



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

वयनाड जिला

Wayanad District

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

केरल क्षेत्रीय कार्यालय, तिरुवनंतपुरम

KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM



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

FOREWORD



We are proud to complete 4 decades of service to the nation. In this journey, we had a pivotal role in improving rural prosperity by way of credit, promotional and developmental interventions touching the lives of millions in rural area especially the marginalised.

In tune with the mission of ensuring rural prosperity, NABARD prepares Potential Linked Credit Plans (PLPs) every year by adopting a participative and consultative approach involving all stakeholders in the field of agriculture and rural development. The credit outlays and assessment provided in the PLP have taken into account developmental potential in the district, constraints in credit absorption, the views of various stakeholders in the district and credit absorption capacity. The document also highlights critical gap in infrastructure as well as linkage support

to be provided by various stakeholders for realizing the potentials estimated.

The state, with high credit offtake need proper channelling to enhance its proper utilisation. PLP acts as a pointer to banks, government departments and other developmental agencies to work with each other and provide necessary guidance for infrastructure and linkage support for the development of various sectors and thereby achieve synergy in development efforts.

It gives me great pleasure to present the Potential Linked Credit Plan (PLP) 2023-24 prepared by NABARD for Wayanad district which would serve as a resource document for the preparation of Annual Credit Plan for the district and help credit planning of banks based on potential available. The elaborate sector wise projections given in the document can be of great help in firming up the strategies. I am confident this document would help in better planning of directed credit towards priority sectors by all stakeholders.

I would like to express my sincere thanks to Reserve Bank of India, SLBC, District Administration, Lead District Manager, bankers, line departments and other stakeholders for their cooperation, assistance and valuable suggestions provided to our District Development Manager, Smt. Jisha Vadakkumparambil in preparation of this document.

We will be glad to have your feedback and suggestions which will add value to the PLP preparation exercise in future.

Dr Gopa Kumaran Nair
Chief General Manager
03 October 2022

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EXECUTIVE SUMMARY

A. District characteristics

Wayanad district has a total geographical area of 2129 sq km of which 37% is covered by forests. Number of operational holdings in the district is 192137 (2015-16). About 89.4% of the total land holdings (171811) are of less than one-hectare size and 97% of the landholdings are of less than 2ha size. The average landholding size reduced to 0.46 Ha in 2015-16 compared to 0.52Ha in 2010-11. (Source: Agriculture Census 2015-16) Both net sown area and gross cropped area have declined progressively over the last 10 years. Coffee, Pepper, Paddy, Cardamom, Coconut, Rubber, Arecanut, Tea, Banana and Vegetables are the major crops grown. The area under Paddy has been on decline and area under Rubber has been on the rise. Coffee and Pepper continue to be the major crop of the district. The concept of organic farming is gaining momentum in the district. Prominent allied activity is dairy.

Wayanad stands at 14th position with the per capita income of ₹.104375 at constant (2011-12) prices in 2020-21 (quick) as against 113636 in 2019-20(provisional). The Population of the district is 8,16,558 (as per 2011 census) of which 151443 are tribal people which contribute 18.55% of total population of the district. Wayanad district has the highest number of tribal population which accounted for 31% of the tribal population of Kerala. More than 90% of the population in the district is directly or indirectly depend on agriculture and related activities.

There are 19 Commercial banks with 92 branches and one RRB with 31 branches in the district. The Kerala State Co-operative Bank has 36 branches and 28 functional PACS with 74 branches (Total PACS-31) as its members. Small finance Bank, ESAF has 20 branches and the India Post Payment Bank has 163 branches in the district.

B. Sectoral trends in credit flow

Ground Level Credit flow under Priority Sector has steady growth in last three years. GLC for 2019-20, 2020-21 and 2021-22 were ₹4770.19 crore, ₹5164.24 crore and ₹6865.72 respectively. Primary Sector took a lion's share of 63% while the share of Secondary and Tertiary Sectors were in the range of 13% and 24% respectively during 2021-22. The achievement under Annual Credit Plan during last 3 years ie. 2019-20, 2020-21 and 2021-22 were to the tune of 111%,117 and 149% respectively and achievement under priority sector were 102%, 120% and 147 respectively the average achievement being 127%. CD Ratio of the district stands at 118.92 % as on 31 March 2022. Banks in the district were able to achieve national goal benchmarks in respect of credit to priority sector, agriculture and weaker sections, but fared poorly in DRI advances.

C. Sector/sub-sector wise PLP projections for 2023-24

The PLP projection for 2023-24 in respect of Wayanad district at ₹7610.20 crores is 17.7 % more than the projection for 2022-23 and 47% more than the ACP target for the year 2022-23. The share of Primary, Secondary and Tertiary Sectors are in the order of 77, 15 and 8% of the total projections. Crop production has a share of 58% of the total priority sector projection and the share of term loans in total agriculture is 24%.

D. Developmental initiatives

Financial Literacy centres (FLCs) have been set up in all the 4 blocks of the district, besides the FLC set up by eWDCB with NABARD assistance. RBI has opened one Centre for Financial Literacy (CFL) in Panamaram block.

Around 14 Farmer Producer Organisations/Companies have been promoted in Wayanad District. Moreover, four FPOs have been promoted under Central Sector scheme for promotion of 10000 FPOs. Five FPOs have been credit linked and five FPOs have their own processing facility. Ten FPOs have already moved on to procurement of farm produce and collective marketing. Three FPOs have been promoted with the beneficiaries of TDF project. Two of them are serving tribal farmers. BAAPCO Producer company had set up its milk processing plant with 'Stand up India' assistance from Union Bank of India and Green Tea Producer Company had established its Green Tea factory at Karadippara with loan cum grant assistance under NABARD's PODF and started commercial production. Panamaram Agro Farmers Producer Company promoted under CSS has mobilized 316 members, opened an office, procurement and

marketing centre at Manalvayal and commenced procurement and marketing of Passion fruit, avocado, pepper and coffee from February 2022 onwards. Under FSPF, NABARD had supported BIOWIN, a spices processing factory supported under UPNRM, for enabling additional 2000 farmers to acquire organic certification on the lines of existing 15000 certified farmers. Thirunelli Agri Producer Company (TAPCO) promotes organic traditional rice conservation and addressing entire value chain viz. seed production, paddy cultivation, procurement, processing and marketing. TAPCO has established an organic rice mill at Thrissilery for paddy processing.

E. Thrust Areas for 2023-24:

To enhance the availability of improved marketing infrastructure, Government of India has come up with Central Sector Scheme of Financing of Agri Infrastructure Fund (AIF) scheme with a corpus of one lakh crore. The scheme will result in improved marketing infrastructure to allow farmers to sell directly to consumers, creation of storage facilities to reduce post-harvest losses and intermediaries and thereby ensure better prices to the farmer. NABARD has introduced a special refinance scheme for transformation of PACS as Multi Service Centres (PACS as MSC) over a period of three years commencing from 2020-21 with an objective of creating viable infrastructure for providing credit plus services to the farmers and to diversify the business portfolio of the institutions. About eight PACS from Wayanad are in the process of preparation of projects under the scheme covering various units viz. storage godown, Farmers Training Centre, Agri. Equipment Depot cum Agro Service Centre, Nursery of agricultural plant, Medicinal plants, fertilizer depot, marketing infrastructure etc.

F. Major constraints and suggested action points:

Sl. No.	Sub-sector	Major constraints	Intervention required
1	Crop Production, Maintenance and Marketing	Severe constraints in availability of cold storage facilities for the perishable farm produces like vegetables and fruits. The farmers are forced to sell their produce in the local markets where they fetch a low price.	Creation of scientific storage structures and cold storage units, Promotion of warehouse receipt financing
2	Water Resources	The Panchayaths viz. Mullankolly, Poothadi and Pulpalli are facing severe water shortage during summer seasons.	These Panchayaths may focus on five aspects - water conservation and rainwater harvesting, renovation of traditional and other water bodies, reuse of water and recharging of structures, watershed development, and intensive afforestation. awareness creation and promotion of micro irrigation devices.
3	Farm Mechanization	The shortage of labour is acute in the district.	Government may consider setting up of labour banks/ green army and custom hiring centres in each Panchayth.
4	Plantation and Horticulture	high incidence of diseases, especially quick wilt of pepper, Mahali of areca nut; drought like situation, non-availability of disease resistant planting material; inadequate processing and value addition facilities within the district	Usage of bio-capsule or other forms of <i>Trichoderma harzianum</i> and <i>Pseudomonas fluorescense</i> Value chain interventions More

5	Animal Husbandry Dairy Development	Low productivity, Shortage in feed and fodder and reducing profitability of farmers	Mechanization of dairy sector may be facilitated in the district through scientific cattle sheds, milking machines, mechanization of fodder cultivation, chaff cutters, Total Milk Ratio (TMR) mixing units, hydroponics fodder making units etc.
6	AH – Poultry Goat Piggery	Inadequate inputs Disease outbreaks and risk in the activity	Insurance agencies may come forward for insuring large units being set up in the district A goat breeding farm and hatcheries may be established in the district.
7	Fisheries	Lack of post-harvest infrastructure and management	Creation of adequate infrastructure under the schemes viz. Pradhan Mantri Matsya Sampada Yojana, The Fisheries and Aquaculture Infrastructure Development Fund (FIDF)
8	Agri. Infra structure	Inadequate common infrastructure	Creation of storage facilities at Panchaytha level by PACS/ Govt.
9	Food & Agro Processing/ MSME		Setting up SEZs, Agri Export Zones and Mega food parks etc., Single window approach for Govt. clearances Tax holidays and incentives

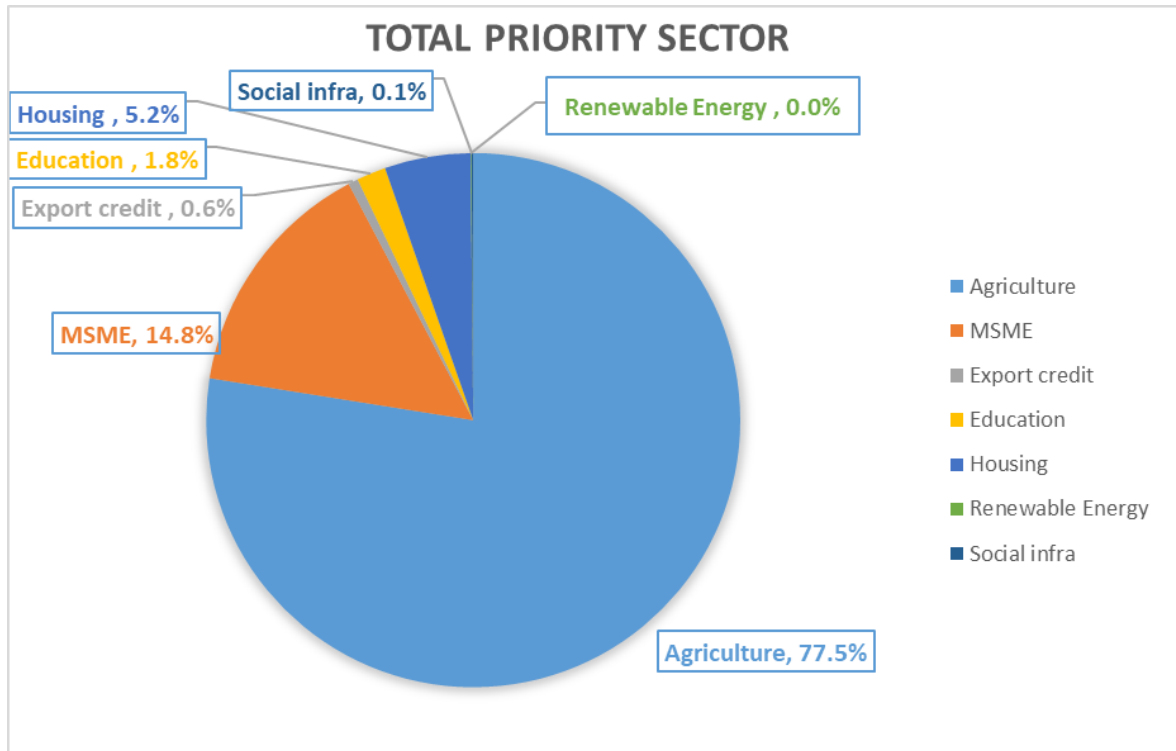
G. Way Forward:

- Value-chain financing and cash-flow based financing may be focused rather than security based financing
- State Government may quickly operationalize the single window approach for meeting all the regulatory requirements relating to FPO activities.
- Commodity clusters/ production hubs may be identified in each district based on the suitability under different agro-climatic conditions and complete value chain may be developed around the cluster with FPO as back-end enabler for production, aggregation, value addition and marketing of produce.
- FPO Incubation Centers may be established in each cluster with technical support of the Agricultural Universities/ ICAR Institutions for providing technical handholding to FPOs for their business development to achieve sustainability.
- Banks may develop innovative loan products, including collateral-free loans upto Rs.20 lakh, to meet the credit needs of FPOs, for aggregation and marketing of agricultural produce of members, against the available credit guarantee cover or based on business models/ cash flow of FPOs.
- Creation of basic infrastructure facilities at GP/block/ district level for aggregation, post-harvest management, agro-processing, value-addition, direct marketing and transport of agricultural produce.
- Agricultural markets may be strengthened with basic facilities for cleaning, grading, sorting, storage, etc. and the PACS/ FPOs/ farmer's societies may be entrusted for their operation & management.
- Credit deepening rather than credit-widening seems to be the way forward for SHG- bank linkage programme.

Appendix A to Annexure 1
Broad Sector wise PLP projections – 2023-24

(₹ lakh)

Sr.No	Particulars	Potential for 2023-24
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	444330
ii	Working capital for AH and Fisheries activities	5860
ii	Term Loan for agriculture and allied activities	104949
	Sub Total	555140
B	Agriculture Infrastructure	16229
C	Ancillary activities	18550
I	Credit potential for Agriculture (A+B+C)	589919
II	Micro, Small and Medium Enterprises	112330
III	Export credit	4500
IV	Education	13500
V	Housing	39600
VI	Renewable Energy	350
VII	Others	
VIII	Social infrastructure involving bank credit	820
	Total Priority Sector (I to VIII)	761020



Appendix B to Annexure 1
Summary of Sector/Sub sector wise PLP Projections – 2022-24

(₹ lakh)

Sr. No.	Particulars	Potential for 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	444330
	Working capital for dairy activities	4000
	Working capital for poultry sector	360
	Working capital for SHG sector	900
	Working capital for Fisheries activities	600
ii	Water Resources	6000
Iii	Farm Mechanisation	3370
Iv	Plantation and Horticulture (including sericulture)	63000
v	Forestry and Waste Land Development	475
vi	Animal Husbandry – Dairy	17880
vii	Animal Husbandry – Poultry	3300
viii	Animal Husbandry-Sheep, Goat, Piggery etc.	5000
ix	Fisheries (Marine, Inland, Brackish water)	1760
x	Integrated Farming System for Sustainable Income & Climate Resilience	4165
	Sub Total	555140
B	Agriculture Infrastructure	
i	Construction of Storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/Cold storage chains)	7000
Ii	Land development, Soil conservation, Watershed development	8229
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilisers, Vermi composting)	1000
	Sub Total	16229
C	Ancillary Activities	
I	Food and Agro processing	5800
Ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri clinics/Agri Business Centres, Loans to PACS/ FSS/ LAMPS, Loans to MFIs for on lending)	12750
	Sub Total	18550
	Total Agriculture	589919
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	20523
ii	MSME – Investment credit	91807
	Total MSME	112330
III	Export Credit	4500
IV	Education	13500
V	Housing	39600
VI	Renewable Energy	350
VII	Others (Loans to SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, Loans to state sponsored organisations for SC/ST)	
VIII	Social Infrastructure involving bank credit	820
	Total Priority Sector	761020

District Profile

District	WAYANAD	State	KERALA
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1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	2130
No. of Sub Divisions	1 (Revenue Division)
No. of Blocks	4
No. of Villages (Inhabited)	49
No. of Panchayats	25

3. LAND UTILISATION [Ha] (2018-19)

Total Area Reported	212966
Forest Land	78787
Area Not Available for Cultivation	11722
Permanent Pasture and Grazing Land	Nil
Land under Miscellaneous Tree Crops	43
Cultivable Wasteland	905
Current Fallow	3067
Other Fallow, Barren, uncultivable, still water, water logged area and social forestry	1065
Net Sown Area	113622
Total or Gross Cropped Area	171706
Area Cultivated More than Once	58084
Cropping Intensity [GCA/NSA]	151.12

6. WORKERS PROFILE [in '000]

Cultivators	52
Of the above, Small/Marginal Farmers	33
Agricultural Labourers	94
Workers engaged in Household Industries	10
Workers engaged in Allied Agro-activities	55
Other workers	159

8. HOUSEHOLDS [in '000]

Total Households	191
Rural Households	166
BPL Households	68

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	49
Villages having Agriculture Power Supply	49
Villages having Post Offices	49
Villages having Banking Facilities	49
Villages having Primary Schools	49
Villages having Primary Health Centres	49
Villages having Potable Water Supply	36
Villages connected with Paved Approach Roads	49

13. IRRIGATION COVERAGE [Ha] (2019-20)

Net Irrigated Area (Total area irrigated at least once)	12186
Small Streams - Thodu (Govt)	189
Private ponds	75
Government wells	66
Lift & Minor irrigation	117
Other sources	11739
Gross Irrigated Area	22042
Irrigation potential utilised	65 per cent

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	186	NA
Sugarcane (Gur/Khandsari/Sugar)	NA	NA
Fruit (Pulp/Juice/Fruit drink)	NA	NA
Spices (Masala Powders/Pastes)	3	NA
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginning/Spinning/Weaving)	NA	NA
Milk (Chilling/Cooling/Processing)	34	2.50 lakh litres/day
Meat (Chicken/Mutton/Pork/Dryfish)	1	NA
Animal feed (Cattle/Poultry/Fishmeal)	1	NA

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

Category of animal	Total	Male	Female
Cattle - Cross bred	79.8	6.6	73.2
Cattle - Indigenous	2.7	0.5	2.2
Buffaloes	4.4	3.9	0.4
Sheep - Cross bred	0.2	0.0	0.2
Sheep - Indigenous	NA	NA	NA
Goat	45.4	9.4	36.0
Pig - Cross bred	9.1	3.1	6.1
Pig - Indigenous	NA		
Horse/Donkey/Camel	NA		
Poultry - Cross bred	281.1	73.1	255.4
Poultry - Indigenous	NA		

2. SOIL & CLIMATE

Agro-climatic Zone	Western Plain and Ghat region - Hilly region (Zone 12)
Climate	Hot & Humid and slightly cooler in interior areas
Soil Type	Laterite, red loamy, forest soils etc.

4. RAINFALL & GROUND WATER

Rainfall [in mm] As per Farm Guide 2017, the rainfall for the year 2015 is 2282 mm	Normal	Actual	2012-13	2013-14	2014-15
	2282		2690	2793	3072
	Variation from Normal		(normal-3250.9 and actual 3071.7)		
Availability of Ground Water (McM)	Net annual recharge		Net annual draft		Balance
	292.59		71.93		220.66

5. DISTRIBUTION OF LAND HOLDING (2015-16)

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	171811	89	32500.24	37
>1 to <=2 Ha	13662	7	18591.79	21
>2 Ha	6664	3	37714.73	42
Total	192137	100	88806.76	100

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	817	401	415	786	31
Scheduled Caste	33	17	17	33	Nil
Scheduled Tribe	136	67	69	136	Nil
Literate	649	330	319	649	Nil
BPL	123				Nil

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

Having brick/stone/concrete houses	NA	Having electricity supply	NA
Having source of drinking water	100	Having independent toilets	NA
Having access to banking services	162	Having radio/tv sets	NA

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	733	Dispensaries	NA
Primary Health Centres	25	Hospitals	244
Primary Health Sub-Centres	5	Hospital Beds	2263

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	136	Agriculture Pumpsets [Nos]	NA
Total N/P/K Consumption [MT]	8591	Pumpsets Energised [Nos]	NA
Certified Seeds Supplied [MT]	NA	Agro Service Centres [Nos]	80
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	4
Agriculture Tractors [Nos]	174	Plantation nurseries [Nos]	8

14. INFRASTRUCTURE FOR STORAGE TRANSPORT & MARKETING

Rural/Urban Mandi/Haats [Nos]	NA	Wholesale Market [Nos]	5
Length of Road [Km] by PWD	1029	Godown [Nos]	4
Length of Railway Line [Km]	Nil	Godown Capacity [MT]	2800
No. of KSRTC buses held (Nos) 2020-21	297	Cold Storage [Nos]	with KINFRA
Goods Transport Vehicle [Nos]	5671	Cold Store Capacity [MT]	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS (prodn in tonnes unless separately mentioned)

Crop	2018-19		2019-20		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Coffee	67426	53336	67705	54676	808
Pepper	9939.5	3123	10307	3694	358
Ginger	1456	8400	1111	4794	4315
Banana	8861	65893	13734	133597	9727
Rice	7762	22340	7326	19513	2669
Coconut (million nuts)	10121	56	9741	53	5441
Tea	8193	11480	7558	11860	1569

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	27	Animal Markets [Nos]	3
Disease Diagnostic Centres [Nos]	1	Milk Collection Centres [Nos]	80
Artificial Insemination Centers [Nos]	75	Fishermen Societies [Nos]	NA
No. of cattle farm	250	Fish seed farms [Nos]	NA
Animal Husbandry Tng Centres [Nos]	5	Fish Markets [Nos]	NA
Dairy Cooperative Societies [Nos]	55	Poultry hatcheries [Nos]	1
Improved Fodder Farms [Nos]	5	Slaughter houses [Nos]	3

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

Fish	Production [MT] (2019-20)	810	Per cap avail. [gm/day]	NA
Egg	Production [Lakh Nos]	131	Per cap avail. [nos/p.a.]	61
Milk	Production	310000/day	Per cap avail. [gm/day]	120gm/day
Meat	Production [MT] (2018-19)	15869	Per cap avail. [gm/day]	NA

Sources (if not mentioned against the respective item):

Source : Agriculture Statistics 2019-20, Farm Guide 2022, Deptt of Economics & Statistics, Census 2011, Economic Review 2021, 20th Livestock Census 2019



DISTRICT PROFILE

A. Introduction

Wayanad – the ‘Green Paradise’, formed on 1st November 1980 is the only district in Kerala, which shares its boundary with two states, Tamilnadu and Karnataka. The district is bounded by Coorg district of Karnataka on the north, Nilgiri district of Tamil Nadu and Mysore and Kamaraja nagar districts of Karnataka on the east, Malappuram district on the south and Kozhikode and Kannur districts on the west. Nestled among the mountains of the Western Ghats, lies Wayanad, which can be considered as one of the biggest hill stations of Kerala. The district stands on the southern top of the Deccan plateau, at a height of 700-2100 m above mean sea level and its chief glory is the majestic Western Ghats with rugged terrain composing of lofty ridges interspersed with dense forest, tangled jungles and deep valleys.

Wayanad stands at 14th position with the per capita income of ₹.104375 at constant (2011-12) prices in 2020-21 (quick) as against 113636 in 2019-20(provisional). The Population of the district is 8,16,558 (as per 2011 census) of which 151443 are tribal people which contribute 18.55% of total population of the district. It is one of the backward districts in the state with highest concentration of ST population with 18.55% (151443) of the total population of the district and 31% of the total tribal population of Kerala State. More than 90% of the population in the district is directly or indirectly depend on agriculture and related activities.

B. Predominant economic activities

Main primary activity in Wayanad is Agriculture and Plantation. Around 39% of Wayanad land area occupies plantation crops including coffee, tea, pepper, cardamom and rubber. Coffee based farming system (67705 ha.) is a notable feature of Wayanad. Coffee is grown both as pure crop and as mixed crop along with pepper. Other major crops are pepper (10307 ha), rubber (10770 ha.), coconut (9741 ha.), cardamom (4103 ha.), tea (7558 ha.) and ginger (1111 ha). Paddy is cultivated in 7326 hectares of land. This district is the State's major producing area for cash crops like Coffee, Pepper, and other crops like Ginger, Banana, Elephant Yam, etc.

As per Agri census 2015-16, the average size of landholding in the district reduced from 0.52 ha in 2010-11 to 0.46 ha in 2015-16. The land utilization pattern of the district indicates that, of the total geographical area of 2,12,966 ha around 1,13,622 ha is the net sown area and of it, 58,084 ha is sown more than once. Accordingly, the total cropped area is 1,71,706 ha. The cropping intensity in the district is 151.12% as against the state average of 127.66%.

As per Agri. Statistics 2019-20, the net irrigated area, is 12186 ha and the Gross Irrigated Area is 22042 ha. Among the crops paddy is the major crop supported by irrigation, followed by Banana. Animal husbandry activities like dairy and goat farming are the major allied activities in the district.

C. Factors / infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC):

The long term investment credit for agriculture and allied activities accounted for only 12.63% share in total credit flow to agriculture during 2021-22 as against the state average of 37% and national average of 40%. This skewed ratio in favour of short term crop loan has resulted in low investment in capital/productivity enhancing assets.

The Covid-19 pandemic affected Wayanad's economic sector in multiple ways and has serious impact on economy of the district. The COVID-19 pandemic has aggravated the availability of labour as the movement of people from Tamil Nadu has reduce drastically. There is major adverse impact on the export-oriented spices and plantation crops grown in the district. During COVID period dairy farmers struggled to find required market for the milk produced. Travel and Tourism were prominent activities in the district. The tourism sector has been the worst hit and the state government has announced a package to revive the industry, focusing more on domestic travellers. The district is in the recovery path from the effects of the COVID-19.

D. Cooperatives in Wayanad district

Status: There are 30 Primary Agriculture Credit Societies (PACS) in the district of which 28 are working. Other than this there are 481 other societies in the district. The sector-wise distribution of co-operative societies in the district are given below:

Sr. No	Type of co-operative societies	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector- Milk Societies	56
2	AH Sector – Fisheries Society	2
3	AH Sector - Poultry societies	
4	Consumer Stores	16
5	Housing Societies	4
6	Weavers	1
7	Marketing	35
8	Labour Societies	64
9	Industrial Societies	-
10	Agro Processing and Sugar	-
11	All others	-
	Total	293
B. Details of Credit Cooperative Societies		
12	Primary Agriculture Credit Societies (PACS)	30
13	PCARDBs	3
14	Other Credit Societies	7
C. Details of Multi State Cooperative Societies		
13	No. of MSCS	
	Total	511

Source: JR office, Kalpetta

The district has a very rich profile of co-operatives with 30 PACS with 74 branches, 3 PCARDBs with 6 branches, 56 milk societies and 422 other societies.

Potential for formation of co-operatives: There are potential for specific co-operatives of youth, women, professionals etc. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

E. Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2023-24:

Co-ordinated efforts of all the banks focussing on term lending, implementation of government schemes viz. Agri infrastructure fund, PM-svanidhi etc., timely clearance of loan application and ensuring timely credit flow are required for harnessing the potential estimated under PLP 2023-24.

Banking Profile										
District - WAYANAD			State - KERALA			Lead Bank - CANARA BANK				
1. NETWORK & OUTREACH (As on 31/03/2022)										
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	Household s
Commercial Banks	20	92	5	87	0		5760	8	0.6	2238
Regional Rural Bank	1	31	3	28	0		3462	2	1.7	6561
State Co-operative Bank	1	36	6	30	0		768	Nil	1.6	6342
Primary Agriculture Co-operative Bank	28	74	60	14	0		3100		9.8	38053
Coop. Agr. & Rural Dev. Bank	4	7	0	7	0			Nil	8.2	31711
Others (Small finance banks)	1	20	19	1	0			Nil	16.3	63421
All Agencies	55	260	93	167	0	2	13090	10	0.3	1204
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	354036	429261	501501	17	64
Regional Rural Bank	NA	NA	NA	NA	NA	56589	64193	69644	8	9
Cooperative Banks	NA	NA	NA	NA	NA	191654	199184	203322	2	26
Small Finance Bank	NA	NA	NA	NA	NA	3103	6548	12065	84	2
All Agencies	NA	NA	NA	NA	NA	605382	699186	786532	12	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Lakhs]				
	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	456108	512832	577866	13	62
Regional Rural Bank	NA	NA	NA	NA	NA	86815	93098	94884	2	10
Cooperative Banks	NA	NA	NA	NA	NA	212270	231164	251361	9	27
Small Finance Bank	NA	NA	NA	NA	NA	3390	6489	11212	73	1
All Agencies	NA	NA	NA	NA	NA	758583	843583	935323	11	100
4. CD-RATIO					5. PERFORMANCE UNDER KCC SATURATION DRIVE					
Agency	CD Ratio				Agency	No. of KCC Accounts		Amount outstanding		
	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22		31-Mar-21	31-Mar-22	31-Mar-21	31-Mar-22	
Commercial Banks	131.83	128.83	119.47	115.23	Commercial Banks	34750	39987	97590	113223	
Regional Rural Bank	166.29	153.41	145.03	136.24	Regional Rural Bank	21646	17363	23770	20706	
Cooperative Banks	95.32	110.76	116.06	123.63	Cooperative Banks	29885	30872	27039	29188	
Small Finance Bank	NA	109.25	99.10	92.93	Others					
All Agencies	113	125.31	120.65	118.92	All Agencies	86281	88222	148398	163117	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)										
Agency	Priority Sector Loans (Outstanding)		Loans to Agri. Sector		Loans to Weaker Sections(Outstanding)		Loans under DRI Scheme (Outstanding)		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	447531	77.45	248190	42.95	187053	32.37	28.99	0.01	NA	NA
Regional Rural Bank	90841	95.74	65361	68.89	80491	84.83	0.30	0.00	NA	NA
Cooperative Banks	250111	99.50	100624	40.03	164127	65.30	Nil	Nil	NA	NA
Small Finance Bank	9058	80.79	7208	64.29	6200	55.30	Nil	Nil	NA	NA
All Agencies	797541	85.27	421383	45.05	437871	46.81	29.29	0.00	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [lakh]	Ach'ment [lakh]	Ach'ment [%]	Target [lakh]	Ach'ment [lakh]	Ach'ment [%]	Target [lakh]	Ach'ment [lakh]	Ach'ment [%]	
Commercial Banks	176050	214336	122%	185364	264952	143%	200535	396241	198%	156%
Regional Rural Bank	68420	61560	90%	69504	73459	106%	75242	62918	84%	93%
Cooperative Banks	174200	198033	114%	173344	173516	100%	188528	215609	114%	110%
Others	1330	3090	232%	1788	4497	252%	3695	11805	319%	285%
All Agencies	420000	477019	114%	430000	516424	120%	468000	686572	147%	127%
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	232400	321677	138%	232400	321677	138%	264015	377341	143%	140%
Term Loan (Agr)	93600	32058	34%	93600	32058	34%	94986	54550	57%	42%
Total Agri. Credit	326000	353735	109%	326000	353735	109%	359000	431891	120%	113%
Non-Farm Sector	56000	67327	120%	56000	67327	120%	60000	87006	145%	129%
Other Priority Sector	48000	95362	199%	48000	95362	199%	49000	167674	342%	247%
Total Priority Sector	430000	516424	120%	430000	516424	120%	468000	686572	147%	129%
9. NPA POSITION										
Agency	2019-20			2020-21			2021-22			Average NPA in last 3 years
	Total advances	Total NPA	% of NPA	Total advances	Total NPA	% of NPA	Total advances	Total NPA	% of NPA	
Total of all agencies	758583	52094.38	6.87%	843582.66	56294.91	6.67%	934236	53793	5.76%	6.39%
Sources :	Lead Bank & SLBC									

BANKING PROFILE

There are 19 Commercial banks with 92 branches and one RRB with 31 branches in the district. The Kerala State Co-operative Bank has 36 branches and 28 functional PACS with 74 branches (Total PACS-31) as its members. The long-term structure is represented by KSCARDB office at Kalpetta and three PCARDBs namely Panamaram, Vythiri & Sulthan Bathery PCARDBs. The average population served by a bank branch in the district, including cooperative credit institutions as on 31 March 2022 is at 3229. Small finance Bank, ESAF has 20 branches in the district. ESAF has doubled its priority sector loan outstanding in the district from ₹45.14 cr as on 31.03.2021 to ₹90.58 cr on to 31.03.2022 of which 89.6% is loan in agriculture sector.

The growth of deposit in the banks has shown an overall growth of 12% as against 15% in the previous year. Amongst all agencies, Commercial Banks had a share of 64 % in total bank deposits.

The aggregate loans outstanding in respect of all credit agencies in the district as on 31 March 2022 showed a moderate growth of 11% over the previous year. Commercial Banks as a group accounted for highest share of disbursement of advances (62%).

The C.D ratio in the district during the year 2021-22 was 118.92 % as against 120.65 % recorded for 2020-21. All the agencies have registered a positive growth in the credit sector. Amongst the banks RRBs have achieved the highest CD ratio of 136.24%.

Banks in the district generally fulfilled the National Goal targets allotted to them. As against the stipulated norm of 40%, the priority sector advances touched a level of 85.27 % as on 31.3.2022. The advances to agriculture sector constitute 45.05 % against the stipulated norm of 18 %. As against the 10 % norm, advances to weaker sections were to the extent of 46.81%. In respect of DRI advances by Scheduled Commercial Banks, the achievement was far below the target of 0.001%.

The achievement under Annual Credit Plan during last 3 years ie. 2019-20, 2020-21 and 2021-22 were to the tune of 111%,117 and 149% respectively and achievement under priority sector were 102%, 120% and 147 respectively the average achievement being 127%. During 2021-22, the performance under all sectors were satisfactory. The performance under the sub-sector agriculture term lending was 57% only.

The average NPA position of all agencies in the district during the last 3 years was only 6.39% with 5.76% in 2021-22. This was mainly due to the moratorium declared by the State Government exclusively for the district from time to time.

The submission of LBR2/U2 has almost stabilised in the district, with occasional delay by a few branches. The ACP review is being done based on reports generated out of LBR. The level of submission of LBR3/U3 is however not satisfactory. Data consolidation is done in house by Lead Bank.

Erstwhile Wayanad DCB had merged with Kerala State Co-operative Bank on 29th November 2020. Erstwhile Wayanad DCB migrated all its branches to the CBS platform. Out of 28 PACS, 22 have been migrated into common CBS platform under the leadership of Erstwhile Wayanad DCB.

Financial Literacy centres (FLCs) have been set up in all the 4 blocks of the district, besides the FLC set up by WDCB with NABARD assistance. RBI has opened one Centre for Financial Literacy (CFL) in Panamaram block. RSETI Wayanad is functioning from its rented premises at Puthoorvayal and provides self-employment training to rural youths.

Under aspirational district programme- Financial Inclusion category, the six development indicators are total disbursement of Mudra loan per 1 lakh population, number of enrolments per lakh population under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Percentage of accounts seeded with

Aadhaar to total bank accounts and Number of accounts opened under Pradhan Mantri Jan Dhan Yojana per 1 lakh population. Therefore, the district is having special focus on implementation of Mudra scheme, PMJJBY, PMSBY and APY.

The total number of enrolments (as on 30th June 2022) under PMJJBY was 4803 per lakh population (i.e. 39241) and the enrolment under PMSBY stood at 18674.36 per lakh population (i.e. 152570 for the district). However, under APY only 19096 (2337.35 per lakh population) could be enrolled so far. (Source: Monthly Performance Report of Wayanad for June 2022 under Aspirational District Programme). Wayanad district bagged first position under "Financial Inclusion and Skill Development" category of Aspirational district programme for the Quarter ended June 2022. NABARD has conducted Special drive of FL programmes during April-May for enrolment of PMJDY account holders under Social Security Schemes through 5 Banks (KGB, Canara Bk, Kerala Bk, BoB and SBI). 37 special FL programmes have been organised during the drive period.

Wayanad district has achieved 100% digitization of bank accounts and Hon'ble DC has declared the same on 23rd August 2022. NABARD has supported Canara Bank for organizing 21 Street Plays named "Banking at your Fingertips", special Financial literacy programme focusing digital banking under Financial Inclusion Fund(FIF). Radio Mattoli has broadcasted Mass awareness series on "Wayanad digitalilek-Digital financial literacy and awareness programme through community Radio" supported under FIF. The financial inclusion in this mode is expected to make significant changes in the lives of poor in the district, particularly among Tribal community. India Post Payments Bank with 163 branches is also making significant contribution to this area through Aadhar enabled payment systems (AEPS) services in Tribal areas, opening of BSBDA accounts, penetration of Social security schemes etc.

The DBT which will operate through the banking system will also ensure regularity of flow of liquidity in households and therefore opportunities for investment will be there.

Methodology of Preparation of Potential linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term 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 endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

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

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

S. No	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue

		<ul style="list-style-type: none"> Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> MI potential is the area that can be brought under irrigation by ground and surface water; Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; Feasibility and possibility of shifting from food crops to plantation crops; Estimation of replanting by taking into account approximate economic life of a few plantation crops Estimation of potential for rejuvenation of existing plantation.
5	Animal Husbandry	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf

		<p>mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <ul style="list-style-type: none"> 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.
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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	<ul style="list-style-type: none"> Provides inputs/information on Exploitable potential vis-a-vis credit available. Potential High Value Projects/Area Based schemes Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> Developmental infrastructure required to support credit flow for tapping the exploitable potential. Other support required to increase credit flow Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> Private investment opportunities available in each sector Commercial infrastructure Information on various schemes of Govt & Banks.

Limitations and constraints

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

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

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

- A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.

- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

Sector-wise/ Activity-wise distribution Co-operatives in India 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.

Sr No.	Item	Credit Scheme for FPOs	Guarantee for Animal Husbandry and Dairying
1	Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
2	Annual Guarantee Fee	Upto 0.85% of sanctioned amount	1.0% of the sanctioned amount
3	Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
4	Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives – Reserve Bank of India

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

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

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

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

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to ₹ 500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other

MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹ 1,20,000.00 crore was allocated for the year 2021-22.

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

(ii) Special Liquidity Facility-2

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

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

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

(v) NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

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

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

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

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

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹50,000 and above, the new scheme with maximum support of ₹ 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹520.71 lakh has been sanctioned and ₹241.03 lakh is disbursed under the scheme.
- [A scheme under FIF](#) for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- [A scheme under FIF](#) for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Development – Important Initiatives

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

- **JIVA:** An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.
- Nationwide exercise of Geo tagging of Tribal Development Project (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 Rs.97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government

1.4.1 Strengthening of Plantation sector

A long pending demand of the plantation sector has been met with the Govt deciding to permit cultivation of new fruit varieties like rambutan, avocado and dragon fruit, mangosteen, etc in addition to traditional plantation crops.

1.4.2 Fisheries sector

Kerala Fish Auctioning, Marketing and Quality Control Ordinance has been issued for ensuring first selling rights and fair price of fish. Law will be enacted after conducting comprehensive study about aquarium reforms.

1.4.3 New Kuttanad Package

Kuttanad is the best example for the effectiveness of flood rehabilitation activities in Kerala. After the floods in 2018, 126054 people belonging to 50000 families were relocated within one week without any epidemic or emergency. The Planning Board has prepared the 2nd Kuttanad package for ₹ 2400 crore to be implemented gathering the experiences learned from previous flood in the State. As part of this package, apart from cleaning of backwaters and other water sources and removal of plastic and other waste materials with peoples' participation, repair of dilapidated bunds, construction of new bunds, ranching of fish seeds regularly to enhance the fish wealth, agricultural practices devoid of excessive and unscientific use of pesticides and fertilizers and duck breeding farm are envisaged.

1.4.4 Subhiksha Keralam

'Subhiksha Keralam', is the state government's flagship program aimed at converting Kerala from Consumer State to production state and combat food scarcity in the post lock down era. The project, which was launched in May 2020 in Kozhikode, encompasses sectors such as Animal Husbandry, Dairy, Horticulture and Fisheries. The project aims at attaining self-reliance in food production within the next five years Under the project, the state government is targeting around 25,000 hectares of fallow land to be converted to farms.

As a part of Subhiksha Keralam , Government also proposes to procure safe food from indigenous farmers selling only pesticide free local vegetables and fruits and sell through Self Help Group Stores of Kudumbashree promoting the idea 'safe food is people's right'. This initiative will encourage the farmers to follow good agricultural practices and thereby ensure fair price. Besides, consumers will also get good local safe vegetables at lower price. Kerala Bank will provide loan for purchasing necessary vehicles for new stores and store renovation which is eligible for 2 to 3 % subsidy for prompt repayment.

1.4.5 Cluster based commercial cultivation

Agriculture Department, GoK has decided to give top priority to cluster based commercial cultivation of vegetables as part of revitalizing the efforts aimed at making the state self-reliant in vegetable production. The size of the clusters will range from three to five hectares, and cropping will be based on the crop calendar and block wise production plan. The Department is also planning to overhaul the manner in which schemes and programmes are implemented in the State's farm sector by giving more thrust on increasing productivity through adoption of technology and development of robust marketing networks.

1.4.6 Infrastructure assets under AIF

Kerala Government has invited investment proposals for developing infrastructure assets, including post harvest facilities in the farm sector under AIF. Silos, cold chain networks and processing units can be set up under the programme which would help to reduce post-harvest losses in the sector. Loans will be available from multiple lending institutions including commercial banks, Kerala Bank, KGB, NCDC etc. Farmers, farmer groups, FPOs and JLGs etc will be given preference.

1.4.7 “Njangulum Krishiyileku” campaign

Agriculture Department, Govt of Kerala has launched the “Njangulum Krishiyileku” (We also towards farming) campaign to strengthen the farm sector by bringing as many people as possible into agriculture. The scheme aims at creating 10,000 farmer groups, bringing 10,000 hectares under organic cultivation, promoting value added agriculture and value added agricultural enterprises and turning 140 villages carbon neutral.

1.4.8 Promotion of one lakh MSMEs

Kerala has launched the Government’s initiative to establish one lakh Micro, Small and Medium Enterprises (MSMEs) in the State in the next one year. The Chief Minister said that the Government was aiming at attracting investments of around ₹ 10,000 crore in the industries sector in the next four years.

1.4.9 Setting up of Mini Industrial Units

14 Mini Industrial Units with modern technical facilities, are being set up on a pilot basis adjacent to Engineering Colleges, Polytechnics, ITIs and Arts and Science Colleges. Through this, along with their studies, students can participate in economic and production process, acquire training and make earnings.

1.4.10 Knowledge Economy Mission

The Government set up Knowledge Economy Mission for providing 20 lakh employment opportunities under knowledge economy sector. The basic aim of the mission is to establish a strong skill infrastructure ecosystem in the State. 27 District Skill Parks will be established in all districts under the aegis of the Mission in a phased manner. Out of these parks five each will be under the responsibility of ICT Academy of Kerala, and ASAP company Ltd. and the remaining parks will be under KASE. While the ICT Academy concentrates on IT and ITES courses, the ASAP and KASE will concentrate on their areas of expertise.

1.4.11 Rejuvenation of inland waterways

Kerala Government has decided to carry out development works for ₹ 6500 cr in the next three years as part of the second phase of development of 620 km long West Coast Canal Project. In the first phase, 520 km of canal network was made navigable by Kerala Waterways and Infrastructure Ltd, the SPV created for rejuvenation of inland waterways.

1.4.12 Organic Farming Mission

Agriculture Department is giving shape to an Organic Farming Mission for guaranteeing production of safe food. The department had organized a two day workshop on “Carbon Neutral Agriculture in Kerala”. The Department will give shape to projects aimed at achieving carbon neutrality in the farm sector by including the recommendations and suggestions made at the workshop. Department is planning to hold workshops in all the Panchayats on the theme of carbon neutral agriculture and farmers will be trained in agricultural practices that help reduce carbon emission

1.4.13 Status of Cooperatives in the State

1. Status of Cooperatives

The cooperative system in Kerala is one of the most vibrant in the country. Cooperative societies in the State have played a vital role in the economic upliftment of the people particularly the weaker and marginalized people in rural areas. The State has an extensive network of cooperatives engaged in various activities, including agricultural credit, public distribution

system, distribution of agricultural commodities, health, education including professional education, housing, agro processing and development of Schedule Caste and Scheduled Tribe, women's development and fisheries. The movement has made tremendous progress in all spheres of the lives of the people. In Kerala, cooperative societies are classified according to the area/nature of work and the authorities/functions undertaken by them. At present, there are 16,112 cooperative societies in Kerala, functioning under the administrative control of Registrar of Cooperative Societies. Of them 12,265 are working satisfactorily.

2. Sector-wise/ Activity-wise distribution of Cooperatives in Kerala

Data may be furnished as per the format given below.

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	3976
2	Consumer Stores	4632
3	Housing Societies	396
4	Weavers	611
5	Marketing	579
6	Labour Societies	757
7	Industrial Societies	100
8	Agro Processing and Sugar	34
9	All others	5027
	Total	16112
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	1644
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	69

Source: Kerala Economic Review 2021, RCS Kerala

3. Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Cooperatives

- **Branding and marketing of cooperative products:**

cooperative societies in Kerala produce a variety of consumer goods, both food and non-food products. Few societies have developed their own brands and were able to capture a good market share. But many societies with low finances and production are not able to market their products due to lack of brand visibility. In order to enhance the brand visibility and increase the sales of products the Department of Co-operation has formulated a new project for branding and marketing of cooperative products.

- **Palakkad Paddy Procurement Processing and Marketing Cooperative Society Ltd (PAPCOS):**

As a solution to the problems faced by the paddy farmers in Palakkad district, the Cooperative Department has set up a cooperative society in the district for procuring paddy as soon as it is harvested and making the payment at the time of procurement itself.

- **Formation of a State wide paddy society and setting up of modern rice mills at Kuttanad and Upper Kuttanad:**

The Kerala Paddy Procurement Processing and Marketing Cooperative Society (KAPCOS) was registered in 2021 with an authorized share capital of 310.0 crore. The objective of the society is to address the procurement and marketing issues faced by the paddy farmers.

- **Youth Cooperative Societies:**

This is the first cooperative sector initiative in the country for the youth. As part of the 100 days programme, the Government had announced to start 25 youth societies. The societies emphasise entrepreneurship rather than credit activity and has members of age group between 18 and 45 years.

- **Co-op Mart Veg Fresh Outlets through PACS**

With the objective of achieving self-sufficiency in vegetable production and ensuring food security, Government announced guidelines for starting 'co-opmart veg fresh outlets' under the name of Kerala farm fresh fruit and vegetables. The aim of this project is to deliver safe and local vegetables as per the requirements of the consumers.

1.5 State Government Sponsored Programmes with Bank Credit

1.5.1 Agricultural Machineries & Labour Groups

A new scheme is being introduced for providing loans up to ₹50 lakh on simplified terms to self-employed agricultural groups for purchasing agricultural implements and machines and to provide them with a subsidy of ₹10 lakh or 25%, whichever is less.

1.5.2 Co-operative initiative for Agricultural Infrastructure in Kerala (CAIK)

Co-operative initiative for Agricultural Infrastructure in Kerala (CAIK) project, which was announced in the previous budget, that leads infrastructure refinance loans through Kerala Bank from NABARD will be continued.

1.5.3 Chief Minister's Entrepreneurship Development Programme

The Kerala Financial Corporation has enhanced the upper loan limit under the Chief Minister's Entrepreneurship Development Programme (CMEDP) to Rs. 2 crore so that Micro, Small and Medium Enterprises receive loans at 5% interest rate for units that have MSME registration. Loans are available for starting new ventures and modernising existing ones. Loans will be made available upto 90% of the project cost. The Corporation has so far assisted a total 2122 units under the scheme and the target is to lend loans to 500 enterprises every year.

1.5.4 Special schemes of Industries Department

Industries Department, GoK is offering special schemes, including provision for loans at 4% interest rate, for those starting new ventures in the current year, which is being observed as entrepreneurship year. The decision in this regard was taken at a meeting of heads of various banks chaired by Industries Minister. GoK will be bearing a part of the interest burden.

1.5.5 Setting up of Science Parks

The advancements in Science and Technology Sector will open plethora of new industrial opportunities. In order to effectively utilize these possibilities, four Science Parks are being established in the state at an investment of ₹1000 crores under PPP mode. Each science park will have an investment of ₹200 crore and an area of 10 lakh sq. ft

1.5.6 Kudumbasree Neighbourhood Groups

An amount of ₹260 crore is set apart for various activities of Kudumbasree. The important among them (1) Employment to two lakhs individuals through various employment generation schemes. (2) Employment to 8 lakh youths in the next 5 years by imparting them with necessary job oriented skill training with the co-operation of Local Self Government under 'Naipunya Keralam' project. (3) Employment to 500 youths of Attappadi, Thirunelli and Marayoor and such tribal areas which requires special attention, through free job oriented skill development scheme. Kudumbashree could formulate auxiliary group to engage the youth with the activities of kudumbashree. Loan to the tune of ₹500 crore will be made available to the members of these auxiliary groups with a low rate of interest for earning their livelihood, developing local economy and poverty alleviation. An amount of ₹18 crore is provided for giving this interest subsidy.

1.5.7 Programmes of Agriculture Department

Rice Development

The scheme on rice development thrusts upon promotion of paddy cultivation in the state through group farming and area expansion programmes like fallow land cultivation, single crop to double crop and upland rice cultivation concentrating on the rice growing agro ecological units with natural endowments for augmenting rice productivity.



Promotion of fallow land cultivation

Rice fallows will be brought under sustainable cultivation with the active involvement and convergence of Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS), Kudumbasree, PACS, FPOs and the LSGD institutions. The implementation will be as per the guidelines issued as part of the Subhiksha Keralam programme.

National Biogas Development Project

Under the scheme, assistance will be provided for setting up of biogas plants of the normal type as well as sanitary toilet linked plants and for conduct of various training courses for masons, beneficiaries and other turnkey agents. The subsidy rate is ₹12000/plant for general category and ₹13000/plant for SC/ST category. The outlay is for construction of biogas plants, cost of training and for other operational costs. The required amount will be provided based on the approval of the project by Government of India.

Vegetable development



Vegetable Development Programme will be implemented in the state as part of Subhiksha Keralam Programme, with the objective to promote vegetable production in the state in a safe-to-eat manner and to attain self-sufficiency in the sector. The scheme will be implemented in a Mission Mode involving all the stake holders in this sector such as Agriculture Development & Farmers Welfare Department, PACS, FPOs, Kerala Agricultural University, LSGDs, VFPCK, HortiCorp and SHM. Co-ordination of all PSUs, ATMA, Organic Farming (GAP, PGS System), Marketing, infrastructure programmes shall be

ensured for the success of the programme. Homestead cultivation will be promoted in all the households in the State for producing Safe to Eat vegetables.

The vegetable production scheme will be implemented in close coordination with Haritha Keralam Mission and clearly defined physical targets at AEU, Panchayat level and other deliverables will be included in the project. Department of Agriculture will organize campaigns for Vegetable Development Programmes at block level and at panchayat level with the support of PACS, FPOs and other farmer groups and panchayats.

Coconut Development



The strategy proposed for coconut development is integrated development of holdings aimed at maximising income from unit area through better agro management practices and promotion of multi species cropping and farming systems. Further, there is an emerging need to enhance the production and productivity through replanting with new and high yielding palms and follow better management practices. A coconut council has been formed in the state with specific objectives to achieve this target.

The coconut development programme will be implemented in contiguous areas called Keragramam covering a minimum area of

250 ha, with the objective of increasing production and productivity through the activities such as replanting, integrated pests and disease management, integrated nutrient management, promotion of inter cultivation, improving irrigation facilities, promotion of value addition, ensuring availability of quality planting materials and employment generation. During 2021-22, an amount of 4856.00 lakh is provided for undertaking activities like cultural operations including Integrated Nutrient Management & Integrated Pest Management (INM & IPM), application of organic manure, distribution of climbing device, establishment of coconut nurseries and irrigation units

Development of spices



The major components included under the scheme are establishment of decentralised pepper nurseries, revitalization of existing pepper gardens, assistance for area expansion of ginger, turmeric, nutmeg and clove and integrated pepper development in Idukki.

The component for Rehabilitation of nutmeg in flood affected areas will be continued for which an amount of 100.00 lakh is set apart for providing assistance for land preparation, planting materials, other inputs and irrigation. Out of this an amount of 25.00 lakh is allocated for rehabilitation and development of nutmeg in Idukki district. Area expansion of ginger,

turmeric, pure/ inter cropping of nutmeg and clove is included under the programme for which an amount of 54.00 lakh is set apart. Out of this an amount of 10.00 lakh will be for area expansion of ginger, turmeric, nutmeg and clove in Idukki district. Project based support for establishment of nurseries through FPOs and other stakeholders is also included for an amount of 50.00 lakh. The establishment of nurseries by selected FPOs will be through the KVKs of the area.

A separate component for Integrated pepper development in Idukki is included for popularization of farmer developed varieties, soil less nursery, support to secondary and micro nutrients, soil ameliorants, prophylactic spraying through agro service centres, promotion of Vesicular Arbuscular Mycorrhiza (VAM) and revitalization of pepper samithies, for which an amount of 500.00 lakh is set apart.

Organic Farming and Good Agricultural Practices

It is proposed to assist organic farming and the components of the scheme include assistance for certification, empowerment of GAP clusters, promotional assistance for GAP clusters, green manuring, model units for organic manure preparation and Safe to Eat food production including Participatory Guarantee System (PGS) certification through VFPC, Krishibhavana and other stake holders like FPOs.

Organic farming of fruits and vegetables through VFPC and Krishibhavan will be promoted. The assistance from centrally sponsored scheme Paramparagat Krishi Vikas Yojana (PKVY) will also be utilized for supporting organic farming for developing organic farming clusters and providing financial assistance.

1.5.8 Programmes under Fisheries Development

Subhikshakeralam project implemented in collaboration with local bodies for increasing inland fish production.

Punargaeham project for rehabilitation of fishermen families residing within 50m High Tide Line.

Bioflock farming and Recirculatory aquaculture systems under PMMSY.

National fishermen Welfare Fund Assisted Housing Scheme

The programme is meant for providing housing to fishermen under the model village development programme. The unit cost per house is ₹ 50000/-.The State Government have enhanced the unit cost to ₹ 2 lakh and is given to the beneficiary as 100% grant.

The beneficiaries are registered fishermen. The implementing agency is Department of Fisheries

Matsyakeralam scheme

- a. To diversify aquaculture for enhancing fish production from inland fresh water/ Brackish water areas
- b. To increase inland fish production
- c. To create new employment opportunities in rural areas
- d. To increase the per capital availability of fish
- e. To create new employment opportunities through value addition

1.5.9 Programmes of Animal Husbandry Department

Special livestock breeding programme

Calf rearing programme by subsidising cattle feed for rearing cattle upto 32 months along with health cover and insurance.

Gosamrudhi- a comprehensive insurance scheme to manage risk and uncertainties by providing protection mechanism to the farmers against any eventual loss of animals due to death or permanent total disability.

Govardhini programme for maintenance of heifers – Subsidy up to ₹12500/-

CHAPTER 2

CREDIT POTENTIAL FOR AGRICULTURE

2.1 Farm Credit

2.1.1 Crop Production, Marketing & Maintenance of Farm Assets

A. Introduction

Wayanad, has a geographical area of 2131 sq.km and a population of 8,17,420 and has a long history in agricultural and traditional health care systems. Primary activity in Wayanad is Agriculture and Plantation. Around 39% of Wayanad land area occupies plantation crops including coffee, tea, pepper, cardamom and rubber. Coffee based farming system is a notable feature of Wayanad. Coffee is grown both as pure crop and as mixed crop along with pepper. Coffee in Wayanad (67705 ha.) shares 40.4 % of the total cropped area in the district and 78.8 % of the coffee area in the state. Other major crops are pepper (10307 ha), rubber (10770 ha.), coconut (9741 ha.), banana (13743 ha.), cardamom (4103 ha.), tea (7558 ha.) and ginger (1111.00 ha). Paddy is cultivated in 7326 hectares of land. Wayanad is famous for its indigenous varieties of paddy viz., Wayanadan Gandhakasala rice and Jeerakasala rice having typical flavour and quality are grown in the district. Jeerakasala, and Gandhakasala rice varieties have received the GI tag, signifying the unique qualities attributable to their place of origin. The rice fields of Wayanad are in the vallies and in majority of paddy lands, only a single crop is grown. The average size of holding is 0.46 ha during 2015-16 compared to 0.52 ha in 2010-11. The land utilization pattern of the district indicates that, of the total geographical area of 2,12,966 ha around 1,13,622 ha is the net sown area and of it, 59,084 ha is sown more than once. Accordingly, the total cropped area is 1,71,706 ha. The cropping intensity in the district is 151.12% as against the state average of 127.66%. (Source : *Agricultural Statistics 2019-20*).

The unprecedented rainfall accompanied by landslides and flood during the last four years and climate change has devastating effect on agriculture sector in the district. Floods not only caused damages to the crops but also affected the soil health. Vast area of cultivated land was submerged in water affecting various crops like rice, banana, vegetables, pepper, coffee etc. The top fertile soil has been washed away and the soil became acidic. The estimated loss in agriculture sector alone in the flood 2018 and 2019 were ₹1008.65 Crore and ₹232.23 Crore respectively. The COVID 19 pandemic has further deteriorated the agricultural production and marketing linkages in the district. In order to initiate the revival of the economy due to the lock down imposed during COVID 19 and to overcome the food security issues Government of Kerala has announced the SUBHIKSHA KERALAM SCHEME during 2020-21. Subhiksha Keralam aims at achieving self-sufficiency in food production by bringing around 25000 ha all over Kerala of fallow land under cultivation. The programme focusses on convergence of efforts of all line departments and stakeholders and promotes Integrated Farming systems (IFS) for enhancing the production and productivity.

Area production and productivity of major crops in the district

Crop	2018-19			2019-20		
	Area (ha)	Prod. (MT)	Productivity (Kg/ ha)	Area (ha)	Prod. (MT)	Productivity (Kg/ ha)
Coffee	67426.00	53336	834	67705	54676	808
Pepper	9939.49	3123.15	314	10307	3694.42	358
Ginger	1456.00	8400.176 (cured)	5769	1111	4794.11	4315
Banana	8861.00	74562.15	8415	13734	133596.79	9727
Rice	7326.00	22340.26	2878	7326	19513.21	2669
Coconut	10121.33	56(million nuts)	5533 (nuts/ ha)	9741	53(million nuts)	5441 (nuts/ ha)
Tea	8193.95	11480	2564	7558	11860	1569
Arecanut	11852.21	3679.06	310	12258	5328.462	435
Rubber	10800.00	7700	713	10770	6200	576
Cardamom	4120.00	215	52	4103	198	48

Turmeric	147.22	369	2505	108	257.44	2380
Mango	4637.27			4586	19724	4301
Tapioca	1223.28	40549.19	33148	1201.86	50893.35	42340
Jack	6916.10	13 (million)	1880 (Nos in million)	7086	13 (million nos)	2117 (Nos in million)

(Source : Agricultural Statistics 2019-20).

Crop loan accounted for 70%, 62% and 54.95% of the priority sector lending and 93%, 91% and 87.36% of the agriculture lending in the district respectively during 2018-19, 2019-20 and 2020-21. The Ground Level Credit for the year 2019-20, 2020-21 and 2021-22 were to the tune of ₹3339.66 crore, ₹3216.77 crore and ₹3773.41 crore respectively. DCP target of ₹2852.95 crore has been fixed for 2023-24 .

B. Infrastructure and linkage support available, planned and gaps

The Department of Agriculture plays a vital role in providing the necessary infrastructure and support services in the district. They provide seeds of high yielding variety to the farmers at subsidized rates and planting and spraying materials at concessional rates. Various programs being implemented by the Dept. of Agriculture include sustainable development of rice based farming system, Integrated pest management, establishment of information centres; Vegetable Development Programme (VDP), Organic farming, Strengthening of Agricultural Extension(eco-shop, weekly market etc.), Agro Service centres and Service Delivery, Hi Tech Agriculture, Vegetable Development through VFPC, State Horticulture Mission, Soil Health Management, seed distribution to the natural calamity affected farmers under the State plan.

There are 26 Krishi Bhavans manned by Agriculture Officers and assisted by assistants. In each block the Krishi Bhavans are supervised by Assistant Directors, who in turn is under the supervision of Principal Agricultural Officer.

- Agro Service Centers have been opened in all the blocks with an objective to provide services like hiring of machineries/equipment's, knowledge dissemination etc.
- Agriculture Department has opened Karshika Vygyan Kendra in all the blocks in August 2020 to provide extension services to the farmers.
- Two soil testing laboratories (under Government sector) (one each at Manathawady and Ambalavayal) for providing soil testing facilities;
- 136 outlets for fertilizer /pesticides and one Krishi Vigyan Kendra (under Kerala Agriculture University at Ambalavayal)
- Two Agro Service Centres were established at Kaniyambatta and at Thariod Service Co-operative Bank to provide the services of agriculture machinery and equipment to farmers, training support will also be extended. SHM has scheme for poly house technology for cultivation in 1 cent of land and rain shelter cultivation. Under LSG programme, Grama/Block/District panchayat supports the SHG groups/Padasekhara Samithies, Farmer Groups/Labour groups with Agriculture machinery.
- The other infrastructure facilities available include Cheengeri Extension Farm (Specifically meant for production of seedlings, farm management & ST development). State Agmark Grading Lab, Agricultural Engineering Office; Rural Agricultural Whole sale market at Sulthan Bathery; VFPC etc. NABARD has supported NMDC for setting up of a Rural Haat at Pinangode road, Kalpetta. The haat has been inaugurated in March 2021.
- NABARD has promoted sixteen Farmer Producer Organizations (FPOs) in the district. Under the 'PRODUCE Fund', NABARD had extended support to Wayanad Agro and Spices Producer Company (WASP), WAYFARM Producer Company (a producer Company of NABARD Farmers Club), LOGA FPO, Bana Agro & Spices Producer Co. (BAAPCO), Thirunelli Agri Producer Company (TAPCO) etc. TAPCO promotes organic traditional rice conservation, seed production, paddy cultivation, procurement, processing and marketing. TAPCO has established an organic rice mill at Thrissilery for paddy processing.
- A network programme for quality seed programme is going on in KVK, Ambalavayal towards coordinating the production and distribution of planting materials. Few NGOs are also

running soil testing centre in addition to the Soil Survey Department. However, more numbers of such units' especially mobile soil testing units are required in Wayanad.

- There are fifteen active Swasraya Karshika Samitis (SKS) working under VFPC in District.
- Major agriculture daily markets are available at Bathery, Mananthavady, Kalpetta, Pulpally, Panamaram and Meenangady. Weekly market available at Ambalavayal. In addition to this VFPC got 21 markets in Wayanad, of which 19 are active markets. These markets are available in almost all panchayats. Agricultural Rural and Wholesale Market (EEC Aided Market) is functioning at Ammayippalam, Sulthan Bathery.
- The scale of finance of various crops for 2023-24 has been fixed by the District Level Technical Committee and the same is set out in Annexure V. Number of farmers from Wayanad enrolled under PM Kissan Samman Nidhi is 137215 (source: PAO office, Wayanad). The total number of Kisan Credit Cards outstanding as on 31 March 2021 is 88222 and the amount outstanding is ₹ 1631.17 crore.
- NABARD has facilitated soil testing and introduced usage of soil health cards in the field of 2595 farmers under the KfW soil projects implemented in the ten watersheds of the districts. Based on the soil test data, productivity enhancement measures have been adopted under the project.
- To enhance the availability of improved marketing infrastructure, Government of India has come up with Central Sector Scheme of Financing of Agri Infrastructure Fund (AIF) scheme with a corpus of one lakh crore. The scheme will result in improved marketing infrastructure to allow farmers to sell directly to consumers, creation of storage facilities to reduce post-harvest losses and intermediaries and thereby ensure better prices to the farmer.
- NABARD has introduced a special refinance scheme for transformation of PACS as Multi Service Centres (PACS as MSC) over a period of three years commencing from 2020-21 with an objective of creating viable infrastructure for providing credit plus services to the farmers and to diversify the business portfolio of the institutions. Three projects by Tharuvana PACS, Kalpetta and Madakkimala PACS have been sanctioned and under implementation. About three PACS from Wayanad are in the process of preparation of projects under the scheme covering various units viz. storage godown, Farmers Training Centre, Agri. Equipment Depot cum Agro Service Centre, Nursery of agricultural plant, Medicinal plants, fertilizer depot, marketing infrastructure etc.

C. Assessment of potential for the financial year 2023-24

The wide spread adoption of high yielding varieties, expansion of irrigation facilities and increase in fertilizer application along with improvement in rural literacy, increase in agricultural credit and improved infrastructure played a significant role in the agricultural growth of the district, despite climatic changes adversely affecting the district in a big way.

The activity wise credit potential for 2023-24 is assessed and indicated in table below:

Credit potential for Crop Production, Maintenance & Marketing

(₹ lakh)

Sr. No.	Activity	Unit	Scale of Finance (SoF)	Credit Potential for 2023-24	
				Physical Units	Financial
1	Paddy	ha	95000	7000	6650.00
2	Paddy (HYV)	ha	107500	600	645.00
3	Coconut	ha	105000	9600	10080.00
4	Rubber	ha	300000	10600	31800.00
5	Banana	ha	450000	13700	61650.00
6	Vegetables	No. (10 cents)	20000	30000	6000.00
7	Pepper	ha	264000	10000	26400.00
8	Ginger	ha	460000	1100	5060.00
9	Cardamom	ha	650000	4100	26650.00
10	Coffee	ha	160000	67700	108320.00
11	Tea	ha	250000	8000	20000.00
12	Floriculture- cut flower	8 cent	100000	5000	5000.00

13	Cocoa	ha	180000	350	630.00
14	Arecanut	ha	125000	12200	15250.00
15	Tapioca	ha	220000	1150	2530.00
16	Turmeric	ha	360000	120	432.00
17	Nutmeg	ha	200000	80	160.00
18	Plantain	ha	370000	1100	4070.00
19	Mango	ha	250000	3850	9625.00
20	Other tubers	ha	120000	700	840.00
I	Crop Production, Maintenance & Marketing Total				341792.00
II	10% for Post-Harvest/ Household consumption requirements				34179.20
III	20% for Repairs and maintenance expenses of farm assets plus insurance				68358.40
IV	Total crop loan with KCC				444330.00

Block wise/activity-wise potential is given Annexure I.

D. Critical intervention required for creating definitive impact

There exist severe constraints in availability of adequate cold storage facilities in the district for the perishable farm produces like vegetables and fruits. The farmers are forced to sell their produce in the local markets where they fetch a low price.

E. Suggested Action points

Banks

- Banks may issue KCCs to all the PM-Kissan beneficiaries to achieve KCC saturation.
- All the KCC holders are to be covered under crop insurance scheme of either State Government or Central Government.
- Support to value addition projects under the Stand-up India scheme or Mudra Loan scheme.
- Promotion and credit linkage of more JLGs in paddy cultivation and further enabling them to organize a marketing strategy with value addition as the key concept;
- Producer companies formed under PRODUCE Fund of NABARD have started functioning in the district. Banks may support these companies owned by farmers by meeting their working capital and investment credit requirements.

Government

- State Government may take steps to increase the awareness of the farmers on the advantages of lime application in agriculture and also meet the demand of lime from farmers especially in the context of devastating flood.
- Appropriate legislative mechanism may be evolved for promoting lease of agriculture land or fallow land to facilitate credit flow for farming.
- Initiate measures for providing assistance for GAP certification.
- Initiate research to identify climate change or resistant varieties and adaptive measures for major crops under climate change.
- Create an enabling environment for promotion of FPO to support aggregation and better bargaining power among farmers.
- Initiate regulations to promote production and sale of quality bio-fertilizers and bio-pesticides to improve soil health and improve adaptive capacity of crops due to climate change.
- Setting up of automatic weather stations in all the Krishi Bhavans to expand the coverage of Weather based crop insurance.
- State Government may extend their crop insurance coverage to homestead farming also.
- Conversion of fallow and cultivable waste land into agricultural land
- Preserve and develop the production of indigenous rice variety present in the district
- Promotion of seed farm & indigenous variety of rice seeds
- Establishment of value addition units of pepper, ginger in public-private partnership.

Thirunelli Agro Producer Company
An FPO with a mission to revive traditional rice varieties of Wayanad

Thirunelli Agri Producer Company Ltd. (TAPCO), a farmer producer company promoted by NABARD under PRODUCE Fund, in Wayanad district, has set a model in production, processing and marketing of organic traditional rice varieties.

The Company was set up in March 2017 as an agri start-up for ensuring fair price for the produce of farmers who are doing ecological farming. The collective has been engaged not only in conserving and propagating traditional rice varieties by following organic methods of cultivation, but also in procuring them from its members at a premium and selling the end product at an affordable price, after making some value additions. The company has 50 shareholders and has mobilized Rs.9.32 lakh as share capital. The firm's main focus is to revive traditional paddy varieties of Wayanad, which include aromatic rice varieties such as Gandhakasala and Mullankaima, and others including Thondi, Paal Thondi, Chennellu and Njavara. Mullankaima, Njavara and Chennellu are known for their nutritional and medicinal properties. While the government procures paddy at a minimum support price of ₹26.30 per kg, the company offers ₹30 for traditional rice varieties, ₹50 per kg for aromatic varieties and ₹80 per kg for medicinal varieties like Njavara. These are sold in the market from ₹70 to ₹120 per kg, and the profit is given to members as incentives. The company is also supplying seeds of traditional rice varieties to about 300 farmers in the district.

The company has also set up a mini rice processing mill with loan assistance from Canara Bank and grant assistance from Department of Agriculture. The FPO is procuring paddy from around 93 farmers of Thirunelly area. Despite COVID pandemic, TAPCO has made a turnover of Rs.65.36 lakh during 2020-21 and Rs.36.00 lakh in 2021-22.

2.1.2 Water Resources

A. Introduction

Kabani, a tributary of River Cauveri is the most important river in the district. More than 90% of the district is falling under the Kabani River basin. The Kabani River is having five important tributaries, viz., Mananthavady, Panamaram, Baveli, Noolpuzha and Karapuzha. The total catchment area of the Kabani River is estimated at 1934.50 sq km. In addition to Kabani, other important rivers are the Chaliyar and Mahe River with a catchment area of 120 Sq km and 50 sq km respectively. The South West monsoon season starts from June and ends by August-September, and around 80% of total rainfall are received during this period. Northeast monsoon starts by October and ends in November. Lakkidi in Vythiri taluk receives the highest rainfall in Kerala. Of the total cultivated area of 168664 ha, only 13782.28 ha (8.17 %) is having irrigation.

As per the Agri. Statistics of Department of Agriculture, Government of Kerala 2019-20, the net irrigated area, is 13696.29 ha and the Gross Irrigated Area is 22041.60 ha. Among the crops banana is the major crop supported by irrigation, followed by paddy. The potential for irrigation in the district is immense. The utilizable water resource of Kabani basin is at about 4333 mcm. The surface water irrigation is mainly represented by canals, tanks and lift irrigation. The availability of surface water, therefore, can be effectively utilized by lift irrigation. The district is also having natural tanks that can be used for irrigation. There are 17 fully commissioned and 4 partially commissioned Lift Irrigation schemes in the district besides 21 class I and 339 class II schemes.

As against the average normal rainfall of 3125.1 mm, the rainfall received during 2019, 2020 and 2021 were is 2654mm, 2577.6 mm and 2830 mm respectively, as per the rainfall readings recorded over the last ten years at six stations viz. Baveli, Thirunelli, Padinjarathara, Kalpetta, Vazhavatta and Mullankolly. During 2018 and 2019, the district has experienced unprecedented rainfall, landslides, mud slips and flood situation.

The Ground Water Estimation Committee constituted by Government of India has assessed block wise ground water potential in the district. As per the assessment the stage of ground

water development in the district has reached 24.51% of the potential available, net ground water available for irrigation development is 173.75 MCM (*source: economic review 2021*). All the blocks in the district has been categorized under “Safe” category (*source: Dynamic Ground Water Resources Assessment of India – 2021*)

Under Aspirational district programme, Government is focussing to increase percentage of area under Micro irrigation. Drip irrigation in banana and Sprinkler irrigation in coffee plantation are being promoted under the scheme.

The Ground Level Credit (GLC) during 2019-20, 2020-21 and 2021-22 in MI sector were to the tune of ₹487 lakh, ₹314 lakh and ₹339.7 respectively.

B. Infrastructure and linkage support available planned and gaps

The Ground Water Department is situated at Meenangadi. Presently this department is staffed by one senior Hydro geologist and assisted by two officers. Ground Water resources are monitored by this department the department has created a water level network for the purpose.

There are no major Irrigation projects in the District. Two medium projects under implementation are Karapuzha Irrigation Project and Banasurasagar Project. About 8021 ha area can be brought under irrigation on completion of these two projects. The status of the two projects are given in table below:

Status of two medium irrigation projects in Wayanad

Sr. No.	Reservoir	Classification	River	Capacity (TMC)	Ayacut Gross (ha)	Ayacut Net (ha)
1	Karapuzha Project	Medium	Karapuzha	2.80	8721	5221
2	Banasura Sagar Project	Medium	Karamanthodu	6.70	3200	2800

Some NGOs are also actively involved in the construction of water harvesting structures in the district. In addition to the schemes of ground water department, Agriculture Department is implementing the micro irrigation program (drip/sprinkler) with 50 % with specified limit for SF/MF and OF.

D. Potential for artificial ground water recharge structures in Wayanad

The potential for artificial ground water recharge structures and cost estimates in Wayanad are given below:

SR. No	Particulars	No. of structures	Unit cost (₹ lakh)	Cost of structures (₹ lakh)
1	Check dam	180	23.00	4140.00
2	Percolation pond	100	23.00	2300.00
3	Contour Bund	7500		17250.00
4	Gully Plugs/ gabbions	35000	0.17	6037.50
5	Nalah Bunds	3000	2.30	6900.00
6	Sub-surface dyke	10	17.25	172.50
7	Rooftop Rainwater Harvesting	2444	0.15	366.60
	Total			37166.60

Source: Master Plan for Artificial Recharge to Groundwater in India (2019) – A CGWB Compilation

D. Assessment of potential for the financial year 2023-24

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for water resource

(₹ lakh)

Sr. No.	Activity	Unit	Unit cost	Credit Potential for 2023-24		
				Phy units	Financial outlay	Bank loan
1	New wells	No.	66500	1415	941.00	847.00
2	Pump set submersible 5 hp	No.	32000	2100	672.00	605.00
3	Drip System (1.0 ha- banana) 1.5 x 1.5 m	ha	97245	1800	1750.00	1575.00
4	Sprinkler (various crops) per ha	ha	53000	1610	853.00	768.00
5	Pump house (2m x2m x 2.1m)	No.	30000	1500	450.00	405.00
6	Storage Tank(3 m x 3 m x 1.5 m)	No.	30000	1400	420.00	378.00
7	Pipe Line (Well command)-1.2 ha CA	ha	30000	800	240.00	216.00
8	Lift irrigation	ha	87000	300	261.00	235.00
9	Renovation of Well (3m deepening) suitable for hard rock areas	No.	25500	1170	298.00	269.00
10	Open well recharge (by excavation) 3 m from existing dug well	No.	9600	1260	121.00	109.00
11	Water harvesting	No.	60000	1100	660.00	594.00
	Water Resources Total				6667.00	6000.00

The block-wise and activity-wise allocations of various investments under this sector has been indicated in the Annexure 1.

E. Critical intervention required for creating definitive impact

The Panchayaths viz. Mullankolly, Poothadi and Pulpalli are facing severe water shortage during summer seasons. These Panchayaths may focus on five aspects - water conservation and rainwater harvesting, renovation of traditional and other water bodies, reuse of water and recharging of structures, watershed development, and intensive afforestation.

F. Suggested Action points

Banks

- Overall picture is that the Irrigation sector in Wayanad is having a good potential but remain underutilized. Banks may increase their lending under MI to meet targets and popularize schemes like rainwater harvesting and micro irrigation systems

Government

- Speedy completion of the two medium projects under implementation, Karapuzha Irrigation Project and Banasurasagar Project need the highest priority since together they could cover an ayacut of 8000 hectares in the western, southern and mid regions of the District.
- Water saving techniques such as Drip & Sprinkler systems which are more suited for plantation and horticultural crops should be encouraged by giving wide publicity with subsidy, budgetary allocation, field demonstration and ensuring prompt after sales service.

G. Other related matters – special programmes/ projects related to the sector and under implementation

“Per Drop More Crop” component of a Central Sector Scheme of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is being implemented in the State. It focuses on enhancing water efficiency at farm level through micro irrigation technologies such as drip and sprinkler irrigation system. The financial assistance of 55% for small and marginal farmers and @ 45% for other farmers for installation of Drip and Sprinkler Irrigation systems is provided as subsidy. In addition, the State Government also provides additional subsidy for encouraging farmers to

adopt Micro Irrigation. During the year 2021-22, the Central and State Governments have allocated a budget of ₹ 15 crore and ₹ 10 crore respectively for Kerala under the scheme.

NABARD in collaboration with KfW has developed a project for 'Integration of Watershed Development for rehabilitation of degraded soil and climate change adaptation'. This project incorporates issues of Climate Change Adaptation (CCA) in watersheds threatened by degradation, by improving soil health through climate sensitive investments and reducing vulnerability to climate change by stabilization, enhancement and sustainable use of soil and water resources. The project is being implemented in ten selected watersheds of Wayanad.

Wayanad was a part of the state-wide water campaign conducted by "NABARD during 2017-18. In order to consolidate the outcome of the water campaign and take concrete measures to enhance the water availability and water use efficiency in select villages, a scheme viz. "Integrated Water Management Scheme through Watershed Approach" has been implemented by MSSRF in Noolppuzha Panchayath of Sulthan Bathery Block of Wayanad from November 2019 to March 2022. Apart from project measures viz. drainage line treatment, earthen bunds, pond restoration, well recharge, centripetal terracing etc. the agency could implement interventions like worth ₹ 38.96 lakh through convergence. The project has resulted in improving water table, protecting the rice fields from waterlogging during heavy rain, improved percolation, livelihood opportunities through credit linkage of 90 beneficiaries for buffalo rearing.

2.1.3 Farm Mechanization

A. Introduction

Farm Mechanization provides the machinery/ equipment and technology to facilitate agricultural growth through efficient utilization of agricultural inputs. Mechanization of agriculture is an essential input in modern agriculture. It enhances productivity, besides reducing human drudgery and cost of cultivation. Mechanization also helps in improving utilization efficiency of other inputs, safety and comfort of the agricultural worker, improvements in the quality and value addition of the produce. Efficient machinery helps in increasing production and productivity, besides enabling the farmers to raise a second crop or multi crop making the Indian agriculture attractive and a way of life by becoming commercial instead of subsistence. Increased production will require more use of agricultural inputs and protection of crops from various stresses.

In Wayanad district, the majority of land holding is under less than 2 ha (83%). As per Agri census 2015-16, the average size of landholding in the district reduced from 0.52 ha in 2010-11 to 0.46 ha in 2015-16. Intensity of cultivation may also increase due to partial commissioning of various minor and medium irrigation projects. Several groups of Kudumbashree had undertaken paddy cultivation under JLG programmes and the same resulted in huge requirements of inputs. The shortage of labour is acute in the district and hence large scale farm mechanization is needed. The COVID-19 pandemic has aggravated the availability of labour as the movement of people from Tamil Nadu has reduced drastically. Modern agricultural tools and implements are required for better productivity and more production. The scope for farm mechanisation is vast in the district, due to above factors. However, the type of mechanisation required is very critical from the topographical and small land holdings point of view. The major capital investment under farm mechanisation needed for the district are related with prime movers like tractors and power tillers, threshing and harvesting equipment, tractor-trailers, small farm equipment for plantation crops like coffee, pepper etc.

The ground level credit towards farm mechanisation activities during 2019-20, 2020-21 and 2021-22 were to the tune of ₹2147 Lakh, ₹2382 Lakh and ₹902.15 Lakh respectively.

B. Infrastructure and linkage support available planned and gaps

The number of farm machinery in the district has increased manifold due to successful demonstrations undertaken by different agencies including Agriculture Departments/KVK etc. The District Panchayat has purchased 03 combine harvesters and the same is provided for custom hiring to farmers. There are more than 100 service centres spread throughout the district.

Although adequate numbers of service centres (more than 100) for tractor repairs are available, agencies such as Regional Agro Industries Development Corporation (RAIDCO) make available the services of the repair and maintenance at the site of the tractor owner. RADICO sells the farm machinery both to Padasekhara Samithies (who purchase the machinery utilising the plan fund of Panchayat) and individuals.

In Wayanad there are 396 Padaskehara Samities (covering 19823 ha) and they are provided with tractors (30 nos), Combine harvester (3 nos), Power tillers (41 nos), Threshers (37 nos), Transplanters (31 nos), Harvesters (11 nos), Cono weeders (77 nos), Weed cutters (33 nos), Sprayers (75 nos), power sprayers (5 nos) etc. by the Agriculture department every year. Agricultural mechanization schemes have also been introduced by agencies like Coffee Board, Spices Board etc. An agro service centre is established at Thariod Service Co-operative Bank to provide the services of agriculture machinery and equipment to farmers, training support will also be extended.

Two Agro Service Centres were established at Kaniyambatta and at Thariod Service Co-operative Bank to provide the services of agriculture machinery and equipment to farmers, training support will also be extended.

Government of India is giving more thrust for strengthening agricultural extension, to enable appropriate technology and improved agronomic practices to farmers. In order to meet this objective a new scheme called "National Mission on Agricultural Extension and Technology (NAMET)" has been launched and several of the objectives and strategies under NAMET were converged with business and developmental interventions of NABARD. In order to increase the reach of farm mechanization to small and marginal farmers and to the regions, where availability of farm power is low; Government of India is extending support for procurement of agriculture machinery and equipment, Custom-Hiring centres, creating hubs for High-tech and high-value farm equipment etc. under the Sub-Mission on Agricultural Mechanization (SMAM). Around 1030 and 1656 individual beneficiaries have been supported in Wayanad under the scheme respectively during 2020-21 and 2021-22 for the purchase of various machineries viz. brush cutter, Battery operated sprayer, horticulture and post-harvest equipment, machineries for mini rice mill, Post Hole Digger, Balers, tillage and seed bed preparation equipment, Chaff cutter, power sprayer, cultivator, Knapsack sprayer, Rotovator, Submission of application, monitoring of the scheme etc. is done through online portal(<https://agrimachinery.nic.in>).

C. Assessment of potential for the financial year 2023-24

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for farm mechanization

(₹ lakh)

Sr. No	Activity	Unit Cost	Credit Potential for 2023-24		
			No. of Units	Financial Outlay	Bank loan
1	Tractor (40 HP)	625000	120	750.00	675.00
2	Power tillers	170000	140	238.00	214.00
3	Garden Tiller	55000	225	124.00	111.00
4	Power Sprayers/Dusters	22000	400	88.00	79.00
5	Harvester				
	a. Self-Propelled Combine Harvester	2600000	20	520.00	468.00
	b. Tractor Mounted Combined Harvester	1600000	100	1600.00	1440.00
6	a. Vertical Conveyer Reaper	97000	100	97.00	87.00
	b. Power transplanter (10 HP)	250000	95	238.00	214.00
	c. Power Thresher	150000	60	90.00	81.00
	Total			3744.00	3370.00

The block-wise and activity-wise allocations of various investments under this sector has been indicated in the Annexure 1.

D. Critical intervention required for creating definitive impact

In order to address the issue of acute labour shortage in the district, Government may consider setting up of labour banks/ green army in each Block Panchayth. Primary Agriculture Co-operative Societies (PACS) may take initiatives for setting up of labour banks in their areas of operation.

E. Suggested Action points

- a. It has been reported that a large number of farm machinery supplied to padasekharams during the last four years has been kept idle after using of about 10-20 Ha due to minor damage. This is mainly because of lack of technical knowhow about the machinery and non-availability of spare parts. The cost cannot be afforded by the farmers if the concerned companies doing the repair work. Hence the district administration should come forward for arranging necessary services of ITI's, Polytechnics etc in the field of maintenance and repair of all farm machinery.
- b. KAU may undertake study and research programme in the district to develop location specific and crop specific farm implements and equipment's to suit the different agro climatic conditions and various crop types prevalent in the district.
- c. Banks may encourage and support custom hiring units for Agro-machineries and plant protection equipment by unemployed youth.

2.1.4 Plantation & Horticulture

A. Introduction

The District has an area of 2130 sq. kms. Out of this 77% is covered under plantation and horticulture crops. The development of Plantation and Horticulture sector plays a vital role in the socioeconomic development of the district. Coffee (67705 Ha), pepper (10307 Ha), coconut (9741 Ha), cardamom (4103 Ha) and fruit crops like Banana (137344 Ha), Jack (7086 Ha) and Mango (4596 Ha) are the major Plantation and Horticulture crops in the district. Kerala state produces 69800 MT coffee (2020-21), i.e. 20.4 % of the total production in India, of which 85 % is produced in Wayanad district. Low productivity (776kg/ Ha) and high labour cost compared to the neighbouring State (Karnataka where productivity is 897 Kg/Ha) are the major issue in the coffee sector (source: database on coffee released by Market Research & Intelligence Unit, Coffee Board in January 2022). In Kerala majority of the farmers producing coffee have land area below 2 ha. (64358 holdings) and only 311 farmers cultivate coffee in more than 10 ha. The small farmers who are totally dependent on rainfall are not adopting assured irrigation systems like sprinkler. Pepper produced in the district is of superior quality and has demand in the international market. However, the production and productivity declined drastically over a period of time due to diseases like quick wilt. One of the major areas of concern in this sector is the limited scope for shift in cropping pattern in the short run. The emerging scenario points towards consolidation of small holdings through appropriate institutional arrangements, promoting group endeavours and sharpening the competitive edge through improvement in productivity and quality. The producer company model and value chain financing offers a lot of scope for the farmers to sharpen the competitive edge through productivity and quality and already four producer companies have been registered during the last three years.

The unprecedented rains and floods occurred during last four years has resulted in devastation of coffee, pepper and arecanut plantations in the district. Plantations have not only been washed away in the floods and landslides, but has also triggered berry dropping, fungal disease, black rot resulting in rotting of tender berries. The excessive rains with winds have washed off the pepper spikes in many areas. Water-logging in the cropped areas resulted in the spread of quick wilt disease resulting in major crop loss.

B. Infrastructure and linkage support available planned and gaps

- State Government extension activity in this sector is spearheaded by the agriculture department. The department in the district is headed by a principal agriculture officer. The various offices of the department in the district include Office of Principal Agricultural

Officer, Kalpetta, Office of Assistant Director of Agriculture (4 Nos.), District Soil Testing Laboratory, Chenger Extension Farm, State Agmark Grading Laboratory, Agricultural Engineering Office, Krishi Bhavans (26 Nos.), Rural Agricultural Wholesale Market, Sulthan Bathery, Vegetable Fruits Promotion Council, Keralam (VFPCCK) etc.

- In order to revive the agrarian economy of Wayanad District, pepper rehabilitation project was under implementation from 2010-11 onwards with the support of KAU, KVK, IISR and Department of Agriculture. KVK, IISR, KAU Department of Agriculture are jointly implementing the project. Under the Pepper Rehabilitation Package for Wayanad District, Agriculture Department extends its support for establishment of decentralized nurseries, assistance for planting of new standards, establishment of demonstration plots, revitalisation of pepper samithies, organic pepper assistance etc. Agri Department has supported five FPOs viz. WAYWIN, Shreyas Tribal FPO, WGTFCPL, BHOMIKA and WAMPCO for establishment of spices nursery.
- Mission for Integrated Development of Horticulture (MIDH) has been launched to give focused attention to horticulture development in the country. MIDH focusses on holistic growth of horticultural sector right from research, TOT, enhancement in productivity and post-harvest management. The mode of approach will be through farmer groups or CIGs. It also implements the PMKSY-Micro Irrigation component (Pradhan Mantri Krishi Sinchayee Yojana).
- Agriculture Department is promoting Micro irrigation methods like Sprinkler and Drip irrigation in coffee, pepper etc. under Pradhan Manthri Krishi Sinchayee Yojana(PMKSY)
- Major constraints for the development of the sector include lack of awareness among the farmers on improved cultivation practices, organic farming and soil conservation; lack of market intelligence at grass root level; high incidence of diseases, especially quick wilt of pepper, Mahali of areca nut; drought like situation, non-availability of disease resistant planting material; inadequate processing and value addition facilities within the district etc.
- Usage of bio-capsule of *Trichoderma harzianum* and *Pseudomonas fluorescence* is becoming popular among the farmers for management of quick wilt of pepper. Bio- capsules ensure smart and precise delivery of beneficial microorganisms to the crops with high microbial load thereby enhancing the nutrient mobilization, growth and resistance to pathogens in crops.
- The Biowin processing plant set-up by WSSS with loan assistance from NABARD is actively involved in processing and export of crops like Coffee, pepper, fruits, vegetables etc. Moreover, about 17000 farmers have migrated to organic cultivation under NABARD's UPNRM and FSPF projects. WSSS is procuring Coffee, pepper etc. at a higher price and exporting to more than 30 countries.
- The two new schemes of Central Government viz. Formation of 10000 FPOs and Financing for Agri Infrastructure Fund and the PACS as MSC scheme of NABARD will give a boost to the sector.

C. Assessment of potential for the financial year 2023-24

The ground level credit flow during 2019-20, 2020-21 and 2021-22 were to the tune of ₹56.65 crore, ₹46.03 crore and ₹16.40 crore respectively. Creation of Long Term Rural Credit Fund in NABARD for providing refinance support to Cooperative Banks and RRBs provides a lot of scope for the development of this sector in the long run and the same along with the plans of propagating the poly house technique and pepper rejuvenation etc. were taken into account for arriving at the following projection:

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for Plantation and Horticulture sector

(₹ lakh)

Sr. No.	Activity	Unit	Unit cost	Credit Potential for 2023-24		
				No. of Units	Financial Outlay	Bank loan
1	Cashew	acre	94300	35	33.00	30.00

2	Pineapple	acre	260000	225	585.00	527.00
3	Coconut rainfed	acre	104000	990	1030.00	927.00
4	Coconut Irrigated	acre	128800	80	103.00	93.00
5	Sericulture		70000	150	105.00	95.00
6	Rubber	acre	212000	1600	3392.00	3053.00
7	Coconut Rainfed- Mixed crop	acre	120000	750	900.00	810.00
8	Pepper (400/acre)	acre	90000	8900	8010.00	7209.00
9	Mango 70/acre	ac re	64000	200	128.00	115.00
10	Coffee(Robusta)1000-1 Ha	Ha	115000	20480	23552.00	21197.00
11	Coffee (Arabica)2500-1 Ha	Ha	179000	6800	12172.00	10955.00
12	Tea	Ha	356000	660	2350.00	2115.00
13	Vanila	acre	142200	8	11.00	10.00
14	Other Spices	Ha	120000	300	360.00	324.00
15	Floriculture	10 Cent	100000	600	600.00	540.00
16	Mushroom	No.	16000	255	41.00	37.00
17	Misc. Nurseries	No.	150000	90	135.00	122.00
18	Arecanut	Ha	338000	250	845.00	761.00
19	Medicinal Plants	Ha	26000	1200	312.00	281.00
20	Cardamom(440/acre)	Ha	280000	3000	8400.00	7560.00
21	Pepper (Inter Cropping)	acre	320000	1200	3840.00	3456.00
22	Hitech farming(Polyhouse-naturally ventilated)	Nos	592000	40	237.00	213.00
23	Rain shelter house(area 100 sqmt)	Nos	85000	300	255.00	230.00
24	Clove/Nutmeg	acre	194600	72	140.00	126.00
25	Cocoa(160/acre)	acre	127000	175	222.00	200.00
26	Rambutan (40/ acre)	acre	170000	470	799.00	719.00
27	Apiculture(indian bee - 25 + 25 boxes)	No.	151900	950	1443.00	1299.00
	Total PH Sector			49780	70000	63000

The block-wise and activity-wise allocations of various investments under this sector has been indicated in the Annexure 1.

D. Critical interventions required for creating definitive impact

- Wayanad is not having a district farm. Such a farm can meet the requirements of the farming community through production and distribution of rooted pepper cuttings, cashew grafts, grafts of mango, sapota, mangosteen and nutmeg, seedlings of fruit crops and spices, seedlings of arecanut, paddy seeds, vegetable seeds, banana and tuber crops such as ginger, turmeric and yam. The major hurdle is the non-availability of the land. Efforts should be made to find out an appropriate land for the same and State Government may submit necessary projects under RIDF to NABARD.
- Storage, processing and marketing are crucial links in cultivation of horticulture crops due to the short shelf-life of horticulture products. However, the district has inadequate facilities for scietific storage, marketing, primary processing, value addition etc.

E. Suggested Action Points

Banks

- Banks may utilize the business opportunities available under Investment Credit through various schemes of Coconut Development Board, Spices Board, Agriculture Department etc.
- Micro irrigation scheme especially sprinkler irrigation may be promoted in Coffee plantations. Banks can offer credit support to the needy farmers.
- Govt. may take initiative for setting up of agro park/ coffee park in the district.
- Banks may promote establishment of storage, marketing and post-harvest infrastructures under Agri Infrastructure Fund (AIF) scheme.

Government

- Farmer Producer Organizations, may be used as effective platforms for popularizing various schemes promoted by Commodity Boards/Government Departments.
- Tribal communities have conserved lifesaving crops, particularly tubers and medicinal plants and traditional healers have deep knowledge of the therapeutic value of local flora. Necessary infrastructure for strengthening community conservation like drying yards, seed storage and seed testing facilities needs to be promoted through Government support.
- The application of lime assumes great significance especially after the floods, as a result of which the soil has become more acidic. Agriculture Department may ensure availability of lime in the district.

F. Other related matters:

In the State Annual Budget for 2019-20, a special package of concession for coffee growers in Wayanad have been announced which includes increase in procurement price, special facilities for processing of raw coffee beans, schemes for decreasing carbon foot print in the production area and branding of coffee as “Malabar Coffee” to boost international and domestic marketing. Brahmagiri Development Society is procuring, processing and marketing the coffee under the scheme.

Strategies for increasing Farmer’ Income

- Plantation crops take longer duration for yielding revenue. Hence, farmers should go in for intercropping of lesser water intensive crops to sustain and earn additional income.
- By adopting sprinkler and drip irrigation, minimum use and judicious use of water instead of water logging, productivity can be increased and thereby income.
- Region specific scientific and ideal multi-tier or intercropping systems or integrated farming practices for horticulture crops may be standardized and adopted.
- Aggregation of produce on a village/cluster basis with minimal processing wherever required and association of FPOs functioning in the respective area.
- Promotion of beekeeping with major focus on increasing pollination and crop production and honey bee based by product.

Panamaram Agro Farmers Producer Company

Panamaram Agro Farmers Producer Company is an FPO promoted by NABARD under Central Sector Scheme for promotion of 10000 FPOs and incorporated under Companies Act on 2nd August 2021 with Registration number U01409KL2021PTC070146. At present, the company has mobilized 316 members, opened an office, procurement and marketing centre at Manalvayal. The FPO and commenced procurement and marketing of Passion fruit, avocado, pepper and coffee from February 2022. The FPO has procured 5 tonnes of Passion fruit during peak season in June and July 2022. The procurement is done weekly twice, on Tuesday and Thursday. The FPO has also distributed around 6000 passion fruit seedlings to its members. 2. The FPO had a turnover of Rs.15 lakh in 2021-22 and Rs. Rs.25 lakh during this financial year. The FPO is planning to set up a cold storage facility and processing unit. The FPO has formed three sub-committees of Board for monitoring of its various activities, viz. Green volunteers – production and procurement, Committee for Processing – done extraction of 20 Kg pulp and marketed and Marketing team.

2.1.5 Forestry and Wasteland Development

Introduction

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”.

Characteristics of Agroforestry

- Involves two or more species of plants (or plants and animals), at least one of which is a woody perennial (multiple cropping);
- Always has two or more outputs;
- At least one of the plant species is managed for forage, annual, or perennial crop production;
- Total system cycle is always more than one year.

Promising Tree Species under Agroforestry

Though all tree species have some economic importance and protective function but it may not be suitable as part of Agro-Forestry Systems. The following are some of the desirable characteristics for being considered:

Sr No.	Characteristics	Importance
1	Fast growing species with short gestation period according to type of soil and agro-climatic conditions	Such tree species to be selected which grow vigorously in particular type of soil and climate of the locality and attain tree size within a short period to enable the farmers get quick returns
2	Multipurpose Trees (MPTs)	Have economic attributes like edible fruit/flower/fibre, timber, fuel-wood, fodder, etc. along with shelter conferring and soil stabilization attributes to become more desirable to farmers
3	Light canopies - sparsely branched and branches not dense	Not affect the light requirement of agriculture crops - sun light easily reaches the ground and become available to crop plants growing under or near them
4	Have deep root system	Does not compete with agriculture crops for water and nutrients
5	Have nutrient cycling and nitrogen fixation attributes	For improving the soil and enhancing soil fertility
6	No allelopathic effect	Allelo-chemicals affect the growth of under-ground crops and impact productivity and is not a desirable trait

A. Introduction

Of the total geographical area of Wayanad district of 2129 sq km (212966 Ha), 1580 sq Km is the forest cover (source: economic review 2021) with 189 Sq Km is very dense; 1221 sq km is moderate dense; 170 sq km is open forest.

Forest produce is the major source of raw material for the forest based industries and includes timber, reeds, medicinal plants, fire wood, etc. The minor forest produce like, cane, fibre, gooseberry, honey, bamboo etc. are collected by tribals and marketed through societies. Social forestry programme for replantation, production of various commercially useful wood / timber species and species meant for maintaining ecological balance are being undertaken in non-forest and waste lands. The approach and strategies include preservation of natural forest including biodiversity hot spots, extension of participatory approach in forest management, encouraging homestead and agro-forestry practices, value addition of non-wood forest produce etc.

Centrally sponsored schemes such as National Afforestation Programme through Forest Development Agency (NAP-FDA), Conservation and Management of Mangroves, Development of Tree Borne Oil Seeds Programme (NOVOD), Greening India Scheme, National Bamboo Mission, National Mission on Bamboo Application (NMBA), National Bio- fuel Policy etc. aim at covering more area under green vegetation. Similarly, there has been an increased awareness

among public in general towards afforestation programmes through the efforts of State Government, Local Self Governments, NGOs, etc.

B. Infrastructure and linkage support available planned and gaps

The three programs presently being carried out by the Forest Department are:-

- Project elephant protection for creating elephant corridors by acquiring forest land if it is in private hands.
- Nilgiri Biosphere Reserve Program -- presently implemented in Meppadi area of the district. In this program tribal development schemes are implemented like apiculture, planting of fruit trees, etc.
- Integrated Forest Program -- a program for prevention of forest fires. Tribals are also trained on controlling and prevention of fire.

In addition to these, forest department, with the active assistance of Government of India has commenced the project for resettlement of tribals, from hamlets inside the natural parks to other places. With respect to wasteland, as per the statistics of the Government departments, 1838 Ha exists of which 905 ha are considered as cultivable wasteland.

Forest protection committees in the form of Vana Samrakshna Samithis (VSS) are involved in the protection of forests and help the forest officials particularly in prevention of forest fires. There are 66 Vana Samrakshna Samithis including 33 Eco Development Committees formed under Wild Life Warden at Sultan Bathery. Forest Development Agency (Registered under the Registration Act). The Samithis are also involved in replanting work in the forest land.

Status of RIDF projects sanctioned to Forest Department for the last five years are given below:

Sr No	Tranche	Year of sanction	No. of Projects	TFO (Rs in lakh)	RIDF Loan (Rs in lakh)
1	XXIII	2017-18	6	540.00	513.00
2	XXIV	2018-19	0	0.00	0.00
3	XXV	2019-20	0	0.00	0.00
4	XXVI	2020-21	3	223.88	212.69
5	XXVII	2021-22	4	1175.90	1111.87
	Total		13	1939.78	1837.56

Meenangadi Grama Panchayat of Wayanad is implementing "Carbon Neutral Project" by conserving and expanding its forests and biodiversity; reducing its carbon emissions drastically from household, transportation and industrial sectors; conserving its soil and water; practicing organic agriculture; reducing and recycling its waste and preparing to tackle climate change with best practices for sustainable development. District administration is planning to extend Carbon neutral project to entire district.

NABARD has sanctioned one LEDP project on "Training and Raising bamboo plantation" to URUVU with an objective to train, handhold and empower 100 women SHGs in bamboo cultivation, plantation, thereby facilitating sustainable rural livelihood generation. Targeted to create a skill pool of 100 farmers across 15-20 SHGs with technical knowhow of bamboo planting and plantation management, creation of bamboo plantations under SHGs ownership, sustainable Income generation ranging from ₹ 50,000- 2,00,000 post 4th year of sustainable managed plantations for a period of at least 30- 40 years post project intervention, raw material support for bamboo based production units in Wayanad.

Forest Department has been sanctioned a loan assistance of ₹ 590.69 lakh under RIDF tranche XXVII for "Eco-restoration of areas infested with invasive alien species in Wayanad Wildlife sanctuary". Department has proposed to plant forest species viz. bamboo, neem etc. in the area.

C. Assessment of potential for the financial year 2023-24

The ground level credit flow during 2019-20, 2020-21 and 2021-22 were to the tune of ₹30 lakh, ₹14 lakh and ₹5 lakh respectively. The potential for farm forestry is very limited in the district in view of coverage of the entire cultivated area with some or other crops. However, the

cultivable wasteland of 905 ha (*source: Farm Guide 2020-21*) available could be utilized for farm forestry projects and species such as Bamboo, Neem, Njaval, etc.

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for Forestry and waste land development

(₹ lakh)

Sr No:	Activity	Unit cost	Credit Potential for 2023-24		
			No. Of Units	Fin. Outlay	Bank Loan
1	WASTE LAND DEVELOPMENT	72000	115	83.00	75.00
2	FARM FORESTRY	75000	80	60.00	54.00
3	BAMBOO	248100	155	385.00	346.00
	TOTAL			527.00	475.00

There is a need to conserve the unique environmental, topographical and socio cultural character of the district and steps required include minimising the environment pollution so as to ensure sustainable development, preserve the unique topography, glorious heritage etc. and ensuring the optimum utilisation of the forest produce, conserve the unique flora and fauna of the district and credit dispensation should also focus on the above aspects.

D. Critical interventions required for creating definitive impact

Planting of bamboo, reeds, cane and other riverine species along the river banks may take up under MNERGA to prevent soil erosion and degradation of embankment.

E. Suggested Action points

Faster rate of species extinction is recorded in historically valuable species in rich vegetation sites like the tropical rain forests. The Western Ghat in India is one of the most threatened Biodiversity hot spots of the world. There is need to conserve the Rare, Endangered and Threatened Species, through a holistic approach with the help of Vansamrakshana Samithi. Specific project may be formulated under RIDF/ RIPP.

Formulation of bankable projects by Forest Development Corporation in the wasteland/assigned lands to tribal may be thought of with tripartite agreement.

With a view to curb the increasing man-animal conflict, more number of solar power fence/hanging fence around human settlements adjacent to forest is necessary and State Government may utilise the funds available under RIDF for the same. Necessary training may also be given to forest watchers for installing and maintaining the fences.

2.1.6 Animal Husbandry - Dairy

A. Introduction

Livestock farming has emerged as major allied activity providing steady supplementary income to farmers. Rearing livestock such as cows, buffaloes, goats, pigs, poultry, rabbit etc., not only provide a subsidiary income to the families but also is a source of protein in the form of milk, egg and meat. Majority of livestock owning farmers are either small or marginal or even land less. The sector is highly gender sensitive and over eighty per cent of activities related to care and management of livestock, are carried out by family's women folk. Animal husbandry, particularly dairy development is one of the most vital sectors in Wayanad after plantation and horticulture. The undulating topography and vast grasslands and cool climate provide ideal atmosphere for dairy development in the district. The State Government has also identified Wayanad as the most potential area under dairy development and the Dairy department has initiated many programs for increasing of production and productivity in this sector. Dairy Development Department, Animal Husbandry Department, Milk Union (MILMA), Kerala

Veterinary University (KVASU), Local Self Governments, NGOs (especially Brahmagiri Development Society) and Dairy Co-operatives are actively involved in Dairy sector.

As per the livestock census (2019) the cattle population of the district is 79753 against 72677 in 2012 (9.7% increase) and the contribution of cattle wealth to the state is 5.94 percent. Around 3.13 lakh litre of milk is being procured through Dairy Cooperative societies daily. The annual milk production during 2017-18, 2018-19 and 2019-20 were 1224 lakh litre, 1282 lakh litres, 1144 lakh litres respectively. Annual milk procurement by Milma during 2019, 2020 and 2021 were 644 lakh litres, 672.36 lakh litres and 435 lakh litres respectively and annual sales during the period were 284.68 lakh litre, 266.57 lakh litres and 214.83 lakh litres, respectively (*source: economic review 2021*).

Wayanad has been one of the success stories in milk procurement and milk production in Kerala. The panchayaths of the district especially Poothady, Mullankolly, Pulpally and Mananthavady are the areas of high production of milk. There are 56 milk societies functioning in 4 blocks of which 36 milk societies have Bulk Milk Coolers. Four milk societies have own processing plant and are into production of curd, ghee etc. In between 2003-04 and 2020-21, the annual milk procurement in the district has grown from 280 lakh litres to 1144 lakh litres.

Kerala state is on the path of achieving self-sufficiency in milk production. But, during COVID period dairy farmers struggled to find required market for the milk produced. Establishment of a 10 MT Milk Powder factory has already been started at Moorkanad, Malappuram district by State Government with RIDF loan of ₹32.72 crore from NABARD.

Credit flow to the sector during last three years viz. 2019-20, 2020-21 and 2021-22 were ₹79.23 crore, ₹124.36 crore and ₹30.73 crore respectively. Government of India had launched a special campaign from 01st June 2020 for issuance of KCC for working capital requirement of farmers engaged in animal husbandry activities.

B. Infrastructure and linkage support available planned and gaps

The major agencies supporting the production sector are, Dairy Development Department, Animal Husbandry Department, MILMA, Kerala Veterinary and Animal Sciences University etc.

In Wayanad, Dairy Development Department is working in a 2 tier structure as in other districts of State. There are four Dairy Extension office units, providing service to farmers and milk societies at block level with dairy farm Instructors supervised by Dairy Extension Office. At district level dairy development activities are controlled by the Deputy Director with the assistance of 2 Assistant Director, Quality Control Officer/Assistant Director controls the Quality Control activities related to milk at District level.

Schemes implemented include Rural Dairy Extension and Advisory Services, Fodder development, Modernization of cooperatives, Milk Shed Development programmes Cattle feed subsidy through Direct Benefit Transfer, Strengthening of Quality Control Activities etc. Consequent to the implementation of FSSA 2006, stringent measures are to be taken to ensure at most hygiene at the production, transportation, processing and distribution of food products. Animal Husbandry Department is providing veterinary services and every panchayat is having well equipped AH services. Milma has a processing plant at Chuzhali, Kalpetta with a processing capacity of 100,000 litres per day. There are two milk chilling plants at Meenangadi and Mananthavady and bulk milk cooler units at different milk societies. There are 21 Artificial Insemination centres working under Milma in Wayanad district.

Kerala Livestock Development Board is involved in the production and distribution of frozen semen. It also involved in the fodder production through the production and propagation of various fodder seeds such as Congo signal, guinea, grass-legume mixture, subabul etc.

Kerala Veterinary & Animal Sciences University is located at Pookkode in Vythiri Grama Panchayat. Apart from studies, various research programmes are also being conducted here. To introduce new modern technologies and outcome of researches, different training programmes are being arranged here for farmers and technical officers of line department.

- Out of 56 Dairy Co-operatives, 52 DCS are operating from own buildings and are having about 70 own milk collection centers, two commercial Dairy Plants (MILMA and Wayanad Milk) and 2 small scale processing units (Kunnembetta Milk Society and Muppainad Milk Society) are functioning.
- Ambalavayal Milk Society is having one Cattle Feed Plant (AMCO Feeds) of 20 MT capacity per shift. There is a “Total Cold Chain” in the district and the entire milk is procured by the dairies under chilled condition.
- The area under fodder cultivation during 2019-20 in the district was 824 Ha. Per day requirement of fodder in the district during 2017-18 was 1650 tonnes and availability was 300 tonnes. The unprecedented rain and flood situation occurred during 2018 and 2019 in Wayanad has resulted large scale loss of fodder cultivation in the District. There is a severe shortage in availability of fodder in the district.
- Utilization of IT in Wayanad is a role model to other districts. There is “Total Computerization” of Dairy Co-operatives under Dairy Software Development Society (DSDS).
- There are 15 Village Resource Centers with Video Conferencing facilities and 17 Touch ScreenKiosks having networking with Dairy Development Offices and Research Centers.
- There are two fully automated “Farm Fresh Milk” production units (Deepthi and Thrupthi Milk) working in the district from which farm fresh bottled milk with traceability with strict protocols is marketed in Kalpetta and Mananthavadi towns
- There is one “Hydroponic Fodder Machine” and the same is established by Deepthigiri Milk Society with a daily production capacity of 0.5 MT. About 4 farmers in the district have established similar units.
- The Kidari Park set up at Pulpally milk society under the e-samrudha project of the Animal Husbandry department has been functioning successfully and supplied 43 heifer dairy animals to the farmers

The FPO promoted by NABARD under PRODUCE Fund programme, “Bana Agro & Allied Producer Company”, has set up its milk processing unit in the district with financial support from Union Bank of India and Kudumbashree Mission. They are producing 13 different products such as Milk, curd, paneer, ice cream, sip-up, etc. and started marketing in Wayanad.

C. Assessment of potential for the financial year 2023-24

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for dairy development sector

(₹ lakh)

Sr. No.	Activity	Unit size	Credit Potential for 2023-24		
			Physical units	Financial Outlay	Bank loan
1	C.B. Cows (with shed)	2 CB cows	6500	12610.00	11349.00
2	C.B. Cows (with shed)	10 CB cows	325	3744.00	3370.00
3	G.R. Buffalo(with shed)	2 GR. Buffalo	750	1657.5.00	1492.00
4	Calf Rearing	2 animal unit	1000	840.00	756.00
5	Feed Mix Unit	8T / SFT	6	139.68	126.00
6	Fodder Dev.	Acre	1500	750.00	675.00
7	Milk Products	50 L / day	50	125.00	113.00
	TOTAL DD SECTOR			19866.00	17880.00
	Working capital for dairy activities under KCC		20000	4000.00	4000.00

The block-wise and activity-wise allocations of various investments under this sector has been indicated in the Annexure 1.

D. Critical intervention required for creating definitive impact

Mechanization of dairy sector may be facilitated in the district through scientific cattle sheds, milking machines, mechanization of fodder cultivation, chaff cutters, Total Mixed Ration (TMR) production units, hydroponics fodder making units, cow dung driers etc.

E. Action points

For optimum production and productivity

- Provide high yielding animals and high quality semen to the farmers
- Provide good quality fodder within the district through the cultivation of high yield varieties.
- Fodder banks with preservation facilities.
- Banks may immediately provide the benefit of recently introduced Interest Subvention scheme of Government of India to Dairy farmers.
- Banks may take efforts to identify potential entrepreneurs and adopt value chain financing for marketing infrastructure for milk collection, grading, chilling, processing etc. This can be done with the help of Dairy Co-operative Societies on an area development basis.
- Increase local production of concentrate feed and other feed supplements.
- Promote integrated/intensive farming.
- To minimize the dependency for quality seeds from other states in the plan period.
- Suitable Act may be introduced in the state for ensuring quality of concentrate feed sold in the state.
- Develop quality animals locally by scientific nurturing of calves and heifers.

To enhance the economy of dairy sector

- Subsidiary income utilization and diversification.
- Encourage post-harvest management, processing, value addition and marketing.
- Reduce the cost of production by increasing fodder cultivation.
- Promote the modern technology in preservation of fodder.
- Utilization of crop residues.
- Ensure transparency and better service delivery.
- Enhancement of organic farming using animal byproducts like dung, urine etc.

2.1.7 Animal Husbandry - Poultry

A. Introduction

The unique feature of poultry sector in Kerala is the prevalence of backyard poultry farming. Total poultry population in Wayanad district as per census 2019 is 889250 increased by 119.95% over the previous census (404290) in 2012. Almost 75% of the human population in the district is non-vegetarian and the meat requirement per person is 61.05 kg per annum. Assuming that 50% of the meat has to come from broiler, the requirement would be very high. Poultry sector in the district consists of fowls 87%, ducks 9% and other birds 4%. Layers are mostly reared under backyard system in the district. Small units of about 200 to 300 birds are common in the district. The high cost of production of eggs and the heavy influx of cheaper eggs from the neighbouring states remain the major hurdle towards commercialization of poultry industry in the district. The climatic condition is also not highly conducive for establishment of larger units. The district still depends heavily on the traditional system of backyard poultry rearing. In order to achieve self-sufficiency in egg production, the backyard system of poultry rearing has to be strengthened. The estimated poultry meat production (in MT) in Wayanad District is 378 MT.

The GLC flow to AH-Poultry sector during 2019-20, 2020-21 and 2021-22 were to the tune of ₹ 1554 lakh, ₹1541 lakh and ₹396.49 lakh respectively.

B. Infrastructure and linkage support available planned and gaps

- The district is having one veterinary center, two veterinary polyclinic, six veterinary hospitals, 19 dispensaries and one mobile farm aid unit.
- There is no organized layer farm in the district. Duck production in the district is confined to certain areas.

- Number and productivity of the birds in the district has to be enhanced. Non-availability of quality chicks is the major crisis regarding poultry rearing.
- The district does not have any hatchery producing hybrid layer chicks. Poultry farm and egger nurseries in the district are marketing partly grown chicks in the district, but it is far in short of demand. Small scale broiler farms are available in the district functioning in commercial lines and in integration with larger farms.
- The hike in cost of feed was the other major reason for the decline in production. Many NGOs are promoting backyard poultry farming among the SHGs. State Poultry Development Corporation is providing inputs like quality chicks, feed and technical guidance to the poultry farmers. The Corporation is also implementing the egg cart and egg nursery schemes.
- In respect of broiler birds, markets in the district are controlled by poultry farmers from other states. Due to this reason, poultry farming is yet to pick up in a large way in the district. The day-old chicks are brought from other districts in the absence of any hatchery in the district. Poultry feed is also brought from other States.
- With a view to give a boost to the sector, scheme for establishment of broiler/layer hatchery under RSVY was commissioned in the Veterinary college campus in 2009. The commercial production is presently on trial basis.
- Another major intervention under RIDF was setting up of Brahmagiri Meat Processing plant (project sanctioned to Animal Husbandry Department of Government of Kerala and implemented through Brahmagiri Development Society). The project started production and once the entire three shift becomes operational a drastic changes can be at the grass root level in respect of rearing of the animal for meat purpose.

C. Assessment of potential for the financial year 2023-24

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for poultry sector

(₹ lakh)

Sr. No.	Activity	Unit	Credit Potential for 2023-24		
			No. of units	Fin. outlay	Bank loan
1	Broiler	Unit of 1000	500	2820.00	2538.00
2	Layer	250 birds	120	195.00	176.00
3	Micro Cage Broiler (100 Birds) Only for JLGs & SHGs	100 birds	520	338.00	304.00
4	Back yard poultry	15 birds	1200	120.00	108.00
5	Poultry Feed Plant	8 T/ SHFT	4	70.60	64.00
6	Hatchery	1000 parents	3	29.10	26.00
7	Duck Rearing	500 F + 75 M	50	93.50	84.00
	TOTAL		2397	3666.20	3300.00
	Working capital for poultry activities		200	360.00	360.00

The block-wise and activity-wise allocations of various investments under this sector has been indicated in the Annexure 1.

D. Critical intervention required for creating definitive impact

- Insurance agencies may come forward for insuring large units being set up in the district.

E. Suggested Action Points

Banks

- Banks may extend loans to the farmers for setting up of poultry broiler units under Kerala Chicken project and also enable the customers to avail subsidy assistance from Government of India. The details of credit linked schemes (National Livestock Mission – PVCFC) are available at www.dahd.nic.in.
- Banks may extend KCC facility to all the eligible farmers involved in Poultry sector for meeting the working capital requirement.

Government

- There is a heavy demand for backyard chicken varieties among the farmers. Concerted research efforts are to be put in more vigorously to meet this challenge.
- The involvement of Govt. agencies to implement area specific projects to tailor fit the needs of different localities in terms of germplasm, feed, veterinary services etc. is important for success of the projects in this sector.
- The backyard poultry products fetch higher price and are in heavy demand. However, creation of farmer's co-operative societies at village levels, bodies for price fixation and egg collection and marketing may enhance the profitability further.

F. Other related matters

- Government of Kerala announced implementation of Kerala Chicken project which aims to bring in price stability in the state's chicken market and to attain self-sufficiency in poultry market of the State. Brahmagiri Development Society (BDS) is the nodal agency for the project in six Northern Districts of Kerala.

2.1.8 Animal Husbandry- Sheep, Goat and Piggery

A. Introduction

The population of the district is predominantly non-vegetarian and meat production from the district is very meagre, necessitating for imports from neighbouring districts of Tamil Nadu and Karnataka. Goat rearing activity is prevalent in Wayanad district as the demand for chevon for domestic consumption is very high. The total number of Goats as per livestock census 2019 is 13.59 lakh in the state which shows an increase of 9.08% from the livestock census of 2012 ie., 12.46 lakh), whereas, the goat population in the District has increased by 29.05% from 35150 in 2012 to 45360 in 2019.

The district has immense potential for pig rearing. Pig population in the district has increased from 3577 as per 2012 census to 9140 in 2019. Goat and Piggery schemes are mainly financed under Govt.'s sponsored programmes like NRLM & NLM. Panchayat Raj institutions also formulate schemes for development under this sector. The major problem being faced by the farmers is non-availability of quality piglets. To popularize the activity, fattening units are to be established.

B. Infrastructure and linkage support available planned and gaps

Kerala Livestock Development Board is promoting AI for goats. Around 200 Artificial Insemination centres are equipped in the state for handling AI in goats. The establishment of goat breeding units (₹20 lakh) at Krishi Vigyan Kendra, Amabalavayal and construction of a modern abattoir and meat processing plant at Sulthan Bathery (₹1600 lakh) by Brahmagiri Development Society (NGO) are the major boost for this sector.

The meat and egg produced in Wayanad is sold through local markets in the district. Brahmagiri Development society has developed marketing system for marketing of the meat products of modern abattoir and meat processing plant. Brahmagiri has also set up a breeder unit at Pollachi at a cost of ₹1.5 Crore with a capacity of 6000 chicks per day. There are two cattle markets in Wayanad. There is only one registered slaughter house in Wayanad district at Kalpetta Municipality which is not functional at present. Brahmagiri Meat Processing factory offers immense scope for the farmers to rear the animals for meat purposes. The unit has a capacity of processing 50 buffaloes per shift, 50 goats per shift and 4000 poultry birds per shift. BDS has also set up a rendering unit for processing of slaughter waste into value added by-products. Brahmagiri has tie-up with farmers and Kudumbashree groups for supply of animals to the processing unit.

C. Assessment of potential for the financial year 2023-24

The GLC flow to SGP improved from ₹46 lakh in 2018-19 to ₹359 lakh in 2019-20 and ₹776 lakh in 2020-21. The infrastructure facilities provided under RIDF (viz. establishment of the Brahmagiri, -Malabar Meat Plant) may work in favour of boosting the GLC flow to AH Sector. Two LEDPs have been sanctioned in 2019-20 to WSSS and MASSS for Goat rearing which has

resulted in setting up of 180 Goat rearing units in the district with credit linkage from Kerala Bank and Kerala Gramin Bank.

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for SGP sector (₹ lakh)

Sr No.	Activity	Unit size	Unit cost	Credit Potential for 2023-24		
				Physical Units	Financial Outlay	Bank loan
1	Goat Rearing	3 Does	56500	1800	1224.00	1102.00
2	Goat Rearing (unit cost with shed is ₹45500)	5 D + 1 B	121000	1700	2125.00	1913.00
3	Com. Goat Rearing	100D + 7B	1409000*	60	1036.80	933.00
4	Pig Fattener(with shed)	10 piglets	194800	80	174.40	157.00
5	Pig Breeding(with bio gas plant and shed)	9F + 1 Male	457600	30	183.60	165.00
6	Rabbit rearing with shed cost	10F+2 male	64000	390	382.20	344.00
7	Male Buffalo Calf rearing	1 animal	53000	1000	430.00	387.00
	Total			5060	5556.00	5000.00
	Working capital for SGP sector	100	200000	500	900.00	900.00

*(Unit cost with shed is ₹ 2150000/-)

D. Critical intervention required for creating definitive impact

A goat breeding farm may be established in the district.

E. Suggested Action points

Banks

- Banks may extend the maximum loans for setting up of goat rearing or piggery units and enable the customers to avail subsidy assistance from Government of India. The details of credit linked schemes (National Livestock Mission – PVCF) are available at www.dahd.nic.in
- Banks may extend KCC facility to all the eligible farmers involved in SGP sector for meeting the working capital requirement.

Government

- With a view to explore the full benefit of the meat processing plant sanctioned under RIDF to Wayanad, Government may think of extending the benefit of subsidy scheme for rearing of Male Buffalo Calves also.
- The meat processing plant stands completed and one shift is operating at present. Hence large scale units should also be promoted by banks/Government.
- The lack of good quality breeding stock being a major constraint in commercialization of goat production, the farms managed on scientific lines may be encouraged by AH Department to become the centres of production of superior quality breeding animals.

2.1. 9 Fisheries

A. Introduction

As Wayanad is not having a coast line, fisheries activities are associated with inland fisheries and reservoir/ riverine fisheries. The district is having abundant rainfall throughout the year and the rivers originating from the district like Kabani River and its tributaries offer very good opportunity for the development of riverine fisheries. Similarly, the reservoirs of Karapuzha (1245ha) and Banasura Sagar dams(1208ha), with total area of 2453 ha have the potential for reservoir fishing. In view of the stagnating yields from capture fisheries and increasing demand

for fish and fishery products, aquaculture is poised to increase fish production and will continue to strengthen its role in ensuring food security and poverty alleviation.

- In Wayanad District, there are 5492 ponds, 2 reservoirs, 76 check dams and 36 quarry ponds with a total water spread area 2312 ha suitable for fish farming in the district.
- Total cultivable area is 176.33 ha and area under aquaculture is 164.00 ha.
- 238 fishermen families and 340 fisheries allied workers are fully dependent on this activity.
- Presently 4532 farmers are engaged in fisheries activities.

Presently, a portion of the demand for fish is met from neighbouring districts of Kozhikode and Kannur. The annual fish production in the district for the year 2017-18, 2018-19 and 2019-20 were estimated at 595.8MT, 746.0 MT and 810MT against the demand of 1000 tonnes/year. The production has almost doubled in last four years period (from 410MT in 2016-17 to 810 MT in 2019-20). The GLC flow to Fisheries sector during 2019-20, 2020-21 and 2021-22 were to the tune of ₹89 lakh, ₹136 lakh and ₹106.83 lakh, respectively.

B. Infrastructure and linkage support available planned and gaps

Fisheries Department has a district office at Pookode, Vythiri with one Assistant Director, supported by Fisheries officers and two Mastya Bhavans at Thalippuzha & Karappuzha and a sub-office at Mananthawady. The department has Asstt. Extension Officer (AEO) for co-ordinating the extension services. Department has appointed Sub-inspector of Fisheries at different Panchayths for extension activities. The main activities of the Department are implementation of State Government schemes (Janakeeya Matsya Krishi project) and Central Govt. schemes (PMMSY- Pradhan Mantri Matsya Sampada Yojana) in fisheries sector, running two hatcheries (Thalippuzha & Karappuzha) and supplying fingerlings to the needy farmers with necessary support, maintenance of two aquariums (one at Pookode and one at Karappuzha) and observance of The Kerala Inland Fisheries and Aquaculture Act (KIFA Act). Fish Farmers' Development Agency (FFDA) also functions at Vythiri. Infrastructure works related with Establishment of Fish Seed farm at Karapuzha financed under RIDF XXII is has been completed and started working. Fisheries Department is supporting units of bio-floc, semi intensive farming, cage culture, re-circulatory aquaculture system etc. under the above two schemes.

Total 59 fish markets (Taluk-wise: Sulthan Bathery-16, Kalpetta -17, Panamaram-7 and Mananthawady -19) and a live fish market at Pulpalli are working in the district. There are four registered co-operative societies working in the District viz., Karapuzha Reservoir SC/ST Fisheries Cooperative Society, Banasura Sagar Reservoir SC/ST Fisheries Cooperative Society, Matsyakarshaka Sahakarana Sangham, Mananthawady and Mananthawady Taluk Matsyavitharana Vikasana Kshema Sahakarana Sangham. The right for fishing in the two reservoir have been given to the two reservoir societies. These societies have vending stalls at reservoir site. With a view to further promote this vital sector in the district, prospect of a new Producer Company in Fisheries sector is under discussion with the Department of Fisheries.

To tap the potential Banasura reservoir, 90 cages have been installed for fish culture. Moreover, about 12 lakh advanced carp fingerlings each have been stocked in both Karappuzha and Banasura reservoirs to enhance fish fauna for future catch possibilities. Major constraints observed for fisheries development in the district are shortage of quality fingerlings, problems relating to leasing out Government ponds, lack of awareness among farmers about aquaculture practices of inland fishes.

In order to ensure flow of adequate working capital to this sector, Scale of Finance has been fixed by DLTC for various units viz. Pangassius farming (₹ 125000-150000), Nile Tilapia farming in bio-secured pond (₹ 180000-200000), re-circulatory aquaculture (₹150000), cage culture (₹1.2 lakh), ornamental fish farming (₹46000) etc. Fisheries department has organized village-wise campaigns in February 2020 for covering eligible farmers under KCC. However, the data on number of KCCs issued to the fishermen are not available.

C. Assessment of Credit Potential

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for fisheries sector

(₹ lakh)

Sr No.	Activity	Unit size	Unit cost	Credit Potential for 2023-24		
				Physical	Financial	Bank loan
1	Fresh Water Fish Culture	ha.	4.7	35	165.00	149.00
2	Integrated farming (Fisheries + Vegetables)	ha.	5.0	70	350.00	315.00
3	Ornamental fish backyard hatchery	No.	1.5	20	30.00	27.00
4	Nile Tilapia farming in bio-secured pond	No.	13.4	20	268.00	241.00
5	Pangassius farming in pond	No.	19.4	5	97.00	87.00
6	Re-circulatory Aquaculture System (RAS)	No.	6.0	20	120.00	108.00
7	Pig cum Fish Farming(1 acre - 10 pigs)	No.	3.5	50	174.00	156.00
8	Cage culture	No.	1.6	450	702.00	632.00
9	Bio-floc (5 m diameter)	Acre	1.0	50	50.00	45.00
	Total Fisheries Sector		0.0		1955.00	1760.00
	Working capital for Fisheries sector	No.	1.5	445	600.00	600.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

Pradhan Mantri Matsya Sampada Yojana

The Pradhan Mantri Matsya Sampada Yojana of ₹ 20,050 crores, has been launched by Government of India for implementation during 2020-21 and 2024-25. It intends to address critical gaps in fish production, productivity, quality, technology, post- harvest infrastructure, management, modernization and strengthening of value chain, traceability, establishing a robust fisheries management framework and fisher's welfare. The details of schemes are available on <https://pmmsv.dof.gov.in/>

Fisheries and Aquaculture Infrastructure Development Fund

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) of about ₹ 10,000 crore was announced in the Union Budget 2018, for implementation during 2018-19 to 2022-23. The objectives were to modernize capture and culture fisheries infrastructure, creation of marine aquaculture infrastructure, reduce post-harvest losses and improve domestic marketing facilities and bridge resources gap & facilitate completion of ongoing infrastructure projects. The Nodal Lending Entities (NLEs) include NABARD and NCDC. The Eligible Entities (EEs) include State Govts., State owned corporations/ State Govt. undertakings, Fisheries Cooperative Federations, Cooperatives, PRIs, Individuals, Pvt. Companies, SHGs, NGOs, etc. The project under the scheme shall be eligible for loan upto 80% of the project cost. Interest subvention of upto 3% per annum shall be available for all the EEs. The EEs are required to lent at interest rate not lower than 5% per annum, for development of identified fisheries based infrastructure facilities. NABARD would be funding creation of public infrastructure projects to the tune of Rs.2600 crore through State Governments under the above scheme.

D. Critical intervention required for creating definitive impact

Hygienic fish markets may be established by taking advantage of the Government of India subsidy scheme of NFDB.

E. Suggested Action Points

- Fisheries department may consider establishing a full-fledged hatchery with the required capacity as the major activity for development of fisheries in the district.
- Local self-governments may consider leasing out existing ponds in a much larger way to the farmers to encourage inland fisheries in the district.
- State Government may consider imparting necessary training to tribal families and they may be encouraged to take up fish farming by availing assistance under Tribal Sub Plan (TSP) fund.
- Government may popularize the schemes like Ornamental fisheries, Scampi culture etc. which are being grounded in RSVY program
- Ornamental fish breeding units may be promoted in the private sector, as the climate is very conducive to give better colour and appearance to the fishes. Steps may be taken for promoting an export market in native ornamental fishes for enabling the farmers to get better returns.
- Cluster approach may be adopted by Fisheries Department and other related agencies to promote better aquaculture management practices, collective marketing, common infrastructure and pollution control for sustainable brackish water aquaculture.

2.1.10 Integrated Farming System for Sustainable Income and Climate Resilience

A. Introduction

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

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.

The advantages of IFS are indicated below:

- Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises
- Sustainable soil fertility and productivity enhancement through organic waste recycling from animal activities like piggery, poultry and pigeon rearing
- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.
- Cultivation of fodder as intercrop / border crop meets feed requirement of animals

As a part of Subiksha Keralam, Govt. of Kerala is promoting Integrated Farming Systems (IFS) with minimum four-five components from various components viz. crop production, raising livestock, fishery, poultry, mushroom cultivation, beekeeping, floriculture, azolla/fodder cultivation, organic manure unit, irrigation systems, etc. IFS ensure efficient recycling of farm and animal wastes, minimizing the nutrient losses, development of farm enterprises and adoption of efficient cropping systems and crop rotations. During 2020-21, Agri department has promoted 1448 farm plan based IFS units in Wayanad. Some of the models supported in Wayanad districts are given below:

- Vegetable cultivation +dairy +fodder+ poultry+ organic manure
- Vegetable cultivation+ pond construction+ fisheries+ azolla cultivation+ bee keeping
- Vegetable cultivation+ goat rearing + fodder + medicinal plant cultivation

- Coffee + vegetable cultivation + nursery+ poultry + duck rearing

PACS and KGB have extended financial assistance for these IFS units under Special Liquidity Facility (SLF) released by NABARD.

B. Infrastructure and linkage support available planned and gaps

Available infrastructure and linkage support in respect of crop husbandry, water resources, animal husbandry, land development etc. are indicated in the respective chapters.

C. Assessment of Credit Potential

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for Integrated Farming System

(₹ lakh)

Sr No	Activity	Unit size	Unit cost	Credit Potential for 2023-24		
				Physical	Financial	Bank loan
1	Rice based IFS (50 cents)	No.	2200000	230	506.00	455.00
2	Banana based IFS (50 cents)	No.	211900	400	944.00	850.00
3	Homestead based IFS (50 cent)	No.	212800	600	1478.00	1331.00
4	Coffee based IFS (1 acre)	No.	340000	500	1700.00	1530.00
Total Integrated Farming System units					4628.00	4166.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

D. Critical interventions required for creating a definitive impact

- District specific IFS models may be developed and popularised by converging various schemes of crop husbandry, horticulture, livestock, and fisheries.
- Collectivization of small and marginal farmers into SHGs/ Farmers clubs/ FPOs and develop strong marketing systems.

E. Suggested action points

- Finance for various components of IFS simultaneously is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

According to the revised Priority Sector Lending guidelines, Agriculture Sector is broadly divided into three sub sectors, viz., (i) Farm Credit (ii) Agriculture Infrastructure and (iii) Ancillary activities. The basket of activities viz. Construction of storage facilities (warehouse, market yards, godowns and silos), Land development, Soil conservation and watershed development are brought under the sub sector "Agriculture Infrastructure".

2.2.1 Construction of Storage and Marketing Infrastructure

A. Introduction

One of the major problems affecting post-harvest management of agricultural and horticultural produce is the inadequacy of proper storage and marketing arrangements. It is estimated that nearly 30% of the total horticulture produce in the country suffer deterioration and wastage due to non-availability of adequate scientific storage facilities. Such inadequacy often results in farmers resorting to distress sale of their produce, immediately after harvest, thus forcing them to settle for non-remunerative prices. In view of the foregoing it may be discerned that there is an urgent need for creation of:

1. Scientific storage which are protected from Moisture, Rodents & birds, properly ventilated and have facilities for easy loading and unloading of stock.
2. Facilities like dry storages / cold storages for storing horticulture produce
3. Market-yards with structures needed for collection, grading, packaging, standardization, sale and purchase, viz., platforms, storage godowns, shops for market functionaries, weigh bridges, drying floors, etc. The infrastructure provided may also include market user common facilities like shops/offices, parking sheds, internal roads, garbage disposal arrangements, drinking water, sanitation, facilities for mechanical handling of products, etc.

Plantation crops, Banana, Ginger, Elephant yam, Areca nut, Rubber, Dairy products, etc., are the major agriculture products of Wayanad district and the majority of the produce is transported to other districts/states for processing activities. Absence of adequate number of storage godowns, market yards, scientific procurement centres in the district is the major reasons for immediate transfer of raw materials to other districts/states for processing. This prevents the producers in realizing better returns.

The Ground Level credit flow under SMY for the years 2019-20, 2020-21 and 2021-22 were to the tune of ₹1894 lakh, ₹873 lakh and ₹70.61 lakh respectively.

B. Infrastructure and linkage support available planned and gaps

- Government has identified the promotion of storage and marketing facilities as a thrust area and a project for establishment of a Mega food park at Variat, Near Kalpetta in the district has been formulated by KINFRA along with IL & FS. Government has also established KINFRA Park, for boosting the storage and marketing capacity. KISSAN - Karshaka Information Systems, Services and networking, has been introduced by the state government, which is expected to make available all information relating to produce and marketing of agriculture produce. Village Knowledge Centres (VKCs) are being established for farmers who can get updated about the latest developments of agriculture products.
- One agricultural wholesale market (AWM), established with the assistance of EEC funds, at Sultan Bathery, two years back is functioning partially. This market has got facilities for storage and marketing of agriculture produce such as pepper, white pepper, cardamom vegetables and flowers. Provision for farmers to sell their products directly to buyers on an experimental basis is being carried out in this market. One Agmark grading laboratory and a rural godown for storage of agricultural produce have also been set up in this AWM.
- NABARD has supported NMDC for setting up of a Rural haat at Pinangode road, Kalpetta which has been utilized for marketing of products of farmers, farmer groups, SHGs, NGOs, etc. During Onam season, special marketing initiatives for marketing of vegetables, rice, masala powder, milk products, homemade products were organized at the Rural haat.
- Two rural market complex projects at Noolpuzha and Ambalavayal with an outlay of ₹ 10.00 lakh each have been completed with RIDF assistance. Two Rural Godown schemes with a capacity of 1044 tonnes have been set up with assistance under Gramin Bandar Yojana. Kerala State Warehousing Corporation had availed RIDF assistance under RIDF XVII for construction as well as renovation & modernisation of warehouse in the district which include Kalpetta Warehouse and two projects on Renovation & Modernisation of warehouses. NABARD has sanctioned a project to Kalpetta PACS for construction of godown under the 'PACS as Multi Service Centres' scheme. Meenangadi PACS has set up a "Multipurpose infrastructure for Neethi store, Agri-marketing outlet, Fertilizer Depot and Office building" under the same scheme.
- Recognizing the importance of adequate post-harvest infrastructures in India, Govt. of India announced a ₹ 1,00,000 crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure, will be given by this scheme.

- With an objective towards saturating all the potential PACS for conversion as Multi Service Centers over a period of three years commencing from FY 2020-21 and enabling PACS to create quality infrastructure (Capital Assets) while also increasing their business portfolio in tune with needs of members, NABARD has introduced a Special Refinance Facility for Transformation of PACS as Multi Service Centres. About eight PACS from Wayanad are in the process of preparation of projects under the scheme covering various units, viz., Storage godown, Farmers Training Centre, Agri. Equipment Depot cum Agro Service Centre, Nursery of agricultural plant, Medicinal plants, fertilizer depot, marketing infrastructure, etc.

C. Assessment of Credit Potential

The potential has been assessed based on importance attached to this sector under e-NAM and Agri Infrastructure Fund scheme. Moreover the Farmer Producer Companies viz., Bana Agro and Allied Producer Co. (which is into processing of milk and production of Ice Cream, Curd, paneer, sip up, etc.); Wayanad Agro & Spices Producer Company (procuring and marketing rice in the brand name of Kabani rice); Wayfarm Producer Company (Already got units at both Mananthawady for Vegetable procurement and marketing), BIOWIN (spice processing unit set up by WSSS), etc., are in need of godown/cold storage facilities.

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for storage and marketing infrastructure

(₹ lakh)

Sr No.	Activity	Credit Potential for 2023-24			
		Unit cost	Physical unit	Financial outlay	Bank loan
1	Godowns (500 MT capacity)	25	125	3125.00	2813.00
2	Cold Storage (250 MT capacity)	25	60	1500.00	1350.00
3	Mini markets/ eco shops	2.2	240	528.00	475.00
4	Market yards/Marketing Infrastructure	17.5	150	2625.00	2363.00
	Total			7778.00	7000.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

D. Critical intervention required for creating definitive impact

District is facing severe shortage of fodder during summer seasons. Hence Silos may be established for storage of fodder grass during the peak production period.

E. Suggested Action Points

Banks

- Banks may actively involve in implementation of Agri-infrastructure Fund scheme of GoI.
- Banks may extend finance against warehouse receipts. Awareness may be created for farmers on Negotiable warehouse receipts (NWR), Warehouse Infrastructure Fund, etc.
- PACS may avail benefit under Special Refinance Scheme of NABARD under PACS as MSC & Agri Infrastructure Fund of GoI for creation of agriculture infrastructures.

Government

- GoK and Agri Department may create awareness amongst stakeholders on Agri Infrastructure Fund scheme also handhold beneficiaries for availing benefits envisaged under the scheme.

2.2.2 Land Development, Soil Conservation & Watershed Development

A. Introduction

Land being the foundation for agriculture is a very precious limited resource. Land development encompasses soil and water conservation, water management, agronomy, other watershed development activities which is aimed at increasing agricultural production and productivity as well as bringing uncultivable area under cultivation for sustainable development. The entire land area of the district is falling under the high land and the average slope in the district varies from 5% to 30%. The impact of rainfall is very high and damages caused to exposed slopes are severe, leading to loss of soil that is as high as 25 to 30 tons per hectare every year.

During 2018, the district has experienced heavy rainfall followed by 247 landslide incidents including 47 major ones and 200 minor ones over Vythiri and Mananthawady taluks and 20 Grama Panchayats. During August 2019, the district has witnessed a major landslide at Puthumala which caused substantial damage to life and property.

Soil conservation and land development activities have been given top most priority by the Government in the district due to heavy erosion of soil. Various programs like watershed development projects under RIDF assisted by NABARD and implemented by Soil conservation department, Western Ghat Development Programme, National Watershed Development Program (NWDP), Kabani River Valley Projects and NHWDP (NABARD Holistic Watershed Development Project) have already been implemented. The levels of completion of Kabani River Valley projects currently are at more than 92%. The district is known for its plantation crops and the land development activity is a prerequisite for planting. The monitoring station at Kallerukunduchira has been established for determining the water loss and soil erosion. The main activities included under soil conservation/ land development activities are bench-terracing, bunding, stone pitched bunds, retaining walls etc. But, in view of the heavy rainfall receiving in the district and frequent landslides and land slips, soil conservation measures may be restricted to low sloppy areas. The soil conservation department and non-governmental agencies are active in the field of soil and water conservation activities. Soil Health Card scheme was introduced in Wayanad (Panamaram panchayat).

The several interventions attempted through the Holistic Watershed Development Programme of NABARD also started paying dividends in the form of increased soil health, greenery, increased water levels in the wells etc.

NABARD in collaboration with KfW has developed a project for 'Integration of Watershed Development for rehabilitation of degraded soil and climate change adaptation'. This project incorporates issues of Climate Change Adaptation (CCA) in watersheds threatened by degradation, by improving soil health through climate sensitive investments and reducing vulnerability to climate change by stabilization, enhancement and sustainable use of soil and water resources. The project is being implemented in nine watersheds of Wayanad w.e.f. November 2019. NABARD has also implemented Integrated Water Management Scheme through Watershed Approach (IWMS-WA) in five mini watersheds of Noolppuzha Panchayath.

The Ground level credit during 2019-20, 2020-21 and 2021-22 were to the tune of ₹ 3457 lakh, ₹ 5412 lakh and ₹ 29158.98 lakh respectively.

B. Infrastructure and linkage support available planned and gaps

There are five Soil Testing Facilities available in the District viz. (i) District Soil Testing Laboratory, Mananthawady (Department of Agriculture); (ii) Hi Tech Soil Analytical Laboratory, Kalpetta (Department of Soil Survey and Soil Conservation); (iii) Soil Testing Lab of KVK, Ambalavayal (Kerala Agricultural University), (iv) Soil Testing Labs of Coffee Board and (v) Mobile units of Rubber Board.

As regards the agriculture department, there is one Krishi Bhavan in every Panchayat. Soil Survey office headed by Assistant Director and assisted by two Soil Survey Officers is functioning at Meenangadi. They have brought out an Atlas of 315 prioritized watersheds in the district. Of this, 109 are classified as high priority, 72 as medium and 133 as low priority. Among the top priority watersheds, 51 were reported to have been taken up by various departments for implementation.

The Regional Agricultural Research Station is the lead centre for the multi institutional project entitled “Multi Enterprise Farming Models to Address the Agrarian Crisis of Wayanad District of Kerala” under the National Agricultural Innovation Project funded by ICAR. RARS is also a cooperating centre for the All India Coordinated Research Project on Spices.

C. Assessment of Credit Potential

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for land development

(₹ lakh)

Sr. No.	Activity	Credit Potential for 2023-24		
		Phy units	Fin outlay	Bank loan
1	Reclamation of waterlogged soils by drainage	1000	1810.00	1630.00
2	Earthern contour bund 1.0-5.0	8000	3144.00	2830.00
3	Extension of height of old stone pitched contour bunds(10.1-15.0) with quarrying	1200	744.00	670.00
4	Contour tranches & Embankments(15.1-20)	900	333.00	300.00
5	Fencing	2640	2310.00	2080.00
6	Watershed development	500	500.00	450.00
7	Water management	300	300.00	270.00
	Total	14540	9141.00	8230.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

D. Critical intervention required for creating definitive impact

- In view of the frequent landslides and land slips in the district, a proper land use policy and land use system may be adopted in the District.
- There is an urgent need for implementing the various recommendations of Gadgil Committee report. Western Ghats is considered to be one of the eight hottest hot spots of biodiversity in the World and an ecologically sensitive area. The vegetation has reached its highest diversity towards the southern tip in Kerala with its high statured, rich tropical rain forests. But several factors have led to the disturbance of this delicate ecosystem and this has necessitated conservation of the Ghats and sustainable use of its resources.

E. Suggested Action Points

Banks

- Banks may focus on financing of organic farming and production of vermi-compost/ bio fertilizers/ bio pesticides, land development activities and micro irrigation structures.

Government

- De-silting of the various check dams may be taken up.
- Due to frequent drought in many parts of Wayanad, adversely affecting crop production, efforts are needed to replace drought sensitive low yielding varieties with drought resistant varieties with potential to yield better even under low moisture availability. Farmers may be educated on crop varieties and hybrids suitable for their fields. Along with seeds, other inputs like drip irrigation system as water saving measures, organics, plant protection materials must be made available to farmers at right time.

Integrated Farming System and climate adaptive measures to be promoted for better soil health and sustainable income.

Special Refinance Scheme in NABARD Watershed and Wadi Project areas

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/ tribal, for taking up appropriate economic activities are required.

Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities. The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture.

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. **NABARD has earmarked a refinance amount of ₹5000 crore under this special dispensation during 2020-21 to 2023-24.**

Objective

To promote sustainable economic activities in NABARD supported watershed and wadi project areas. To give a boost to the agriculture and rural sector in post-COVID era through credit intensification. To enable banks to extend financial support at concessional rate to the beneficiaries for taking up economic and livelihood activities. To address the issues related to reverse migration due to Covid-19.

Eligible beneficiaries

The scheme will cover all the eligible beneficiaries of watershed projects and TDF projects supported by NABARD as also the small and marginal farmers, tenant farmers, oral lessees, reverse migrants; SHGs, FPOs, JLGs, cooperatives, partnership/proprietorship firms etc.

Eligible financial institutions

All Commercial Banks, SFBs, RRBs, Cooperative Banks and NABARD subsidiaries complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

All priority sector loans extended by the banks in watershed development project areas and agro-processing activities for tribal farmers will be eligible for refinance

Refinance assistance

Refinance assistance is provided to the banks/FIs under Automatic Refinance Facility (ARF).

Interest rate on refinance will be at 3%

2.2.3 Agriculture Infrastructure – Others

The district offers immense scope for Tissue culture, agro bio technology, seed production, bio pesticides/fertilizer and vermi composting. NABARD has sanctioned a project under RIDF to GoK for establishment of Tissue culture lab at Cheengery Extension farm, Ambalavayal. In the light of larger emphasis on organic farming as declared by the Government of Kerala, the credit disbursements in the sector may increase and the most important components will be seed production and vermi composting. However, for seed production and bio pesticides necessary incentives through Agriculture Department/SHM is available and hence the credit from the banking sector in the initial years will be on the lower side.

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for Agriculture infrastructure- others

(₹ lakh)

Sr. No.	Activity	Credit Potential for PLP 2023-24		
		Phy units	Fin outlay	Bank loan
1	Vermi compost/bio fert.	410	1025.00	923.00
2	Tissue culture & bio-tech	2	30.00	27.00
3	Bio-pesticide	6	36.00	32.00
4	Seed production	10	20.00	18.00
	Total		1111.00	1000.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

Development of Watershed through Community Participation

The key to success of NABARD Watershed Development Programme is community ownership through Village Watershed Committees (VWCs) participatory approach, planned treatment of each plot of land, livelihood interventions and women empowerment. It also addressed capacity building of community for managing the watershed. As many as 55 watershed development projects have been completed in Wayanad, which was identified under the PMs distressed package. Under the package, a total area of 30000 ha was brought under treatment and an amount of Rs.30 crore was distributed as grant to these projects. The project came to a closure as on 31.3.2014. Some of the major impacts of the watershed development programme include : Increased ground water table resulting in water availability in wells throughout the year; Effective soil conservation activities; Well nurtured structures at village level like VWCs and at district level like VWC federations; Increased awareness about sustainable utilization of natural resources among watershed community; Empowerment of women through adequate representation in VWCs; Financial inclusion of those excluded from formal credit system; Credit availability at village level through Revolving Fund Assistance(RFA) for livelihood activities for the farmers; Skill development and awareness through training and demonstration activities etc. In the second phase of Watershed Development programme, Sustainable Development Programme (SDPs) is being implemented in selected 30 Watersheds under the guidance of MSSRF (RSO). During 2019-20, ten watersheds have been selected for implementation of KfW – Soil Programme – “Integration of Watershed Development for rehabilitation of degraded soil and climate change adaptation” (SEWOH Phase II).

2.3 Agri Ancillary Services

2.3.1 Food and Agro Processing

A. Introduction

Agro and food processing is the process of transforming agro and food based raw materials of plant or animal origin into different types of value added products, which are generally used for human consumption.

Wayanad, being an agrarian district with a large base on cash crops, agro processing is an important sector and has potential to become the key economic driver in the coming years. Spices processing, coffee based industries and dairy and meat products processing based industries have lot of scope for growth in the district. Majority of units that survived over a period of time were agro based/food processing units engaged in activities like, bakery, flour mill, curry powders, coffee powder, coconut oil, paddy hulling, spice powdering, dhal, pappadam making, soda water, banana chips, pickles, biscuits, halva etc. This indicates that the entrepreneurs in the secondary sector in Wayanad basically are related with agro based industries and there is immense scope for up scaling.

Coffee Based units:

The Research wing of the Coffee Board has suggested a number of products, having accessible technology and market acceptance.

Jackfruit Products:

“Wayanadan” jack fruit is famous for its rich quality. As per Krishi Vigyan Kendra, Ambalavayal value addition of Jack fruit has got a good potential in the district. CFTRI, Mysore is also providing necessary technical support for value addition of jackfruit. There is a Good scope for formation of FPO in Jack fruit sector.

Banana Products:

Wayanad is the largest producer of “nendran” Banana, and majority of it is transported to other parts of the state without value addition.

Pepper Products:

The district is the largest producer of pepper and processing in the district alone will fetch benefit from value addition. One unit to produce dehydrated green pepper, white pepper, red pepper and oleoresin is functioning from 2009 onwards. Wayanad Social Service Society has established ‘BIOWIN’ – a processing factory for spices with the financial assistance from KINFRA, Coffee Board & NABARD under UPNRM scheme.

Scented Rice Processing:

The scented finer quality rice like Gandhakasala, Jeerakasala and Basmati can be promoted among the farmers, if a modern rubberized rice mill is established here. One such rice mill has been sanctioned under RSVY and is still to be commissioned. However, one under private sector is operating. Njavara, another rice variety with medicinal properties available in the district may also get better price, if proper processing facilities are available.

Dairy Products:

Wayanad has a well-developed dairy sector. However, value addition units are less in number. Varieties of dairy products can be produced with the technical support from the Dairy Development department. Presently the modern Milk processing plant of MILMA (established with RSVY support) is processing and manufacturing the best quality Ghee and related products. Milk sector has been identified as major commodity for development under “One district One Product” and PMFME schemes.

Brahmagiri Development Society’s modern abattoir and meat processing unit, being set up under RSVY/RIDF at Sultan Bathery may bring in more entrepreneurs to this sector.

B. Infrastructure and linkage support available planned and gaps

As regards availability of infrastructure, the BIOWIN (the Spices Processing Factory set up under the UPNRM project of NABARD) and the setting up of 14 producer companies in the district offers a lot of scope for the farmers in the coming days to ensure a market for their produce and earn the advantage of selling the value added products. The producer companies are in the areas of processing of paddy, green tea, coffee, dairy etc. The infrastructure created by Brahmagiri Meat Processing factory (under RIDF of NABARD) is also expected to promote and credit link more JLGs for rearing of animals particularly male calf buffaloes.

Agriculture Department is setting up a rubberised rice flour mill at Edavaka and a Common Facility Centre for value addition of fruit, vegetables and spices in KVK, Ambalavayal.

Creation of Long Term Rural Credit Fund in NABARD for providing refinance support to Cooperative Banks and RRBs and the new refinancing facility for transforming PACS as MSC offers immense scope for the development of agro processing sector.

C. Assessment of Credit Potential

Taking into consideration the above aspects, the activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for food and agro processing

(₹. lakh)

Sr. No.	Activity	Credit Potential for 2023-24		
		Phy. units	Financial outlay	Bank Loan
1	Food Processing	420	2625.00	2363.00
2	Flour Mill	160	400.00	360.00
3	Milk products	60	600.00	540.00
4	Indigenous fruit processing	10	200.00	180.00
5	Banana/ tapioca Chips	300	600.00	540.00
6	Bakery	470	352.50	317.00
	Subtotal	1420	4778.00	4300.00
	Working capital		1500.00	1500.00
	Food Processing	1420	6278.00	5800.00

The above estimate is arrived at after taking into account the detailed assessment of working capital needs. The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

D. Suggested Action Points for banks

- Make utilize the FPO financing window as a new opportunity by Banks

E. Strategies for improving Farm Income

- Instead of selling raw food grains through middlemen at the nearby markets, if the farmers aggregate through Farmers Interest Groups/ FPOs and provide value addition in the form of sorting, cleaning, grading, packaging, they can brand their produce and get better price than what they are presently getting. Hence value addition is the key to increase farm income.
- Marketing strategies need to be evolved to reduce the length of Supply Chain so that farmers can avoid the exploitation by middlemen (the possibilities of online marketing could also be explored under a common umbrella/ brand name by CBOs like SHGs).
- Vegetables/Fruits which are safe to eat could be branded appropriately and marketed to fetch premium price.

BIOWIN- A success story under NABARD's UPNRM

BIOWIN is a project for processing organic coffee and spices and the unit was set up in 4 acres of land in Ondayangadi (near Mananthawady) by WSSS with NABARD support under Umbrella Programme for Natural Resource Management (UPNRM) programme. The total financial outlay of BIOWIN is around ₹.30 crore of which NABARD loan is around ₹.11 crore and the rest as grant from Coffee Board and KINFRA. The unit carries out grading, packing and processing of farm products and has benefitted more than 13000 farmers so far.



The processing centre has the state of the art facilities for cleaning, grading, processing and value addition to enable farmers to move up the value chain and obtain better prices. Coffee, pepper, ginger, turmeric, vegetables, various tubers and roots and jackfruit are processed at the centre with modern machines imported from Brazil and China. The centre procures spices and agricultural commodities from organic farmers and after processing in this unit trades them in the international market.

More than 13605 farmers were registered with APEDA for organic certification covering a total area of 10319 Ha. Of this, the produce of 7460 farmers with land area of 5025 ha have been certified as organic. The rest are in different stages of conversion of their land into organic one. The farmers have to sign an agreement every year to keep a farm record

of crops (area, year wise perennial and seasonal), manure application, pest, disease and weed control, production, marketing training programme attended, details of inspection of farmers etc.

The BLOWIN can process 1000 kg of black pepper; 4000 kgs of Cherry coffee; 300 kgs of turmeric finger and 300 kgs of dry ginger in every hour. As regards coffee, the plant is operating at 70% of its capacity and the rest of the produce are processed as per demand against order. The batch processing of vegetables are also carried out by the plant. For the certified farmers BLOWIN is extending a higher price compared to the market price for coffee.

The unit has been seriously affected due to restrictions relating to COVID pandemic. The sales of major commodities viz. coffee has been reduced by 40%.

2.3.2 Agri. Ancillary Activities - Others

Taking into account the national objectives in agriculture, state's share of agriculture in GDP as well as the increasing trend of promotion of more producer companies and other Farmer Producer Organisation in Wayanad district the following potential for imparting loans to Cooperative Societies of Farmers for disposing their produce, Agri clinic, Agri Business Centres, Loans to PACS/FSS/LAMPS etc., has been arrived at.

NABARD has promoted 16 Farmer Producer Companies in Wayanad under different schemes. More FPOs are expected to be promoted under the Government of India's new scheme on promotion of 10000 FPOs. Three FPOs are promoted under our WADI programme.

In addition to this, there exists potential for PACS to avail loans from Commercial Banks. The potential for Agri Clinic and Agri Business Centre exists in the district and once they converge with the activities of KVK and RARS, ACABC or agri clinic can make more meaningful intervention. As regards loans to MFIs, for on lending to agriculture, it will take some more time. However, the working capital needs of the newly promoted Producer Companies were also taken into consideration in the above estimation (under para 2.3.1). During 2017-18 under Stand up India programme, Union Bank financed BAAPCO (Bana Agro and Allied Producer Company) for diary processing activities. As regards Wayanad Green Tea Producer Company, the commercial production was commenced in August 2018 and the company is making efforts to penetrate the market. M/s WASP, TAPCO and LOGA producer companies are also active in production and procurement of rice, traditional organic rice and vegetables respectively from the farmers.

In terms of revised guidelines of RBI (for Priority Sector) loans not exceeding ₹50,000 per borrower provided directly by the banks to individuals and their SHG/JLG, loans to distressed persons to prepay their debt to non-institutional lenders and overdrafts extended by banks up to ₹10000 under PMJDY besides loans sanctioned to State Sponsored Organizations for SC/ST for the specific purpose of purchase and supply of inputs and marketing of the outputs of the beneficiaries of these organizations are covered under the sector "Others".

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for Agri ancillary activities- others

(₹ lakh)

Sr No.	Particulars	Physical units	Financial	Bank loan
1	Loans to cooperative societies including PACS	8	400.00	360.00
2	Loans to Farmer Producer Companies/Societies	10	100.00	90.00
3	Loans to Agri clinic and Agri Business Centre ACABC	5	100.00	90.00
4	Loans to Individuals and their SHG/JLGs	8000	12000.00	12000.00
5	PMJDY	1800	180.00	180.00
6	Loans SC/ST Corporations.	20	30.00	30.00
	Total		12810.00	12750.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

Special Refinance Scheme for Transformation of PACS as MSC

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

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

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

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

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

Eligible financial institutions : All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

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

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

CHAPTER 3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

A. Introduction

MSME covers all economic activities like manufacturing, processing, repairs, construction, trade, transport and other services. NABARD has identified financing, development and promotion of Off Farm related activities as one of its thrust areas. As per the National Sample Survey (NSS) 73rd round, during the period 2015-16, there were 633.88 lakh unincorporated non agriculture MSMEs in the country engaged in different economic activities viz. Manufacturing, trade, other services, electricity etc. 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. The MSME sector contributes about 30.27 % of India's Gross Domestic Product and over 40 % of India's total exports. As per the Annual Report of the Micro Small and Medium Enterprises for the year 2020-21, the share of MSME in total Gross Value Added (GVA) was 33.50 % (as of 2018-19). About 79.63 % of MSMEs are owned by males and 20.37 % are owned by females. About 66.27 % of MSMEs are owned by socially backward groups (OBC/SC/ST), which implies that MSMEs have an important role to play in terms of social and economic empowerment.

GoI, vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, has notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria have come into effect from July 1, 2020. The details are as under:

Earlier and Revised Definitions of MSMEs			
Earlier MSME Classification			
Criteria : Investment in Plant & Machinery or Equipment			
Classification	Micro	Small	Medium
Mfg. Enterprises	Investment < ₹ 25 lakh	Investment < ₹ 5 cr.	Investment < ₹ 10 cr.
Services Enterprise	Investment < ₹ 10 lakh	Investment < ₹ 2 cr.	Investment < ₹ 5 cr.
Revised MSME Classification			
Composite Criteria : Investment And Annual Turnover			
Manufacturing & Services	Investment < ₹ 1 cr. & Turnover < ₹ 5 cr.	Investment < ₹ 10 cr. & Turnover < ₹ 50 cr.	Investment < ₹ 50 cr. & Turnover < ₹ 250 cr.

The traditional strong holds of the state have been handicrafts, handloom, Khadi, food processing industries, garment making and textile industries, industries related to coir, wood, bamboo, plastic, rubber, leather, clay, and electronic/electric components.

Wayanad district is predominantly an agrarian district, where the growth of secondary sector has shown positive inclination during the last few years. Industrial development is in its initial stages and keeping in view of low industrialization till date, State Government had declared the district as industrially backward and few incentives like increased rate of subsidy and income tax exemption were granted to the newly started industrial ventures in the district. The status of MSME units in the district as on 31.03.2021 is given below:

Status of MSME units in Wayanad as on 31.03.2022

Sector		Number of Units	Investment (₹ lakh)	Employment generated (Nos)
Manufacturing units	Micro	1619	10738.00	5698
	Small	122	11634.00	2779
	Medium	1	1350.00	162
	Large	0	0.00	0
	Total	1742	23722.00	8639

Sector		Number of Units	Investment (₹ lakh)	Employment generated
Units under service sector	Micro	2134	10996.00	4387
	Small	77	6791.00	384
	Medium	0	0.00	0
	Large	0	0.00	0
	Total	2211	17787.00	4771
Grand Total		3953	41509.00	13410

Source: District Industries Centre, Wayanad

Major MSME units working in the district are Agro based, metal based, engineering, Readymade Garments and Embroidery, Paper & Paper Products, wooden based industry, cement hollow bricks, auto mobile, beauty parlours, pottery units etc. One bamboo cluster established by 'URAVU -Indigenous Science & Technology Study Centre' under SFURTI scheme of KVIC, Ministry of MSME is working at Thrikkaipetta, Wayanad. There are eight major export units in Wayanad of which six are engaged in export of agriculture products like coffee, pepper etc. and one each in footwear, jewellery box and washing soap sector.

There are two Industrial areas in district details of which are given below:

Area	Land acquired	Land developed	Allocable area	Allotted area	Total investment (₹ lakh)	Business units started (Nos)	Employment generated (Nos)
KINFRA small industrial park, Kalpetta	50.10	50.10	38.6	34.50	3502.4	39	967
Mini industrial estate, Sulthan Bathery; under SIDCO	1	1	1	0.90		9	25

Source: Economic Review 2021

The district has got immense potential in Bamboo sector particularly in handicraft products from bamboo for tourism industry. There are about 12000 SHG groups in Wayanad promoted by various voluntary agencies. There are 81,000 women enlisted under group concept who have the potential for promoting a number of small micro enterprises in the district. Some agencies like URUVU, SHREYAS, WWA, WSSS etc., are playing a vital role in upgrading the skills of traditional non-farm activities. District Industries Centre (DIC) is providing 25% -40% subsidy for technology up gradation and marketing.

The ground level flow (GLC) of credit for the Non-farm sector during 2019-20, 2020-21 and 2021-22 were to the tune of ₹ 598.62 crore, ₹ 673.27 Crore and Rs.870.00 Crore respectively.

B. Assessment of Credit Potential for the year 2023-24

Considering the above developments, the activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for MSME sector

(₹ lakh)

Sector	Credit Potential for 2023-24		
	Phy. Units (Nos)	Financial	Bank loan
A. Term loans			
a)Manufacturing Sector Enterprises			
1. Micro Enterprises	6353	19486.00	17537.00
2. Small enterprises	10	1500.00	1350.00
3. Medium Enterprises	5	6000.00	5400.00

b) Service Sector Enterprises			
1. Micro Enterprises	42400	64800.00	60320.00
2.Small enterprise	20	3000.00	2700.00
3.Medium enterprise	5	5000.00	4500.00
Total term loan	48793	99786.00	91807.00
(B) Working Capital			
a) Manufacturing sector Enterprises			
1. Micro Enterprise		2923.00	2630.00
2.Small enterprise		225.00	203.00
3.Medium enterprises		900.00	810.00
b) Service Sector Enterprises			
1.Micro enterprises		9720.00	15080.00
2.Small enterprise		450.00	675.00
3.Medium enterprises		750.00	1125.00
Total working capital loan		14968.00	20523.00
TOTAL		114754.00	112331.00

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

C. Infrastructure and linkage support available planned and gaps

- The District Industries Centre (DIC) plays a vital role in promoting industries at the District level, by providing project assistance to prospective entrepreneurs, issue of SSI registration certificates, maintaining SSI database, recommending technical feasibility reports to various financial institutions, monitoring of PMEGP, Entrepreneurs support scheme (ESS), MSEs in nano household, Revival & Rehabilitation of stressed units, Assistance scheme for Handicrafts Artisans(ASHA), conducting seminars, technology clinics, Entrepreneurs Support Schemes for prospective entrepreneurs and organizing various exhibitions, fairs etc. The KVIC and KVIB provide financial assistance and extension services for establishing Village Industries. The Board restricts its assistance to only those products that are natural, chemical free, eco-friendly and healthy.
- The Government of Kerala has decided to celebrate this year as the Entrepreneurship Year (Samrambhakathwa Varsham 2022). It is expected to establish one lakh MSMEs during 2022-23.
- KVK, Amabalavayal has set up a Common Facility Centre for processing of agricultural products. Farmers can use the facility by paying a minimal fee and produce various value added products and market.
- Realizing the importance of the MSME sector, the government has undertaken a number of schemes/programmes such as the Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE), Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), and Micro and Small Enterprises-Cluster Development Programme (MSE-CDP) for the establishment of new enterprises and development of existing ones, Khadi Vikas Yojana and Gramodyog Vikas Yojana, National Scheduled Caste/Scheduled Tribe Hub etc.

Major initiatives of Central Government in MSME sector

• Prime Ministers Mudra Yojana (PMMY)

Under the scheme, PradhanMantri Mudra Yojana three categories of interventions has been named which includes

1. Shishu : Loan up to ₹ 50,000
2. Kishore :Loan ranging from ₹ 50,000 to ₹ 5 lakh
3. Tarun : Loan above ₹ 5 lakh and below ₹ 10 lakh

These three categories will signify the growth, development and funding needs of the beneficiaries as well as it will assure the loan amount to be allotted by Micro Units Development and Refinance Agency (MUDRA) Bank.

- **Skill India**

Skill India is an initiative of the Government of India, launched on 15 July 2015, to empower the youth of the country with skill sets, which make them more employable and more productive in their work environment. Skill India offers courses across 40 sectors in the country, which are aligned to the standards recognised by both the industry and the Government under the National Skill Qualification Framework.

Further, a Ministry for Skill Development & Entrepreneurship (MSDE) has been formed to focus on enhancing employability of the youth through skill development. The Ministry certifies skills acquired through informal means through its Recognition of Prior Learning (RPL) program under Pradhan Mantri Kaushal Vikas Yojana (PMKVY), bringing about a major shift from unorganised sector to an organised economy.

The Ministry has introduced a scheme called National Apprenticeship Promotion Scheme (NAPS) in August 2016 to promote a sustainable model of skill development and industry connect. Under this scheme, the Government of India provides financial benefits for apprenticeship. The Pradhan Mantri Yuva Yojana (PM-YUVA), another initiative, aims to educate and equip potential and early stage entrepreneurs and catalyze a cultural shift to support aspiring entrepreneurs. The candidates are linked to the MUDRA scheme of the Government to get assistance in initial business funding.

- **Stand Up India Scheme**

Stand up India was launched by Prime Minister Narendra Modi on 5 April 2016 to support entrepreneurship among women and SC & ST communities. The initiative will encourage entrepreneurship among the youth of India. Each of the 1.25 lakh bank branches should assist at least one Dalit or tribal entrepreneur and at least one woman entrepreneur. The initiative will give a new dimension to entrepreneurship and help set up a network of start-ups in the country which will in-turn provide employment ranging from one to four persons which will transform India's economic life.

Major initiatives of State Government in MSME sector

- **K-SWIFT : Kerala Single Window Interface for Fast & Transparent Clearance**

The online clearance mechanism (SWIFT) is aimed at improving overall business climate in Kerala by facilitating clearances from departments / agencies concerned for setting up and running of an enterprise in the State. It is the first of this kind arrangement in the country and is expected to bring a path-breaking change in the industrial sector. Kswift is an integrated platform for entrepreneurs to apply for all requisite clearances in the State.

The major schemes implemented by State Government during 2020-21 for betterment of infrastructure, entrepreneurship and skill development in MSME sector is given below:

- **Entrepreneur Support Scheme (ESS)**

The scheme intends to provide extensive support to MSMEs and give one time support to entrepreneurs, especially women and persons belonging to SC and ST community. An outlay of ₹ 58.50 crore was provided for ESS scheme in 2019-20 and assistance of ₹ 29.03 crore was given to 512 units.

- **Vyavasaya Jalakam, Kerala MSME Geoportal**

For the effective liaisoning and interventions, the State Industries Department has devised a mobile application system which would facilitate the collection of data with spatial coordinates about the units. Through this application, Industries Extension Officers can collect and upload more than 100 details of units including the sector to which the unit belongs, products manufactured, number of employees, financial health of the unit and also its location on map with the help of GPS. The mobile application created for the purpose would be utilised by the field officers for data collection. The entrepreneur could also self-declare the unit details by visiting the department website.

• **Kerala Enterprise Loan Scheme (KELS)**

The government aims to make Kerala an entrepreneur-friendly State by launching a State-level loan scheme for entrepreneurs formulated by the State Level Bankers' Committee (SLBC) in association with the State government. The Industries department offers interest subvention on loans up to ₹ 10 lakh so that entrepreneurs can avail them at 4% interest.

COVID-19 Relief Package

- I. **Emergency Credit Line Guaranteed Scheme (ECLGS)** - The scheme was unveiled as part of the ₹ 20 lakh crore comprehensive package announced by Finance Ministry on 13/05/2020, to aid Micro, Small and Medium Enterprises (MSMEs) sector in view of the economic distress caused by the COVID-19 pandemic. Credit under GECL would be up to 20% of the borrower's total outstanding credit up to ₹ 25 crore. 100% guarantee would be provided by National Credit Guarantee Trustee Company (NCGTC) to Member Lending Institutions (MLIs).
- II. **Corpus for MSMEs:** A fund of funds with a corpus of ₹ 10,000 crore will be set up for MSMEs.
- III. **Subordinate debt for MSMEs:** This scheme aims to support stressed MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate ₹ 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide ₹ 4,000 crore to the Credit Guarantee Fund Trust for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.
- IV. **PM Street Vendor's AtmaNirbhar Nidhi** - This is a Central Sector Scheme to facilitate street vendors to access affordable working capital loan for resuming their livelihoods activities, after easing of lockdown. The scheme components are Initial working capital of up to ₹ 10,000, Interest subsidy on timely/ early repayment @ 7%, Monthly cash-back incentive on digital, transactions, Higher loan eligibility on timely repayment of the first loan.
- V. **Expediting payment of dues to MSMEs:** Payments due to MSMEs from the government and CPSEs will be released within 45 days.
- VI. **Disallowing global tenders:** To protect Indian MSMEs from competition from foreign companies, global tenders of up to ₹ 200 crore will not be allowed in government procurement tenders.
- VII. **Reduction in TDS and TCS rates:** The rates of Tax Deduction at Source (TDS) for the non-salaried specified payments made to residents and Tax Collected at Source (TCS) will be reduced by 25% from the existing rates. This reduction will apply from May 14, 2020 to March 31, 2021. This is estimated to provide liquidity of ₹ 50,000 crore.

COVID 19 Revival Package of Government of Kerala.

- The Kerala government has announced a ₹ 3,434-crore package for the post-Covid revival of the MSME (micro, small and medium enterprises) sector. The package offers one-time settlement on loan defaults from the state's two premium industrial promotion agencies – KSIDC and KINFRA.
- The package promises margin money assistance and concession on interest on additional loans. A six-month extension will also be allowed for payment of interest on investment loans. Three months moratorium will also be provided for repayment of principal amount and interest amount to all units financed by KSIDC. Other major features of the MSME package includes special loan for capital investment by new units, interest subsidy for manufacturing and 6% concession for six months on loans availed by units for diversification and development.
- **Vyvasaya Bhadratha** – a Special Package for Relief and Financial Assistance to MSMEs in Kerala in the Wake of Covid – 19
- Considering the severe setbacks faced by the MSME sector in the State because of the Covid-19 pandemic and the subsequent lockdown, Industries Department of

Government of Kerala proposed a new relief scheme called “Vyvasaya Bhadratha”. The major features of the scheme are as under:

- New land premium payment Policy to reduce the financial burden on new investors by decreasing the upfront lease premium to be paid and also increasing the duration of the payment period in industrial parks
- Freezing of land premium for one year
- Waiver of penal interest charges for existing customers of KSIDC
- Special loans from KSIDC for asset creation by MSMEs
- Waiving of SDF rental for 3 months on firms operating under KSIDC/KINFRA
- Top up loans from KSIDC for meeting the immediate working capital and asset creation needs

D. Suggested Action points

Banks

- Banks may take proactive steps in financing entrepreneurs with coverage under Credit Guarantee Fund Trust Scheme

Government

- For rapid industrialization of the district, further improvement of basic infrastructure facilities are needed, presently there is no rail link and the entire transport system is dependent on roads. The Power distribution infrastructure has to be strengthened the problem of low voltage and frequent power disruption has to be mitigated.
- Common Facility Centres, similar to CFSC Changanacherry, Kottayam may be established in the district so that MSME units can avail the service.
- Developing entrepreneurial skill among the youth through various skill development programme.
- State government may extend support for marketing of products of small and tiny units by ensuing tie-up arrangements.
- Traditional activities such as handicrafts, pottery, coir, etc. may be revived by providing common facility centres, infusing modern technology and imparting skill up gradation to the artisans.
- Realistic time bound action plans may be drawn to revive and rehabilitate stressed / closed industrial units through a mix of credit and technology support. A suitable mechanism to provide latest market information to industrialists, particularly first generation entrepreneurs, may be adopted by DIC and other Government agencies.
- Inadequate industrial infrastructure, lack of entrepreneurial talent, less work force, procedural delay for issuing clearances, licenses, power connection, lack of timely credit flows are the bottlenecks in the sector. Government may address the same.

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION & HOUSING

4.1 Credit Potential for Export Credit

A. Introduction

Trade operations in Kerala is mainly conducted through Kochi Port. Items of trade include pepper, cashew, coir and coir products, tea, cardamom, ginger, spices and spices oil and marine products. In 2019-20, Cochin Port handled a total traffic, coastal and foreign, of 340.4 lakh MT, as compared to 320.2 lakh MT in 2018-19, showing an increase of 6.3 %. Total export, both coastal and foreign, through Cochin Port was 67.3 lakh MT in 2019-20 as against 66.5 lakh MT in 2018-19 recording a growth of only 1.2 %. Tea, coffee, cashew kernels, seafood, coir products and spices are the major items of export through Cochin port. Important agricultural items produced and exported from Wayanad are Spices, Tea and Coffee.

As per the new Priority Sector norms of RBI, incremental export credit over the corresponding date of the preceding year, up to 2 percent of ANBC or credit equivalent amount of off-balance sheet exposure, whichever is higher, subject to as sanctioned limit up to ₹40 crore per borrower is eligible to be covered under Priority sector. There is also an Export Inspection Council of India (EICI) which extends financial assistance to the exporters for the quality control purposes.

B. Assessment of Credit Potential

Export Finance

The term 'export finance' refers to credit facilities and techniques of payments at the pre-shipment and post-shipment stages. Export finance whether short-term or medium term, is provided exclusively by the Indian and foreign commercial banks which are the members of the Foreign Exchange Dealers Association. The Reserve Bank of India (RBI) provides refinance facilities to the commercial banks. Export-Import Bank of India (commonly known as EXIM Bank) also extends finance to exporters and to overseas projects abroad joint ventures and construction projects abroad.

Pre-shipment Finance: Pre-shipment finance refers to the financial assistance in Indian Rupees and Foreign Currency provided to the exporters before actual shipment of goods. Pre-shipment finance is provided to the exporters for the purposes like purchase of raw materials, their processing and converting into finished goods and packaging them.

Post-Shipment Finance: Post-shipment finance may be as "any loan or advance granted or any other credit provided by a bank to an exporter of goods from India from the date of extending the credit after shipment of goods to the date of realization of export proceeds."

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for export credit (₹ lakh)				
Activity	Unit Cost	Credit Potential for 2023-24		
		Physical Unit	Fin. Outlay	Bank Loan
Pre Shipment Credit:				
Packing Credit in rupees	100	25	2500.00	2250.00
Post Shipment Credit	100	25	2500.00	2250.00
Total			5000.00	4500.00

C. Availability of Infrastructure, Critical gaps & Interventions required

The factors favoring export in Kerala are an all-weather sea port at Kochi, 3 international airports, a proposed port at Vizhinjim, good connectivity by rail, road, water etc., proximity to trans national trade corridor, high literacy rate and sense of hygiene and good processing skills of labour. **The major organisations available for** furthering the cause of export in Kerala are Marine Products Export Dev. Authority [Kochi], Cashew Export Promotion Council [Kollam], Coir Board, Tea Auction facility, SEZ for Export promotion, Industrial Parks set up by Govt., Food Park at Ernakulam & Pathanamthitta, Sea Food Park at Alappuzha, Spices Park

at Idukki etc. The details of some of the **important items produced in the districts and exported through Kochi seaport** are: Kottayam-Rubber; Idukki-Spices, Tea, Coffee; Pathanamthitta-Spices; Alappuzha-Coir, Marine; Kollam-Cashew; Thrissur-Gold; Palakkad-Rice; Kozhikode-Footwear; Wayanad-Spices, Tea, Coffee. The countries to which the major exports from Kerala through the ports and airports in Kerala are: **Kochi sea port**: USA (30%), Nigeria, Indonesia, Hungary, UAE; **Kochi Airport**: UAE (22%), Maldives, Qatar, Oman, China; **TVM Airport**: UAE, Maldives, Qatar, China, Kozhikode Airport: Qatar (30%) UAE

Prospects: The new port coming up at Vizhinjam will provide more openings to international trade, cashew exports may shift from Kochi and marine exports will get a boost. The Development of Beypore port will help trade to Gulf and Sri Lanka and export of food items, masalas, footwear, marine etc. will get a boost.

Issues: Trade is mostly to gulf countries and cost of cargo remains high. Also, the dependency is high on the NRI community, nonbanking channels and relatives/agents

Opportunities: The opportunities lie in contract farming for bio-agri products, floriculture, cut flowers, spices and spices oils and revival of sea food, cashew and coir

4.2 Credit Potential for Education

A. Introduction

Wayanad district has the lowest number of schools in Kerala (308 LP/UP/High schools, 61 higher secondary schools and 10 VHSE schools with 27 courses as on 31.03.2022). There are six arts and science colleges and two engineering colleges in Wayanad. As per census data 2011, the literacy rate in district is low at 89.32% as compared to the State average of 93.91%. Among the Scheduled Caste students, the District shows highest drop out of 2.16% in Govt. Schools and 1.12% in private aided schools. The average dropout among ST students is 1.77% which is second highest after Malappuram at 2.32% [Source economic review, 2021, GoK].

Banks achievement of the DCP targets for this sector based on the priority sector norms, in the last three years 2019-20, 2020-21 and 2021-22 were ₹ 2245.27 lakh, ₹ 1462.42 lakh and ₹ 3076.29 lakh respectively.

B. Infrastructure and linkage support available planned and gaps

- SLBC, Kerala in consultation with Government of Kerala have issued common guidelines norms applicable to all banks for granting education loans to management quota seats and outside state admissions.
- The Non-performing loans under the sector has increased from ₹ 80.91 crore as on March 2021 to ₹ 95.75 crore as on March 2022 which is continue to be high.
- In respect of District-wise enrolment of students in Higher Secondary Schools, Wayanad stands lowest (amongst 14 districts). The total number of enrolment of students in Higher Secondary Schools during 2020-21 was 368283 (for the State) and for Wayanad district the figures stands at 10160 (2.76%) only.

C. Assessment of Credit Potential for 2023-24

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for education (₹ lakh)				
Activity	Unit	Credit Potential for 2023-24		
		Physical Unit	Financial Outlay	Bank Loan
Education Loan	500000	3000	15000.00	13500.00
Total			15000.00	13500.00

D. Suggested Action Points

- **High NPA:** The Non-performing loans under the sector continues to be high which is a serious concern. Govt. may view this issue seriously and chalk out proper strategy involving all stake holders.

4.3 Credit Potential for Housing

A. Introduction

Housing is an important sector as it has a direct impact on employment generation, GDP growth and consumption pattern in the economy. Housing related activities in the country like construction, renovation, maintenance and those related to trading, financing, mortgage banks, real estate agents, appraisers, movers and notaries, are estimated to account between 5-10 % of GDP. In India, housing finance market is still in its nascent stage compared to other countries. The outstanding amount of housing finance from all sources accounts for only 9 % of GDP when compared with 12 % in China, 29 % in Malaysia, 46 % in Spain and 80 % in the US.

As per census 2011, the total number of houses in the state is 11.22 crore of which 58.57 lakh are in rural areas and 53.60 lakh are in urban areas. The overall housing availability is better in Kerala compared to all India average. The quality of housing as per the materials used for roof, walls and flooring, Kerala fares better than the national average since 48 % of the houses use concrete as the material for roofs versus 29.1 % in India. 46.5 % of households in India use mud and 76 % of households lived in permanent houses. The housing shortage in Kerala is estimated at 2.64 lakh houses.

B. Infrastructure and linkage support available planned and gaps

- ❖ Central Government has launched a comprehensive mission “Housing for All by 2022” Pradhan Mantri Awas Yojana – Gramin and Urban. The mission seeks to address the housing requirement of rural and urban poor including slum dwellers. The PMAY- Urban will be implemented through the following programme verticals:
- ❖ Under the Pradhan Mantri Awas Yojana – (Gramin) scheme, financial assistance is provided for construction of pucca house to all homeless and households living in dilapidated houses.
- ❖ A Technology Sub-Mission under the Mission has been set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Technology Sub-Mission also facilitates preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It will also assist States/Cities in deploying disaster resistant and environment friendly technologies.
- ❖ As part of the Prime Minister’s Awas Yojana mission, the government will look to create 2 crore houses by 2022 by providing a central grant of ₹1 lakh to ₹2.3 lakh per house by way of a 6.5 percent interest subvention scheme.
- ❖ The Government of Kerala has initiated the LIFE Mission in the year 2016 as a flagship programme for addressing the issues of homelessness in the State.

C. Assessment of Credit Potential for 2023-24

The activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for housing		(₹ lakh)		
Sr No.	Activity	Credit Potential for 2023-24		
		Nos.	Financial outlay	Bank Loan
1	Economically weaker section	3800	7600.00	6840.00
2	Repairs & Renovation	3200	6400.00	5760.00
3	Individual houses	2000	30000.00	27000.00
	Total		44000.00	39600.00

D. Suggested Action Points

Banks

Banks may extend loans to housing units as per the Priority sector guidelines

Government

- The use of locally available materials, installation of rainwater harvesting units and eco-friendly measures should be encouraged. Incorporation of disaster resistant designs in house construction should be made compulsory.
- Special efforts may be taken for catering to the needs of SC/ST/OBC, Disabled persons, slum dwellers, street vendors other informal sector workers and vulnerable Sections of the society.

CHAPTER 5

INFRASTRUCTURE SUPPORT

A. Introduction

Availability of adequate Infrastructure is a prerequisite for sustained economic growth particularly in the rural areas. Infrastructure forms the foundation on which social, economic and industrial development is built and paves the way for new opportunities, generates additional employment and income, facilitates and improves other rural services. Adequate and locally appropriate infrastructure is essential to maximize the full development potential of a given region. The growth, new investment opportunities, employment potential other socio economic development, etc., are dependent on the creation of critical infrastructure facilities required in the various sectors of the rural economy. Kerala, being the state in the fore front of devolution of power to the Panchayati raj system has also ensured during the last few years, the involvement of the beneficiaries in identification, implementation, monitoring and evaluation of infrastructure projects particularly the projects in the primary sector thereby leading to completion of infrastructure projects without time and cost overrun.

Investments for creation of Rural Infrastructure is generally met from the public sources. However, of late, particularly for few of the sectors related with social infrastructure, credit from financing institution is being sourced. The requirement is gradually increasing and in a short span, many new sectors will be in a position to attract credit, due to the technical soundness and the bankability of the projects.

5.1 Infrastructure – Public Investments

Major critical infrastructure requirements of the district as also infrastructure/ linkages identified in the Base PLP for different sectors and the additional interventions identified during the year are as under:

Infrastructure Support Requirement & Action Points

Sr. No.	Activity	Infrastructure support requirement identified & action points
1	Crop cultivation	<ul style="list-style-type: none"> • Augmentation of storage facilities for various agri produces. • To popularize suitable agricultural machineries like transplanters keeping in view the low holding levels and shortage of labour.
2	Water Resources	<ul style="list-style-type: none"> • Construction of adequate number of small and medium type check dams and other water harvesting structures.
3	Plantation & Horticulture	<ul style="list-style-type: none"> • Popularization of poly house/ shade net structures
4	Animal Husbandry	<ul style="list-style-type: none"> • Improvements to the Veterinary clinics and hospitals • Establishment of model fodder farms
5	Fisheries	<ul style="list-style-type: none"> • Setting up of hatcheries. • Infrastructural facilities for fish ponds or fish tanks • Infrastructure facilities for riverine and reservoir fisheries
6	Rural connectivity	<ul style="list-style-type: none"> • Strengthening and improvement of the road networks and extending priority for connecting hamlets with low population particular in tribal areas. • Improvement to the road network in tourism circuits. • Conversion of single lane bridges to double lane and replacement of dilapidated bridges.

RIDF projects in the district

NABARD, since inception, has prioritized its strategies for facilitating credit flow to rural infrastructure sector to fulfil its mission of rural prosperity through credit and related services. From the year 1995 onwards, NABARD is in the fore front of funding rural infrastructure projects through its flagship programme of Rural Infrastructure Development Fund (RIDF) and as on 31.03.2022, projects worth ₹ 4.55 lakh crore has been assisted throughout the country. In

Kerala State projects with a total financial outlay of ₹ 14013.27 crore involving RIDF loan of ₹11797.23 crore have been assisted. In Wayanad District, 393 projects were assisted with a total financial outlay of ₹ 785.33 crore and RIDF loan of ₹ 646.70 crore. In addition to RIDF, for assisting infrastructure projects in Rural Areas, NABARD has introduced various other products like NABARD Rural Infrastructure Development Assistance (NIDA), Warehouse infrastructure Fund (WIF), Food Processing Fund (FPF), Watershed Development Fund (WDF), Tribal Development Fund (TDF), Umbrella programme for natural resources management (UPNRM), etc. Through all this products, NABARD, as per estimates, support 20% of the projects carried out in rural areas.

The tranche-wise details of RIDF Projects sanctioned in the district are as below:

(₹ lakh)

Sr. No.	Tranche	No. of projects	TFO	RIDF Sanctions
A	Closed Tranches	340	51069.63	41642.58
B	Ongoing tranches			
1	XXI	22	12539.45	10200.55
2	XXII	8	5970.00	5202.50
3	XXIII	0	0.00	0.00
4	XXIV	7	4217.01	3414.46
5	XXV	5	566.65	538.31
6	XXVI	5	1769.22	1556.87
7	XXVII	6	2400.90	2114.89
	Sub Total-B	53	27463.23	23027.58
	Total (A+B)	393	78532.86	64670.16

The sector-wise details of RIDF projects sanctioned to the district under various categories are as below:

(₹ lakh)

Sr. No.	Sector	No. of projects	Total Financial Outlay	RIDF Sanctions
A	Agriculture Sector	188	30931.89	25348.47
B	Social Sector	168	20421.91	16517.79
C	Rural Roads and Bridges	37	27179.06	22803.9
	Total	393	78532.86	64670.16

The total number of projects sanctioned in the district since inception is 393 with an aggregate sanctioned loan amount of ₹ 785.33 crore. It is observed that due to RIDF projects, credit deepening, particularly from the formal sector has increased in various areas of the districts.

Under RIDF, projects related with 37 sub sectors are eligible for assistance. The projects under agriculture sector are provided assistance to a maximum of 95% of the eligible project cost where as 85% and 80% respectively are provided as assistance for social sector and rural connectivity sector.

5.2. Social Infrastructure Involving Bank Credit- 2023-24

A. Introduction

Availability of clean drinking water, adequate educational and health facilities, efficient waste management facility, etc., defines the quality of life in a society. The better the availability, deeper the impact on the population. Recent introduction of schemes like “Swachh Bharat” has re-emphasized the need for better hygiene in the community. Government of India has also introduced various other schemes for improving education facilities, skill development, training, etc., which in the long run will improve the GDP of the region.

As social Infrastructure sector has to be developed on a priority basis, Governments have given specific thrust to these sectors and to attract investments from the banking sector, credit to activities like school and health care Infrastructure, drinking water and sanitation infrastructure etc., in tier II to tier VI centres is now considered as part of priority sector lending. Accordingly,

credit potential for these sectors have been assessed. In Wayanad district, under social sector, activities related to education sector and health have potential for availing bank credit.

B. Assessment of Credit potential for 2023-24

Based on the above factors and as per the new priority sector lending norms, the activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for social infrastructure

(₹ lakh)

Sr. No.	Activity	Unit cost	Credit Potential for 2023-24		
			Physical units	Financial Outlay	Bank Loan
1	Loan for Schools / Colleges	5000000	8	400.00	300.00
2	Health Care Facilities	6000000	8	480.00	360.00
3	Waste Management units	510000	38	193.8.00	145.00
4	Day care facilities / Old age homes	500000	4	20.00	15.00
	TOTAL		58	1094.00	820.00

C. Action points to banks

Banks may provide credit for setting up schools and health care facilities for achieving their priority sector targets. This will also help the government in achieving the goal for Providing Urban Amenities in Rural Areas (PURA).

5.3 Renewable Energy

A. Introduction

Renewable energy is defined as the energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves, biomass and geothermal heat. Due to depletion of fossil fuels through prolonged use, the use of renewable energy sources has become important for meeting the energy needs of the future. Renewable energy can replace conventional energy in four areas: electricity generation, air and water heating/ cooling, motor fuels and rural (off-grid energy services).

The major renewable energy sources relevant to Kerala are solar energy, wind energy, hydel energy [mini hydel projects from 101 KW to 2000 KW and small hydel projects from 2001 KW to 25 MW], bio-energy and wave energy. Biogas is one of the efficient non-conventional energy sources, which can be profitably harnessed to meet the domestic fuel requirement and to supplement rich organic manure for farm operations.

Total installed capacity of power in the State as on March, 2022 is 5955.86 MW. Of which, share of hydel power is 1,856.50 MW (31.2 %); while 3066.66 MW was contributed by thermal projects (51.5 %), 670.7 MW (11.3 %) from renewable sources viz. wind, solar etc.

B. Infrastructure and linkage support available planned and gaps

- The Agriculture Department and KVIC promotes biogas development by providing technical and material support for construction of plants and is directly linked to the annual programmes of these agencies. A subsidy scheme for promoting the installation of biogas plants having individual capacity of not less than 15 m³ is in operation.
- Ministry of New & Renewable Energy is proving assistance for setting up of bio gas plants, toilet linked Bio-gas plants etc. under National Biogas and Organic Manure Programme (NNBOMP).
- Ministry of New and Renewable Energy has been vested with the responsibility of developing Small Hydro Power (SHP) projects up to 25 MW station capacities. The estimated potential for power generation in Kerala from such plants is about 704 MW from 245 SHPs. 36 SHP units with installed capacity of 211.17 MW are installed/ under implementation.

- Kerala is one of the first States to announce a Renewable Energy Policy in 2002. It is also one of the few States to have its own Wind Energy Policy [2004] and recently announced the Solar Energy Policy in 2013. Agency for Non-conventional Energy and Rural Technology [ANERT], an autonomous organisation set up by the Govt. of Kerala is the State Nodal Agency [SNA] for the MNRE, GoI to implement centrally-assisted programmes in the State. ANERT's current interventions include Solar SPV and Thermal programmes, Small Hydro projects, Wind energy, biomass gasification, biogas programmes and energy conservation initiatives.
- KSEBL is considering all option to harness renewable power. Besides development of solar power through Saura projects, installations of other renewable plants are expedited. The target is to meet 40 % of energy requirements from Renewables by 2022. The existing, ongoing and pipeline renewable projects for 3309 MW.
- The Reserve Bank of India (RBI) on 04th September 2020 released revised priority sector lending (PSL) guidelines to augment funding for COVID-19 impacted companies. Bank finance for start-ups (up to ₹50 crore), loans to farmers for installation of solar power plants for solarisation of grid connected agriculture pumps and loans for setting up Compressed Bio Gas (CBG) plants have been included as fresh categories eligible for finance under the priority sector.
- GoK is planning to set up a Centre of Renewable Energy at University of Kerala to conduct research in the field of green energy and create awareness among the people about renewable energy. ₹ 10 lakh is earmarked in budget for its feasibility study.

C. Assessment of Credit Potential for 2023-24

Considering the above developments, the activity wise credit potential for 2023-24 for the various activities under the sector is assessed and indicated in table below:

Credit potential for renewable source of energy sector (₹ lakh)				
Sr No.	Activity	Credit Potential for 2023-24		
		Physical	Financial	Bank Loan
1	Biogas (2 cum)	990	222.75	200.00
2	Solar water heaters	280	44.80	40.00
3	Solar Home lighting systems	652	110.84	110.00
	Total		378.00	350.00

D. Critical intervention required for creating definitive impact

- While waste management pose a serious problem, it also provides a window of opportunity for the power deficit Kerala. An average person generates about 4.5 pounds of waste per day. It can be reused to generate clean, renewable power. Biogas can be generated from organic waste from agriculture, animal husbandry and domestic sectors, and Power generation from Municipal Solid Waste (MSW) and Industrial Waste. Community bio-gas plants may be set up in each district to address the waste management and also to generate clean energy.
- Rural housing loan policy may be redesigned to include a promotional component for installing solar power lighting & heating systems.
- Bio-gas based waste disposal system in all households may be encouraged.

E. Action points

Banks

- Setting up of units for treatment of solid waste by the PRIs, NGOs and Developmental Agencies, may be supported by banks.

Government

- Government Departments may motivate and train farmer groups/ Farmers' Clubs and SHGs to establish bio-gas units for compact areas and for scientific collection of solid waste through peoples' participation. The Nodal Department may give publicity, co-ordinate with stakeholders to avail carbon credits to the investors.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

A. Introduction

The movement which started as a link between the “unbankable” rural poor and the formal banking system to cater to the microcredit needs of the poor, now has become the world’s largest microfinance initiative with 119.03 lakh SHGs representing 13.88 Crore rural households from every nook and corner of India. NABARD as the main facilitator and mentor of microfinance initiatives in the country since 1992 has given a definite edge to this microfinance programme. It has created tremendous socio-economic impact on empowerment of women. NABARD has been framing/advocating policies for banking with poor. The increase in income levels of the poor required crucial changes in the approach and design of SHG-BLP launched two decades ago. Over the years, natural transformations also took place in the structure of SHGs by introducing voluntary savings, cash credit limit, individual bank accounts, JLGs within SHGs, etc.

Non-governmental Organizations /Voluntary Agencies, Community organizations, Commercial Banks, Cooperative banks, Government agencies viz. Poverty Alleviation unit of the District Panchayat, Women Development Corporation etc., are also actively involved in promoting informal groups of the rural poor to encourage thrift and credit to meet their emergent needs and to wean them away from the money lenders. Self Help Groups (SHGs) under the SHG Bank Linkage programme of NABARD and Neighbourhood Groups (NHGs) under Kudumbashree Mission are the main informal groups in the district.

B. Infrastructure and linkage support available planned and gaps

As per Census 2011, more than 96.14 percent of the population in the district is rural. Rural households at 166000 account for 86.9 percent of total households (191000) in the district. Based on the household data, the district has a potential for forming 12733 SHGs (considering an average membership of 15 people). Kudumbashree alone has 9985 NHGs in the district up to 31 March 2022. The block-wise mapping of the potential shows that, almost all blocks have reached the desired coverage.

The status of formation and credit linkage of SHGs and JLGs in the district of Wayanad is given below:

**Status of Promotion and Credit linkage of SHGs and JLGs
in the districts as on 31.03.2022 (₹ lakh)**

Sr No.	Agency	No. of SHGs formed	No. of SHGs credit linked	Amount of Credit linkage	No. of JLGs credit linked	Amount of Credit linkage
1	Kudumbashree	9985	7735	51200.00	4808	11624.25
2	WSSS	696	253	1058.05	82	164.00
3	Shreyas	167	167	1620.00	40	60.00
4	MASSS	42	42	14.08	0	0.00
5	NSS	161	60	553.25	4	17.60
	Total	11051	8257	54445.38	4934	11865.85
	Of which Tribal groups	1805	649	2209.00	625	2800

Source: respective agencies listed above

Of the 11051 SHGs formed, 8257 groups have been credit linked cumulatively, involving an amount of about ₹544.45 Crore. The average per group loan amount is ₹6.59 lakh. The rural branches of commercial banks especially Canara Bank followed by PACS and Kerala Grameen bank play the major role in SHG financing. The recovery mechanism under Kudumbashree is very good. Recovery under SHG financing, especially under Kudumbashree, continues to be good at over 98 percent.

With the objective of addressing the issues related to imbalances and State wise disparities in the growth and spread of SHG movement in tribal and backward areas, Government of India launched the “Scheme for Promotion of Women SHGs in Backward Districts of India including Wayanad. More than 1118 WSHGs were savings linked and 510 groups were credit linked with banks. An amount of ₹ 15.33 crore was disbursed for these 510 groups and the total savings of the group (Numbering 1118) constituted ₹ 2.83 crore. M/s Wayanad Social Service Society (WSSS) is the anchor NGO for WSHG programme and SHREYAS is their sub NGO.

Issues related to micro finance

Some of the major issues related to implementation of SHG-Bank Linkage Programme in the district are given below:

- The announcement of frequent loan moratorium is vitiating the recovery climate in the district resulting in deterioration of recovery levels.
- The banks are reluctant to sanction higher credit limits commensurate to the scale of activity undertaken by mature groups. A change of mind-set is required, since the increase in the per capita income of the groups can take place only if multifarious economic activities are undertaken by the groups.
- There are also issues of multiple membership and multiple lending reported from many quarters.
- Poor participation of branch managers in branch level monitoring committee by Kudumbasree.
- The entry of communal and political NGOs/entities such as SNDP, NSS, *Janashree* etc., and MFIs have further accentuated the problems of multiple membership and lending besides formation of groups on the basis of non-economic criteria.

Road map for the future

It may be stated that, the district has almost achieved the desired coverage of rural households under SHGs. Though the overall coverage of rural households appears to be good, there could be pockets like tribal colonies where the coverage is still inadequate. Therefore, the focus of SHG bank linkage programme in the district should be to ensure coverage of entire rural households in all the pockets and also to ensure credit linkage of all the existing groups. The roadmap for SHG-BLP in the district will focus on the following areas:

- To identify pockets where coverage of rural households is inadequate and initiate steps to form groups in those areas
- To credit link all the eligible groups.
- To identify branches which are not participating in SHG-BLP and actively involve them.
- To leverage Information Technology to improve quality of SHG operations.
- Financial literacy drive at SHG level to eliminate over-indebtedness.
- To provide MEDP training to mature groups and graduate them to micro entrepreneurs.
- Create and credit link JLGs out of successful SHGs.

C. Assessment of Credit Potential for 2023-24

Estimation of Potential under SHG-BLP

Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing.

The block wise details of potential available for promotion and credit linkage of SHGs in the district is furnished in the table given in next page. Similarly, the potential for credit linkage of the JLGs is furnished in table given in next page.

The emphasis is given for the JLG linkage programme by Government of India and Government of Kerala has shown positive results in the district with major contribution coming from

Kudumbashree mission and Dairy Development Department. It is imperative to mention here that under the NABARD Holistic Watershed Development Programme, through Village Watershed Committees (VWCs) more than 800 JLG groups were promoted and linked with Revolving Fund Assistance (RFA). An amount of ₹ 5 crores was disbursed by NABARD to VWCs and RFA programme has grounded exceedingly well resulting in almost 100% repayment in 42 VWCs participated in the programme. This amount with interest is still revolving in the watershed area itself and the lending is continuing in a successful manner as mentioned above. NABARD has initiated eShakthi project in Wayanad for digitization of SHGs. In the initial phase, 936 SHGs promoted by WSSS, Shreyas and NSS have been digitized. The scheme has been closed as on 30th June 2021.

Block wise details of potential available for promotion and credit linkage of SHGs

(₹ lakh)

Sl. No.	Block	SHGs formed as on 31.03.2022	SHGs credit linked as on 31.03.2022	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
				Fresh		Repeat		Fresh		Repeat	
				No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	Kalpetta	3056	2248	280	7730	1155	15490	345	8980	1270	17590
2	Panamaram	2817	2022	258	5363	1125	13875	310	5460	1248	16003
3	Sulthan Bathery	2479	1485	262	5521.5	960	8520	320	5815	994	9183.5
4	Mananthavady	2699	2502	282	5461	1120	9165	330	5640	1165	9906
	Total	11051	8257	1082	24076	4360	47050	1305	25895	4677	52683
	Of which Tribal SHGs	1763	649	102	1008	364	2556	152	3008	415	6060

Block wise potential for credit linkage of JLGs (₹ lakh)

Sl. No	Name of the block	JLGs credit linked as on 31.03.2022	JLGs to be credit linked during 2022-23				JLGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Kalpetta	1701	75	225	1701	5124.3	35	105	1776	53493
2	Panamaram	1693	102	102	1693	5079	80	80	1795	5181
3	Sulthan Bathery	660	36	108	660	1980	40	120	696	2088
4	Mananthavady	1129	16	48	1129	3387	20	60	1145	3435
	Total	5183	229	483	5183	483	175	365	5412	64197
	Of which Tribal JLGs	386	43	129	370	1110	30	900	412	1236

D. Critical intervention required for creating definitive impact

i. Impact of Multiple Membership: One of the issues hampering the growth of the sector is multiple membership, as the multiple loans availed will increase indebtedness of the individual thus affecting the repayment to the group/ institutions. The entry of communal and political NGOs/entities and MFIs have further accentuated the problems of multiple membership and lending besides formation of groups on the basis of non-economic criteria. Therefore, currently SHPIs are consolidating their position by strengthening the SHGs still affiliated/attached to them and not very much inclined to promote new SHGs. In a sense, credit deepening rather than credit-widening seems to be the way forward.

ii. Deepening of Credit to SHGs: In order to help the SHG members to graduate to the level of microenterprises, bankers need to extend higher amounts of credit to the SHGs.

E. Suggested action point

Considering the fact that leasing of land legally is not permitted as per the existing Kerala Land Reforms Act, banks find it difficult to extend adequate finance to JLGs for undertaking productive activities. Hence there is a need to make appropriate legal provisions so as to provide access to formal credit by tenant farmers/oral lessees.

ANNEXURE- I

ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2023-24

State : KERALA

District : WAYANAD

₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
I. AGRICULTURE								
A. FARM CREDIT								
1.CROP PRODUCTION, MAINTENANCE & MARKETING								
Paddy 1	Phy	95000	Ha	900	1600	2200	2300	7000
	BL			855	1520	2090	2185	6650
Paddy 2	Phy	107500	Ha	50	220	110	220	600
	BL			54	237	118	237	645
Coconut	Phy	105000	Ha	2000	2100	2100	3400	9600
	BL			2100	2205	2205	3570	10080
Rubber	Phy	300000	Ha	2500	2800	2800	2500	10600
	BL			7500	8400	8400	7500	31800
Banana	Phy	450000	Ha	3700	4150	3850	2000	13700
	BL			16650	18675	17325	9000	61650
Vegetables	Phy	20000	No.(for 10 cents)	7000	7500	7500	8000	30000
	BL			1400	1500	1500	1600	6000
Pepper	Phy	264000	Ha	1700	2800	2500	3000	10000
	BL			4488	7392	6600	7920	26400
Ginger	Phy	460000	Ha	100	150	500	350	1100
	BL			460	690	2300	1610	5060
Cardamom	Phy	650000	Ha	1000	1000	1000	1100	4100
	BL			6500	6500	6500	7150	26650
Coffee	Phy	160000	Ha	15000	19000	16700	17000	67700
	BL			24000	30400	26720	27200	108320
Tea	Phy	250000	Ha	2000	2000	2000	2000	8000
	BL			5000	5000	5000	5000	20000
Floriculture- cut flower	Phy	100000	8 Cent	1250	1250	1250	1250	5000
	BL			1250	1250	1250	1250	5000
Cocoa	Phy	180000	Ha	80	70	80	120	350
	BL			144	126	144	216	630
Arecanut	Phy	125000	Ha	2800	2700	3400	3300	12200
	BL			3500	3375	4250	4125	15250
Tapioca	Phy	220000	Ha	250	300	300	300	1150
	BL			550	660	660	660	2530
Turmeric	Phy	360000	Ha	30	30	30	30	120
	BL			108	108	108	108	432
Nutmeg	Phy	200000	Ha	20	20	20	20	80
	BL			40	40	40	40	160
Plantain	Phy	370000	Ha	250	300	300	250	1100
	BL			925	1110	1110	925	4070
Mango	Phy	250000	Ha	900	1000	1000	950	3850
	BL			2250	2500	2500	2375	9625
Other tubers	Phy	120000	Ha	100	200	200	200	700
	BL			120	240	240	240	840
Crop husbandry Total	BL			77894	91928	89060	82911	341792.0
10% for Post Harvest/Household consumption requirements				7789	9193	8906	8291	34179.2
20% for Repairs and maintenance expenses of farm assets plus insurance				15579	18386	17812	16582	68358.4
TOTAL CROP LOAN WITH KCC				101262	119506	115778	107784	444330

State : KERALA

District : WAYANAD

₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
2. WATER RESOURCES								
New wells	Phy	66500	No.	350	350	350	365	1415
	BL			209	209	209	218	847
Pumpset sub-mersible 5 hp	Phy	32000	No.	520	530	530	520	2100
	BL			150	153		150	605
Drip System (1.0 Ha- banana) 1.5 x 1.5 m	Phy	97245	Ha	500	500	400	400	1800
	BL			438	438	350	350	1575
Sprinkler (various crops) per ha	Phy	53000	Ha	410	400	400	400	1610
	BL			196	191		191	768
Pump house (2m x2m x 2.1 m)	Phy	30000	No.	380	400	370	350	1500
	BL			103	108	100	95	405
Storage Tank(3 m x 3 m x 1.5 m)	Phy	30000		350	350	350	350	1400
	BL			95	95	95	95	378
Pipe Line (Well command)-1.2 Ha CA	Phy	30000	Ha	200	200	200	200	800
	BL			54	54	54	54	216
Lift irrigation	Phy	87000	Ha	70	70	80	80	300
	BL			55	55	63	63	235
Renovation of Well (3m deepening)suitable for hard rock areas	Phy	25500	No.	300	300	270	300	1170
	BL			69	69	62	69	269
Open well recharge(by excavation) 3 m from existing dug well	Phy	9600	No.	300	340	300	320	1260
	BL			26	29	26	28	109
Water harvesting (.4 Ha CA)	Phy	60000	No.	250	250	300	300	1100
	BL			135	135	162	162	594
Water Resources Total	BL			1528	1535	1464	1473	6000
3.FARM MECHANIZATION								
Tractor 40HP	Phy	625000	No.	30	30	30	30	120
	BL			169	169	169	169	675
Power Tiller-9 hp	Phy	170000	No.	30	35	40	35	140
	BL			46	54	61	54	214
Garden Tiller	Phy	55000	No.	50	65	60	50	225
	BL			25	32	30	25	111
Power Sprayers	Phy	22000	No.	100	100	100	100	400
	BL			20	20	20	20	79
Harvester								
a.Self Propelled Combined Harvester	Phy	2600000	No.	5	5	5	5	20
	BL			117	117	117	117	468
b.Tractor Mounted Combined Harvester	Phy	1600000	No.	25	25	25	25	100
	BL			360	360	360	360	1440
Other equipments								
a. Vertical Conveyer Reaper	Phy	97000	No.	25	25	25	25	100
	BL			22	22	22	22	87
b.Transplanter - Walk Behind 4 row	Phy	250000	No.	20	25	25	25	95
	BL			45	56	56	56	214
c.Power Thresher	Phy	150000	No.	15	15	15	15	60
	BL			20	20	20	20	81
Total FM SECTOR				823	850	855	842	3370

State : KERALA

District : WAYANAD
₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
4. PLANTATION & HORTICULTURE/SERICULTURE								
Cashew	Phy	94300	acre	5	10	10	10	35
	BL			4	8	8	8	30
Pineapple	Phy	260000	acre	55	60	60	50	225
	BL			129	140	140	117	527
Coconut rainfed	Phy	104000	acre	240	250	250	250	990
	BL			225	234	234	234	927
Coconut Irrigated	Phy	128800	acre	20	20	20	20	80
	BL			23	23	23	23	93
Sericulture	Phy	70000		35	40	40	35	150
	BL			22	25	25	22	95
Rubber	Phy	212000	acre	300	400	450	450	1600
	BL			572	763	859	859	3053
Coconut Rainfed- Mixed crop	Phy	120000	acre	200	180	200	170	750
	BL			216	194	216	184	810
Pepper (400/acre)	Phy	90000	acre	2200	2200	2200	2300	8900
	BL			1782	1782	1782	1863	7209
Mango 70/acre	Phy	64000	ac re	50	50	50	50	200
	BL			29	29	29	29	115
Coffee(Robusta)1000-1 Ha	Phy	115000	Ha	5000	5480	5000	5000	20480
	BL			5175	5672	5175	5175	21197
Coffee (Arabica)2500-1 Ha	Phy	179000	Ha	1700	1700	1700	1700	6800
	BL			2739	2739	2739	2739	10955
Tea	Phy	356000	Ha	290	280	50	40	660
	BL			929	897	160	128	2115
Vanila	Phy	142200	acre	2	2	2	2	8
	BL			3	3	3	3	10
Other Spices	Phy	120000	Ha	75	75	75	75	300
	BL			81	81	81	81	324
Floriculture	Phy	100000	10 Cent	160	150	150	140	600
	BL			144	135	135	126	540
Mushroom	Phy	16000	No.	60	65	65	65	255
	BL			9	9	9	9	37
Misc. Nurseries	Phy	150000	No.	25	25	20	20	90
	BL			34	34	27	27	122
Arecanut	Phy	338000	Ha	70	50	80	50	250
	BL			213	152	243	152	761
Medicinal Plants	Phy	26000	Ha	300	300	300	300	1200
	BL			70	70	70	70	281
Cardamom(440/acre)	Phy	280000	Ha	750	750	750	750	3000
	BL			1890	1890	1890	1890	7560
Pepper (Inter Cropping)	Phy	320000	acre	300	300	300	300	1200
	BL			864	864	864	864	3456
Hitech farming(Polyhouse-naturally ventilated)	Phy	592000	Nos	10	10	10	10	40
	BL			53	53	53	53	213
Rain shelter house(area 100 sqmt)	Phy	85000	Nos	75	75	75	75	300
				57	57	57	57	230
Clove/Nutmeg	Phy	194600	acre	15	20	20	17	72
	BL			26	35	35	30	126
Cocoa(160/acre)	Phy	127000	acre	50	45	40	40	175
	BL			57	51	46	46	200
Rambutan (40/ acre)	Phy	170000	acre	130	140	100	100	470
	BL			199	214	153	153	719
Apiculture(indian bee - 25 + 25 boxes)	Phy	151900	No.	200	250	250	250	950
	BL			273	342	342	342	1299
TOTAL PH SECTOR	BL			15818	16498	15399	15284	63000

State : KERALA

District : WAYANAD

₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
5. FORESTRY & WASTELAND DEVELOPMENT								0
Waste land development	Phy	72000	Ha	35	35	25	20	115
	BL			23	23	16	13	75
Farm forestry	Phy	75000	Ha	20	20	20	20	80
	BL			14	14	14	14	54
Bamboo	Phy	248100	Ha	40	35	40	40	155
	BL			89	78	89	89	346
TOTAL FORESTRY&WL DEV				125	114	119	116	475
6. ANIMAL HUSBANDRY - DAIRY DEVELOPMENT								
C.B. Cows (with shed)	Phy	194000	2 CB cows	1600	1700	1700	1500	6500
	BL			2794	2968	2968	2619	11349
C.B. Cows (with shed)	Phy	1152000	10 CB cows	75	100	75	75	325
	BL			778	1037	778	778	3370
G.R. Buffalo(WITH SHED)	Phy	221000	2 GR. Buffalo	180	190	200	180	750
	BL			358	378	398	358	1492
Male buffalo Calf Rearing	Phy	84000	2 animal unit	250	250	250	250	1000
	BL			189	189	189	189	756
Feed Mix Unit	Phy	2328000	8T / SFT	2	2	2	0	6
	BL			42	42	42	0	126
Fodder Dev.	Phy	50000	Acre	400	400	350	350	1500
	BL			180	180	158	158	675
Milk Products	Phy	250000	50 L / day	15	15	10	10	50
	BL			34	34	23	23	113
TOTAL DD SECTOR	BL			4374	4828	4555	4124	17880
Working capital for dairy activities		20000	2 cow	5000	5000	5000	5000	20000
				1000	1000	1000	1000	4000
7. AH - POULTRY FARMING								
Broiler	Phy	564000	Unit of 1000	125	125	125	125	500
	BL			635	635	635	635	2538
Layer	Phy	162500	250 birds	30	30	30	30	120
	BL			44	44	44	44	176
Micro Cage Broiler (100 Birds)	Phy	65000	100 birds	125	125	130	140	520
	BL			73	73	76	82	304
Back yard poultry	Phy	10000	15 birds	300	300	300	300	1200
	BL			27	27	27	27	108
Poultry Feed Plant	Phy	1764000	8 T/ SHFT	1	1	1	1	4
	BL			16	16	16	16	64
Hatchery	Phy	970000	1000 parents	0	1	1	1	3
	BL			0	9	9	9	26
Duck Rearing	Phy	187000	500 F + 75 M	10	15	10	15	50
	BL			17	25	17	25	84
TOTAL PF SECTOR	BL			811	828	823	837	3300
Working capital for poultry sector		180000	1000	50	50	50	50	200
				90	90	90	90	360

State : KERALA

District : WAYANAD
₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
8. AH - SHEEP-GOAT-PIG REARMING								
Goat Rearing 3 Does unit	Phy	68000	3 Does	450	450	450	450	1800
	BL			275	275	275	275	1102
Goat Rearing	Phy	125000	5 D + 1 B	400	400	400	500	1700
	BL			450	450	450	563	1913
Com. Goat Rearing (Unit cost with shed is Rs. 2547000/-)	Phy	1728000	100D +5B	15	15	15	15	60
	BL			233	233	233	233	933
Pig Fattener(with shed)	Phy	218000	10 piglets	20	20	20	20	80
	BL			39	39	39	39	157
Pig Breeding(with bio gas plant and shed)	Phy	612000	9F + 1 Male	7	8	8	7	30
	BL			39	44	44	39	165
Rabbit rearing with shed cost	PHY	98000	10F+2 male	90	100	100	100	390
				79	88	88	88	344
Male Buffalo Calf rearing	Phy	43000	1 animal	250	250	250	250	1000
				97	97	97	97	387
TOTAL S-G-P SECTOR	BL			1213	1227	1227	1334	5000
Working capital for SGP sector		200000	100	125	125	125	125	500
				225	225	225	225	900
9.FISHERIES								
Fresh Water Fish Culture	Phy	472000	Ha.	9	10	8	8	35
	BL			38	42	34	34	149
Integrated farming (Fisheries + Vegetables)	Phy	500000	Ha.	15	20	15	20	70
	BL			68	90	68	90	315
Ornamental fish backyard hatchery	Phy	150000	No.	5	5	5	5	20
	BL			7	7	7	7	27
Nile Tilapia farming in bio-secured pond	Phy	1340000	No.	5	5	5	5	20
	BL			60	60	60	60	241
Pangassius farming in pond	Phy	1940800	No.	1	1	1	2	5
	BL			17	17	17	35	87
Re-circulatory Aquaculture System (RAS)	Phy	600000	No.	5	5	5	5	20
	BL			27	27	27	27	108
Cage culture	Phy	347500	No.	20	5	20	5	50
	BL			63	16	63	16	156
Bio-flock farming	Phy	156000	No.	100	100	100	150	450
	BL			140	140	140	211	632
Pig cum Fish Farming(1 acre - 10 pigs)	Phy	99000	Acre	10	15	10	15	50
	BL			9	13	9	13	45
TOTAL FISHERIES SECTOR	BL			429	413	425	493	1760
Working capital for Fisheries sector	Phy	150000	Acre	120	120	105	100	445
	BL			162	162	141	135	600
10.INTEGRATED FARMING								
Rice based IFS (50 cents)	Phy	220000	No.	50	60	60	60	230
	BL			99	119	119	119	455
Banana based IFS (50 cents)	Phy	236000	No.	100	100	100	100	400
	BL			212	212	212	212	850
Homestead based IFS (50 cent)	Phy	246410	No.	150	150	150	150	600
	BL			333	333	333	333	1331
Coffee based IFS (1 acre)	Phy	340000	No.	150	150	100	100	500
	BL			459	459	306	306	1530
TOTAL INTEGRATED FARMING	BL			1103	1122	970	970	4165
A. TOTAL FARM CREDIT(1-10)				128964	148399	143071	134706	555140

State : KERALA

District : WAYANAD

₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
B. AGRICULTURE INFRASTRUCTURE								
11. STORAGE FACILITIES								
Godowns (500 MT capacity)	Phy	2500000	No.	35	30	30	30	125
	BL			788	675	675	675	2813
Cold Storage (250 MT capacity)	Phy	2500000	No.	15	15	15	15	60
	BL			338	338	338	338	1350
Mini markets/ eco shops	Phy	220000	No.	60	60	60	60	240
	BL			119	119	119	119	475
Market yards/Marketing Infrastructure	Phy	1750000	No.	40	35	40	35	150
	BL			630	551	630	551	2363
Total storage facilities	BL			1874	1683	1761	1683	7000
12. LAND DEVELOPMENT								
Reclamation of waterlogged soils by drainage	Phy	181000	Ha	250	250	250	250	1000
	BL			407	407	407	407	1630
Earthen contour bund 1.0-5.0	Phy	39300	Ha	2000	2000	2000	2000	8000
	BL			707	707	707	707	2830
Extension of height of old stone pitched contour bunds(10.1-15.0) with quarrying	Phy	62000	Ha	300	300	300	300	1200
	BL			167	167	167	167	670
Contour tranches & Embankments(15.1-20)	Phy	37000	Ha	200	250	200	250	900
	BL			67	83	67	83	300
Fencing	Phy	87500	Ha	670	670	650	650	2640
	BL			528	528	512	512	2080
Watershed development	Phy	100000	Ha	100	100	150	150	500
	BL			90	90	135	135	450
Water management	Phy	100000	Ha	75	75	75	75	300
	BL			68	68	68	68	270
TOTAL L.D SECTOR				2034	2050	2063	2080	8229
13. OTHERS								
VERMI COMPOST/BIO FERT.	Phy	250000	No.	100	110	100	100	410
	BL			225	248	225	225	923
TISSUE CULTURE & BIO-TECH	Phy	1500000	No.	0	1	1	0	2
	BL			0	14	14	0	27
Bio-pesticide	Phy	600000	No.	1	2	2	1	6
	BL			5	11	11	5	32
Seed Production	Phy	200000	Ha.	2	3	3	2	10
	BL			4	5	5	4	18
TOTAL OTHERS				234	277	255	234	1000
B. TOTAL AGRI INFRASTRUCTURE				4142	4010	4079	3996	16229

State : KERALA

District : WAYANAD
₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
C. ANCILLARY ACTIVITIES								
14. FOOD & AGRO PROCESSING								
Food Processing	Phy	625000	No.	100	120	100	100	420
	BL			563	675	563	563	2363
Flour Mill	Phy	250000	No.	40	40	40	40	160
	BL			90	90	90	90	360
Milk products	Phy	1000000	No.	15	15	15	15	60
	BL			135	135	135	135	540
Indegenous fruit processing	Phy	2000000	No.	2	3	2	3	10
	BL			36	54	36	54	180
Banana/ tapioca Chips	Phy	200000	No.	75	75	75	75	300
	BL			135	135	135	135	540
Bakery	Phy	75000	No.	120	120	120	110	470
	BL			81	81	81	74	317
SUBTOTAL				1040	1170	1040	1050	4300
WORKING CAPITAL FOR AGRO PROCESSING				400	370	400	330	1500
TOTAL Food & Agro processing				1440	1540	1440	1380	5800
15. Other Ancillary activities								
Loans to Coop Societies including PACS	Phy	5000000	No.	2	2	2	2	8
	BL			90	90	90	90	360
Loans to FPOs/societies	Phy	1000000	No.	2	3	3	2	10
	BL			18	27	27	18	90
Agriclinic and Agri Business Centre (ACABC)	Phy	2000000	No.	2	1	1	1	5
	BL			36	18	18	18	90
Loans to SHG/JLGs	Phy	150000	no.	2000	2000	2000	2000	8000
	BL			3000	3000	3000	3000	12000
PMJDY	Phy	10000	no.	400	500	500	400	1800
	BL			40	50	50	40	180
Loans to SC/ST Corp	Phy	150000	no.	5	5	5	5	20
	BL			8	8	8	8	30
Total of Other Ancillary activities				3192	3193	3193	3174	12750
C. TOTAL ANCILLARY ACTIVITIES (14+15)				4631	4733	4632	4554	18550
TOTAL AGRICULTURE (1 TO 15)				137737	157142	151782	143256	589919
II. MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)								
Micro, Small and Medium Enterprises (MSME)								
1. Manufacturing Sector - Term loan		Investmen t in P&M						
Village Industries	Phy	100000	No.	250	250	250	250	1000
	BL			225	225	225	225	900
Handicraft	Phy	120000	No.	200	200	200	200	800
	BL			216	216	216	216	864
Rural Artisan	Phy	150000	No.	350	250	200	200	1000
	BL			473	338	270	270	1350
Printing	Phy	500000	No.	80	80	80	80	320
	BL			360	360	360	360	1440
Electronics Unit	Phy	1000000	No.	60	60	60	60	240
	BL			540	540	540	540	2160
Electrical	Phy	950000	No.	35	40	40	35	150
	BL			299	342	342	299	1283
Blacksmith	Phy	200000	No.	17	20	20	16	73
	BL			31	36	36	29	131

State : KERALA

District : WAYANAD

₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
Tailoring Readymade	Phy	200000	No.	100	100	100	100	400
	BL			180	180	180	180	720
Handloom	Phy	750000	No.	1	7	1	1	10
	BL			7	47	7	7	68
Coconut Industry	Phy	800000	No.	10	25	25	20	80
	BL			72	180	180	144	576
Bamboo Products	Phy	200000	No.	100	100	100	100	400
	BL			180	180	180	180	720
Wood Based	Phy	350000	No.	50	50	50	50	200
	BL			158	158	158	158	630
Tiny Industry	Phy	100000	No.	50	50	50	50	200
	BL			45	45	45	45	180
Construction Material	Phy	500000	No.	50	50	50	50	200
	BL			225	225	225	225	900
Furniture	Phy	500000	No.	75	75	75	75	300
	BL			338	338	338	338	1350
Pottery	Phy	160000	No.	80	70	70	80	300
	BL			115	101	101	115	432
DTP Offset printing	Phy	600000	No.	15	15	15	15	60
	BL			81	81	81	81	324
Repair & service unit	Phy	500000	No.	100	100	100	100	400
	BL			450	450	450	450	1800
IT based units	Phy	1000000	No.	5	5	5	5	20
	BL			45	45	45	45	180
Mini Industry	Phy	850000	No.	50	50	50	50	200
	BL			383	383	383	383	1530
Small Entreprises	Phy	15000000	No.	2	3	2	3	10
	BL			270	405	270	405	1350
Medium Entreprises	Phy	120000000	No.	1	1	1	2	5
	BL			1080	1080	1080	2160	5400
Sub total of Manuf Sec-Term Loan				5771	5953	5710	6854	24287
2. Manufacturing Sector-Working Capital	BL			866	893	857	1028	3643
3. Service Sector - Term loan		Investment in Equipment						
SRTO	Phy	500000	No.	100	150	150	100	500
	BL			450	675	675	450	2250
Other Transport	Phy	100000	No.	1000	900	900	900	3700
	BL			900	810	810	810	3330
Trade/ Small Business	Phy	125000	No.	8000	8000	8000	8000	32000
	BL			9000	9000	9000	9000	36000
Consumption / Misc.	Phy		No.	0	0	0	0	0
	BL			500	500	500	500	2000
Professional & Self	Phy	300000	No.	800	800	800	800	3200
	BL			2160	2160	2160	2160	8640
Employed / Others	Phy	300000	No.	700	800	800	700	3000
	BL			1890	2160	2160	1890	8100
Small Entreprises	Phy	15000000	No.	4	6	6	4	20
	BL			540	810	810	540	2700
Medium Entreprises	Phy	100000000	No.	1	1	2	1	5
	BL			900	900	1800	900	4500
Total Service Sector-Term Loan				16340	17015	17915	16250	67520
Service Sector - Working capital				4085	4254	4479	4063	16880
TOTAL MSME				27061	28115	28960	28194	112330

State : KERALA

District : WAYANAD

₹ Lakh

SECTOR/ACTIVITY	phy/ bank loan	SoF/ Unit Cost	UNIT SIZE	KALPETTA	MANATHAWADY	SULTHAN BATHERY	PANAMARAM	TOTAL
III. EXPORT CREDIT								
Preshipment credit	Phy	10000000		5	7	8	5	25
	BL			450	630	720	450	2250
Postshipment credit	Phy	10000000		5	7	8	5	25
	BL			450	630	720	450	2250
TOTAL EXPORT CREDIT				900	1260	1440	900	4500
IV. EDUCATION	Phy	500000	No.	750	750	750	750	3000
	BL			3375	3375	3375	3375	13500
TOTAL EDUCATION				3375	3375	3375	3375	13500
V. HOUSING								
Economically weaker section	Phy	200000	No.	1000	1000	1000	800	3800
	BL			1800	1800	1800	1440	6840
Repairs and renovation	Phy	200000	No.	800	800	800	800	3200
	BL			1440	1440	1440	1440	5760
Individual housing	Phy	1500000	No.	500	510	500	490	2000
	BL			6750	6885	6750	6615	27000
Total - Housing				9990	10125	9990	9495	39600
VI. RENEWABLE ENERGY								
Biogas (2cum)	Phy	22500	No.	250	250	250	240	990
	BL			51	51	51	49	200
Solar water heaters	Phy	16000	No.	80	80	60	60	280
	BL			12	12	9	9	40
Solar Home lighting systems	Phy	17000	No.	189	176	176	176	652
	BL			29	27	27	27	110
TOTAL RSE & WL				91	89	86	84	350
VII. SOCIAL INFRASTRUCTURE								
Loan for Schools / Colleges	Phy	5000000	no.	2	2	2	2	8
	BL			75	75	75	75	300
Health Care Facilities	Phy	6000000	no.	2	2	2	2	8
	BL			90	90	90	90	360
Waste Management units	Phy	510000	no.	10	10	10	8	38
	BL			38	38	38	31	145
Day care facilities / Old age homes	Phy	500000	no.	1	1	1	1	4
	BL			4	4	4	4	15
TOTAL-SOCIAL INFRASTRUCTURE				207	207	207	199	820
TOTAL PRIORITY SECTOR (I to VII)				179362	200313	195840	185503	761020

ANNEXURE II - OVERVIEW OF FLOW OF GROUND LEVEL CREDIT - AGENCY WISE / SECTOR WISE

State: Kerala

District: Wayanad

Sr. No.	Agency/ Type of Loan	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	DCP Target
A)	CROP LOAN							
	Commercial Banks	97130	151388	100161	159166	113477	232053	121098
	Dist. Coop./State Coop. Banks	95490	134810	92453	111937	104667	96112	113335
	State Agri. Rural Dev. Bank	2240	890	2240	738	2540	328	2746
	Regional Rural Bank	36740	46658	36740	49233	41290	48465	44695
	Small Finance Banks	600	220	806	603	2042	383	3421
	Sub Total(A)	232200	333966	232400	321677	264015	377341	285295
B)	TERM LOAN (MT + LT)					0	0	0
	Commercial Banks	41750	12134	45133	13425	45458	26101	54532
	Dist. Coop./State Coop. Banks	28080	3537	30164	3323	30341	13978	37039
	State Agri. Rural Dev. Bank	960	354	1057	1156	1092	161	1298
	Regional Rural Bank	15750	6961	16834	11413	17419	7610	20644
	Small Finance Banks	260	2327	412	2741	677	6700	1192
	Sub Total(B)	86800	25313	93600	32058	94986	54550	114705
C)	Total Agricultural Credit (A+B)					0	0	0
	Commercial Banks	138880	163522	145294	172591	158934	258154	175630
	Dist. Coop./State Coop. Banks	123570	138347	122617	115260	135008	110090	150374
	State Agri. Rural Dev. Bank	3200	1244	3297	1894	3631	489	4044
	Regional Rural Bank	52490	53619	53574	60646	58709	56075	65339
	Small Finance Banks	860	2547	1218	3344	2718	7083	4613
	Sub Total (A + B) = C	319000	359279	326000	353735	359000	431891	400000
D)	NON FARM SECTOR					0	0	0
	Commercial Banks	17820	22511	18740	53886	20004	69401	21613
	Dist. Coop./State Coop. Banks	27650	30284	27650	3482	29636	9822	32626
	State Agri. Rural Dev. Bank	1250	326	1250	380	1339	92	1472
	Regional Rural Bank	7930	6451	7930	9439	8441	5412	9281
	Small Finance Banks	350	290	430	140	580	2280	1008
	Sub Total (D)	55000	59862	56000	67327	60000	87006	66000
E)	OTHER PRIORITY SECTOR					0	0	0
	Commercial Banks	19350	28302	21330	38475	21597	68686	21851
	Dist. Coop./State Coop. Banks	17550	26650	17550	51026	17914	94302	18274
	State Agri. Rural Dev. Bank	980	1183	980	1474	1000	814	1020
	Regional Rural Bank	8000	1491	8000	3374	8092	1431	8256
	Small Finance Banks	120	252	140	1013	397	2442	599
	Sub Total (E)	46000	57878	48000	95362	49000	167674	50000
	GRAND TOTAL (C+D+E)	420000	477019	430000	516424	468000	686572	516000

ANNEXURE III

AGENCY WISE / SUB SECTOR WISE DETAILS OF GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE AND ALLIED ACTIVITIES (RS.LAKHS)

State: Kerala

District: Wayanad

Sr. No	Agencies/ Sectors	2019-20						2020-21						2021-22						2022-23 Target
		CBs	PCARDBs	Coops. +KFC	RRBs	SF	Total	CBs	PCARDBs	Coops. +KFC	RRBs	SF	Total	CBs	PCARDBs	Coops. +KFC	RRBs	SF	Total	
I.	Crop loan	151388	890	134810	46658	220	333966	159166	111937	738	49233	603	321677	232053	328	96112	48465	383	377341	285295
II	Term Loan																			
a	MI	370	6	1	111	0	487	206	50	22	36	0	314	27	0	166	147	0	340	19769
b	LD	615	32	1145	1664	0	3457	892	701	646	3173	0	5412	13983	53	12820	2315	0	29172	8501
c	FM	1908	0	182	57	0	2147	1689	682	4	7	0	2382	858	0	8	36	0	902	13282
d	P&H	3062	263	603	1737	0	5665	2704	553	308	1038	0	4603	6873	87	46	394	0	7399	44761
e	DD	2415	40	823	2399	2246	7923	5314	594	93	5643	792	12436	1695	13	157	3379	1598	6842	8763
f	Poultry	653	13	605	255	17	1544	443	825	204	10	59	1541	148	5	87	293	137	670	2667
g	S/G/P	130	0	53	176	0	359	325	44	17	377	0	763	89	3	120	156	0	368	1938
h	Fisheries	43	0	0	21	25	89	82	20	0	16	18	136	54	0	4	24	36	118	1720
i	F/WLD	8	0	0	22	0	30	0	0	0	14	0	14	0	0	0	22	0	22	458
j	SMY	1841	0	50	2	0	1894	710	163	0	0	0	873	71	0	0	0	0	71	3431
k	BG	0	0	0	0	0	0						0	0	0	0	0	0	0	3622
l	Sericulture	0	0	0	0	0	0						0	0	0	0	0	0	0	0
n	Others	1089	0	75	516	40	1719	1325	126	0	283	1850	3584	2303	0	571	844	4928	8646	3214
o	Food and Agro processing													0	0	0	20	0	20	2579
Sub-total-II		12134	354	3537	6961	2327	25313	13690	3758	1294	10597	2719	32058	26101	161	13978	7610	6700	54550	114705
														0	0	0	0	0	0	0
Grand Total (I+II)		163522	1244	138347	53619	2547	359279	172856	115695	2032	59830	3322	353735	258154	489	110090	56075	7083	431891	400000

ANNEXURE IV
INDICATIVE UNIT COST FOR SELECT ACTIVITIES 2022-23
KERALA

Sector & Activity	Unit size	Unit Cost (₹.)
Water Resources		
Dugwell Dia = 1.5 m, using	No.	48500
Dug Well Dia = 2.0m	No.	66500
Bore Wells Depth: 80m	No.	71000-85000
Drip Irrigation		
Coconut	8 x 8 m- spacing	31500
Banana	1.5 x 1.5 m	85400
Arecanut	2.7 x 2.7m	67500
Mango	10 x 10 m	27500
Small Lift Irrigation schemes	Per ha	70000
Rain Water Harvesting Structures	Per structure	50000
Land Development		
Reclamation of waterlogged soils by drainage	ha	181335
Reclamation of Marshy and waterlogged land for Coconut and Banana Depth of Water less than 1.0 m		906675
Farm Mechanization		
Tractor – 40 HP	No.	625000
Fertilizer cum Seed Drill	No.	45000
Power Tiller	No.	170000
Power Sprayers	No.	22000
Self-Propelled Combined Harvester	No.	2600000
Tractor Mounted Combined Harvester	No.	1600000
Trans planter – Walk behind 4 row	No.	250000
Plantation an Horticulture		
Arecanut	1350/ha	845000
Cardamom	1100/ha	660000
Cashew	175/ha	235750
Coconut (Irrigated)	175/ha	322000
Coffee (Arabica)	3000/ha	179000
Rubber	450/ha	530000
Tea estates	10800/ha	356000
Pepper	1000/ha	225000
Nutmeg	160/ha	510000
Animal Husbandry		
Cross Bred Cows - 2 cow (1+1 unit)		194000
Cross Bred Cows - 5 cow (3+2 unit)		554000
Cross Bred Cows - 10 cow (5+5 unit)		1152000
Gr. Murrah Buffalo - 2 Murrah unit (1+1 unit)		221000
Buffalo Male calf rearing		43000
3 Milch cow+ 2 Heifer animal (composite unit)		484000
Poultry Development		
Broiler units (500 birds)	Nos.	282000

Sector & Activity	Unit size	Unit Cost (₹.)
Broiler units (1000 birds)	Nos.	564000
Backyard poultry (15 birds)	Nos.	10000
Duck Rearing (500 Females and 75 Males)	Nos.	187000
Duck Nursery (5000 Ducks)	Nos.	315000
Sheep Goat, Piggery		
Goat rearing (5 does + 1 Buck)		112000
Goat rearing (10 does + 1 Buck)		262000
Pig Fattener unit (10 piglets)	Nos.	218000
Breeder Unit (9F + 1M)	Nos.	612000
Fisheries development		
Composite Fish Culture – New Pond (capital +recurring)	1 ha	486000
Paddy cum Fish (with coconut & banana)	1 ha+ 100 coconut + 160 banana	206200
Coconut-cum-Prawn farming	1ha	321000
Fresh water Prawn farming in Ponds	1 ha	571000
Re-circulatory Aquaculture System (RAC)	40 m3	600000
Cage farming of fish in fresh water	60 m3	347500
Ornamental fish breeding		100000
Fish-cum-Duck farming	1 ha 300 ducks	223100
Brackish Water		
Modified extensive shrimp farming (capital +recurring)	1 ha	678800
Cage farming of fish in Brackish Water (capital +recurring)		350000
Crab culture		477500
Mussel farming		20500
Marine Fisheries		
Country Boat (Catamaran)	4 logs + net	50000
Out Board Motor	9.9 HP	125000
Fishing gear		300000
Inboard engine	120 to 400 HP	1500000

ANNEXURE V

SCALES OF FINANCE FOR MAJOR CROPS FIXED BY SLTC KERALA FOR THE
YEAR 2022-23

Sr. No.	Crops	Unit Size	Scale of Finance for 2022-23	
			From	To
A	PADDY			
1)	Paddy(Local)	ha	75000	75000
	High yielding varieties			
2)	Paddy Virippu 1	ha	85000	103700
3)	Mundakan 1	ha	94000	103700
4)	Puncha 1	ha	85000	95000
5)	Pokkali	ha	84000	91000
6)	Kole Fields	ha	87000	91000
	Paddy (Organic Farming)			
7)	Kharif	ha	81000	91000
8)	Rabi	ha	81000	91000
9)	Dry Land Paddy Cultivation	ha	79000	89000
B	PLANTATION CROPS			
10)	Coconut – Rainfed	ha	130000	163000
11)	Coconut – Irrigated	ha	163000	217000
12)	Arecanut	ha	118500	247000
13)	Arecanut- Irrigated	ha	139000	227000
14)	Rubber	ha	158000	296400
15)	Coffee	ha	133400	370500
16)	Cardamom	ha	642200	700000
17)	Cashew	ha	79000	108700
18)	Tea	ha	247000	266800
19)	Nutmeg/clove	ha	168000	207500
C	VEGETABLES, FRUITS, MEDICINAL PLANTS			
20)	Banana Nendran	ha	434700	642200
21)	Banana Others	ha	370500	405100
22)	Red Banana	ha	662000	721000
23)	Banana(Ratton Crop)	ha	170800	197600
24)	Tapioca	ha	138000	256900
25)	Ginger	ha	311200	454500
26)	Pepper	ha	195000	345800
27)	Turmeric	ha	256900	355700
28)	Cocoa	ha	158000	177800
29)	Vegetables	ha	373000	474200
30)	Vegetable with Support	ha	410000	500000
31)	Kitchen Garden(5Cent)	ha	25000	25000
32)	Vegetables Organic	ha	346000	385300
33)	Vegetable seedlings production	ha	494000	494000
34)	Papaya	ha	138300	168000
35)	Chillies	ha	60000	75000
	D. NURSERIES			
36)	Coconut nursery	ha	113600	128400
37)	Arecanut Nursery	ha	89900	108600
38)	Homestead farming	ha	271700	316000
D	MARINE FISHERIES ACTIVITIES			
39)	Country Boat (Catamaran)	No.	45000	50000

Sr. No.	Crops	Unit Size	Scale of Finance for 2022-23	
			From	To
40)	Fibre Glass Catamaran	No.	60000	80000
41)	Marine Plywood canoe (30' OAL)	No.	100000	125000
42)	Fibre glass boat (33 ' OAL)	No.	80000	100000
43)	Thanguvallam with Inboard engine (70 ' OAL)	No.	475000	500000
44)	FRP Tuna Longliner	No.	80000	100000
45)	FRP boat with Choodavala (36 ' OAL)	No.	350000	400000
ANNEXURE V(A)				
E	ANIMAL HUSBANDRY			
46)	Cow/Bufalao	1 month cycle/ animal incl. labour @ ₹400/day	8000	10000
47)	Goat Rearing	1 month cycle/ animal incl. labour @ ₹400/day	400	450
F	POULTRY UNIT			
48)	Broiler Unit	250 Birds for 40 days	45000	50000
49)	Broiler Unit – 1000 Birds	1000 birds for 40 days	180000	200000
50)	Backyard poultry rearing(15 birds)	100g per bird	1500	1600

ABBREVIATIONS

ACP	Annual Credit Plan	DTPC	District Tourism Promotion Council
ACABC	Agri Clinic and Agri Business Centre	EDP	Entrepreneurship Development Programme
ADS	Area Development Scheme	e-NAM	e-National Agriculture Market
AEZ	Agri. Export Zone	FIF	Financial Inclusion Fund
AH	Animal Husbandry	FLC	Financial Literacy Centre
AMRUT	Atal Mission for Rejuvenation and Urban Transformation	FLCC	Financial Literacy and Credit Counselling Centres
AIF	Agriculture Infrastructure Fund	FM	Farm Mechanization
AMI	Agriculture Marketing Infrastructure	FPF	Food Processing Fund
APMC	Agricultural Produce Market Committee	FPO	Farmer Producers' Organization
APY	Atal Pension Yojana	FSPF	Farm Sector Promotion Fund
APEDA	Agricultural and Processed Food Products Export Development Authority	GCA	Gross Cropped Area
AI	Artificial Insemination	GCF	Green Climate Fund
ATMA	Agricultural Technology Management Agency	GIA	Gross Irrigated Area
BC	Business Correspondent	GLC	Ground Level Credit
BF	Business Facilitator	GoI	Government of India
BLBC	Block Level Banker's Committee	HYV	High Yielding Variety
BPL	Below Poverty Line	ICT	Information and Communications Technology
BSBDA	Basic Savings Bank Deposit Account	IWMS	Integrated Watershed Management Scheme
CAT	Capacity Building for Adoption of Technology	JLG	Joint Liability Group
CBs	Commercial Banks	KCC	Kisan Credit Card
CBS	Core Banking Solution	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CCF	Climate Change Fund	KYC	Know Your Customer
CDR	Credit Deposit Ratio	KVK	Krishi Vigyan Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	LBR	Lead Bank Return
CISS	Capital Investment Subsidy Scheme	LDM	Lead District Manager
CRAR	Capital to Risk weighted Asset Ratio	LEDP	Livelihood and Enterprise Development Programmes
DAP	Development Action Plan	LWE	Left Wing Extremism
DBT	Direct Benefit Transfer	MEDP	Micro Enterprise Development Programme
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MFI	Micro Finance Institution
DCCB	District Central Cooperative Bank	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MI	Minor Irrigation
DCP	District Credit Plan	MNRE	Ministry of New and Renewable Energy
DDM	District Development Manager	MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
DIDF	Dairy Processing and Infrastructure Development Fund	MSME	Micro, Small and Medium Enterprises
DLRC	District Level Review Committee	MoRD	Ministry of Rural Development
DLTC	District Level Technical Committee	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDB	National Dairy Development Board	PRI	Panchayati Raj Institution

NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	RUDESETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OFPF	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

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

► **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

Model: asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31st March 2022:

► **Corpus raised:** INR 598 crore

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

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

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



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

FOCUS SEGMENTS

Green Finance &
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Energy, Electric Vehicle,
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OTHER SEGMENTS

► Small Business
► Microfinance
► Transport
► Housing
► Education
► Allied Agriculture
► Agri/Food processing

Corporate Office:

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✉ e-mail: nabsamruddhi@nabard.org

Registered Office:

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Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



NABFOUNDATION

Leveraging the power of convergence

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What does NABFOUNDATION want from you ?

IFYOU ARE AN INDIVIDUAL

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

IFYOU ARE A CSR UNIT

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

IFYOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

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

IFYOU ARE WITH THE GOVERNMENT

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



My Pad | My Right
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NABKISAN Finance Limited

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- › Present in 20+ States
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- › Term lending for Corporates/ NBFCs/ MFIs
- › Soft loans for Agri Startups

Corporate Office

C/o NABARD, Mumbai

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NABARD Consultancy Services Private Limited [NABCONS]

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OFFERS CONSULTANCY AND ADVISORY SERVICES

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Presence with
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AREAS OF OPERATION

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

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NABFINS Limited

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



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Building Trust for Rural Prosperity

- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
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- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme

Corporate Office

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