10780.00	9700.00
4	Cattle shed (for 20 animals)	No.	2.50	1444	3610.00	3250.00
5	Chaff Cutters/ Tools	No.	0.30	440	132.00	120.00
	Total				**32235.00**	**29010.00**

Area Development Scheme on Dairy Development (2017-18 to 2021-22) has been launched by NABARD in the district which is expected to enhance the flow of Bank Credit for dairy sector and augment the income of farmers in the district

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

The Kisan Credit Card (KCC) facility has now been extended to Animal Husbandry farmers and Fisheries (AH & F) farmers to help them meet their working capital (WC) requirements. In pursuance of the same, Scale of Finance for Animal Husbandry (Dairy, Poultry, and Sheep-Goat-Piggery) and Fisheries will be fixed at District level by District Level Technical Committee (DLTC).

The Scale of Finance (SOF) for Animal Husbandry (Dairy, Poultry, Sheep-Goat-Piggery) and Fisheries for 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 Husbandry-Dairy 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 Animal	Total No. of Animals in the District* (in '000)	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	Cattle& Buffaloes	646	0.1	0.45	6460	0.1	0.646	290.00
	Total	**646**			**6460**		**0.646**	**290.00**
*As per the *Bulleting of Animal Husbandry and Dairying Statistics – 2019-20*								
**As per Scale of Finance fixed in SLTC of Gujarat State								
$ Physical potential estimated at 0.1%, because most farmers are covered by KCC for crop loan and avail the loan upto ₹3 lakh only.								

Block-wise, credit potential for working capital is indicated in Annexure I

2.1.6.4 Critical Intervention required for creating a definitive impact

- Bankers need to implement KCC Scheme for dairy farmers as per the guidelines issued by RBI/NABARD as well as sensitize the Branch Managers with awareness programmes/ workshop for proper implementation of the scheme at ground level.
- Milk Union/ 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.
- Milk Union may facilitate identification of dairy farmers requiring working capital for maintaining the dairy animals and help them avail the Working Capital loan under the KCC Scheme for dairy farmers.
- As per Bulletin of Animal Husbandry and Dairying Statistics 2020-21, there is one veterinary doctor catering to 10,464 livestock units in the district, which should be one doctor for 5000 livestock units. So number of veterinary doctors may be increased.

2.1.6.5 Suggested Action Points

- State line departments such 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), etc.
- Issues related with insurance of livestock need to be resolved.
- Government may formulate some plan for taking care of the male progeny of cattle, which is found to be unproductive and a burden by the farmers, which will encourage the farmers who have abandoned dairy farming to take-up the activity again.

2.1.7 Poultry Development

2.1.7.1 Introduction

Poultry farming can be taken up on a commercial basis and as rural backyard units. They provide supplementary income to the underemployed rural poor besides providing nutritional security. The Poultry population in the district, as per the 20th Livestock Census 2019, is given below:

Desi Layer	19100
Improved Layer	364200
Desi Poultry	35100
Improved Poultry	390800
Total	**809200**

There are 916 poultry-keepers in Rajkot district. The commercial layer population was 3.83 lakh and broiler population was 4.26 lakh during 2018-19. Egg production during the year 2019-20 was about 302.67 lakh, including production from desi birds. *[Source: 37th Survey Report on estimates of major livestock production – GoG]*

The per capita availability is 7 eggs per annum which indicates the vegetarian nature of the population of the district as against the nutritional requirement of 180 eggs per annum. The per capita availability of broiler meat is 795 gms per annum. The activities that are of relevance to the district are layer and broiler farms. The issues regardinghesitancy in insurance for the activity may be addressed,

2.1.7.2 Infrastructure and linkage support available, planned and gaps

I. Available Infrastructure

i. Necessary support is being provided by DRDA and Animal Husbandry Department for poultry-related activities in the district.
ii. However, no hatchery is located in the district and day-old chicks are brought from nearby districts of Jamnagar and Ahmedabad. Further, the activity is not picking up due to social and religious barriers.
iii. There is one Poultry Breeding Farm and 3 Government Poultry extension centres in Rajkot, Dhoraji and Jasdan blocks of the district, which have been identified for intensive development of poultry. However, the District Poultry Farm/ Breeding Farm had not undertaken any activity except of sale of birds for breeding purpose and vaccination.
iv. There has been one breeding farm for poultry reported during 2020-21.
v. There is no poultry feed unit in the district. 44.75 MT of feed was distributed to intensive poultry development blocks during 2019-20. *[Source: Bulletin of Animal Husbandry & Dairying Statistics 2019-20]*
vi. There are no organized markets and farmers have to depend upon intermediaries and traders.

2.1.7.3 Assessment of credit potential for the period 2023-24

As the population of the district is predominantly vegetarian, demand for eggs and meat is almost non-existent. The estimates of potential for bank credit under Poultry Development for 2023-24 in the district are furnished below:

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Broiler (300 birds)	No.	0.72	11	7.92	5.00
2	Layer (300 birds)	No.	1.08	27	29.16	25.00
	Sub total				**37.08**	**30.00**
	Working Capital	No.	0.20	38	10.00	10.00
					47.08	**40.00**

2.1.7.4 Critical intervention required for creating a definitive impact

- The District Poultry Farm/ Breeding Farm may be activated to undertake breeding activity.
- Poultry feed at subsidised rates may be provided by Government for development of this sector.
- There is a need for spreading awareness on the nutritive value of eggs and poultry meat in coordination with concerned agencies.
- Nodal department may organize awareness campaigns in potential blocks. Borrowers should be identified, and banker-borrower meetings should be organized for improving the credit flow to the sector.

2.1.7.5 Suggested Action Points

The State Government may consider the following to revive the sector:

- Ensure easy availability of chick-feed to the poultry farmers
- Provide Extension support/Research Institutions support and encourage Private Extension support
- Enhance production of chicks and eggs
- The issues regarding hesitancy in insurance for the activity may be addressed, suitably.

2.1.8. Animal Husbandry - Sheep Goat and Piggery Development

2.1.8.1 Introduction

As per the 20th Livestock census, 2019, the sheep and goat population in Rajkot district was 1.29 lakh and 1.05 lakh, respectively. Sheep are ordinarily maintained by pastoral communities in the district, which are mostly nomadic. Most of them hail from Kutch district. Very few pastoralists have settled in Dhoraji, Upleta, Jasdan and Vinchhiya blocks of the district. Small units of sheep and goat have been traditionally popular in view of their coverage under Govt. sponsored programmes.

2.1.8.2 Infrastructure and linkage support Available, Planned and Gaps

1. Gujarat Sheep and Wool Development Corporation has a project office at Jasdan. Technically qualified officers supervise all activities related to sheep and goat rearing. Wool Marketing is done in Jasdan and Jamnagar markets after collection through field assistants.
2. The sheep breeding farm located at Jasdan taluka maintains *Patanwadi, Marwadi* and *Panchali (Dumma)* breeds, as well as cross-bred sheep and "Exotic" breeds like *Russian Merino* and *Rambullet*.
3. There are 15 Sheep & Wool Extension centers in the district. The area under permanent pastures and grazing lands is 62274 ha constituting 8% of geographical area.
4. Wool production in Rajkot was 220.63 MT during 2019-20. *(Source: 37th Survey of Livestock)*

2.1.8.3 Assessment of credit potential for the period 2023-24

The estimates of potential for bank finance under Sheep, Goat & Piggery sector during 2023-24 in Rajkot district are furnished below:

(₹Lakh)

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay	Bank Loan
1	Goat rearing (10+1)	No.	0.45	25	11.25	10.00
2	Sheep Rearing (20+1)	No.	0.75	22	16.50	15.00

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay	Bank Loan
	Sub Total			**47**	**27.75**	**25.00**
3	Working Capital		0.10	75	7.5	7.5
	Total				**35.25**	**32.50**

2.1.8.4 Critical interventions required for creating a definitive impact

- No credit agency has shown interest in financing this activity, as the sheep and goat rearing activities are done by *Bharwad* and *Rabari* communities with zero input cost and in semi-nomadic status in search of grazing land. AH Department, in coordination with Banks, may develop suitable schemes for financing this sector with the help of reputed NGO as intermediates.
- Banks may provide loans to SHGs for taking up the activity after ensuring backward and forward linkages. Banks could later facilitate transformation of these SHGs into micro enterprises.
- Cross-breeding with high-yielding exotic and other native breeds of goats can also be considered.
- Self-employment scheme for veterinary graduates may be implemented to supplement the existing veterinary services.
- Bankers may consider financing under the sector through Joint Liability Groups.
- Adequate insurance coverage of the sheep & goats financed needs to be ensured.

2.1.8.5 Suggested Action Points

1. The State Government may consider the following to revive the sector:

- The issues regarding hesitancy in insurance for the activity may be addressed suitably.
- In view of dwindling area of grazing land, there is a need to encourage semi-intensive system of sheep /goat rearing.

2. Banks may consider financing on area-based banking plan through SHGs/JLGs, Clusters

2.1.9 Fisheries

2.1.9.1 Introduction

The Inland Fisheries resource of the district are divided into capture and culture fisheries. Capture fisheries refers to exploitation of naturally available resource without much stock manipulation such as in rivers, reservoirs and large lakes. Culture fisheries involves inland aquaculture of fish and prawn in small and confined water bodies like existing ponds, tanks as also newly-confined excavated ponds in water retaining soils. Inland fisheries, too, are now recognized as a powerful income and employment generating activity as it stimulates growth of numerous subsidiary industries and is a source of protein-rich nutritious food, besides being a foreign exchange earner.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

As per the District Statistical Abstract 2021, there were 297 non-mechanized boats, 3 mechanized boat, 888 full-time active fishermen, 16 fisherman cooperative societies with total fish production of 421 MT.

a. Rajkot district has maximum numbers of 8 medium reservoirs with water area range from 1000 to 5000 hectares (Ha.) with total water area of 13,798 Ha. in the State of

Gujarat. Further, the district has 6 small reservoirs with water area of range less than 1000 Ha., while the total area of these small reservoirs is 5166 Ha. They constitute the major future resource potential for systematic and scientific development of fisheries.

b. The district has Aji Dam, Nyari Dam, Lal Pari Dam and Badi Dam in the vicinity of district HQ of Rajkot city and can be developed for fisheries-cum-recreation.

c. Department of Fisheries grants lease to individuals etc., for capturing fish in dams/ reservoirs for a period of five years, extendable for another five years provided fish population is at satisfactory level.

d. Subsidy is available to fish farmers for various activities under this sector like construction of new ponds, renovation/reclamation of ponds/tanks, freshwater fish/prawn seed hatchery, fish feed units, etc.

e. The fish seedlings are available locally and also sourcedfrom Surat, Bharuch, Valsad and Anand districts.

2.1.9.3 (A) Assessment of Credit Potential for 2023-24

The estimates of potential for bank credit for the activity in the district during 2023-24 are furnished below:

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Renovation of Existing Fish Ponds	No.	3.50	12	42.00	35.00
2	Solar Fish Dryer - Small	No.	1.50	12	18.00	15.00
3	Boat & Nets Unit under Reservoir Fisheries	No.	1.50	150	225.00	190.00
	Sub Total				**285.00**	**240.00**

Block-wise details have been furnished in Annexure I.

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

In view of this, potential for Bank Loan towards Working Capital (WC) for Fisheries in the District for the year 2022-23 has been worked out as given below:

(₹Lakh)

r. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay
1	Working Capital	No.	0.50	17	8.50
	Total WC				**Say 10.00**

2.1.9.4 Critical intervention required for creating a definitive impact

As the district has no coastline, there is scope only for inland fisheries activities.

A. Fisheries and Aquaculture Development Fund (FIDF)

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, 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.

2.1.9.5 Suggested Action Points

a. Banks need to encourage and appraise the loan proposals for fisheries activities.

b. Activity-specific workshops/ training programmes for bankers and fish farmers need to be conducted for effective coordination and development of the sector.

c. Specific training programmes for upgradation of skills of SF/MF, SHGs/JLGs on Culture-cum-Capture fishery, Ornamental fish rearing & hatchery units and Small Inland Fish Feed Mills, etc. specific to the district may be planned by District Fisheries Office by taking concurrence of the Directorate of Fisheries.

d. Fisheries Department of Rajkot 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.

e. There are 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 .

f. Vegetarianism is the factor preventing potential fish farmers from taking to the inland fish farming activity. Ornamental fish breeding can be developed with proper promotion of home aquariums among all communities in the district.

2.1.10 Farm Credit – Others – Bullocks, Carts, Two Wheelers etc.

2.1.10.1 Introduction

Animals are considered to be backbone of rural economy in India. Draught animals (or Working animals) play a dominant role in our rural economy. Apart from the manual labour, the traditional cultivation in India is based on use of animal power. This localized resource is exhaustible and available with farmers, but is yet to be optimized properly. Bullocks, buffaloes and camels are the major draught animals for field operations.

The work animals and carts provide vast employment opportunities to the unemployed rural youth. Draught animals provide more power than all our powerhouses do. Replacing them would entail a huge investment in electricity alone, over and above the loss of farm economy of manure and cheap fuel especially in a scenario where there are large number of small and marginal farmers. Further, the work animals/animal-driven carts are deployed both in agricultural operations as well as in transportation of goods and human beings. Animal power can also be used for water-lifting, milling, logging, etc.

Providing two-wheelers to farmers for commuting between home, farm and market is now considered as a farm activity. Banks have launched their own schemes for the purpose.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Necessary infrastructure facilities like veterinary services are provided by the Animal Husbandry department. Village artisans supply bullock cart rims and axles. Metal has replaced wood in making the cart-wheels. Repair facilities are available in the villages. The infrastructure facilities are, thus, considered adequate to support PLP projections. All Banks are, now, liberally lending to farmers for purchase of motor-cycles for commuting between home and farm/ market.

2.1.10.3 Assessment of potential for the financial year 2023-24

Assessment for the year 2023-24 has been made at **₹54,270lakh**. The block-wise, item-wise potential credit requirement during the year 2023-24 is indicated in Annexure I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Bullocks/Other Draught Animals (Unit of 2 animals)	No.	0.35	560	196.00	175.00
2	Bullock Carts	No.	0.60	270	162.00	145.00
3	Motor Cycle for Farm use	No.	0.75	310	232.50	210.00
4	Misc. Agricultural Advances	No.	3.00	19904	59712.00	53740.00
	Total				**60305.00**	**54270.00**

2.1.10.4 Critical Interventions required for creating a definitive impact

The bullock carts are, generally, used by Small/ Marginal farmers. Bankers are reluctant to finance SF/MF for any activity other than crop husbandry (KCC) for reasons of inadequate collaterals. Bankers, too, need to be sensitised to the needs of the small and marginal farmers.

2.1.10.5 Suggested Action Points

The following suggestions are given to enhance the potential in the segment:

- Banks may finance good-quality bullocks in the district to sustain various operations of SF/MF.
- The transport activity by bullock carts needs to be encouraged in industrial and business areas apart from remote villages, as an alternative to small transport vehicles.
- Financing advanced tilting carts will help to carry more loads with less strain.

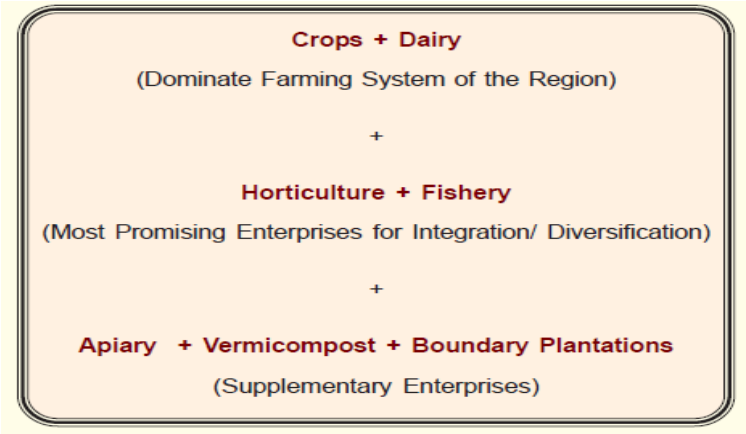
2.1.11 Integrated Farming System

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, goat-rearing, 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



Various components of IFS are crops, livestock, birds and trees. The crops may have sub-system like mixed/intercrop, multi-tier crops, etc. 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:

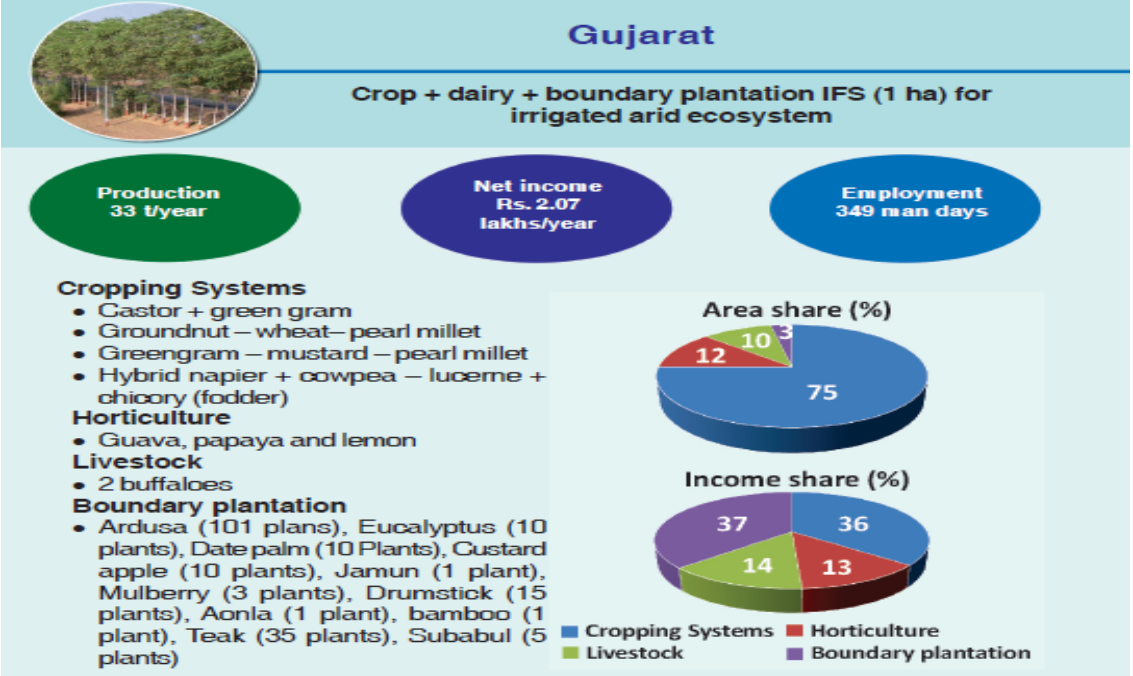
- IFS, by virtue of intensification of crop and allied enterprises, provides opportunity to increase economic yield per unit area per unit time.
- Each and every inch of land area is effectively utilized. Growing of perennial fodder legume trees in the border and watercourses is a recommended practice in IFS. This helps in supplementing legume fodder as well as enriches soil nutrients by fixing the atmospheric 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 noticed among most of the farmers.
- Higher food production to equate the demand of the exploding population.
- Sustained income throughout the year.

2.1.11.3 Policy Support

The developmental programmes of Government of India, State Govt. National Horticulture Board, etc. provide subsidies and other support for agri-implements, Farm Mechanization, for setting up of nutritional gardens under horticulture, animal husbandry, fisheries, etc. 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 for 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

As ascertained from the District Agriculture/Horticulture Departments and the Dryland Research Center of ICAR in Rajkot, affiliated to Junagadh Agricultural University, no model suitable to the agro-climatic conditions in the district has been tested or recommended by the Junagadh Agricultural University for Rajkot district or the Saurashtra Region, as a whole.

Farmers in the district have been traditionally practicing crop husbandry along with dairy farming, utilizing the waste from crop husbandry as supplemental feed for the dairy animals and the waste of the dairy animals (FYM) as organic supplement in agricultural operations. Some also integrate bio-gas plants into this cycle. However, farmers are averse to integrating fishery or goat-rearing into this cycle, because of social taboos. Further, fishery activity is restricted to the landless fisherman community and the agriculturists do not venture into the activity, owing to the social norms. Similarly, the fishermen community being landless, cannot take up agriculture activities.

A few more practices of Crops+Horticulture+Dairy integration are prevalent in the district. Some farmers grow custard apple/ *Neem*/ *Subabul*/ Aloe vera on the border/ farm bunds. *Neem* and *Subabul* leaves/pods are used as fodder for dairy animals, while all the aforesaid plants, except Subabul, are a source of bio-pesticides. Similarly, another Horticulture+Dairy IFS model is plantation of *Khijada* and *Gorad* trees, whose leaves and pods are used as fodder for dairy animals.

The Crop Husbandry, Horticulture, Dairy and Bio-gas mix model of Integrated Farming System (IFS) is recommended for the district. The credit potential for IFS is projected under respective sectoral chapters.

2.1.11.6 Issues and Suggestions

i) Junagadh Agricultural University may work out and test IFS models of 1 or 2 acres suitable for the Saurashtra Region, as well as district-specific, and promote them among the farmers to enable the SF/MF to get sustained income throughout the year and nutrients adequate for their families.

ii) 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.

iii) Banks may explore possibility of financing IFS models in cluster mode.

Chapter 2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure (warehouses/godowns, market yards, silos, cold storage units/ cold chains)

2.2.1.1 Introduction

Warehousing plays a very vital role in promoting agriculture marketing, rural banking, 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 usual 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:

a. Warehouses/Godowns – Coveredbuildings for storing produce, agri inputs such as fertilizers, pesticides, etc.
b. Market Yards – *Mandi* where assembling, grading sale and purchase of agricultural produce is performed.
c. Silos – Vertical storage structures used for storing food grains
d. Cold Storage Units/Cold Chains – Temperature-controlled structures and transport equipment for storing and distributing perishable produce

Scientific storage infrastructure such as cold storages for perishable items, warehouses and silos for storage of food grains helps prevent distress sale by farmers. Affordable access to such facilities is imperative for our country where more than 3/4th farmers are classified as small and marginal who do not have economic strength to retain produce with them till the market prices are favourable. Market Yards facilitate marketing of farmers produce. Linking of market yards over e-NAM gives farmers the freedom of choice to sell their produce and fetch better remuneration through transparent pricing systems and eliminate the intermediaries' commissions and charges.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

1. The storage capacity available in the district is indicated below:

Godowns owned by	No. of godowns	Capacity (MT)
Individual farmers/entrepreneurs/PACS (under GBY/ AMI)	3084	5,86,884
PACS godowns sanctioned by NABARD under WIF	158	31,810
Gujarat Civil Supplies Corporation	34	28560
Gujarat State Warehousing Corporation	12	29860
Total	**3,288**	**6,77,114**

(Source: NABARD/Stat. Abstract of Gujarat 2019)

2. On comparing the Tables on production of major crops in the district during previous years (Chapter 2.1.1), vis-a-vis the storage capacity available, there is a potential for construction of scientific storage structures. The available capacity meets only about 43% of the production of these crops.
3. Government of Gujarat, as a pro-active measure, has initiated to create about 10.76 lakh MT capacity of storage godown in the State through various agencies with the help of NABARD's WIF Scheme. In Rajkot district, 158 such godowns with a capacity of 31810 MT have since been completed.
4. The pace of registration of godowns/ warehouses with WDRA is very slow, with only

35 godowns registered so far.

5. 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.
6. The integration of e-NWR on the e-NAM portal allows farmers to remotely sell their warehoused produce online at any *mandi*.
7. RBI has enhanced loan limit per borrower under e-NWR from ₹50 lakh to ₹75 lakh under priority sector lending norms. This shall lead to faster adoption of warehousing and scientific storage by farmers.

2.2.1.3 Assessment of credit potential for the year 2023-24

Assessment for the year 2023-24 has been made at **₹65445 lakh**. The block-wise, item-wise potential credit requirement during the year 2023-24 has been indicated in the Annexure –I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Rural Godowns (Avg. 200 MT)	No.	19.20	2050	39362.50	31490.00
2	Onion Godowns (Avg. 200 MT)	No.	10.00	285	2850.00	2280.00
3	Cold Storage units(Avg. 1000 MT)	No.	150.00	195	27875.00	22300.00
4	Market Yard	No.	500.00	25	12500.00	9375.00
	Total				**82587.50**	**65445.00**

2.2.1.4 Critical interventions required for creating a definitive impact

a) All godowns above 1000 MT capacity must be registered with Warehousing Authority after due accreditation. Legal provisions have been made. There is need for creation of awareness.
b) Negotiable warehouse receipt system must be encouraged to reduce distress sale immediately after harvest.

2.2.1.5 Suggested Action Points

a) 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.
b) Farmers may form Producer Groups to aggregate their inputs and produce to leverage economies of scale. e-NAM registration may be facilitated to bring in efficient price discovery.
c) Banks need to encourage pledge loans to avoid distress sale of agricultural produce. Awareness on warehouse receipts issued by accrediting agency will facilitate access to pledge loans.
d) Insurance of godowns/warehouse/cold storage financed must be ensured.
e) Cold storage units (average 1000 MT) may be constructed in the district for clusters of blocks viz. (1) Jetpur, Dhoraji and Upleta (2) Gondal & Jamkandorna, (3) Rajkot, Lodhika and Kotdasangani and (4) Jasdan and Vinchhiya. There is a potential in the district for marketing infrastructure and grading of the farm produce also.

2.2.1.6 Other Related Matters

Government of Gujarat has launched a scheme for construction of godowns upto 500 MT, with back-end subsidy of 25%, for individuals for implementation through cooperatives.

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 and 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. Agro Climatic Zone of Rajkot falls under North Saurashtra Zone. Shallow and medium black soils exist in Paddhari, Rajkot, Lodhika, Kotda Sangani, Jasdan and Jamkandorna blocks. Shallow to medium black calcareous soils exist in Gondal, Upleta, Dhoraji and Jetpur blocks. Soils of Rajkot are medium in Nitrogen, low in Phosphorus, high in Potassium, low in zinc, medium in Iron and low in Magnesium. Around 74%, 17% and 8% of irrigated area is under open wells/bore wells, canals and tanks respectively. Ground water is saline in 6 semi critical blocks. Groundwater of Rajkot district has high levels of Fluoride. As per Waste Land Atlas,2015-16, around 73 Ha, 32563 Ha, 95600 Ha and 404 Ha is categorized as land with medium gullies, land with dense scrub, land with open scrub and land with medium salinity.

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-levelling, bunding, trenching, etc.
- 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

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 NGOs, Academic institutions like IRMA, etc. facilitate 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

- Krishi Vigyan Kendra affiliated to Junagadh Agriculture University(JAU) and Dry Farming Research Station at *Targhadia* in the district play an important role in sensitizing the farmers about the benefits of undertaking land development activities.
- GOI extends subsidy to farmers for soil and water conservation measures like bunding, trenching, farm ponds, etc. under National Mission for Sustainable Agriculture. These activities have the subsidy components ranging from 50 % to 100%. As per the new system introduced, a farmer has to be registered on *i-Khedut* portal and make online application for the work to be done on his farm.
- Soil health cards are issued to farmers based on soil-testing under National Mission for Sustainable Agriculture to encourage balanced use of fertilizers. There are 10 Soil Testing Laboratories in Rajkot district, being operated by APMC (Gondal, Wankaner, Morbi, Upleta, Jasdan), Govt. of Gujarat, JAU and Science Colleges. 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.

- Land reclamation through tank silt application leads to a win-win situation for farmers and de-siltation of 936 tanks in Rajkot district.
- On Farm Development through land levelling and bunding is a potential activity for bank finance given that 74 % of cultivable area is under well command
- NABARD has sanctioned two more watershed development projects in Rajkot district – *Goma* watershed project in *Bhoyara* village of Vinchhiya block and *Barvala* watershed project in *Barvala* village of Jasdan block. Both the projects are under implementation by CEE with community participation.
- NABARD will be extending concessional refinance for 5 years in its on-going and recently completed watersheds based on banking plan.
- There is prevalence of saline groundwater in 6 blocks - Dhoraji, Jasdan, Jamkandorna, Lodhika, Paddhari and Rajkot and high concentration of fluoride in groundwater in all the blocks.

2.2.2.3 Assessment of Credit Potential for 2023-24

Assessment of potential for the year 2023-24 has been pegged at ₹67908.02lakh. The block-wise, item-wise potential credit requirement for the year 2023-24 has been indicated in the Annexure –I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Phy. Unit	Total Financial outlay (₹lakh)	Bank Loan (₹Lakh)
1	OFD – Land levelling	Ha	0.294	53760	15805.44	14225.00
2	Farm Pond (20mX20mX2.0m model) as Water Harvesting Structure	No.	0.806	680	548.08	495.00
3	Land Reclamation	Ha	0.768	60450	46425.60	41785.00
4	Land Development (Fencing 5 feet model with stone posts)	Ha	1.179	12050	14205.56	12785.00
	Total				**76984.68**	**69290.00**

2.2.2.4 Critical intervention required for creating a definitive impact

a) Creation of awareness among the farmers about land development activities by extension service agencies like ATMA and KVK.
b) Motivation of farmers to undertake water management activities like, farm pond along with cropping system of pulses millets and oil seeds for improvement in water-use efficiency, cropping intensity and income security.
c) Farmers should be encouraged to undertake water harvesting structure like farm ponds for harvesting rainwater and improving quality of ground water in Rajkot district.
d) KVK, Farmers Training Centre and DAO need to popularize application of organic inputs.
e) Coordination between banks and Government agencies about providing technical and credit support to individual farmers for land development and water management activities in fora like BLBC and DLCC.
f) Extension of bank credit in those areas where watersheds projects are being implemented through close interaction with the implementing Government Departments and NGOs.
g) Promotion of land reclamation, farm ponds, bunding and trenching and fencing

through bank credit.

h) Focused research on integrated farming system for sustainable land-use and income security for farmers.

2.2.2.5 Suggested Action Points

a) Information dissemination may be undertaken for the subsidy / assistance available for various land development activities through portal, ***i-Khedut.***
b) Creation of awareness amongst farmers about soil testing and Facilitation of interpretation of soil test results by KVK, Farmers Training Centre (FTC) and ATMA.
c) Identification of completed irrigation projects and command of RIDF projects for extension of credit support for OFD works.
d) Construction of Check-dams under RIDF all the blocks of Rajkot district for recharge of groundwater and improvement in water quality.
e) Setting up of mobile soil-testing labs and brick and mortar labs under PPP mode.
f) Upgradation of soil-testing labs in the district under National Mission for Sustainable Agriculture of GOI.

2.2.2.6 Other related matters

Through proper management of land, productivity and fertility can be enhanced, leading to quality produce. It is necessary to create awareness among farmers about utility of organic inputs and its impact on soil-structure and fertility and hazards of excessive use of chemical fertilizers. Farmers need to be motivated for getting soil tested once in 2 years for balanced use of fertilizers, leading to reduction in cost and soil health improvement.

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 Rainwater Harvesting structures in their fields in order to provide life-saving irrigation and take up short-duration crops.

2.2.3 Agri. Infrastructure –Others

2.2.3.1 Introduction

Advances in Agricultural Biotechnology and technologies such as tissue culture and vermi-composting are necessary to strengthen the agriculture infrastructure. Technologies, including plant breeding, tissue culture, bio-fertilizer, etc., can help raise and stabilize yields and improve resistance to pests, diseases and abiotic stress. This can immensely benefit both agriculture production and productivity; small and marginal farmers living in drought-prone areas stand to benefit a lot if such technologies are made available to them. Thus, investments in Tissue Culture labs, seed production units, vermi-composting, bio-fertilizers and bio-pesticides can counter the growing distress in agriculture. Additionally, e-NAM, the pan-India electronic trading portal that networks the existing APMC Mandis to create a unified national market for agriculture commodities, will help in better price-discovery for farmers and strengthen the forward linkages in agro-supply chain.

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, investments such as Tissue culture labs, seed production units, Bio fertilizer / bio-pesticide units, vermicomposting units, etc. have been classified as '***agriculture infrastructure items under agriculture credit', thus helping in facilitating greater availability of credit for these activities***. National Horticulture Board, Government of India (NHB) provides a plethora of incentives for establishing of infrastructure and facilitates development of horticulture. Back-ended subsidy in the project cost is also provided from 20% of project cost up to a maximum of ₹25 lacs and the spectrum of components include biotechnology tissue culture, bio-pesticides, horticulture ancillary units, etc.

A. **Seed Processing:** Seed processing is a crucial step in refining harvested seed to its purest form for replanting purpose and human/animal consumption. Seed cleaning and treatment is an important facet of seed processing. 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.

B. **Tissue Culture:**In tissue culture, living tissue is grown *in vitro* or *in vivo*. It 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 advantages 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; ability to produce mature plants; regeneration of whole plants from plant cells that have been genetically modified and possibility of rapidly studying the molecular basis for physiological, biochemical and reproductive mechanisms in plants and also of large-scale production of artificial seeds through somatic embryogenesis.

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 emerged as a new source of genetic diversity for crop improvement and has led to the development of drought-tolerant crop varieties. While Valsad has become India's first integrated horticulture district, Kheda, Baroda, Bharuch and Surat districts are the main contributors to the agricultural production of the State. Stakeholders representing industry, NGOs, Government PSUs and Government laboratories have played a significant role in the growth of the agro-biotech segment in Gujarat. 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. Integrating and popularizing investments in agriculturalbiotechnology can increase the proportion and quantum of disbursement of long-term agricultural credit in Gujarat and make agriculture more scientific, sustainable and participative.

D. **Vermi-compost**-. Vermicomposting is an excellent method for recycling the farm wastes and cow dung into valuable organic manure. Promotion of Vermi Compost is linked to the overall aspiration of encouraging organic farming practices.

E. **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. This leads to higher transparency and traceability in the agro-supply chain, leading to better price discovery and market access for farmers. Farmers can access the information on e-NAM easily through their mobile phones from anywhere. However, for volumes on e-NAM to rise, its acceptability has to be hugely increased among the farmers and traders and training is required to enable them to use the electronic platform smoothly.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Gujarat State Seeds Corporation Ltd., popularly known by its brand name “GURABINI” is primarily engaged in production, processing and marketing of seeds of more than 30 crops and 100 varieties and hybrids in almost all categories – Cereals, Pulses, Oilseeds, Fibre Crops, Fodder, Green Manuring Crops, etc. GURABINI has one of which is located in Rajkot district, with 76 distributors servicing districts of Rajkot and Morbi.Quality Certified seeds are madeavailable and most farmers are using certified seeds apart from indigenous seeds, which are sourced from neighbouring districts and States. **Setting up of new units in the district will provide quality seeds at lower rates to farmers.**

As FYM is not available in sufficient quantity and organic matter content of soil is reducing substantially, vermi composting has become very popular among progressive farmers. KVKs and other private units prepare vermi compost in a very small way. Banks may, therefore, provide credit for setting up of such units.

More emphasis has been given on the use of bio-pesticide/fertilizer and vermi-compost. Under the scheme of RKVY, the District Agriculture Department and KVK are playing a pro-active role in creating awareness amongst the farmers regarding the use of compost fertilizers. KVKs are continuously doing research work for improvement of soil health of the district.

As per the latest data available, around 1035 licensed fertilizer sale points are available across all 11 blocks in the district, operated by Cooperatives, Agro Service Centres, Company Depots and Private Entrepreneurs. *(Source: District-wise dealers' network, Directorate of Agriculture, Govt. of Gujarat).* The district has APMC in 9 blocks. These APMCs can be utilized as sale points of organic manure/pesticides.

2.2.3.3 Assessment of potential for the financial year 2023-24

Assessment for the year 2023-24 has been pegged at ₹2050 Lakh. The block-wise, item-wise potential credit requirement for the year 2023-24 has been indicated in the Annexure-I.

Sr No	Activity	Unit	Unit cost (₹lakh)	Physical Unit	Total Financial Outlay (₹lakh)	Bank Loan (₹Lakh)
1	Seed production unit (1 acre)	No.	0.75	50	37.50	35.00
2	Vermi Compost Units	No.	0.20	2200	440.00	395.00
3	Commercial Bio Fertiliser/ Pesticides Units/Tissue culture lab	No.	75.00	24	1800.00	1620.00
	Total				**2277.50**	**2050.00**

2.2.3.4 Critical interventions required for creating a definitive impact

a) Larger involvement of private corporate sector needs to be encouraged in hybrid seed production, micro-nutrient industry, farm equipment development, extension, marketing, value-addition, etc.

b) APMC needs to be encouraged to set up Vegetable-cum-Fruit Waste Compost Production Unit under Capital Investment Subsidy Scheme for Commercial Production of Organic Inputs under National Project on Organic Farming.

c) Cultivation of green manure crops should be promoted extensively by making available inputs like seeds, and technical know-how. Farmers also need to be trained in the production of bio fertilizers like blue-green algae, azolla, rhizobium, etc.

2.2.3.5 Suggested Action Points

a) Increased use of organic farming/vermi compost needs to be encouraged in the district to increase productivity while retaining the fertility of the land.

b) Arrangement of marketing facilities for organic farming products needs to be done so as to motivate a greater number of farmers for adoption of organic farming. Creation of awareness amongst farmers for harmful effects of excessive chemical fertilizer is the need of the hour. KVK, Farmers Training Centre and DAO need to initiate necessary action for the same.

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 Gujarat's economy. Gujarat is a leading State with impressive agricultural performance contributing about 10% to the State's GDP. The State has identified Agro and Food Processing industries as one of the thrust industries in Industrial Policy for 2016-2021. 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 the unskilled, semi-skilled and skilled manpower as well as for export earnings. It brings about a 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 and opening up 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. No doubt, 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, other 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, 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 for 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 Clusters in Banaskantha, Kutch, Daman, Bhavnagar and Navsari districts. MoFPI has also accorded

in-principle approval to Adani Ports for setting up of Special Economic Zone Ltd. Mega Food Park project to be set up in Kutch.

- 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 Credit Potential for 2023-24

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

a) 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 centre.

b) Export-oriented Processing: Peanut Butter, De-hulled Sesame seed & Roasted Sesame oil, Roasted, salted & coated nuts, Integrated Shrimp farming & processing.

c) Value-added Processingbased on local resources: Tomato, Potato Flakes & Powder, Specialty grades – GuarGum powder, Refined Sugar, Egg Powder, Baker's Yeast, Fish oil extraction, etc.

d) Natural Resources-based Opportunities: Natural food colours, Medicinal Herbs extraction, Neem/ Tobacco Oil-based Bio-Pesticides, Food Processing Enzymes and Fish-meal based bio-fertilizer.

e) Newer Technology-based Projects / Opportunities: Spices Cryo-grinding, Freeze Dried Fruit-processing Unit, Instant Vegetables in Retort Pouches, Potato Fabricated Chips.

f) Innovative Opportunities: Organic Milk & Milk Products, Ice Cream Balls, Castor Derivatives-based 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.

The estimates of potential for bank finance for the activity in the district for the year 2023-24 are furnished below:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Grading, sorting & cleaning of agro commodity (8 MT/hr. plant)	No.	150.00	145	21750.00	19575.00
2	Cotton Processing, Ginning, etc.	No.	200.00	190	38000.00	34200.00
3	Mini Dairy / Chilling Plants	No.	50.00	16	800.00	720.00
4	Oil Mill (Groundnut processing)	No.	125.00	315	39377.78	35440.00
5	Working Capital - New Units (25% of TL)	No.	--	666	22485.00	22485.00
6	Working Capital - Existing Units	No.	100.00	192	19200.00	19200.00
	Total				**141612.78**	**131620.00**

Block-wise potential has been furnished in Annexure I.

2.3.1.4 Critical intervention required for creating a definitive impact

The enterprising nature of *Gujarati* people is very prominent in Rajkot district, as can be seen from the number of agro-processing units set up in the district. It is necessary to continue the back-ended capital subsidy sub-scheme of Agri Marketing Infrastructure (AMI) under ISAM for another few years. Further, more public infrastructural facilities are required to realize the dream of making the district an Export Hub. A list of such requisite infrastructure is being prepared by DIC in consultation with the associations of industries and commerce in the district.

2.3.1.5 Suggested Action Points

1) FPOs may be promoted and facilitated by Government of Gujarat's nodal agency (GAIC/GIDC) etc. with special objective of processing of agricultural/horticultural produce.
2) Promotion of one-stop window under one umbrella for exchange of information, use of common services, trouble-shooting of common infrastructure problems of entrepreneurs etc. is required. Coordinated and participatory approach is required to be adopted by financing banks/State Government Departments and various development agencies to create conducive environment for proper harnessing of resource endowment of the district by ensuring enhanced credit flow to Agro and Food Processing Sector.
3) Fruit processing activities can be encouraged by setting up Exclusive Processing Zones with infrastructural facilities like graders, dehydrators, cold storages, processing plants, etc. There is an urgent need for opening of more value-addition centres and post-harvest processing services, if necessary, with private investment.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Introduction

Agricultural ancillary activities have unique credit needs 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 Agriclinics 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. PACS may also avail credit from NABARD subsidiary under the product "PACS as Multi-Service Centre"

- **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 53.21lakh of which 20.19lakh are marginal landholdings and 16.16lakhare small landholdings.

Nearly 63.88% farm holdings in the district are less than 2 ha and cover about 36.66% of the cultivated area. There is also a preponderance of marginal farmers with 22.2% that holding only 7.09% of land area. Aggregation of produce by these farmers will put bargaining power in their hands 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: District Statistical Abstract 2019)*

- **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 Availability of Infrastructure and critical gaps

Rajkot District Cooperative Bank caters to the credit requirement of the PACS affiliated to the bank. There is no College of Agriculture in Rajkot district, which is a big deterrent for aspiring youngsters wanting to opt for study of agriculture.

2.3.2.3 Assessment of Credit Potential for 2023-24

Assessment of potential for bank credit under the sector for 2023-24 in the district is furnished below:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Agri Clinics/ Agri Business Centres	No.	15.00	195	2925.00	2635.00
2	Loans to PACS	No.	10.00	359	3590	2870.00
	Total			**554**	**6515**	**5505.00**

Block-wise details of potential have been furnished in Annexure I.

2.3.2.4 Critical intervention required for creating a definitive impact

1) ACABC Scheme may be given wide publicity for encouraging educated youngsters with agriculture background to come forward and contribute to the farming community.
2) PACS may be encouraged to function as Farmer Producer Companies catering to the requirements of farming community.
3) Rajkot DCB may motivate and encourage PACS to convert into Multi-purpose Service Societies to be capable to catering to the demands of their members for all agriculture-related and other needs.

2.3.2.5 Suggested Action Points

1) The ACBC scheme may be propagated in Agricultural and Veterinary colleges, so that youth may be aware of the avenues for business and earning. This would serve a dual role of retaining youth in the rural areas
2) PACS may be encouraged to function as 'One Stop Shop' for meeting all the credit requirements of farming community, thereby enhancing their own business operations and financial viability.
3) Rajkot District Cooperative Bank may cover maximum number of PACS under the PACS as MSC scheme of NABARD.

2.3.3 Credit Potential for Others

2.3.3.1 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. 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.

2.3.3.2 Assessment of Credit Potential for2023-24

Assessment of potential for bank credit under the sector during 2023-24 in the district is furnished below:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	SHG Financing - Fresh	No.	1	585	585.00	585.00
2	SHG Financing - Repeat	No.	1	1185	1185.00	1185.00
3	JLG Financing	No.	2	2250	4500.00	4050.00
4	Overdrafts under PMJDY	No.	0.10	890	90.00	90.00
	Total				**6360.00**	**5910.00**

Activity-wise and block-wise details are given in Annexure I.

2.3.3.3 Critical intervention required for creating a definitive impact

a) GLPC may take pro-active role in identifying uncovered pockets for formation of SHGs to increase the scope and coverage under the sector.

b) Sanction and disbursement of cash credit to all eligible SHGs to be completed at the earliest.

c) Capacity building of SHGs is essential to equip them to attain maturity.

d) Post-capacity-building income-generating activities may be facilitated to enhance the income levels of SHG members.

e) Due to peer pressure for repayment prevailing in the groups, increased JLG financing may be done by Banks.

2.3.3.4 Suggested Action Points for stake holders

a) All activities under 'Others' are aimed at providing financial assistance to weaker section of the society and fall under the Social Welfare Schemes. Banks should assist in all ways possible for this cause.

b) Banks may be encouraged to finance MFIs as their partners in supplying formal credit to the unreached. This would also be an avenue to increase their lending portfolio.

c) Skill training may be provided by RSETI in collaboration with departments like KVIC/DIC/KVID, etc.

d) Government may give priority to SHGs in awarding of contracts like running of canteens in their departments and other similar activities which could be taken up by SHGs.

PACS as MSC

NABARD has undertaken the initiative of strengthening the PACS by saturating all the potential PACS for conversion as Multi-Service Centres (MSC) over a period of three years commencing from 2020-21 by providing special long-term refinance facility through StCBs at 3%. The eligible activities for availing the facility are as under: -

i. Agro-storage Centres – new scientific godowns along with sorting/grading unit

ii. Setting up of cold storage – cold chains, milk collection and chilling centres

iii. Agro-service Centres – Purchase of hi-tech agri-implements

iv. Agro-processing Centres – Sorting, grading unit / value-addition to produce

v. Agri-information Centre – Soil & water testing lab, knowledge dissemination, training to farmers

vi. Agri-transportation & marketing facilities – setting up of rural mart, weigh bridge, shopping complex

vii. Consumer Store and other miscellaneous activities – one stop shop, LPG agency, petrol pump outlet

viii. Any other post-harvest management infrastructure

Chapter 3

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

3.1 Introduction

Definition: Ministry of Micro Small and Medium Enterprises, Government of India, defines MSMEs 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.

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.

3.2 Infrastructure and linkage support available, planned and gaps

3.2.1 The main industries (Micro, Small and Medium Enterprises) in the district are:

Classification	Segment
Main Segments	Edible oils, spices/dairy products, wooden furniture & fixtures, agricultural implements, handicrafts/decorative items, plastic processing and Service Sector viz. transport vehicles, hotels/restaurants, automobile repairs & servicing etc.
High Growth Segments	Engineering products like casting/foundry/diesel engines, cement products, diamond cutting and polishing, textiles, salted snacks/ pickles etc.
Service Industries	Retail Trade and Small Business, Transport Operators, Auto Service, Hostel for students coming from outside, Laundry and Dry Cleaning, Mess, Two/Four-Wheeler Servicing, Xerox Machine, Computer Training/Job Work Units, Mobile Repairing, Tiffin Services for Offices, Furniture Repairing, Cleaning in Commercial Complexes, Packers and Movers, Caterers and Decorators/Mandap Service, Hospital/Nursing Homes/Clinics
Emerging Sectors	Agro and Food processing, leather products, cybercafé, computer education, dairy products, iodized salt, hand looms, School Uniforms/Bags, Chemical Testing Labs, Casting for Lathe Machines, Drinking Water, Cotton Based industries, Hiring of Agricultural Implements, Plastic Bottles etc.

3.2.2 Rajkot is centrally located in Saurashtra region and is one of the important industrial centres of Gujarat. There are currently 13 Industrial Areas in *Aji, Bhaktinagar, Kuvadva, Dhoraji, Gondal* (2), *Jasdan, Jetpur, Khirasara, Lodhika, Padadhari, Upleta* and 1 Industrial Zone (*Shapar-Veraval*) in the district. Service Sector enterprises also form a major part of the MSME. This sub-sector comprises micro, small, and medium shops, grocers, traders, dealing in edible oils, spices/dairy products, wooden furniture & fixtures,

agricultural implements, handicrafts/decorative items, plastic processing and Service Sector viz. transport vehicles, hotels/restaurants, automobile repairs & servicing etc.

The GIDC's industrial estate-wise number of units and allotted areas are as follows:

Sr No.	Location of GIDC Industrial Estate	No. of Units	Area of allotted Plots (Sq.M.)	Area in Hectares
1	Aji	558	632051.74	63.21
2	Bhaktinagar	184	48882.84	4.89
3	Dhoraji	71	178739.72	17.87
4	Gondal-I	97	105495.90	10.55
5	Gondal-II	216	293600.68	29.36
6	Jasdan	41	50667.00	5.07
7	Jetpur	37	85096.64	8.51
8	Khirasara	273	230548.00	23.05
9	Kotda Sangani	9	6256.08	0.63
10	Kuwadva	233	436629.30	43.66
11	Lodhika	1456	3499909.50	349.99
12	Padadhari	15	7548.00	0.75
13	Upleta	43	41296.50	4.13
		3233	**5616721.90**	**561.67**

3.2.3 The block-wise concentration of industrial segments in the district is as under:

Block	Main Segments	Block	Main Segments
Dhoraji	Plastic & Oil Mills	Lodhika	Plastic and Engineering
Jasdan	Thresher, Cotton and Ginning	Padadhari	Thresher, Cotton and Ginning
Jetpur	Textile and Printing	Rajkot	Machine and tools industry
Kotda Sangani	Auto and allied industry	Upleta	Plastic & Oil Mill
Rajkot	Foundry, Castings & Forgings	Rajkot	Oil Engines

3.2.4 The district has well developed railway and road network. All villages of Rajkot have been connected by all-weather roads and all villages have been linked to State roadways network.

3.2.5 The R-SETI in the district provides skill development leading to opportunities to the unemployed rural youth to take up income-generating activities in non-farm sector.

3.2.6 DIC provides marketing assistance to small scale units under CSPO at Gandhinagar. Through registration of units with DIC, Export Promotion Council helps in export of products and such units also get governmental concessions. DIC-registered units are supported with supply orders from Govt. Offices.

3.2.7 All the villages of the district are electrified. However, the power supply can improve in terms of voltage to meet the industrial needs. Some of the infrastructure gaps identified are:

- ✓ Shortage of adequate power supply to some industrially backward areas like *Jamkandorna*.
- ✓ Major constraint faced by the units in GIDC Estates is scarcity of water. High cost of plots in case of transfer is also a constraint in industrial development.

3.3 Assessment of Credit Potential for 2023-24

Considering the receding agricultural land and an upsurge in industrialization, projections under MSME activities in Rajkot for the year 2023-24 are estimated as under:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
(A) Term Loans						
1	Micro Enterprises	No.	50.00	1267	63353.33	47515.00
2	Small Enterprises	No.	500.00	968	484000.00	363000.00
3	Medium Enterprises	No.	1100.00	685	753500.00	565125.00
	Sub Total				**1300853.33**	**975640.00**
(B) Working Capital						
1	Micro Enterprises	No.	25.00	1272	31800.00	28620.00
2	Small Enterprises	No.	150.00	968	145200.00	130680.00
3	Medium Enterprises	No.	550.00	685	376750.00	339075.00
	Sub Total				**553750.00**	**498375.00**
	Total MSME				**1854603.33**	**1474015.00**

In the absence of a definite database on working capital requirements and in view of the complexities involved in assessing the same for a wide spectrum of activities, working capital requirement has been estimated based on feedback from DIC, entrepreneurs and bankers. Block-wise details of potential have been furnished in Annexure I.

3.4 Critical intervention required for creating a definite impact

- State Government may consider declaring special zone for medium and small-scale industries to establish the sector and encourage private investors to invest in the district, which has an all-weather port, rail and road link with rest of the country. Export units under SME sector may be established with coordinated efforts of all line departments, banks and marketing institutions.
- Keeping in view availability of plenty of minerals, small and medium scale industries engaged in activities like ice factories, frozen sea food, fishing nets/packing material, ship/boat building, chemicals (producing soda ash, calcined bauxite, bromine etc.), cement/cement-based products etc. offer good potential for bank credit.
- There is a need for dissemination of all promotional schemes of Central and State Governments regarding facilities, relief, subsidy, initiatives offered under each among the people, through media and meetings. DIC may promote the schemes for attracting potential entrepreneurs.
- Micro survey of potential by DIC, strengthening network of GSCEDC /GBCDC, organized marketing arrangements, structured training to local youth will reduce the resource gap.

3.5 Suggested Action Points

- There is a need for drawing up an action plan for revival of the dormant/unviable looms and revitalization of weaver societies. The major areas that need improvement include supply of quality raw material at competitive rates, skill upgradation of weavers, design development, adoption of new technology, better marketing strategies, strengthening of organizational and managerial capabilities of weavers' cooperatives, etc. Formation and promotion of OFPOs may be encouraged to address the above.
- Unorganized clusters of artisans pursuing various rural arts in the district need 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 art, undertake larger production to benefit from economies of scale and also be in a better position to market their produce. DIC may take a lead in this mapping or Industries

Commission may assign the work to a professional agency like NABCONS across the State.

- Services of Voluntary agencies/NGOs may be utilised to organize individual handloom weavers into cohesive self-help groups or artisan guild.
- Banks may sponsor Rural Entrepreneurship Development Programmes (REDPs) for training rural unemployed youth for setting up new enterprises.
- The banks may have to explore the possibilities of covering eligible entrepreneurs under Self Employment Scheme For Ex-servicemen(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 jewellery, leather products, ancillary engineering industries and 100% export-oriented units may be promoted as thrust areas.
- District Industries Centre (DIC) may assist the artisans with regular market feedback including changing potentialities in demand based industries and the consequential need of product development on regular basis.
- DIC and Banks should coordinate for imparting entrepreneurship development training to ITI trained youth who are interested in setting up of industrial/service units.
- Banks may strengthen their appraisal procedure and increase lending to the rural non-farm sector outside Government-sponsored programmes. Specialized MSME branches may be opened for accelerating credit flow to Rural Non-Farm Sector. Timely and adequate working capital may be provided to entrepreneurs by banks.

3.6 Other Related Matters

To get it right, policy making should ensure continuous and concurrent consultation with stakeholders and put extra focus on poor regions and sections of population to ensure inclusive and balanced development. It needs to seep into the psyche that the progress of India into a high income country and industrial powerhouse will depend a lot on getting the MSME dream right.

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 endeavour. 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 sector, which is recognized by all.To boost the same, a District Export Promotion Committee has been constituted in the district under the Chairmanship of the District Collector to make the district an export hub.In terms of RBI guidelines, financing for exports is available for "Pre-shipment/Packing Credit" and "Post-shipment Credit". For Domestic banks, "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" will be considered priority sector lending.

4.1.2 Infrastructure and linkage support available, planned and gaps

Rajkot district is the industrial hub for Saurashtra Region. For planned development of various industries, the district has well defined clusters. Details of major clusters and value of exports from these clusters are as under:

Sr. No.	Name of the Cluster	Principal products manufactured	Functional units	Turnover of cluster (₹ crore)	Value of exports (₹ crore)	Avg. investment in Plant & Machinery (₹ crore) per unit	Export market
1	Rajkot Engineering Cluster	Diesel Engine/ Pumps	375	200	40.00	0.48	African countries, Middle East, Saudi Arabia
2	Machine Tools Cluster	Conventional NC & CNC :Metal Cutting Machines, Machine Tools Spares	325	800	60.00	0.40	Italy, Germany, France, UAE, USA, Canada, Asian countires, Bangladesh, Sri Lanka Dubai, Saudi Arabia, UK, South Africa
3	Bearing Cluster	Ball Bearings, Taper Roll Bearings, Needle Roller Bearings, Cylindrical Roller Bearings	60	400	220.00	2.00	Arabian Countries, Middle East, Dubai, USA, UK, Germany, Italy, Australia, Egypt, Sri Lanka, Nepal
4	Foundry Cluster	Grey iron castings for Oil Engines, Automotives, Textile Machine Tools, Pumps, Valves etc.	505	2700	350.00	0.50	US, UK Nigeria, Middle East, Germany
5	Automobile Parts	Connecting Rods, Pistons, Crank Shafts, Liners, Sleeves, Air Cooled Blocks, Spares	303	750	400.00	1.50	Europe, Middle East, Gulf
6	Pump Sets	Submersible Pump Sets, Centrifugal Pump Sets	161	300	55.00	0.43	Africa, Middle East and South Asia
7	Gems & Jewellary	Gold & Silver Jewellary	5000 (Max. Unregistered)	1000	200.00	0.02	UK, USA and UAE
8	Rajkot Plastic Manufacturing	PVC Pipes, Poly Containers, PVC Bags, Plastic Packaging, Boxes and Moulding Items	800	50	5.00	0.70	South Africa, Dubai, Arab Countries
9	Jetpur Textile Cluster	Dyeing and Printing of various textile items	1200	1500	1000.00	0.50	African countries
10	Jasdan Handicraft Cluster	Meenakari, Brass & Metal Products viz. Jewellary Box, Bangle Box, Dry Fruit Box, Meenakar Tray, Multi Purpose Box	120	250	50.00	0.10	USA, Indonesia, Dubai, Indian Sub Continents, Middle East

(Source: District Industrial Potential Survey 2016-17, Ministry of MSME, Rajkot)

As per the data collected from major banks in the district having export credit portfolio, the export credit is being given in the form of Pre-Shipment and Post-Shipment working capital finance. The finance had been extended to units engaged in export of Cotton Bales, Yarn, Agro Commodities (sorted Groundnut, Sesame (Til), Cumin, Mango etc.), Automobile, Chemical, Cotton/Polyester Fabric, Iron Casting/Forging and CNC Machines to manufacture auto parts.

Among the 60 Agri Export Zones notified by the Government, zones for the following sectors had been identified in the Saurashtra region:

Dehydrated Onion & Garlic	Bhavnagar, Surendranagar, Amreli, Rajkot, Junagadh, Jamnagar
Sesame Seeds	Amreli, Bhavnagar, Surendranagar, Rajkot and Jamnagar

4.1.3 Assessment of Credit Potential for 2023-24

The physical and financial projections for the year 2023-24 is given as under:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Pre-Shipment/ Packing Credit	No.	100.00	107	10700.00	8560.00
2	Post-Shipment/ Bill Purchase	No.	100.00	103	10300.00	8240.00
	Total				**21,000.00**	**16,800.00**

The details of block-wise potential for 2023-24 are given in Annexure I.

4.1.4 Critical intervention required for creating a definitive impact

1. Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into post-Shipment credit may be ensured.
2. Lack of forex branches in the district and handling of operation outside district makes the credit access difficult for the exporter.
3. Due precaution needs to be taken in case of export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, Sanitary & Phyto-sanitary (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 a unit.
4. Exporters may be encouraged to avail export credit insurance facilities extended by ECGC.
5. Micro, Small and Medium Exporters should be properly trained by MSME/export organizations with technical assistance from banks regarding correct filling up of forms.
6. The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time-frame.
7. To ensure better income to producers/artisans through collectivisation of Off Farm Sector activities like handloom, handicrafts, etc. NABARD supports formation of Off-Farm Producers Organisation (OFPO) which may provide a strong platform to rural artisans to take up collective business activities, build capacity and linkage to markets.

4.1.5 Action Points/Issues to be addressed

- Rajkot is a manufacturing and agro-processing (grains/ pulses/ seed spices) hub with goods having export potential. The pace of construction of new godowns is good. However, it is necessary to construct godowns suitable to maintain the quality of goods that will meet the international standards.

- There is a need for Quality Control through international level grading/sorting/packaging.
- Training and exposure visits to potential exporters.
- Necessary interventions to establish link between exporters & central/state promotion agencies.

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. Considering 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 and 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.

Education Scenario of the district

Out of 579 villages in the district, 157 are having schooling facilities. There are 8 Degree Colleges of arts, science and commerce (Govt. & Private), 1 Law College and 1 Management Institute. The overall literacy rate in the district was 67.35% (male and female literacy rates were 74.00% and 60.35%, respectively) as per Census 2011, as against 79.3% overall literacy rate of the State. Education Loan disbursed in the district during the year 2021-22 was ₹38.40 crore.

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

- Considering that higher education has become costlier, bankers should come forward to sanction more education loans to the needy and meritorious students. Government Education Department can print mark-sheets of final year with back side provision of entry of bank loan availed, on similar lines of 7/12 (land document) where there is a provision for entry of any bank loan availed. The company / Government departments which is giving a job to such a student may be instructed to arrange for repayment of education loan based on the lien indicated in the mark sheet.

- Lead Bank of the district must play an active and vital role by identifying the poor and meritorious students in each district and taluka level as huge talent is available in rural India. A system of referrals to Lead District Manager must be in place where school/college authorities identify such students and send to LDM for making available education loan, of course, within norms of respective banks. Banks are wary of extending loans to such small ticket segment for fear of such loans becoming NPA in future. Hence, a system of tracking and monitoring such students must be in place to help such students who are in real need of education loans.

- Various guarantee and subsidy schemes of the Central and State Governments should be up-front so that the benefits reach the students, instantly.

4.2.3 Assessment of credit potential for 2023-24

The estimates of potential for bank credit under the sector for 2023-24 in the district are furnished below:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Education Loans for Inland Studies	No.	20.00	170	3400.00	3060.00
2	Education Loans for Foreign Studies	No.	20.00	170	3400.00	3060.00
					6800.00	**6120.00**

The GLC during the year 2021-22 was ₹3840.00 lakh against the target of ₹7595.00 lakh. Block-wise assessment of potential has been furnished in Annexure I.

4.2.4 Critical intervention required for creating a definitive impact

Rajkot is the principal center of all economic activities in the Saurashtra Region. Despite the importance of the district in the region, there is no College of Agriculture in the district. There is need to make education in agriculture affordable, and hence it is necessary to set up an institution with State support.

4.2.5 Suggested Action Points

- Banks need to play an active role by extending education loans to poor/ needy/ meritorious students to pursue higher/technical/professional education.
- There is a need for dissemination of knowledge and information about the scheme of education loan.
- Banks must cut the turn-around time (TAT) substantially as time is the essence for students.
- Established education consultants can help in generating large tickets leads from students who wish to go abroad for higher education.
- State Government and Junagadh Agricultural University may consider setting up a College of Agriculture at an appropriate place in Rajkot district.

4.3 Credit Potential for Housing

4.3.1 Introduction

Housing Finance under Priority Sector lending cover the following:

1. Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:
   a. 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.
   b. Housing loans to banks' own employees will not be eligible for classification under the priority sector.
2. 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.
3. 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.
4. 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 Infrastructure and linkage support available, planned and gaps:

The data related to households and availability of houses in Rajkot district is presented below:

Block	No. of Households	Households having 'Good' houses as per Census 2011		No. of households not having 'Good' houses	Households having 'Livable' houses as per Census 2011		
		% of total households	No. of households		% of total households	No. of households	No. of households not having 'Good' or 'Livable' houses
(1)	(2)	(3)	(4) = 2 x 3	(5) = 2 - 4	(6)	(7) = 2 x 6	(8) = 2-4-7
Paddhari	14941	69.30	10354	4587	24.80	3705	882
Rajkot	328601	77.30	254009	74592	19.70	64734	9858
Lodhika	11929	69.10	8243	3686	26.70	3185	501
Kotda Sangani	19452	68.00	13227	6225	25.80	5019	1206
Jasdan	58885	62.20	36626	22259	32.90	19373	2886
Gondal	57893	71.70	41509	16384	23.20	13431	2953
Jamkandorna	16133	71.10	11471	4662	22.60	3646	1016
Upleta	39008	67.70	26408	12600	27.90	10883	1717
Dhoraji	34044	68.00	23150	10894	28.10	9566	1328
Jetpur	50619	66.60	33712	16907	29.00	14680	2227
Total	**631505**		**458709**	**172796**		**148222**	**24574**

As per the table above, 24,574 households were reported as not having 'Good' or 'Liveable' houses as per Census 2011.

4.3.3 Assessment of Credit Potential for 2023-24

The estimates of potential for bank credit under Housing portfolio in the district for the year 2023-24 are furnished below:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Housing Loans (Construction of new houses)	No.	35.00	6230	218050.00	196180.00
2	Housing Loans (For repairs)	No.	6.00	3393	20358.00	18320.00
	Total				**238408.00**	**214500.00**

The projections under Housing Loan for Rajkot district for the year 2023-24 is estimated at ₹2,14,500 lakh. The block-wise assessment of credit potential is given in Annexure I. The ground level disbursement reported under the sector in the district was ₹1797.94 crore, ₹1352.77 crore and ₹2056.36 crore in 2019-20, 2020-21 and in 2021-22, respectively.

4.3.3 Critical interventions required for creating a definitive impact

Due to urbanization of nearby blocks, significant increase in housing construction activity is being observed. However, rising cost of land and construction is affecting the sector.

4.3.5 Suggested Action Points

- The approval process of house construction needs to be simplified, while not diluting the legal requirements for establishing title to property, etc.
- Banks may grant loans to individuals for purchase/construction of dwelling unit per family and also for repairs to the damaged dwelling units of families.

Chapter 5

Credit Potential for Infrastructure

5.1. Credit Potential for Infrastructure – Public investments

5.1.1 Introduction

Infrastructure is the sum 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 such as irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest and social infrastructure like drinking water, sanitation, sewerage, health, housing and education.

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 ₹35,225 crore under 63172 projects.

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:

(₹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 are highlighted as under: Broad sector-wise details of major projects sanctioned in Rajkot district are given below:

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

(₹crore)

Sector	No. of projects sanctioned	Loan Sanctioned
Irrigation	3293	121.48
Drinking Water Supply	7	544.04
Social Sector	536	40.49
Underground Drainage	5	27.66
Rural Roads	341	92.92
Rural Educational Institutions	57	3.26
Total	4239	829.85
Multi District Projects*		
Sauni Link, Phase I	1	860.09
Sauni Link 4 – PhaseI	1	470.35
Sardar Sarovar Based Drinking Water Supply	1	475.42
Sauni Link 3-P4, 5, 6	1	149.71
Sauni Link 1, P5	1	288.80
Sauni Link 4 - Package 4, 5, 5A, 6	1	1583.36
Sauni Link 4A, P8, 4B, P7	1	939.47
Sauni Link3,P7	1	672.51
Solarization of 137 feeders – the SKY project	1	369.69
Navada to Chavand Bulk Pipeline Drinking Water Supply	1	5.02
*Multi District Projects; Rajkot being one of them		

5.1.3 Infrastructure supported under WIF in Gujarat

Warehouse Infrastructure Fund was introduced in NABARD to support projects for construction of scientific warehouse infrastructure with a view to storing the excessive food grain production, meeting the demand of increased procurement under Food Security Act, 2013 and enhancing shelf life of the perishable goods. Availability and easy accessibility to

storage infrastructure enables the farmers to avoid distress sale and sell the produce at higher market rate as per convenience.

5.1.4 Critical interventions required for creating a definitive impact

An attempt has been made to identify the infrastructure requirement for agriculture and allied sectors in the district. The criticality of such infrastructure is seen from the angle of its relevance in enhancing production, productivity and price realization to the producers. The assessment of nature of investment required for such infrastructure has been estimated through district level consultations with the officials of line departments and farmers/ stakeholders. This critical infrastructure, if made available, is expected to lead to enhanced agricultural production, productivity and, hence, increased credit outflow leading to overall development of rural areas. The critical infrastructure gaps under important sectors for agricultural development in this district identified by NABARD are as under:

i. Agriculture, Land Development & Soil Conservation

a) The State Government has set up one Soil & Water Testing laboratory in view of the priority given by the Government of India to issue Soil Health Cards to all the farmers having land. The average cost of such laboratories works out to ₹4 to ₹5 crore.

b) Many farmers still do not have electrical connection for agriculture purposes. Adequate and stable power supply is required to improve the efficiency of irrigation.

c) Awareness needs to be created among farmers for use of bio-fertilizers. GSFC and IFFCO are the major suppliers of fertilizers.

ii. Warehousing

Production of major crops like Groundnut, Cotton and Wheat during the year 2021-22 was 5.54 lakh MT, 2.96 lakh MT and 3.66 lakh MT, respectively. As negligible amount of these crops is kept for self-consumption; and the entire production may be treated as marketable surplus requiring storage facilities. As per available data, there are 3288 godowns with a total capacity of 677114 MT in the district. Out of this, 3084 godowns (capacity 586884 MT) have been constructed at individual farmers' level, the average capacity of which works out to 190 MT.

iii. Animal husbandry - Dairy development / Poultry Development

As per the livestock census 2019, there are 5.34 lakh breedable animals in the district. The number of AI centers including those under the aegis of Milk Union and BAIF aggregated to 239. The requirement of such centers @ 1 per 1000 breedable animals works out to 533. Thus, there is a gap in respect of AI centers to the tune of 294 in the district.

There is no formal cattle market in the district. The animals are being procured through private dealers. Since the dairy sector is gaining more acceptability in rural areas as important alternate source of income generation, establishment of formal cattle market is required to boost the activity.

As regards Poultry, there is no hatchery located in the district. Day old chicks are brought from neighbouring Jamnagar district. Setting up of a hatchery by the State Government is likely to have a favourable impact on the sector.

iv. Plantation and Horticulture

There are 11 tissue culture labs recognized by the Department of Biotechnology of the GoI in Gujarat. However, no such lab is in Rajkot. Seedlings are available in the district through private dealers.

5.1.5 Suggested Action Points

a) State Government may consider establishing two more Soil & Water-testing laboratories in different blocks.

b) Adequate and stable power supply may be ensured in all villages to improve the efficiency of irrigation.
c) Agriculture and Agri-Extension Departments may create awareness among farmers for use of bio-fertilizers. State Government may consider establishing fertilizer depots/units selling bio-fertilizer within the district.
d) State Government may consider launching a subsidy scheme for constructing agri storage capacity with bigger capacity godowns of 200 MT duly following scientific storage practices. State Government may also make it mandatory to register the supported godowns with WDRA to promote the system of pledge finance for post-harvest operations against negotiable warehouse receipts.
e) State Government may also consider setting up a greater number of Artificial Insemination Centres in all the blocks of the district.
f) State Government may also consider setting up a Tissue Culture Lab in the district as part of its own network or through private investment with subsidy support of Government.

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 a long-term impact in terms of longevity, productivity and earning capacity of an individual.

Amidst a steady economic growth in the last two decades, Government of India has come up with numerous schemes and programs to address the challenges of creating a 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 centres and training for gainful employment in skill development centres.

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 centres (In case of UCBs, the above limits are applicable only in centres 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'.

Two Rural Drinking Water Supply project namely, Budhel to Borda Bulk Pipeline for drinking water supply (₹293.69 crore) and Dhanki to Navda Bulk Pipeline for drinking water supply (₹794.48 crore) have been sanctioned during 2021-22 under social sector which will ensure providing of potable water to 68.3 lakh rural populace. Besides, one Rural Drinking Water Supply Project has been sanctioned covering 23 schemes (₹1006.60 crore) in 08 districts of Gujarat which aims to provide 'Functional Household Tap Connections' (FHTC) to 85.76 lakh rural population under "Jal Jeevan Mission" the flagship programme of Govt. of India.

5.2.2 Infrastructure and linkage support available, planned and gaps

The infrastructure in the district vis-à-vis the State profile is given below:

Social Infrastructure	Gujarat State	Rajkot District	Remarks
Primary Schools	45315 (75 per 1 lakh population)	1340	45 per lakh pop.
High School	12234 (20 per 1 lakh population)	1290	42 per lakh pop.
Hospitals /Dispensary	2267 (4 per 1 lakh population)	80	2 per lakh pop.
Community Health Centres	362	14	1 per 2 lakh population
Primary Health Centres	1475	54	Less than 2 per lakh pop.
Sub-Centres	9231	216	7 per lakh pop.
Urban Health Centres	108	26	Less than 1 per lakh pop.
Other Health Institutions	118	Info. not available.	
Drinking Water (household covered under Tap Water)	8408796 (69% household)	516694	82.44% of the total 626790 households

(Source: District & State Statistical Book & Socio-Economic Review 2019, Statistical Abstract, 2021)

5.2.3 Assessment of potential for financial year 2023-24

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Sanitation (Toilets)	No.	0.25	1350	337.50	270.00
2	Drinking Water (RO Plant 1000 lph)	No.	15.00	13	195.00	155.00
3	Hospitals/ Dispensaries	No.	60.00	9	540.00	430.00
	Total				**1072.50**	**855.00**

Block-wise& activity wise details have been furnished in Annexure I.

5.2.4 Critical interventions required for creating a definitive impact

- The number of hospitals/dispensaries is very low when compared to the population serviceable, which is one of the reasons why most patients opt for medical treatment at Ahmedabad.
- Owing to the glut of industries in the district, there is a high level of migrant population who do not have access to education and other basic facilities. Government may formulate a plan to cover this section of the population.
- Solid Waste disposal may be managed scientifically to take care of the mushrooming garbage in the backdrop of industrialisation.
- Climate Change projects may be adopted, given the climatic condition of the district.

5.2.5 Suggested Action Points

- Sanitation infrastructure may be linked to Indira Awas Yojana (IAY).
- Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower and in case of hospitals, professionals, etc.
- Bankers may proactively take up financing of these activities to fulfil their priority sector obligations.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured.
- The Village Water and Sanitation Committees may be formed, and their capacity building may be done.

5.3 Credit Potential for 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 farmers 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 Vij 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 Contri.	Total Cost	Farmer Contri.
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 this 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.

Promotion and Status of Solar Power Projects

Government of Gujarat took a bold initiative to announce Solar Power Policy -2009 and Solar Power Policy 2015, allowing investors to set up MW-scale Solar Power Projects. As a result, Solar Power Projects of 1584 MW have been commissioned till date in the State. In addition to this, 25MW solar Rooftop systems have been commissioned in the State. These Rooftop systems have been installed at various Government offices, Engineering colleges, Medical colleges, Court buildings, Hospitals, etc.

Solar Roof Top Scheme for Households

Government of Gujarat has taken a prompt initiative in extending the benefit of solar energy to individual household by promoting a subsidy scheme in assistance with GOI for installation of Solar Roof Top System for house hold, mainly for 1 KW and 2 KW. This initiative has added value at the level of all the stake holders. This has proved as one more step in generation of clean and renewable energy with people's participation.

Popularising Wind Energy

Wind Energy is clean and safe energy that emerged as a potential renewable power. On the wind energy front the State has also embarked upon an ambitious plan to tap the large wind

power potential. Gujarat grabbed the lion's share of 68% in the new wind power capacity addition across the country in 2020-21. About 1,503.3MW of new wind power generation capacity was installed in India in fiscal 2021. With these new installations, Gujarat's current operational capacity for generation of power from wind energy sources stands at 8,561.8MW as against 7541.5MW in 2019-20. At 1,468.4MW, Gujarat created the highest wind power capacity in the previous fiscal as well. The state government sources pegged the capacity of new wind projects commissioned in Gujarat at 890MW for the fiscal 2021.

A novel concept of canal based solar power generation has been implemented with first of its kind 1 MW grid connected solar power plant at Mehsana and later on 10 MW grid connected solar power plant at Vadodara. This serves triple purpose - generation of clean energy, avoiding evaporation of 90,000 liters of water per megawatt per annum, and avoiding use of precious land for the Solar Power Plant. The success of the 1 MW Canal based Solar Power Plant at village Chandrasan, Taluka: Kadi, District: Mehsana, is slated replicated on the hundreds of kilometres of canal network in the State of Gujarat.

Establishing 500 MW Solar Park - first in Asia

Gujarat has set the pace for Renewable Energy Development in the Country with the foundation of Asia's first Solar Park being laid by the then Hon'ble Chief Minister Shri Narendra Modi in December 2010. The Solar Park is established on 2,024 ha of arid land in Village Charanka, Taluka Santalpur of Patan District.

The concept of the Solar Park and its key features are as follows:

- Concentrated zone of development for Solar power related activities
- Solar Thermal/ PV Generation Based projects
- Solar Components' Manufacturing/ Assembling
- Research & Development
- Capacity Building
- Single window facility for Solar Power Project developers for providing common infrastructure facilities like
- Land
- Water
- Power evacuation system
- Road

Solar PV - Off Grid projects

Gujarat Energy Development Agency has installed several Solar PV off-grid systems on the roof top of Government bungalows, Private households, Institutes, Industries, Industrial Training Institutions, Milk Collection Centres, Civil Supply Godowns, and Primary Health Centres etc.

Solar Water Heating Systems

The Solar Water Heating System is now becoming very popular and widely acceptable renewable system and very useful for both industrial and domestic applications.

Gujarat-Bio Energy programmes

So far, total 15,730 Cubic Meter per day capacity Biogas Plants have been installed based on animal dung/alternative feed stocks in the State. Industrial waste based Bio-methanation plants for captive use are also being encouraged in the State. A 14,000 Cubic Meter per day capacity Bio-CNG plant has been installed in the State which supplies Bio-CNG for industrial application.

Energy Conservation and Energy Efficiency Initiatives

- Energy audit in the government, domestic, commercial and industrial sectors.

- Popularization of energy efficient devices.
- Upgrading energy efficiency levels in the industrial sector.
- Walk-through Energy Audit (WTEA) Mapping Energy use in the small- scale sector.
- Investment-grade Energy Audit (IGEA) – Demonstration Project in selected Buildings.
- First State to implement Energy efficiency in Agricultural Pumping Sector
- 60 MW load reduction through 11,000 energy efficient pumping sets.
- LED Village campaign
- LED light fixtures for indoor and outdoor application.

Potential and Future Strategies

- To promote use of Solar Water Heaters in all sectors having hot water requirement and consider its mandatory use in new buildings/residences.
- To explore feasibility of using Solar Powered Pumps for Canal based irrigation.
- To harness the biomass power potential, necessary policy interventions are required.
- To exploit the potential of Geothermal, Tidal & Wave Energy.
- To launch major Energy Conservation schemes in Industries and Building sectors.
- To launch a Mega Campaign to promote Renewable Energy and Energy Conservation.
- To promote Waste to Energy Projects for Urban local bodies
- To promote Small Hydro Power projects

5.3.2 Availability of Infrastructure, critical gaps & interventions required

- The cumulative solar power installed capacity of the State under off-grid SPV programmes is divided into (Nos.) Solar Home lights (9253), Solar Lamps (31603), Solar Street Lights (5004), Solar Pumps (11522) and Solar Power Plant (13576.6 kW). *(Source: MNRE Annual Report – 2020-21)*
- There is a wind power harvesting plant of NTPC Ltd. in Jasdan block of Rajkot with installed capacity of 25 MWe.
- 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 may 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.

5.3.3 Assessment of Credit Potential for 2023-24

The estimates of potential for bank credit under the sector for the year 2023-24 in the district are furnished below:

(₹Lakh)

Sr No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Bio-gas plants	No.	0.45	130	58.5	55.00
2	Off Grid Plants	No.	0.36	50	18.00	15.00
3	Solar Photovoltaic Pumps (5 HP)	No.	5.00	384	1920.00	1730.00
	Total				**1996.50**	**1800.00**

Block-wise details of potential have been furnished in Annexure I. There are around 643branches of different banks in the district. Each bank branch may finance at least 1 SPV

pump.

5.3.4 Critical Intervention required for creating a definitive impact

- Surya Shakti Kisan Yojana has been launched by the Govt. of Gujarat to empower farmers to generate their own electricity using solar energy and help them in augmenting their income. Under the scheme, solar panels will be given to farmers as per their load requirements. 60% subsidy on the cost of the project is provided jointly by State and Central Government. Farmer needs to bring 5% margin money and remaining 35% will be provided as soft loan @4.5%-6%. The scheme duration is 25 years. For the first 7 years, farmers will get per unit rate of ₹7 (₹3.5 by Gujarat Urja Vikas Nigam Ltd + ₹3.5 by State Govt). For the subsequent 18 years they will get the rate of ₹3.5 for each unit sold.

5.3.5 Suggested Action Points

- A composite scheme of small cattle shed with five milch animals and a bio-gas 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., that are presently being used for running the equipment and pump sets. GGRC and banks to make joint efforts to sensitize the populace, especially in rural areas.

Chapter 6

Informal Credit Delivery System

6.1 Introduction

Micro finance occupies a pivotal position in the socio-economic development of India which ranks first in terms of percentage growth rate of borrowers and gross loan portfolio (GLP) as per the Microfinance Barometer 2017, which ranked the world's top 10 countries in Microfinance, based on loan portfolio. Microfinance is playing a crucial role in development of the Indian economy by enhancing credit access for rural households through its initiatives and has a major stake in bringing the unbanked women to the mainstream by covering them within 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 various models, the SHG-Bank Linkage Programme (BLP) has 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 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 Banks-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 14.19 crore rural households. As on 31 March 2022, there were 118.93 lakh SHGs with aggregate bank deposits of over ₹47240crore, annual loan offtake of more than ₹99729crore and loan outstanding over ₹151051crore.

For making SHG Bank linkage programme more client friendly and addressing some emerging issues, NABARD has 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 and improved risk mitigation mechanism.

(Source-Micro Finance Booklet 2021-22).

6.2. Status of SHG-BLP in the District

Sr. No.	Particulars	Status as on 31 March 2022
1	Potential for formation of SHGs	10265
2	No. of SHGs promoted	8038
3	No. of SHGs saving linked	8038
4	Total amount of savings (₹'lakh)	₹2592 lakh
5	Average savings per group (State average is ₹12261/-)	₹32,246/-
6	No. of SHGs credit-linked	3824
7	Amount of loans outstanding as on 31.03.2022 (₹'lakh)	₹659 lakh
8	No. of SHGs credit-linked during 2021-22	1431
9	Amount of credit sanctioned during 2021-22 (₹'lakh)	₹1674.30 lakh
10	Amount of credit disbursed during 2021-22 (₹'lakh)	₹1674.30 lakh
11	Credit disbursed per SHG during 2021-22 (₹'lakh)	₹1.17 lakh
12	Of which no. of SHGs who availed fresh loans	703
13	No. of SHGs who availed repeat loans (Sr.No. 8-12)	728
14	Recovery position of SHG loans	90.29%
15	NPAs under SHG finance (%)	9.71%

(Source: GLPC Rajkot /LDM [DLCC Agenda March 22, Rajkot])

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 of interest subvention in Gujarat in coordination with Ministry of Rural Development, GoI

In Rajkot district, apart from GLPC, four NGOs, viz. Navjeevan Trust, Lok Kalyan Trust, Vikas Seva Sansthan and Anandi, in association with NABARD were promoting/nurturing SHGs till 2012. However, after establishment of GLPC for Sakhi Mandal programme, formation of new SHGs has been stopped by these NGOs.

6.3 Outreach of SHG programme in Rajkot district

Based on the 2011 Census, the rural households in the district are estimated at 225585 and the poor families as per Tendulkar Committee report are estimated at 87979 (BPL). The number of poor rural household families including marginally poor has been arrived at by taking 140% of the above to draw a potential of formation of 10265 SHGs in the district. As on 31 March 2022, as against the potential of formation of 10265 SHG, 8038 SHGs have been formed and 78.3% of rural households have been covered under the SHG Bank Linkage programme. It is expected that the entire rural population would be covered under the programme by March 2024.

6.4 Issues related to micro finance

Although 8038 SHGs have been formed and savings-linked in the district and 3824 SHGs have availed credit facilities from the banks as on 31 March 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 huge gap between savings and credit-linkage of SHGs.
- Lack of awareness and motivation among 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.
- Need for 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 total potential for promotion of 10,265 SHGs in the district, 8038 SHGs have been formed and 8038 savings-linked in the district as on 31st March 2022. Potential for savings-linkage of further 2227 SHGs exists in the district. The number of SHGs credit-linked stood at 3824 as on 31 March 2022.

6.6 Financing through Joint Liability Groups (JLGs)

Besides SHG-BLP, NABARD 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-segment clients engaged in similar economic activities like crop production who are willing to jointly undertake to repay loans taken by the groups. The JLG mode of financing serves as a 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 157232 small and marginal farmers/agricultural labourers in the district, there is a potential for financing 31446 JLGs (considering average 5 members per JLG) in the district.

Business Model on Financing JLGs through RRBs - NABARD has developed a business model on financing JLGs through RRBs. In order to scale up the JLG performance, NABARD has entered into MoU with 2 RRBs in the State.

(A) Potential for formation of fresh SHGs

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 promoted 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	Dhoraji	720	522	198	40	50
2	Gondal	1605	1088	517	52	150
3	Jamkandorna	734	608	126	0	50
4	Jasdan & Vinchhiya	2246	1809	437	30	150
5	Jetpur	1116	582	534	76	150
6	Kotdasangani	557	705	0	0	0
7	Lodhika	534	636	0	0	0
8	Paddhari	579	757	0	0	0
9	Rajkot	1183	885	298	0	75
10	Upleta	991	446	545	68	150
	Dist. Total	**10265**	**8038**	**2227**	**266**	**775**

(B) Potential for credit-linkage of SHGs

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@				SHGs to be credit-linked during			
			2022-23				2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt. (₹Lakh)	No.	Amt. (₹Lakh)	No.	Amt. (₹Lakh)	No.	Amt. (₹Lakh)
1	Dhoraji	305	45	45	120	120	45	45	120	120
2	Gondal	317	45	45	120	120	45	45	120	120
3	Jam-kan-dorna	365	60	60	150	150	60	60	150	150
4	Jasdan & Vin-chhiya	1102	95	95	170	170	95	95	170	170
5	Jetpur	322	40	40	120	120	40	40	120	120

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@				SHGs to be credit-linked during			
			2022-23				2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt. (₹Lakh)	No.	Amt. (₹Lakh)	No.	Amt. (₹Lakh)	No.	Amt. (₹Lakh)
6	Kotda San-gani	378	45	45	105	105	45	45	105	105
7	Lodhi-ka	199	40	40	110	110	40	40	110	110
8	Pad-dhari	291	40	40	120	120	40	40	120	120
9	Rajkot	378	45	45	110	110	45	45	110	110
10	Upleta	167	45	45	60	60	45	45	60	60
	Dist. Total	**3824**	**500**	**500**	**1185**	**1185**	**585**	**585**	**1185**	**1185**

@ As per the targets fixed by GLPC for the year 2022-23
* Repeat loans have been taken at 50% of total target

ANNEXURE I

ACTIVITY WISE/BLOCK WISE POTENTIAL LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24

STATE: GUJARAT **DISTRICT: RAJKOT** **(₹Lakh)**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
	Agriculture															
A	**Farm Credit**															
i	**Crop Production, Maintenance, Marketing**															
1	Wheat	0.56	ha	Phy.	9000	4000	3100	3000	2700	8000	2200	2400	4000	6500	9500	**54400**
			0%	B.L.	5040.00	2240.00	1736.00	1680.00	1512.00	4480.00	1232.00	1344.00	2240.00	3640.00	5320.00	**30465.00**
2	Cotton	1.00	ha	Phy.	12500	34000	12500	19000	5000	18000	11000	7000	7200	19000	18000	**163200**
			0%	B.L.	12500.00	34000.00	12500.00	19000.00	5000	18000.00	11000	7000.00	7200.00	19000.00	18000.00	**163200.00**
3	Gram/Other Pulses	0.34	ha	Phy.	200	650	150	800	150	350	190	350	1390	570	210	**5010**
			0%	B.L.	68.00	221.00	51.00	272.00	51.00	119.00	64.60	119.00	472.60	193.80	71.40	**1705.00**
4	Groundnut	0.70	ha	Phy.	17000	37000	19000	30000	17000	23000	14000	12000	22000	25000	21000	**237000**
			0%	B.L.	11900.00	25900.00	13300	21000.00	11900	16100.00	9800.00	8400.00	15400.00	17500.00	14700.00	**165900.00**
5	Cumin	0.57	ha	Phy.	300	1200	500	3000	100	0	600	400	2300	580	0	**8980**
			0%	B.L.	171.00	684.00	285.00	1710.00	57.00	0.00	342.00	228.00	1311.00	330.60	0.00	**5120.00**
6	Vegetable	0.35	ha	Phy.	800	800	1004	1200	900	600	492	900	2200	2000	600	**11496**
			0%	B.L.	280.00	280.00	351.40	420.00	315.00	210.00	172.20	315.00	770.00	700.00	210.00	**4025.00**
7	Onion	0.66	ha	Phy.	500	700	120	40	20	350	300	50	300	130	350	**2860**
			0%	B.L.	330.00	462.00	79.20	26.40	13.20	231.00	198.00	33.00	198.00	85.80	231.00	**1890.00**
8	Garlic	0.68	ha	Phy.	160	730	135	35	5	420	380	60	321	163	220	**2629**
			0%	B.L.	108.80	496.40	91.80	23.80	3.40	285.60	258.40	40.80	218.28	110.84	149.60	**1790.00**
9	Urad	0.33	ha	Phy.	110	50	50	280	50	150	10	100	190	270	110	**1370**
			0%	B.L.	36.30	16.50	16.50	92.40	16.50	49.50	3.30	33.00	62.70	89.10	36.30	**450.00**
10	Til	0.35	ha	Phy.	200	500	0	0	300	0	0	0	800	400	200	**2400**
			0%	B.L.	70.00	175.00	0.00	0.00	105.00	0.00	0.00	0.00	280.00	140.00	70.00	**840.00**
	Crop Loan Total			**B.L.**	**30505.00**	**64475.00**	**28410.00**	**44225.00**	**18975.00**	**39475.00**	**23070.00**	**17515.00**	**28155.00**	**41790.00**	**38790.00**	**375385.00**
	Post Harvest/Household /Consumption (10% of Crop Loan)			**B.L.**	3050.00	6450.00	2840.00	4425.00	1900.00	3950.00	2305.00	1750.00	2815.00	4180.00	3880.00	**37540.00**
	Repairs & Maintenance of Farm Assets (20% of Crop Loan)			**B.L.**	6100.00	12895.00	5680.00	8845.00	3795.00	7895.00	4615.00	3505.00	5630.00	8360.00	7760.00	**75075.00**
	Crop Loan Grand Total			**B.L.**	**39655.00**	**83820.00**	**36930.00**	**57495.00**	**24670.00**	**51320.00**	**29990.00**	**22770.00**	**36600.00**	**54330.00**	**50430.00**	**488000.00**
	Term Loans															
ii	**Water Resources**															
1	Dug Well in Hard Rock areas (4m x 20m)	2.59	No.	Phy.	0	30	10	10	0	5	10	10	20	10	15	**120**
			10%	B.L.	0	69.93	23.31	23.31	0	11.66	23.31	23.31	46.62	23.31	34.97	**280.00**
2	Shallow Tube Well (Depth 75m)	0.75	No.	Phy.	0	50	55	70	0	65	60	60	60	55	50	**525**
			10%	B.L.	0	33.75	37.13	47.25	0	43.88	40.50	40.50	40.50	37.13	33.75	**355.00**
3	Drip Set (1 Unit = 1 Ha.) 16	1.27	No.	Phy.	2200	2500	2000	3000	1500	2700	1600	1300	2200	3000	2800	**24800**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
	mm (1x0.6)															
			20%	B.L.	2242.10	2547.84	2038.27	3057.41	1528.70	2751.67	1630.62	1324.88	2242.10	3057.41	2853.58	**25275.00**
4	Sprinkler (1 unit = 1 Ha.) 25 mm (7.5x7.5)	0.74	No.	Phy.	500	900	500	700	400	600	400	400	500	650	600	**6150**
			20%	B.L.	295.90	532.61	295.90	414.25	236.72	355.08	236.72	236.72	295.90	384.66	355.08	**3640.00**
	Sub Total			**B.L.**	**2538.00**	**3184.13**	**2394.61**	**3542.22**	**1765.42**	**3162.29**	**1931.15**	**1625.41**	**2625.12**	**3502.51**	**3277.38**	**29550.00**
iii	**Farm Mechanisation**															
1	Tractors (21 HP to 30 HP)	5.75	No.	Phy.	100	600	300	300	250	510	300	200	300	600	500	**3960**
			10%	B.L.	517.50	3105.00	1552.50	1552.50	1293.75	2639.25	1552.50	1035.00	1552.50	3105.00	2587.50	**20495.00**
2	Power Tiller	2.00	No.	Phy.	550	700	500	500	450	750	320	330	450	1000	650	**6200**
			10%	B.L.	990.00	1260.00	900.00	900.00	810.00	1350.00	576.00	594.00	810.00	1800.00	1170.00	**11160.00**
3	Groundnut Digger	1.20	No.	Phy.	150	150	100	100	100	150	100	100	100	200	150	**1400**
			10%	B.L.	162.00	162.00	108.00	108.00	108.00	162.00	108.00	108.00	108.00	216.00	162.00	**1510.00**
4	Misc. Eq. - Manual/Animal/ Power operated implements (set)	2.00	No.	Phy.	350	700	400	400	350	630	310	270	380	800	580	**5170**
			10%	B.L.	630.00	1260.00	720.00	720.00	630.00	1134.00	558.00	486.00	684.00	1440.00	1044.00	**9305.00**
	Sub Total			**B.L.**	**2299.50**	**5787.00**	**3280.50**	**3280.50**	**2841.75**	**5285.25**	**2794.50**	**2223.00**	**3154.50**	**6561.00**	**4963.50**	**42470.00**
iv	**Plantation & Horticulture**															
1	Lime	1.45	ha	Phy.	20	30	0	35	120	20	0	0	45	110	30	**410**
			10%	B.L.	26.10	39.15	0.00	45.68	156.60	26.10	0.00	0.00	58.73	143.55	39.15	**535.00**
2	Guava	0.72	ha	Phy.	0	35	0	50	230	0		0	0	25	0	**340**
			10%	B.L.	0.00	22.76	0.00	32.51	149.54	0.00	0.00	0.00	0.00	16.25	0.00	**220.00**
3	Chiku	1.29	ha	Phy.	40	0	0	0	0	0	0	0	0	0	40	**80**
			10%	B.L.	46.3	0	0	0	0	0	0	0	0	0	46.3	**95.00**
4	Ber	0.38	ha	Phy.	0	0	0	10	15	0	0	0	0	0	30	**55**
			10%	B.L.	0	0	0	3.42	5.13	0	0	0	0	0	10.26	**20.00**
5	Aonla	0.90	ha	Phy.	10	10	10	10	10	20	10	10	10	10	10	**120**
			10%	B.L.	8.10	8.10	8.10	8.10	8.10	16.20	8.10	8.10	8.10	8.10	8.10	**95.00**
6	Date Palm	6.40	ha	Phy.	4	4	4	4	2	10	4	4	4	4	6	**50**
			10%	B.L.	23.04	23.04	23.04	23.04	11.52	57.60	23.04	23.04	23.04	23.04	34.56	**290.00**
7	Pomegranate	1.44	ha	Phy.	0	50	10	20	35	30	15	40	50	45	34	**329**
			10%	B.L.	0	64.8	12.96	25.92	45.36	38.88	19.44	51.84	64.8	58.32	44.06	**425.00**
8	Green House Structure - Naturally ventilated shadehouse 500 smt	5.30	No.	Phy.	0	1	0	0	0	1	0	0	0	1	0	**3**
			10%	B.L.	0.00	4.77	0.00	0.00	0.00	4.77	0.00	0.00	0.00	4.77	0.00	**15.00**
9	Medicinal/ Aromatic Plants	1.50	ha	Phy.	5	5	5	5	5	5	5	5	5	5	5	**55**
			10%	B.L.	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	**75.00**
10	Nursery	2.00	No.	Phy.	1	2	1	2	1	1	1	1	1	3	2	**16**
			10%	B.L.	1.80	3.60	1.80	3.60	1.80	1.80	1.80	1.80	1.80	5.40	3.60	**30.00**
	Sub Total			**B.L.**	**112.09**	**172.97**	**52.65**	**149.02**	**384.80**	**152.10**	**59.13**	**91.53**	**163.22**	**266.18**	**192.78**	**1800.00**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
v	**Forestry & Wasteland Development**															
1	Farm Forestry	0.65	ha	Phy.	0	0	0	3	1	0	0	0	2	0	1	**7**
			15%	B.L.	0	0	0	1.66	0.55	0	0	0	1.11	0	0.55	**3.87**
2	Wasteland Development	0.65	ha	Phy.	1	1	1	1	1	1	1	1	3	1	1	**13**
			15%	B.L.	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.66	0.55	0.55	**7.18**
	Sub Total			**B.L.**	**0.55**	**0.55**	**0.55**	**2.21**	**1.10**	**0.55**	**0.55**	**0.55**	**2.77**	**0.55**	**1.10**	**11.05**
vi	**Animal Husbandry - Dairy**															
1	Indigenous Cows (Kankrej/Gir) (2 animals)	1.20	No.	Phy.	500	1300	495	2800	3800	600	600	400	500	1600	800	**13395**
			10%	B.L.	540.00	1404.00	534.60	3024.00	4104.00	648.00	648.00	432.00	540.00	1728.00	864.00	**14465.00**
2	CB Cows (2 animals)	1.20	No.	Phy.	50	130	45	300	390	60	60	40	50	160	80	**1365**
			10%	B.L.	54.00	140.40	48.60	324.00	421.20	64.80	64.80	43.20	54.00	172.80	86.40	**1475.00**
3	Buffaloes (Jafarabadi) (2 animals)	1.40	No.	Phy.	350	700	350	1500	2000	300	400	300	400	900	500	**7700**
			10%	B.L.	441.00	882.00	441.00	1890.00	2520.00	378.00	504.00	378.00	504.00	1134.00	630.00	**9700.00**
4	Cattle shed (for 20 animals)	2.50	No.	Phy.	60	140	50	300	400	64	60	40	60	180	90	**1444**
			10%	B.L.	135.00	315.00	112.50	675.00	900.00	144.00	135.00	90.00	135.00	405.00	202.50	**3250.00**
5	Chaff Cutters/ Tools	0.30	No.	Phy.	40	40	40	40	40	40	40	40	40	40	40	**440**
			10%	B.L.	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80	**120.00**
				B.L.	**1180.80**	**2752.20**	**1147.50**	**5923.80**	**7956.00**	**1245.60**	**1362.60**	**954.00**	**1243.80**	**3450.60**	**1793.70**	**29010.00**
	Working Capital	0.45	No.	Phy.	55	100	55	55	50	55	55	55	55	56	55	**646**
			0%	B.L.	24.75	45.00	24.75	24.75	22.50	24.75	24.75	24.75	24.75	25.20	24.75	**290.00**
	Sub Total			**B.L.**	**1205.55**	**2797.20**	**1172.25**	**5948.55**	**7978.50**	**1270.35**	**1387.35**	**978.75**	**1268.55**	**3475.80**	**1818.45**	**29300.00**
vii	**Animal Husbandry - Poultry**															
1	Broiler (300 birds)	0.72	No.	Phy.	4	0	1	0	2	0	0	0	0	3	1	**11**
			10%	B.L.	2.59	0.00	0.65	0.00	1.30	0.00	0.00	0.00	0.00	1.94	0.65	**5.00**
2	Layer (300 birds)	1.08	No.	Phy.	7	0	3	3	2	0	0	0	0	5	7	**27**
			10%	B.L.	6.80	0.00	2.92	2.92	1.94	0.00	0.00	0.00	0.00	4.86	6.80	**25.00**
				B.L.	**9.39**	**0.00**	**3.57**	**2.92**	**3.24**	**0.00**	**0.00**	**0.00**	**0.00**	**6.80**	**7.45**	**30.00**
	Working Capital	0.20	No.	Phy.	11	0	4	3	4	0	0	0	0	8	8	**38**
			0%	B.L.	2.20	0.00	0.80	0.60	0.80	0.00	0.00	0.00	0.00	1.60	1.60	**10.00**
	Sub Total			**B.L.**	**11.59**	**0.00**	**4.37**	**3.52**	**4.04**	**0.00**	**0.00**	**0.00**	**0.00**	**8.40**	**9.05**	**40.00**
1	Goat rearing (10+1)	0.45	No.	Phy.	5	0	0	10	5	0	0	0	0	0	5	**25**
			10%	B.L.	2.03	0.00	0.00	4.05	2.03	0.00	0.00	0.00	0.00	0.00	2.03	**10.00**
2	Sheep Rearing (20+1)	0.75	No.	Phy.	5	0	0	8	4	0	0	0	0	0	5	**22**
			10%	B.L.	3.38	0.00	0.00	5.40	2.70	0.00	0.00	0.00	0.00	0.00	3.38	**15.00**
	Sub Total			**B.L.**	**5.41**	**0.00**	**0.00**	**9.45**	**4.73**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**5.41**	**25.00**
	Working Capital	0.10	No.	Phy.	15	0	0	30	15	0	0	0	0	0	15	**75**
			0%	B.L.	1.50	0.00	0.00	3.00	1.50	0.00	0.00	0.00	0.00	0.00	1.50	**7.50**
	Sub Total			**B.L.**	**6.91**	**0.00**	**0.00**	**12.45**	**6.23**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**6.91**	**32.50**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
ix	**Fisheries**															
1	Renovation of Existing Fish Ponds	3.50	No.	Phy.	2	0	0	0	0	0	0	0	0	5	5	**12**
			15%	B.L.	5.95	0	0	0	0	0	0	0	0	14.88	14.88	**35.00**
2	Solar Fish Dryer - Small	1.50	No.	Phy.	2	0	0	0	0	0	0	0	0	10	0	**12**
			15%	B.L.	2.55	0	0	0	0	0	0	0	0	12.75	0	**15.00**
3	Boat & Net Unit under Reservoir Fisheries	1.5	No.	Phy.	10.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	130.00	0.00	**150**
			15%	B.L.	12.75	0	0	0	0	12.75	0	0	0	165.75	0	**190.00**
	Sub Total			**B.L.**	**21.25**	**0.00**	**0.00**	**0.00**	**0.00**	**12.75**	**0.00**	**0.00**	**0.00**	**193.38**	**14.88**	**240.00**
	Working Capital	0.50	No.	Phy.	3	0	0	0	0	0	0	0	0	7	7	**17**
			0%	B.L.	1.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.50	3.50	**10.00**
	Sub Total			**B.L.**	**22.75**	**0.00**	**0.00**	**0.00**	**0.00**	**12.75**	**0.00**	**0.00**	**0.00**	**196.88**	**18.38**	**250.00**
x	**Others**															
1	Bullocks/Other Draught Animals (Unit of 2 animals)	0.35	No.	Phy.	50	50	50	50	30	50	30	30	20	100	100	**560**
			10%	B.L.	15.75	15.75	15.75	15.75	9.45	15.75	9.45	9.45	6.3	31.5	31.5	**175.00**
2	Bullock Carts	0.60	No.	Phy.	25	25	25	25	15	25	15	15	10	50	40	**270**
			10%	B.L.	13.5	13.5	13.5	13.5	8.1	13.5	8.1	8.1	5.4	27	21.6	**145.00**
3	Motor Cycle for Farm use	0.75	No.	Phy.	50	50	10	50	10	50	10	10	10	50	10	**310**
			10%	B.L.	33.75	33.75	6.75	33.75	6.75	33.75	6.75	6.75	6.75	33.75	6.75	**210.00**
4	Misc. Agricultural Advances	3.00	No.	Phy.	2700	2200	2000	1200	200	3000	1200	1000	1200	3000	2204	**19904**
			10%	B.L.	7290.00	5940.00	5400.00	3240.00	540.00	8100.00	3240.00	2700.00	3240.00	8100.00	5950.80	**53740.00**
	Sub Total			**B.L.**	**7353.00**	**6003.00**	**5436.00**	**3303.00**	**564.30**	**8163.00**	**3264.30**	**2724.30**	**3258.45**	**8192.25**	**6010.65**	**54270.00**
	Total Farm Credit			**B.L.**	**53204.94**	**101764.85**	**49270.93**	**73736.47**	**38216.14**	**69366.29**	**39426.98**	**30413.54**	**47072.61**	**76533.57**	**66728.20**	**645723.55**
	Of which Crop Loan			**B.L.**	**39655.00**	**83820**	**36930**	**57495**	**24670**	**51320**	**29990**	**22770**	**36600.00**	**54330.00**	**50430.00**	**488000.00**
	Of which Term Loan			**B.L.**	**13519.99**	**17899.85**	**12315.38**	**16213.12**	**13521.34**	**18021.54**	**9412.23**	**7618.79**	**10447.86**	**22173.27**	**16266.85**	**157406.05**
	Of which Working Capital			**B.L.**	**29.95**	**45.00**	**25.55**	**28.35**	**24.80**	**24.75**	**24.75**	**24.75**	**24.75**	**30.30**	**31.35**	**317.50**
(B)	**Agriculture Infrastructure**															
i	**Storage Facilities**															
1	Rural Godowns (Avg. 200 MT)	19.20	No.	Phy.	150	200	150	200	150	200	150	150	150	300	250	**2050.00**
			20%	B.L.	2304.00	3072.00	2304.00	3072.00	2304.00	3072.00	2304.00	2304.00	2304.00	4608.00	3840.00	**31490.00**
2	Onion Godowns (Avg. 200 MT)	10.00	No.	Phy.	10	40	25	40	25	20	20	20	55	20	10	**285**
			20%	B.L.	80.00	320.00	200.00	320.00	200.00	160.00	160.00	160.00	440.00	160.00	80.00	**2280.00**
3	Cold Storage units(Avg. 1000 MT)	150.00	No.	Phy.	20	25	15	15	10	15	10	10	10	40	25	**195**
			20%	B.L.	2400.00	3000.00	1800.00	1800.00	1200.00	1800.00	1200.00	1200.00	1200.00	3700.00	3000.00	**22300.00**
4	Market Yard	500	No.	Phy.	2.00	5.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	5.00	2.00	**25**
			25%	B.L.	750.00	1875.00	750.00	750.00	750.00	750.00	375.00	375.00	375.00	1875.00	750.00	**9375.00**
	Sub Total			**B.L.**	**5534.00**	**8267.00**	**5054.00**	**5942.00**	**4454.00**	**5782.00**	**4039.00**	**4039.00**	**4319.00**	**10343.00**	**7670.00**	**65445.00**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
ii	**Land Development, Soil Conservation, Watershed Development**															
1	OFD- Land Levelling	0.294	ha	Phy.	3970	8750	4120	5980	3240	5190	3140	2570	4050	7130	5620	**53760**
			10%	B.L.	1050.46	2315.25	1090.15	1582.31	857.30	1373.27	830.84	680.02	1071.63	1886.60	1487.05	**14225.00**
2	Farm Ponds (20mX20mX2.0m model) / Water Harvesting Structures	0.806	No.	Phy.	50	110	50	70	40	70	40	30	50	100	70	**680**
			10%	B.L.	36.27	79.79	36.27	50.78	29.02	50.78	29.02	21.76	36.27	72.54	50.78	**495.00**
3	Land Reclamation	0.768	ha	Phy.	4460	9840	4640	6720	3650	5840	3530	2880	4560	8010	6320	**60450**
			10%	B.L.	3082.75	6801.41	3207.17	4644.86	2522.88	4036.61	2439.94	1990.66	3151.87	5536.51	4368.38	**41785.00**
4	Land Development (Fencing 5 feet model with stone posts)	1.179	ha	Phy.	800	1800	900	1350	750	1200	800	600	850	1800	1200	**12050**
			10%	B.L.	848.88	1909.98	954.99	1432.49	795.83	1273.32	848.88	636.66	901.94	1909.98	1273.32	**12785.00**
	Sub Total			**B.L.**	**5018.36**	**11106.43**	**5288.58**	**7710.44**	**4205.03**	**6733.98**	**4148.68**	**3329.10**	**5161.71**	**9405.63**	**7179.53**	**69290.00**
iii	**Other Agriculture Infrastructure**															
1	Seed production unit (1 acre)	0.75	No.	Phy.	5	5	4	5	2	5	5	5	5	5	4	**50**
			10%	B.L.	3.38	3.38	2.70	3.38	1.35	3.38	3.38	3.38	3.38	3.38	2.70	**35.00**
2	Vermi Compost Units	0.20	No.	Phy.	200	200	200	250	250	200	200	125	125	250	200	**2200**
			10%	B.L.	36.00	36.00	36.00	45.00	45.00	36.00	36.00	22.50	22.50	45.00	36.00	**395.00**
3	Commercial Bio Fertiliser/ Pesticides Units/Tissue culture lab	75.00	No.	Phy.	2	4	1	2	1	2	1	1	2	5	3	**24**
			10%	B.L.	135.00	270.00	67.50	135.00	67.50	135.00	67.50	67.50	135.00	337.50	202.50	**1620.00**
	Sub Total			**B.L.**	**174.38**	**309.38**	**106.20**	**183.38**	**113.85**	**174.38**	**106.88**	**93.38**	**160.88**	**385.88**	**241.20**	**2050.00**
C	**Ancilllary Activities**															
i	**Food and Agro Processing**															
1	Grading, sorting & cleaning of agro commodity (8 MT/hr. plant)	150.00	No.	Phy.	5	10	15	15	15	15	10	10	10	25	15	**145**
			10%	B.L.	675.00	1350.00	2025.00	2025.00	2025.00	2025.00	1350.00	1350.00	1350.00	3375.00	2025.00	**19575.00**
2	Cotton Processing,Ginning etc	200.00	No.	Phy.	10	30	15	20	15	20	20	10	10	20	20	**190**
			10%	B.L.	1800.00	5400.00	2700.00	3600.00	2700.00	3600.00	3600.00	1800.00	1800.00	3600.00	3600.00	**34200.00**
3	Mini Dairy / Chilling Plants	50.00	No.	Phy.	2	2	2	2	1	1	1	0	1	3	1	**16**
			10%	B.L.	90.00	90.00	90.00	90.00	45.00	45.00	45.00	0.00	45.00	135.00	45.00	**720.00**
4	Oil Mill (Groundnut processing)	125.00	No.	Phy.	25	35	30	35	30	30	15	15	30	40	30	**315**
			10%	B.L.	2812.50	3937.50	3375.00	3937.50	3375.00	3375.00	1687.50	1687.50	3375.00	4500.00	3375.00	**35440.00**
5	Working Capital - New Units (25% of TL)		No.	Phy.	42	77	62	72	61	66	46	35	51	88	66	**666**
			0%	B.L.	1344.38	2694.38	2047.50	2413.13	2036.25	2261.25	1670.63	1209.38	1642.50	2902.50	2261.25	**22485.00**
6	Working Capital - Existing Units	100.00	No.	Phy.	12	24	20	15	12	20	12	12	20	25	20	**192**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
				B.L.	1200.00	2400.00	2000.00	1500.00	1200.00	2000.00	1200.00	1200.00	2000.00	2500.00	2000.00	**19200.00**
	Sub Total			**B.L.**	**7921.88**	**15871.88**	**12237.50**	**13565.63**	**11381.25**	**13306.25**	**9553.13**	**7246.88**	**10212.50**	**17012.50**	**13306.25**	**131620.00**
ii	**Others**															
1	Agri Clinics/ Agri Business Centres	15.00	No.	Phy.	15	30	15	15	15	15	15	15	15	30	15	**195**
			10%	B.L.	202.50	405.00	202.50	202.50	202.50	202.50	202.50	202.50	202.50	405.00	202.50	**2635.00**
2	Loans to PACS	10.00	No.	Phy.	30.00	40.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	50.00	29.00	**359**
			20%	B.L.	240.00	320.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	400.00	232.00	**2870.00**
	Sub Total			**B.L.**	**442.50**	**725.00**	**442.50**	**442.50**	**442.50**	**442.50**	**442.50**	**442.50**	**442.50**	**805.00**	**434.50**	**5505.00**
	Total Agriculture			**B.L.**	**72296.06**	**138044.54**	**72399.71**	**101580.42**	**58812.77**	**95805.40**	**57717.17**	**45564.40**	**67369.20**	**114485.58**	**95559.68**	**919633.55**
	Of which Crop Loan			**B.L.**	**39655.00**	**83820.00**	**36930.00**	**57495.00**	**24670.00**	**51320.00**	**29990.00**	**22770.00**	**36600.00**	**54330.00**	**50430.00**	**488000.00**
	Of which Term Loan			**B.L.**	**32611.11**	**54179.54**	**35444.16**	**44057.07**	**34117.97**	**44460.65**	**27702.42**	**22769.65**	**30744.45**	**60125.28**	**45098.33**	**431316.05**
	Of which Working Capital			**B.L.**	**29.95**	**45.00**	**25.55**	**28.35**	**24.80**	**24.75**	**24.75**	**24.75**	**24.75**	**30.30**	**31.35**	**317.50**
II	**Micro, Small and Medium Enterprises**															
(A)	**Term Loans**															
1	Micro Enterprises	50.00	No.	Phy.	20	75	10	30	15	80	32	35	20	930	20	1267
			25%	B.L.	750.00	2812.50	375.00	1125.00	562.50	3000.00	1200.00	1312.50	750.00	34875.00	750.00	**47515.00**
2	Small Enterprises	500.00	No.	Phy.	25	40	30	20	15	40	20	30	30	700	18	968
			25%	B.L.	9375.00	15000.00	11250.00	7500.00	5625.00	15000.00	7500.00	11250.00	11250.00	262500.00	6750.00	**363000.00**
3	Medium Enterprises	1100.00	No.	Phy.	10	40	20	10	5	50	10	15	15	500	10	685
			25%	B.L.	8250.00	33000.00	16500.00	8250.00	4125.00	41250.00	8250.00	12375.00	12375.00	412500.00	8250.00	**565125.00**
	Sub Total			**B.L.**	**18375.00**	**50812.50**	**28125.00**	**16875.00**	**10312.50**	**59250.00**	**16950.00**	**24937.50**	**24375.00**	**709875.00**	**15750.00**	**975640.00**
(B)	**Working Capital**															
1	Micro Enterprises	25.00	No.	Phy.	20	75	10	30	15	80	32	35	20	930	25	1272
			10%	B.L.	450.00	1687.50	225.00	675.00	337.50	1800.00	720.00	787.50	450.00	20925.00	562.50	**28620.00**
2	Small Enterprises	150.00	No.	Phy.	25	40	30	20	15	40	20	30	30	700	18	968
			10%	B.L.	3375.00	5400.00	4050.00	2700.00	2025.00	5400.00	2700.00	4050.00	4050.00	94500.00	2430.00	**130680.00**
3	Medium Enterprises	550.00	No.	Phy.	10	40	20	10	5	50	10	15	15	500	10	685
			10%	B.L.	4950.00	19800.00	9900.00	4950.00	2475.00	24750.00	4950.00	7425.00	7425.00	247500.00	4950.00	**339075.00**
	Sub Total			**B.L.**	**8775.00**	**26887.50**	**14175.00**	**8325.00**	**4837.50**	**31950.00**	**8370.00**	**12262.50**	**11925.00**	**362925.00**	**7942.50**	**498375.00**
	Total MSME			**B.L.**	**27150.00**	**77700.00**	**42300.00**	**25200.00**	**15150.00**	**91200.00**	**25320.00**	**37200.00**	**36300.00**	**1072800.00**	**23692.50**	**1474015.00**
III	**Export Credit**															
1	Pre Shipment/ Packing Credit	100.00	No.	Phy.	0	10	3	4	0	8	0	6	6	70	0	107
			20%	B.L.	0.00	800.00	240.00	320.00	0.00	640.00	0.00	480.00	480.00	5600.00	0.00	8560.00
2	Post Shipment/ Bill Purchase	100.00	No.	Phy.	0	10	2	3	0	8	0	5	5	70	0	103
			20%	B.L.	0.00	800.00	160.00	240.00	0.00	640.00	0.00	400.00	400.00	5600.00	0.00	8240.00
	Sub Total			**B.L.**	**0.00**	**1600.00**	**400.00**	**560.00**	**0.00**	**1280.00**	**0.00**	**880.00**	**880.00**	**11200.00**	**0.00**	**16800.00**
IV	**Education**															
1	Education Loans for Inland	20.00	No.	Phy.	10	20	10	10	10	20	10	10	10	50	10	**170**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
	Studies															
			10%	B.L.	180.00	360.00	180.00	180.00	180.00	360.00	180.00	180.00	180.00	900.00	180.00	**3060.00**
2	Education Loans for Foreign Studies	20.00	No.	Phy.	10	20	10	10	10	20	10	10	10	50	10	**170**
			10%	B.L.	180.00	360.00	180.00	180.00	180.00	360.00	180.00	180.00	180.00	900.00	180.00	**3060.00**
	Sub Total			**B.L.**	**360.00**	**720.00**	**360.00**	**360.00**	**360.00**	**720.00**	**360.00**	**360.00**	**360.00**	**1800.00**	**360.00**	**6120.00**
V	**Housing**															
1	Housing Loans (Construction of new houses)	35.00	No.	Phy.	300	700	260	500	260	400	350	300	210	2600	348	**6230**
			10%	B.L.	9450.00	22050.00	8190.00	15750.00	8190.00	12600.00	11025.00	9450.00	6615.00	81900.00	10962.00	**196180.00**
2	Housing Loans (For repairs)	6.00	No.	Phy.	200	200	200	250	200	250	100	200	200	1100	493	**3393**
			10%	B.L.	1080.00	1080.00	1080.00	1350.00	1080.00	1350.00	540.00	1080.00	1080.00	5940.00	2662.20	**18320.00**
	Sub Total			**B.L.**	**10530.00**	**23130.00**	**9270.00**	**17100.00**	**9270.00**	**13950.00**	**11565.00**	**10530.00**	**7695.00**	**87840.00**	**13624.20**	**214500.00**
VI	**Renewable Energy**															
1	Bio-gas plants	0.45	No.	Phy.	20	20	15	10	10	15	5	5	10	10	10	**130**
			5%	B.L.	8.55	8.55	6.41	4.28	4.28	6.41	2.14	2.14	4.28	4.28	4.28	**55.00**
2	Off Grid Plants	0.36	No.	Phy.	5	5	5	4	1	5	5	5	5	5	5	**50**
			20%	B.L.	1.44	1.44	1.44	1.15	0.29	1.44	1.44	1.44	1.44	1.44	1.44	**15.00**
3	Solar Photovolatic Pumps (5 HP)	5.00	No.	Phy.	35	55	25	30	25	45	25	30	25	49	40	**384**
			10%	B.L.	157.50	247.50	112.50	135.00	112.50	202.50	112.50	135.00	112.50	220.50	180.00	**1730.00**
	Sub Total			**B.L.**	**167.49**	**257.49**	**120.35**	**140.43**	**117.07**	**210.35**	**116.08**	**138.58**	**118.22**	**226.22**	**185.72**	**1800.00**
VII	**Others**															
1	SHG Financing - Fresh	1.00	No.	Phy.	50	50	70	60	55	50	50	50	50	50	50	**585**
			0%	B.L.	50.00	50.00	70.00	60.00	55.00	50.00	50.00	50.00	50.00	50.00	50.00	**585.00**
2	SHG Financing - Repeat	1.00	No.	Phy.	120	120	150	110	60	120	105	110	120	110	60	**1185**
			0%	B.L.	120.00	120.00	150.00	110.00	60.00	120.00	105.00	110.00	120.00	110.00	60.00	**1185.00**
3	JLG Financing	2.00	No.	Phy.	200	300	200	300	100	200	100	100	100	450	200	**2250**
			10%	B.L.	360.00	540.00	360.00	540.00	180.00	360.00	180.00	180.00	180.00	810.00	360.00	**4050.00**
4	Overdrafts under PMJDY	0.10	No.	Phy.	90	90	110	90	30	90	80	80	90	80	60	**890**
			0%	B.L.	9.00	9.00	11.00	9.00	3.00	9.00	8.00	8.00	9.00	8.00	6.00	**90.00**
	Sub Total			**B.L.**	**539.00**	**719.00**	**591.00**	**719.00**	**298.00**	**539.00**	**343.00**	**348.00**	**359.00**	**978.00**	**476.00**	**5910.00**
VIII	**Social Infrastructure**															
1	Sanitation (Toilets)	0.25	No.	Phy.	60	120	60	180	100	110	60	50	60	450	100	**1350**
			20%	B.L.	12.00	24.00	12.00	36.00	20.00	22.00	12.00	10.00	12.00	90.00	20.00	**270.00**
2	Drinking Water (RO Plant 1000 lph)	15.00	No.	Phy.	1	2	1	1	1	1	1	1	1	2	1	**13**
			20%	B.L.	12.00	24.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	24.00	12.00	**155.00**
3	Hospitals/ Dispensaries	60.00	No.	Phy.	1	1	0	1		1	1	1	1	1	1	**9**
			20%	B.L.	48.00	48.00	0.00	48.00	0.00	48.00	48.00	48.00	48.00	48.00	48.00	**430.00**
	Subtotal			**B.L.**	**72.00**	**96.00**	**24.00**	**96.00**	**32.00**	**82.00**	**72.00**	**70.00**	**72.00**	**162.00**	**80.00**	**855.00**

Sr. No.	Activity	Unit Cost/ SoF	Unit Size/ Margin		Dhoraji	Gondal	Jamkand.	Jasdan	Vinchhiya	Jetpur	Kotda.	Lodhika	Padadhari	Rajkot	Upleta	Total
	Total Priority Sector			**B.L.**	**111114.54**	**242267.02**	**125465.06**	**145755.85**	**84039.84**	**203786.75**	**95493.25**	**95090.98**	**113153.42**	**1289491.80**	**133978.10**	**2639633.55**
@	Including Working Capital - AH(DD/PL/SGP/Fish)															
@	Excluding Working Capital - AH(DD/PL/SGP/Fish)															

ANNEXURE - II

An overview of Ground Level Credit Flow - Agency wise and Sector wise - 2019-20, 2020-21, 2021-22 and target for 2022-23

Name of the District : (₹ Lakh)

Sr. No.	Sector	2019-20		2020-21		2021-22		2022-23
		Target	Ach.[#]	Target	Ach.[#]	Target	Ach.[#]	Target
1	**Crop Loan**							
	CBs	178518.00	164265.65	181904.96	221138.89	277687.00	90415.00	333224.40
	CCB	153027.00	159797.00	157643.04	178681.00	217937.46	324880.00	262580.92
	PLDB	0.00	0.00	0.00	0.00	880.00	0.00	0.00
	RRB	11250.00	10072.31	11785.00	12274.90	18944.50	13181.50	22733.40
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total		**342795.00**	**334134.96**	**351333.00**	**412094.79**	**515448.96**	**428476.50**	**618538.72**
2	**Term Loan (MT+LT)**							
	CBs	152361.00	139377.83	154427.43	273067.71	238999.60	380749.00	286799.50
	CCB	25913.00	29859.00	27590.93	23966.00	32357.89	36886.52	38829.34
	PLDB	0.00	970.02	2000.00	747.37	3367.20	2000.00	4040.64
	RRB	7730.00	134.50	8170.00	126.14	13342.20	508.31	16010.64
	Others	0.00	0.00	0.00	1836.25	0.00	0.00	0.00
Sub-Total		**186004.00**	**170341.35**	**192188.36**	**299743.47**	**288066.89**	**420143.83**	**345680.12**
3	**Total Agriculture Credit (1+2)**							
	CBs	330879.00	303643.48	336332.39	494206.60	516686.60	471164.00	620023.90
	CCB	178940.00	189656.00	185233.97	202647.00	250295.35	361766.52	301410.26
	PLDB	0.00	970.02	2000.00	747.37	4247.20	2000.00	4040.64
	RRB	18980.00	10206.81	19955.00	12401.04	32286.70	13689.81	38744.04
	Others	0.00		0.00	1836.25	0.00	0.00	0.00
Sub-Total		**528799.00**	**504476.31**	**543521.36**	**711838.26**	**803515.85**	**848620.33**	**964218.84**
4	**Non-Farm Sector**							
	CBs	407210.00	883306.77	795892.59	1001964.81	612759.70	1396230.00	1109936.96
	CCB	160.00	90.00	283.50	67.00	30.10	2612.21	36.10
	PLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	7800.00	5602.72	14146.71	6705.30	14491.50	3613.70	26077.00
	Others	0.00	0.00	0.00	5663.38	0.00	0.00	0.00
Sub-total		**415170.00**	**888999.49**	**810322.80**	**1014400.49**	**627281.30**	**1402455.91**	**1136050.06**
5	**Other Priority Sector**							
	CBs	121578.00	199262.80	96049.78	147786.62	172683.40	215323.00	207220.08
	CCB	4260.00	8911.00	31888.98	7151.00	5341.98	9734.30	6410.21
	PLDB	0.00	0.00	10.00	0.00	47.00	0.00	56.40
	RRB	6322.00	2388.47	6627.00	3465.64	10174.90	4139.01	12209.88
	Others	0.00	0.00	0.00	9231.91	0.00	0.00	0.00
Sub-Total		**132160.00**	**210562.27**	**134575.76**	**167635.17**	**188247.28**	**229196.31**	**225896.57**
Grand Total		**1076129.00**	**1604038.07**	**1488419.92**	**1893873.92**	**1619044.43**	**2480272.55**	**2326165.47**

 # Figures as per Lead Bank Returns submitted by Branches.

ANNEXURE III

Sub sector wise and Agency wise Credit Flow under Agriculture and Allied activities - 2019-20, 2020-21, 2021-22 and target for 2022-23

Name of the District: Rajkot (₹ Lakh)

Sr. No.	Sector	2019-20				2020-21				2021-22				2022-23 (Targets)			
		CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total
I	**Crop Loan**	164265.65	159797.00	10072.31	334134.96	221138.89	178681.00	12274.90	412094.79	90415.00	324880.00	13181.50	428476.50	333224.40	262580.92	22733.40	618538.72
II	**Term Loan**																
a	Minor Irrigation													31544.64	10070.93	2110.08	43725.65
b	Land Development													48764.64	1694.58	2627.28	53086.50
c	Farm Mechanisation													44186.54	3202.42	2301.12	49690.08
d	Plantation & Horticulture													10418.98	108.48	492.48	11019.94
e	Dairy Development													9132.24	704.18	403.68	10240.10
f	Poultry Farming													0.00	0.00	0.00	0.00
g	Sheep/Goat/Piggery													0.00	0.00	0.00	0.00
h	Fisheries													0.00	0.00	0.00	0.00
i	Forestry (Inc. WLD)													0.00	0.00	0.00	0.00
j	Storage & Market Yards													24375.96	2576.44	1636.80	28589.20
k	Sericulture													0.00	0.00	0.00	0.00
l	Bio-gas													0.00	0.00	0.00	0.00
m	Others													118376.50	24512.96	6439.20	149328.66
	Sub-Total II	**139377.83**	**29859.00**	**134.50**	**170341.35**	**273067.71**	**23966.00**	**126.14**	**299743.47**	**380749.00**	**36886.52**	**508.31**	**420143.83**	286799.50	42869.98	16010.64	**345680.12**
	GRAND TOTAL	**303643.48**	**189656.00**	**10206.81**	**504476.31**	**494206.60**	**202647.00**	**12401.04**	**711838.26**	**471164.00**	**361766.52**	**13689.81**	**848620.33**	**620023.90**	**305450.90**	**38744.04**	**964218.84**

Note: Sub-sector-wise break-up details of GLC not available, as data is submitted by Controlling Offices of Banks, directly, to SLBC.

Annexure IV

Indicative unit costs for major activities as arrived at by NABARD for its internal use - 2022-23

Water Resources				Farm Mechanisation			
Sr. No.	**Activity**	**Unit**	**Unit Cost ₹**	**Sr. No.**	**Activity**	**Unit**	**Unit Cost ₹**
1	Shallow Tube Well (75 meters)	No.	75000	1	Tractors		
2	Shallow Tube Well (150 meters)	No.	105000		Up to 20 HP	No.	330000
3	Deep Tube Well (240 meters) with MS Slotted pipes	No.	760000		21 HP to 30 HP	No.	575000
4	Deep Tube Well (240 meters) with PVC pipes	No.	615000		31 HP to 40 HP	No.	650000
5	Dug Well in Alluvial Region (2.5m x 20m)	No.	169000	2	Power Tiller	No.	200000
6	Dug Well in Hard Rock areas of Saurashtra Region (4m x 20m)	No.	259000	3	Groundnut Digger	No.	120000
7	Dug Well in Hard Rock areas of South Gujarat Region (4m x 15m)	No.	105000	4	Misc. Eq. -Manual/Animal/ Power operated implements (set)		200000
8	Drip (Lateral Size 16 mm) (1x0.6 spacing)	ha	127392	**Fisheries**			
9	Sprinkler (Lateral Size 25 mm; 8x8 plant spacing)	ha	73974	1	Fiber glass boats	No.	500000
				2	Brackish water farming	ha	2000000
Land Development				3	Engines		
1	LD (Levelling/Bunding/Grading)	ha	29400		2 Stroke (up to 10 HP)	No.	130000
2	OFD (land levelling /bunding /grading /drainage/trench)	ha	26500		4 Stroke (up to 10 HP)	No.	160000
3	Farm Ponds/ Water Harvesting Structures (unlined ponds)	20x20 x1.5 mts	80600	4	New Ponds for fish culture	ha	700000
4	Silt application	ha	48800	5	Renovation of old Ponds for fish culture	ha	350000
5	Land Reclamation	ha	76800	6	Solar Fish Dryer	No.	150000
6	Wire Fencing			**Storage Godowns and Market Yards**			
i	5FT Model with stone posts	Meter	117900		**Capacity**		**Unit Cost ₹**
ii	7ft model with stone posts	Meter	162300	1	100 MT	Per MT	9600
* Depending on the undulation of land				2	200 MT	Per MT	9380
Plantation & Horticulture				3	Cold Storage	Per MT	15000
1	Mango	ha	149000				
2	Sapota	ha	128603	**Animal Husbandry**			
3	Aonla	ha	90000	**a**	**Milch Animals**		
4	Pomegranate	ha	144000	1	Jafrabadi buffaloes (2 animals)		140000
5	Guava	ha	72240	2	Gir cows (2 animals)		120000
6	Lime	ha	145000	3	Jersey cows (2 animals)		91000
7	Date Palm	ha	640000	4	HF-Cross Bred Cows (2 animals)		120000
8	Custard Apple	ha	114000	5	Sheep (20+1)		75000
9	Green House Structure - Naturally ventilated	1 smt.	1600	6	Goat (10+1)		45000
	Shade Net House - Tubular Structure	1 smt.	710	**b**	**Draught Animals**		
	Poultry			1	Bullocks (Gir) (2 animals)		35000
1	Rhode Island Red (RIR) Structure	25 Bird	6000	2	Kankrej Bullocks (2 animals)		60000
2	Broiler Structure	300 Birds	108000	3	Camel (Single)		35000 to 50000

Annexure V

Scale of finance for different crops for the year 2022-23 fixed by State Level Technical Committee (SLTC)

Sr. No.	Crop	Scale of Finance (₹)/ ha
Kharif		
1	Groundnut	80000
2	Cotton - Irrigated	100000
3	Cotton - Unirrigated	60000
4	Bajra	38000
5	Mung	33000
6	Urad	33000
7	Til (Sesame)	35000
8	Sugarcane	155000
9	Mirchi /Vegetables	35000
10	Eranda - Irrigated	58000
11	Tuvar	49000
Rabi		
1	Wheat	56000
2	Onion	66000
3	Garlic	68000
4	Jeera (Cumin)	57000
5	Rai/Raydo	46000
6	Gram (Channa)	34000
Summer		
1	Groundnut Summer	70000

Working Capital for KCC

	Animal Husbandry	
1	Milch animals (Cow/Buffalo) - 1 unit	45000
2	Goats (10-Female, 1 Male) - 1 unit	10000
3	Sheep (10-Female, 1 Male) - 1 unit	10000
	Poultry	
1	100 Birds - 1 unit	20000
2	100 Birds - Broiler - 1 unit	11000
	Fisheries	
1	Fisheries - 1 ha. Per unit	225000
2	Fisheries - Reservoir Fishing - 1 ha. Per unit	125000
3	Fisheries - Non-Mechanised Boat - 1 unit	50000
4	Fisheries - Mechanised Boat - 1 unit	80000

List of Abbreviations

ACP	Annual Credit Plan	KCC	Kisan Credit Card
ACABC	Agri Clinic and Agri Business Centre	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
AI	Artificial Insemination	KYC	Know Your Customer
AIF	Agriculture Infrastructure Fund	KVK	Krishi Vigyan Kendra
AMI	Agriculture Marketing Infrastructure	LBR	Lead Bank Return
APEDA	Agricultural and Processed Food Products Export Development Authority	LDM	Lead District Manager
ATMA	Agricultural Technology Management Agency	LEDP	Livelihood and Enterprise Development Programmes
BC	Business Correspondent	LWE	Left Wing Extremism
BLBC	Block Level Banker's Committee	MEDP	Micro Enterprise Development Programme
BPL	Below Poverty Line	MFI	Micro Finance Institution
CBs	Commercial Banks	MIDH	Mission for Integrated Development of Horticulture
CBS	Core Banking Solution	MNRE	Ministry of New and Renewable Energy
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	MSME	Micro, Small and Medium Enterprises
DCCB	District Central Cooperative Bank	MoRD	Ministry of Rural Development
DCC	District Consultative Committee	MSC	Multi Service Centre
DLTC	District Level Technical Committee	NABARD	National Bank for Agriculture and Rural Development
DRDA	District Rural Development Agency	PPP	Public Private Partnership
e-NAM	e-National Agriculture Market	PWCS	Primary Weavers Cooperative Society
FIF	Financial Inclusion Fund	MNRE	Ministry of New and Renewable Energy
FLC	Financial Literacy Centre	NAFCC	National Adaptation Fund for Climate Change
FLCC	Financial Literacy and Credit Counselling Centres	NHB/ NHM	National Horticulture Board/ National Horticulture Mission
FM	Farm Mechanization	NIDA	NABARD Infrastructure Development Assistance
FPF	Food Processing Fund	NIA	Net Irrigated Area
FPO	Farmer Producers' Organization	NRLM	National Rural Livelihood Mission
GCA	Gross Cropped Area	NRM	National Resource Management
GCF	Green Climate Fund	NSA	Net Sown Area
GIA	Gross Irrigated Area	NWR	Negotiable Warehouse Receipt
GLC	Ground Level Credit	PACS	Primary Agricultural Cooperative Society
GoI	Government of India	PMFBY	Pradhan Mantri Fasal Bima Yojana
IWMS	Integrated Watershed Management Scheme	PMJDY	Pradhan Mantri Jan Dhan Yojana
JLG	Joint Liability Group	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
KCC	Kisan Credit Card	PMKVY	Pradhan Mantri Kaushal Vikas Yojana
KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission	PMMY	Pradhan Mantri Mudra Yojana
KYC	Know Your Customer	PMFBY	Pradhan Mantri Fasal Bima Yojana
KVK	Krishi Vigyan Kendra	PMSBY	Pradhan Mantri Suraksha Bima Yojana
LBR	Lead Bank Return	PMKSY	Prime Mantri Krishi Sinchayee Yojana
LDM	Lead District Manager	PODF	Producer Organisation Development Fund
IWMS	Integrated Watershed Management Scheme	PMSBY	Pradhan Mantri Suraksha Bima Yojana
RIDF	Rural Infrastructure Development Fund	SF/MF	Small Farmer / Marginal Farmer
RKVY	Rashtriya Krishi Vikas Yojana	SHG	Self Help Group
RRB	Regional Rural Bank	SMAM	Sub Mission on Agricultural Mechanization
RSETI	Rural Self Employment Training Institute	StCB	State Cooperative Bank
SAMIS	Service Area Monitoring and Information System	WDRA	Warehousing Development and Regulatory Authority
SAO	Seasonal Agriculture Operation	WIF	Warehouse Infrastructure Fund

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