NABARD

संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : अहमदनगर

DISTRICT : AHMEDNAGAR

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE

NABARD

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

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

प्रस्तावना

संभाव्यतायुक्त ऋण योजना (पीएलपी) अग्रणी बैंक योजना के तहत प्रत्येक जिले के लिए जिला ऋण योजना के मार्गदर्शन, नियोजन और उसे अंतिम रूप देने के लिए एक महत्वपूर्ण दस्तावेज है. यह दस्तावेज़ जिले में विभिन्न क्षेत्रों के लिए ऋण क्षमता का एक विस्तृत वैज्ञानिक आकलन प्रदान करता है और प्राथमिकता प्राप्त क्षेत्र के तहत उपलब्ध क्षमता का दोहन करने के लिए राज्य सरकार और बैंकों द्वारा आवश्यक क्षेत्र-विशिष्ट आधारभूत सुविधा ढांचे अंतराल और महत्वपूर्ण हस्तक्षेपों पर भी प्रकाश डालता है.

पीएलपी विभिन्न हितधारकों को शामिल करते हुए एक परामर्श प्रक्रिया के माध्यम से तैयार की जाती है और दीर्घकालिक भौतिक क्षमता, आधारभूत सुविधाओं की उपलब्धता, विपणन सुविधाओं, नीतियों / कार्यक्रमों और केंद्र और राज्य सरकार के प्राथमिकताप्राप्त क्षेत्रों और अर्थव्यवस्था में अन्य विकास को इसमें ध्यान में रखा जाता है.

दिशा-निर्देशों के अनुसार वर्ष 2023-24 के लिए संभाव्यतायुक्त ऋण योजना (पीएलपी) समय पर तैयार की गई है. किसानों के उत्पादक समूहों के तहत छोटे और सीमांत किसानों के सामूहिकीकरण के माध्यम से कृषि मूल्य श्रृंखला को बढ़ावा देने के लिए स्थायी कृषि प्रथाओं, डिजिटल प्रौद्योगिकी के उपयोग, खेती के नए तरीकों और कृषि के आधुनिकीकरण में निवेश पर जोर दिया गया है.

मुझे आशा है कि यह दस्तावेज़ यथार्थवादी और कार्यान्वयन योग्य जिला ऋण योजना तैयार करने के लिए उपयोगी स्रोत दस्तावेज़ के रूप में काम करेगा और जिले के वंचित, अनछूए क्षेत्रों और संभावित क्षेत्रों में संस्थागत ऋण प्रवाह को बढ़ाएगा.

मैं जिला कलेक्टर, अग्रणी जिला अधिकारी, भारतीय रिजर्व बैंक, अग्रणी जिला प्रबंधक, राज्य सरकार के विभागों, बैंकों, कृषि विश्वविद्यालयों / संस्थानों, नागरिक समाज संगठनों और अन्य सभी हितधारकों को संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार करने के लिए दिए गए मार्गदर्शन, इनपुट और सहायता के लिए धन्यवाद देता हूं. मैं इस दस्तावेज़ को प्रकाशित करने में किए गए प्रयासों के लिए नाबार्ड के जिला विकास अधियाकरियों को भी बधाई देता हूं.

(जी एस रावत)
मुख्य महाप्रबंधक
15 सितंबर 2022

FOREWORD

Potential Linked Credit Plan (PLP) is a vital document for guidance, planning and finalising the District Credit Plan for each district under Lead Bank Scheme. The document provides a detailed scientific assessment of credit potential for various sectors in the district and also highlights the sector-specific infrastructural gaps and critical interventions required by the State Government and banks for harnessing the potential available under priority sector.

PLP is prepared through a consultative process involving various stakeholders and take into account the long term physical potential, availability of infrastructure support, marketing facilities, policies/programmes and priority areas of central and state government, and other developments in the economy.

Potential Linked Credit Plan (PLP) for the year 2023-24 have been prepared on time as per the guidelines. The emphasis is on investments in sustainable agriculture practices, use of digital technology, new methods of cultivation and modernizing agriculture, promoting agri value chain through collectivisation of small and marginal farmers under Farmers' Producers Groups.

I hope that the document will serve as a useful resource document for preparation of realistic and implementable District Credit Plan and enhance the institutional credit flow to underserved, uncovered areas and potential sectors of the district.

I am thankful to the District Collector, Lead District Officer, Reserve Bank of India, Lead District Manager, State Government Departments, Banks, Agriculture Universities/ Institutions, Civil Society Organizations and all other stake holders for their guidance, inputs, and support in preparing the PLP. I also compliment DDM, NABARD for the efforts made in bringing out this document.

(G S Rawat)
Chief General Manager
15th September 2022

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Executive Summary

1. District characteristics

Ahmednagar district is situated in the western part of Maharashtra. It has 14 blocks with a total geographical area of 17,048 sq. km. The average rainfall of the district is 571 mm per annum. The district population (2011 Census) is 45.43 lakh with 36.30 lakh (80 %) in rural areas. As per the landholding statistics (2010) as presented in the District Statistical Booklet 2022, the area under Marginal Farmers (249904 Ha) is 20% of the total area (1258344 Ha), under Small Farmers (399881 Ha) 32% and under Other Farmers (608559 Ha) 48%. Major crops in terms of area are Wheat, Jowar, Soybean, Bajra, Gram, Sugarcane and Onion.

The district has banking network with 437 branches of Commercial Banks, 9 branches of RRB – Maharashtra Gramin Bank, 298 branches of Ahmednagar DCCB and 1391 PACS in addition to 2 branches of IPPB. There are 411 Rural Branches of CB / RRB / DCCB, 215 semi-urban braches and 118 urban branches of the banks. The Central Bank of India is functioning as lead bank in the district. The CD ratio as on 31 March 2022 was 70.39%.

2. Sectoral trends in credit flow

The size of the Annual Credit Plan (ACP) for the year 2021-22 was ₹ 11785.65 crore which includes ₹ 7831.41 crore for agriculture, against which the disbursement was ₹ 9375.21 crore and ₹ 6331.57 crore respectively. Under the crop loan the disbursement for 2021-22 was ₹ 4970.34 crore against the target of ₹ 5775.60 crore. Further, under MSME the disbursement was ₹ 1995.61 crore against the target of ₹ 2043.68 crore.

While, the achievement under crop loan disbursement during 2021-22 was 86% against the ACP target, the achievement in disbuseemnt of agricultural term loan was on 66% which shows the need for enhancing the efforts in the area of agricultural term loan especially the term loan for agri-allied activities and agri-infrastructure.

During 2021-22, in the total priority sector disbursement of ₹ 9375.21 crore, the share of commercial banks is 72% to the extent of ₹ 6796.74 crore. Similarly, during 2021-22, in the total agricultural disbursement of ₹ 6331.57 crore, the share of commercial banks was 60% to the extent of ₹ 3810.49 crore. The share of cooperative bank was ₹ 2488.64 crore (39%).

3. Sector/Sub-sector wise PLP projections for 2023-24

The potential for institutional credit under Priority Sector for the year 2023-24 has been assessed at ₹ 15692.44 crore in comparison to ₹ 15371.26 crore for the year 2022-23 indicating a marginal rise of 2.09%.

The activities with good potential for credit flow in the district are crop production, water resources, farm mechanisation, dairy, goatary, food & agro-processing and micro small & medium enterprises.

4. Sub-sectoral analysis

Out of the total priority sector projections for 2023-24 of ₹ 15692.44 crore, the extent of projections for crop production is ₹ 8653 crore (55%) towards the seasonal agricultural operations of the crops mainly Wheat, Jowar, Soybean, Bajra, Gram, Sugarcane and Onion as also for other crops. For agricultural term loan the projections are at ₹ 1421 crore (9% of TPS projections). For agriculture infrastructure and ancilliary activities the projection is of ₹ 556 crore (4% of TPS projections). For MSME the projections are at ₹ 3548 crore (23% of TPS projections) intended for financing micro, small and medium enterprises in manufacturing and service sectors alongwith the working capital required.

5. Thrust areas for 2023-24

The areas which reuires a thurst in the district for enhancing the credit flow during FY 2023-24 are as follows:

collectivisation of Agricultural produce, High Tech Agriculture, sustainable agricultural practices, timely and adequate Crop Loan disbursement, Capital Formation and Productivity growth in agriculture & allied sectors, Financial Inclusion/ Literacy, Post–Harvest infrastructure, Food and Agro Processing, Skills and Marketing, Producers Organizations and innovative projects. Storage of agricultural produce and value addition needs to be strengthened to enhance farmers' income. For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the Priority Sector Lending norms is required.

6. Major constraints and suggested action points

The district has lot of potential for value addition and value chain integration projects on account of availability of raw material for niche products. Factors like occasional droughts, poor accessibility to basic services and livelihood opportunities in some blocks, low ground water potential in 3 blocks viz. Rahata, Shrirampur and Sangamner have been adversely affecting the development in the district. Improving storage capacity by construction of godowns/cold storages will be useful for farming community.

Suggested action points:

a. PACS to be assisted by ADCC (Ahmednagar District Central Cooperative Bank) to prepare and implement business plans as also during the PACS – computerisation exercise.
b. Construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc. by Irrigation Department for recharge of ground water.
c. Soil testing, quality control laboratories and testing facilities for pesticide residues at one place may be set up at least at taluka level. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.
d. Steps have to be undertaken for monitoring of animal health, regular vaccination, treatment of diseases, fodder quality, awareness creation of scientific dairy farming among farmers by the Animal Husbandry Dept.
e. Working capital under KCC for Animal husbandry - Dairy/Poultry/Goatary/Fishery needs to be increasingly provided in the district.
f. AH department needs to strengthen / modernize infrastructure in selected livestock markets to act as model centres for procuring livestock. RIDF assistance may be sought for to establish model livestock markets.
g. Fisheries department / FFDA may identify the borrowers in the vicinity of back waters, reservoirs of major / medium irrigation projects and prepare fisheries proposals involving subsidies & bank loan and forward the same to banks for financing purpose.
h. The godowns may be accredited for issue of NWRS and pledge financing by banks.
i. Common Facility Centres may be established and job oriented training programmes for skill development may be conducted.

7. Way Forward

NABARD, through various initiatives, has been putting emphasis on the areas such as sustainable agricultural practices, capital formation and productivity growth in agriculture & allied sectors aiming at doubling of farmers' income, financial inclusion/ literacy, post–harvest infrastructure, food and agro-processing, skill and marketing, producers' organizations and on innovative projects. Thus, along with the refinance to Commercial, Cooperative and Regional Rural Banks against Crop loans, agricultural term loans & off-farm / other priority sector loans, NABARD has also been extending assistance for implementing various developmental programmes in the district.

The goal of enhancement in farmers' income level can be achieved through the increased productivity/ profitability that can be attained through a proper package of sustainable agricultural practices including efficient water management and farm mechanization, use of quality seeds/ seed replacement, lesser dependence on a single crop/ crop diversification, balanced cultivation of agricultural & horticultural species, input cost reduction, reduction of post-harvest losses , prompt marketing of agricultural produce and supplementing farm income with allied activities.

Infrastructure needs such as Rural Roads, Bridges, Irrigation projects, Schools, Public Health centres, etc. are being addressed through the loans from NABARD to the State Government under Rural Infrastructure Development Fund. Also, there are certain critical infrastructure areas which can be supported through private investment in the districts and therefore banks have to play an active role in financing such investments. Based on the observations on the constraints in various sectors, the issues / areas have been indicated in the present document for suitable actions by the concerned Departments of the State Government as also by Bankers and other stake- holders.

In order to achieve the overall credit potential assessed, as also to achieve the objective of doubling the farmers' income and capital formation in agriculture in the district, there is a need to have a coordinated approach by all the stakeholders' viz., Banks, Government Departments, NGOs, etc. The prompt reporting system by banks through the returns under the LBS and a regular monitoring of achievements vis-à-vis the targets in DLCC/BLBC meetings assume greater importance.

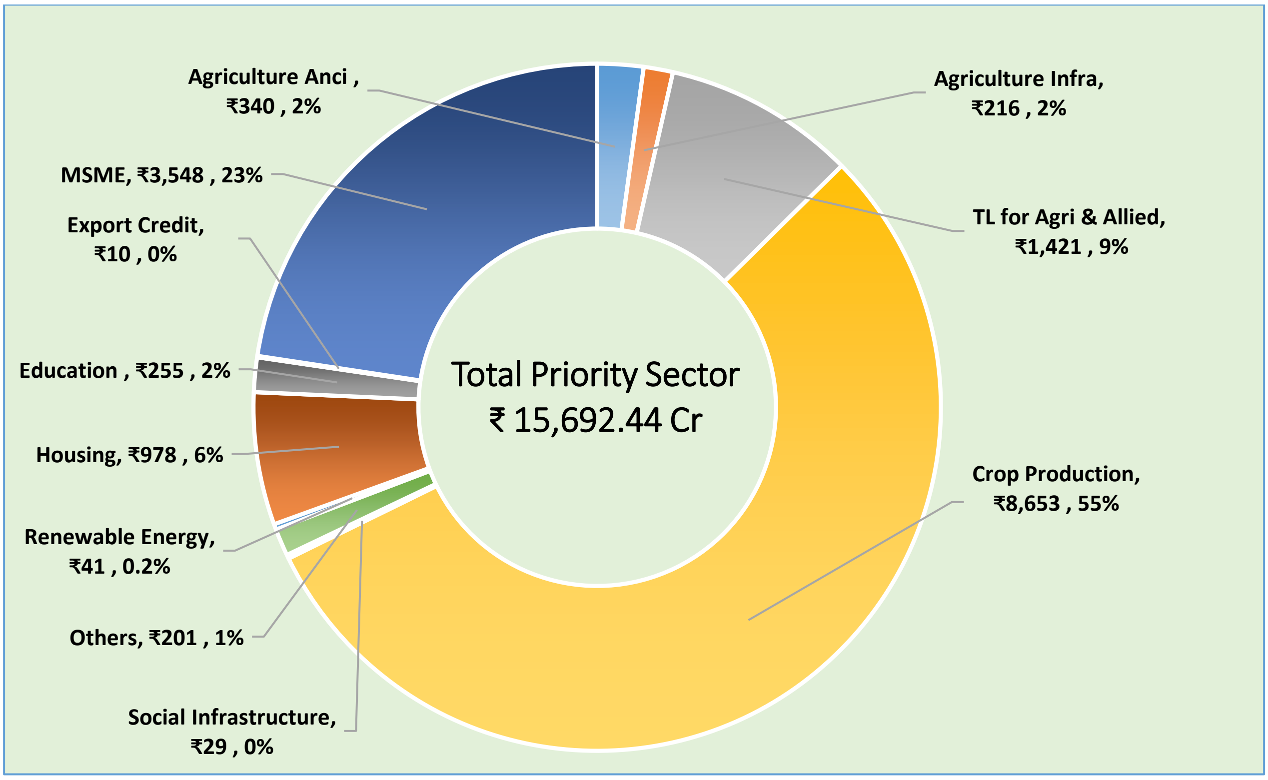
For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the priority sector lending norms is required, and the same is worked out in the present PLP.

Appendix A - Broad Sector wise PLP projections

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2023-24
A		
i	Crop Production, Maintenance and Marketing	865345.00
ii	Term Loan for agriculture and allied activities	142110.48
	Sub Total	**1007455.48**
B	Agriculture Infrastructure	21586.60
C	Agriculture Ancillary activities	34000.00
I	**Credit Potential for Agriculture (A+B+C)**	**1063042.08**
II	Micro, Small and Medium Enterprises	354825.00
III	Export Credit	1020.00
IV	Education	25500.00
V	Housing	97750.00
VI	Renewable Energy	4063.00
VII	Others	20102.50
VIII	Social Infrastructure involving bank credit	2941.00
	Total Priority Sector (I to VIII)	**1569243.58**

Figure 1.1. Broad Sector-wise PLP Projections for 2023-24 (₹Crore)

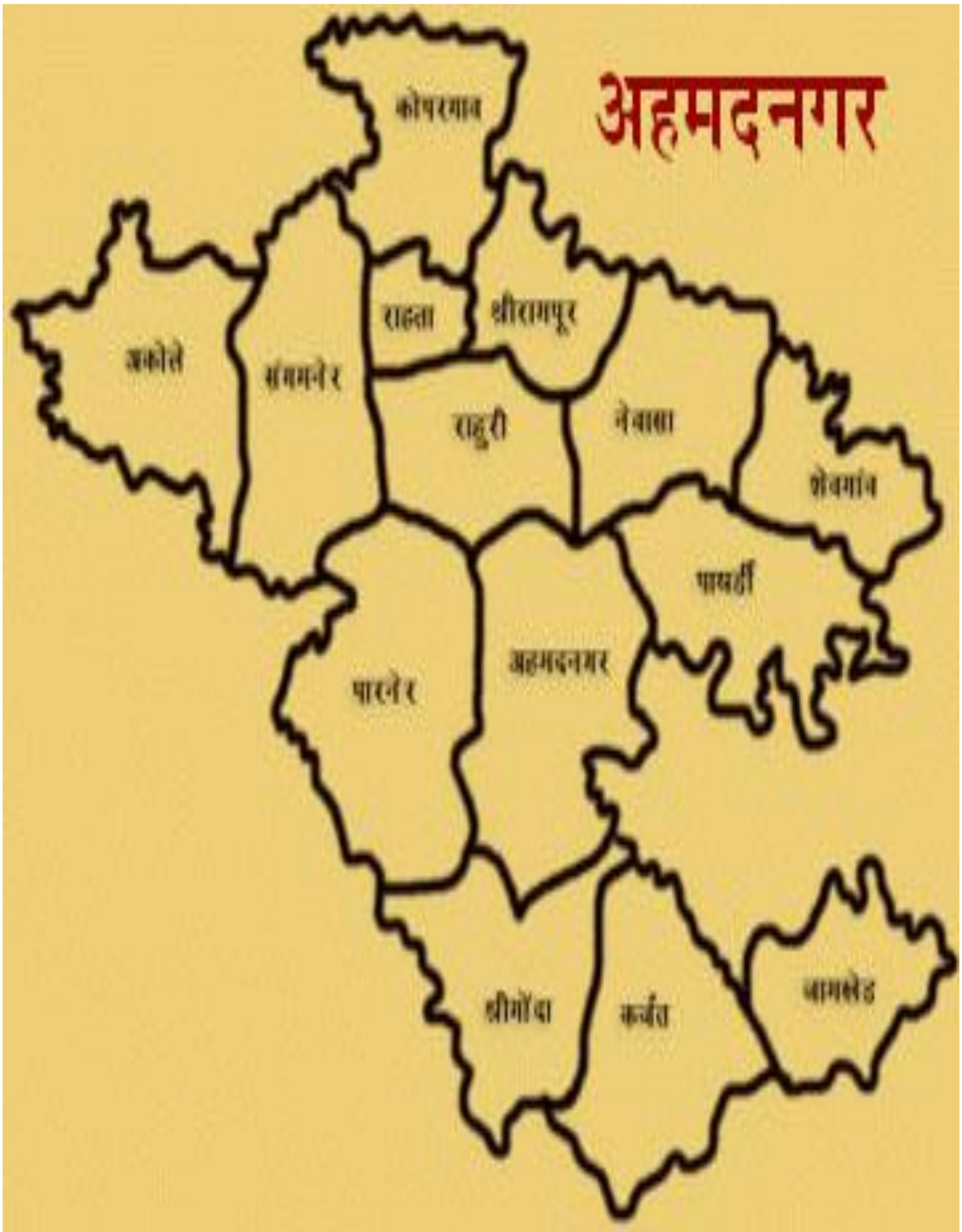


Appendix B - Summary of Sector/ Sub sector wise projections for the year 2023-24

(In ₹ lakh)

Sr. No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	865345.00
ii	Water Resource	55105.50
iii	Farm Mechanisation	29333.50
iv	Plantation and Horticulture (including sericulture)	5308.93
v	Forestry and Waste Land Development	429.25
vi	Animal Husbandry – Dairy	19461.60
vii	Animal Husbandry – Poultry	7813.20
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	19422.50
ix	Fisheries (Marine, Inland, Brackish water)	646.00
x	Others – Bullock, Bullock cart, etc.	4590.00
	Sub Total	**1007455.48**
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market Yards, Godowns Silos, Cold storage units/ Cold storage chains)	13540.50
ii	Land development, Soil conservation, Watershed development	7000.60
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	1045.50
	Sub Total	**21586.60**
C	Ancillary activities	
i	Food and Agro processing	23375.00
ii	Others (Loans to Cooperative Societies of farmers, ACABC, Loans to PACS/ FSS/ LAMPS/MFIs for on lending for agri)	10625.00
	Sub Total	**34000.00**
	Total Agriculture (A+B+C)	**1063042.08**
II	Micro, Small and Medium Enterprises	
i	MSME - Working capital	288000.00
ii	MSME – Investment credit	66825.00
	Total MSME	**354825.00**
III	Export Credit	1020.00
IV	Education	25500.00
V	Housing	97750.00
VI	Renewable Energy	4063.00
VII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY etc.)	20102.50
VIII	Social Infrastructure involving bank credit	2941.00
	Total Priority Sector (I to VIII)	**1569243.58**

District Map



District Profile

District -	Ahmednagar	State -	Maharashtra	Division -	Nasik

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	17048
No. of Sub Divisions	7
No. of Blocks	14
No. of Villages (Inhabited)	1584
No. of Panchayats	1316

2. SOIL & CLIMATE

Agro-climatic Zone	Western Plateau & Hilly Region
Climate	Hot and Dry, Semi-Arid
Soil Type	Deep Black to Medium Black

3. LAND UTILISATION [000Ha]

Total Area Reported	1704
Forest Land	149
Area Not Available for Cultivation	41
Permanent Pasture and Grazing Land	42
Land under Miscellaneous Tree Crops	14
Cultivable Wasteland	74
Current Fallow	55
Other Fallow	74
Net Sown Area	1255
Total or Gross Cropped Area	1862
Area Cultivated More than Once	607
Cropping Inensity [GCA/NSA]	148%

4. RAINFALL & GROUND WATER

	Normal	Actual		
		2019-20	2020-21	2021-22
Rainfall [in mm]	571	679	908	785
	Variation from Normal	108	337	214
Availability of Ground Water [Ham]	Net annual recharge	Net annual draft		Balance
	NA / NA	NA	NA	NA

5. DISTRIBUTION OF LAND HOLDING (as per Agri. Census 2010, Dist. Statistical Booklet 2022)

Classification of Holding	Holding Nos.	Holding % to Total	Area Ha.	Area % to Total
<= 1 Ha	497656	52.05	249904	19.86
>1 to <=2 Ha	282733	29.57	399881	31.78
>2 Ha	175705	18.38	608559	48.36
Total	956094	100.00	1258344	100.00

6. WORKERS PROFILE [in '000]

Cultivators	956
Of the above, Small/Marginal Farmers	780
Agricultural Labourers	NA
Workers engaged in Household Industries	NA
Workers engaged in Agro/Allied Agro-activities	224
Other/Non-Agri workers	319

7. DEMOGRAPHIC PROFILE [in '000] (As per Census 2011)

Category	Total	Male	Female	Rural	Urban
Population(000)	4543	2349	2194	3630	913
Scheduled Caste(000)	573	291	282	425	106
Scheduled Tribe(000)	378	191	187	324	14
Literate (%)	3151	2736	415	2360	791
BPL(families, '000")	190	NA	NA	170	20

8. HOUSEHOLDS [in '000]

Total Households (No)	929
Rural Households (No)	739
BPL Households (No)	190

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

Having brick/stone/concrete houses	604	Having electricity supply	884
Having source of drinking water	884	Having independent toilets	NA
Having access to banking services	NA	Having radio/tv sets	NA

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	1581
Villages having Agriculture Power Supply	1581
Villages having Post Offices	665
Villages having Banking Facilities	NA
Villages having Primary Schools	1581
Villages having Primary Health Centres	699
Villages having Potable Water Supply	1581
Villages connected with Paved Approach Roads	1581

11. INFRASTRUCTURE RELATED TO HEALTH & SANITATION (Nos)

Anganwadis	5070	Dispensaries	NA
Primary Health Centres	105	Hospitals	2782
Primary Health Sub-Centres	565	Hospital Beds	18077

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	2500	Agriculture Pumpsets[Nos]	135436
Total N/P/K Consumption [MT]	568000	Pumpsets energised [Nos]	135000
Certified Seeds Supplied [MT]	6700	Agro Service Centres [Nos]	NA
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	13
Agriculture Tractors [Nos]	29224	Plantation nurseries [Nos]	69
Power Tillers [Nos]	NA	Farmers' Clubs [Nos]	30
Threshers/Cutters [Nos]	NA	Krishi Vigyan Kendras[Nos]	2

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	603947
Irrigation Potential Created	567000
Net Irrigated Area(Total area irrigated at least once)	221499
Area irrigated by Canals / Surface / Channels	102140
Area irrigated by Wells	119359
Area irrigated by Tanks	NA
Area irrigated by Surface/Other Sources	9643
Irrigation Potential Utilized (Gross Irrigated Area)	231142

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	NA	APMC Main Market [Nos]	14
Length of Pucca Road [Km]	22217	Godown [Nos]	NA
Length of Railway Line [Km]	197	Godown Capacity[MT]	NA
Public Transport Vehicle [Nos]	656359	Cold Storage [Nos]	19
Goods Transport Vehicle [Nos]	220354	Cold Store Capacity[000 Lit.]	NA

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA
Sugarcane (Gur/Khandsari/Sugar)	23	NA
Fruit (Pulp/Juice/Fruit drink)	NA	NA
Spices (Masala Powders/Pastes)	NA	NA
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginnining/Spinning/Weaving)	NA	NA
Milk (Chilling/Cooling/Processing)	NA	NA
Meat (Chicken/Motton/Pork/Dryfish)	NA	NA
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA
	NA	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2020-21 Area (Ha)	2020-21 Prod. (MT)	2021-22 Area (Ha)	2021-22 Prod. (MT)	Avg. Yield [Kg/Ha]
Wheat	NA	NA	106786	240653	2254
Jowar	NA	NA	190620	150087	787
Soyabean	NA	NA	117822	43249	367
Bajra	NA	NA	103032	110129	1069
Gram	NA	NA	102183	107483	1052
Sugarcane	NA	NA	145148	14907	103
Udad	NA	NA	79214	56221	709
Tur	NA	NA	60154	47300	786
Maize	NA	NA	67886	224194	3303

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

Category of animal	Total	Male	Female
Cattle - Cross bred	973	NA	NA
Cattle - Indigenous	405	NA	NA
Buffaloes	221	NA	NA
Sheep - Cross bred	NA	NA	NA
Sheep - Indigenous	286	NA	NA
Goat	1194	NA	NA
Pig - Cross bred	NA	NA	NA
Pig - Indigenous	5	NA	NA
Horse/Donkey/Camel	3	NA	NA
Poultry - Cross bred	7362	NA	NA
Poultry - Indigenous	1489	NA	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	228	Animal Markets [Nos]	5
Disease Diagnostic Centres [Nos]	149	Milk Collection Centres [Nos]	2954
Artificial Insemination Centers [Nos]	315	Fishermen Societies [Nos]	75
Animal Breeding Farms [Nos]	NA	Fish seed farms [Nos]	1
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]	4
Dairy Cooperative Societies [Nos]	930	Poultry hatcheries [Nos]	NA
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	7

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

Fish	Production [MT]	2200	Per cap avail. [gm/day]	1.3
Egg	Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]	NA
Milk	Production ['000 MT]	227	Per cap avail. [gm/day]	137
Meat	Production [MT]	NA	Per cap avail. [gm/day]	NA

Sources :	Census 2011, District Statistical Booklet 2022

District Profile

Predominant economic activities prevalent in the district

The geographical area of Ahmednagar district is 17,048 sq. km. and it is divided into 7 revenue sub divisions viz, Ahmednagar, Karjat, Pathardi, Shrigaonda, Sangamner, Shirdi, Shrirampur. The population of the district as per 2011 census was 45.43 lakh, of which the share of rural and urban population was at 79.92% and 20.08% respectively. Ahmednagar is predominantly district of agriculturists.

As per the landholding statistics (2010) as presented in the District Statistical Booklet 2022, the area under Marginal Farmers (249904 Ha) is 20% of the total area (1258344 Ha), under Small Farmers (399881 Ha) 32% and under Other Farmers (608559 Ha) 48%.

Major crops in terms of area are Wheat, Jowar, Soybean, Bajra, Gram, Sugarcane and Onion.

The activities with good potential for credit flow in the district are crop production, water resources, farm mechanisation, dairy, goatary, food & agro-processing and micro small & medium enterprises.

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

The district has lot of potential for value addition and value chain integration projects on account of availability of raw material for niche products. Factors like occasional droughts, poor accessibility to basic services and livelihood opportunities in some blocks, low ground water potential in 3 blocks viz. Rahata, Shrirampur and Sangamner have been adversely affecting the development in the district. Improving storage capacity by construction of godowns/cold storages will be useful for farming community.

While, the achievement under crop loan disbursement during 2021-22 was 86% against the ACP target, the achievement in disbursement of agricultural term loan was on 66% which shows the need for enhancing the efforts in the area of agricultural term loan especially the term loan for agri-allied activities and agri-infrastructure.

Economic condition

The Gross State Domestic Product (nominal) at current prices for 2020-21 was ₹ 27,11,685 crore and the same is estimated for 2021-22 at ₹ 31,97,782 crore. The per capita state income for the year 2020-21 was ₹ 1,93,121 and the same is estimated for the year 2021-22 at ₹ 2,25,073.

The Nominal Gross District Domestic Product (GDDP) at current prices for the year 2020-21 for the district is ₹ 94677 crore, whereas the per capita nominal Nominal Net District Domestic Product at current prices for the year 2020-21 for the district is ₹ 175111.

(Source: Economic Survey of Maharashtra 2021-22)

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

1. PACS to be assisted by ADCC (Ahmednagar District Central Cooperative Bank) to prepare and implement business plans as also during the PACS – computerisation exercise.
2. Construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc. by Irrigation Department for recharge of ground water.
3. Soil testing, quality control laboratories and testing facilities for pesticide residues at one place may be set up at least at taluka level. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.

4. Steps have to be undertaken for monitoring of animal health, regular vaccination, treatment of diseases, fodder quality, awareness creation of scientific dairy farming among farmers by the Animal Husbandry Dept.
5. Working capital under KCC for Animal husbandry - Dairy/Poultry/Goatary/Fishery needs to be increasingly provided in the district.
6. AH department needs to strengthen / modernize infrastructure in selected livestock markets to act as model centres for procuring livestock. RIDF assistance may be sought for to establish model livestock markets.
7. Fisheries department / FFDA may identify the borrowers in the vicinity of back waters, reservoirs of major / medium irrigation projects and prepare fisheries proposals involving subsidies & bank loan and forward the same to banks for financing purpose.
8. The godowns may be accredited for issue of NWRS and pledge financing by banks.
9. Common Facility Centres may be established and job oriented training programmes for skill development may be conducted.

Cooperatives in Ahmednagar District

a. Status: The sector-wise distribution of cooperative societies in the district (as on 31.03.2021) is as under:

Sr. No.	**Type**	**Number of Societies in the district**
A. Details of Cooperative Societies		
1	Apex central Society Agri and non-agri	1
2	Primary Agri Credit Societies	1391
3	Primary non-agri Credit Societies	1099
4	Marketing Societies	49
5	Processing / Producers Societies	1205
6	Social Service Societies	2005
	Total	**5750**
Source: RCS office		

The prominent sectors which have presence of cooperative societies in the district Ahmednagar are presented with their numbers in the bracket:

DCCB (1); PACS (1352); Adivasi Coop Societies (38); Urban (274), Rural (300) & Employees (208) Credit Societies; District Agri Industrial Marketing (1); Taluka Purchase Sale Federation (11); State Cooperative Cotton Producers' Federation (1); Primary Fruit Vegetable Marketing Societies (31); Sugar Mills (23); Central Milk Supply Federation Societies (14); Primary Milk Suply Societies (916); Primary AH Societies (98); Primary Fisheries (35); Primary Handoom Cotton (11); Primary Powerloom Cotton (2); Rural Industrial Societies (16); Various Industrial Societies (48); Primary Consumer Stores (12); Primary Housing Societies – Rural (92), Urban (290); Tribal Labour Societies (6); Non-tribal Labour Societies (812); Water Conservation Societies (152); Agri Service Supply Societies (12); Multi-purpose District Federations (7).

b. Potential for formation of Cooperatives: The distribution of co-operative societies is not uniform across the blocks in the district. There is a fair potential for cooperative activity in the animal husbandry (Dairy/Fishery/Poultry), marketing of agriculture produce, agro-processing sector and cottage / rural industry sector in the district, as indicated in the relevant chapters.

Banking Profile

District -	Ahmednagar	State -	Maharashtra	Lead Bank -	Central Bank of India

1. NETWORK & OUTREACH (position 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 & Metro	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	30	437	136	197	104	NA	NA	NA	4	5434
Regional Rural Bank	1	9	6	2	1	NA	NA	NA	176	123167
District Central Coop. Bank	1	298	269	16	13	NA	NA	NA	5	2747
Primary Agr. Coop. Society	1391	1391	1391	0	0	NA	NA	NA	1	531
Other Banks (IPPB)	1	2	0	0	2	NA	NA	NA	0	NA
All Agencies	**1424**	**2137**	**1802**	**215**	**120**	**NA**	**31815**	**NA**	**1**	**410**

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs 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	1481347	2117751	2639287	24.63	75.22
Regional Rural Bank	NA	NA	NA	NA	NA	8776	8837	23539	166.37	0.67
Cooperative Banks	NA	NA	NA	NA	NA	524839	573172	846103	47.62	24.11
Others	NA	NA	NA	NA	NA	0	0	0	0.00	0.00
All Agencies	**NA**	**NA**	**NA**	**NA**	**NA**	**2014962**	**2699760**	**3508929**	**29.97**	**100.00**

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of advances [Rs. 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	1152588	1588313	1935070	21.83	78.34
Regional Rural Bank	NA	NA	NA	NA	NA	4777	5302	11986	126.07	0.49
Cooperative Banks	NA	NA	NA	NA	NA	405017	470001	523005	11.28	21.17
Others	NA	NA	NA	NA	NA	0	0	0	0.00	0.00
All Agencies	**NA**	**NA**	**NA**	**NA**	**NA**	**1562382**	**2063616**	**2470061**	**19.70**	**100.00**

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	77.81%	75.00%	73.32%
Regional Rural Bank	54.43%	60.00%	50.92%
Cooperative Banks	77.17%	82.00%	61.81%
Others			
All Agencies	**77.54%**	**76.44%**	**70.39%**

5. PERFORMANCE UNDER FINANCIAL INCLUSION
(No. of A/cs under PMJDY, PMJJBY, PMSBY & APY)

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	NA	NA	NA	NA
RegionalRural Bank	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA
Others	NA	NA	NA	NA
All Agencies	**NA**	**NA**	**NA**	**NA**

6. PERFORMANCE TO FULFILL NATIONAL GOALS (during 2021-22)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	679674	72.50	381049	60.18	NA	NA	NA	NA	NA	NA
Regional Rural Bank	6358	0.68	3244	0.51	NA	NA	NA	NA	NA	NA
Cooperative Banks	251489	26.82	248864	39.31	NA	NA	NA	NA	NA	NA
Others	0	0.00	0	0.00	NA	NA	NA	NA	NA	NA
All Agencies	**937521**	**100.00**	**633157**	**100.00**	NA	NA	**NA**	**NA**	**NA**	**NA**

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	678731	349657	52	705533	349006	49	734965	679674	92	**64**
Regional Rural Bank	18161	44397	244	14240	2429	17	12013	6358	53	**105**
Cooperative Banks	329818	165957	50	362888	292230	81	431587	251489	58	**63**
Others	0	0	0	0	0	0	0	0	0	**0**
All Agencies	**1026710**	**560011**	**55**	**1082661**	**643665**	**59**	**1178565**	**937521**	**80**	**65**

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	482046	171197	36	525045	467327	89	577560	497034	86	70
Term Loan (Agr)	145232	15213	10	189832	92829	49	205581	136123	66	42
Total Agri. Credit	627278	186410	30	714877	559156	78	783141	633157	81	63
Non-Farm Sector	119765	184809	154	189229	60105	32	204368	199561	98	95
Other Priority Sector	279667	188791	68	178556	24404	14	191056	104803	55	45
Total Priority Sector	**1026710**	**560010**	**55**	**1082662**	**643665**	**59**	**1178565**	**937521**	**80**	**65**

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	**NA**
RegionalRural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	**NA**
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	**NA**
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	**NA**
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	**NA**

Source : Maharashtra State Level Bankers' Committee (SLBC) and Lead District Manager (LDM), Ahmednagar District.

Banking Profile

Banking Network

The district has banking network with 437 branches of Commercial Banks, 9 branches of RRB – Maharashtra Gramin Bank, 298 branches of Ahmednagar DCCB and 1391 PACS in addition to 2 branches of IPPB. There are 411 Rural Branches of CB / RRB / DCCB, 215 semi-urban braches and 118 urban branches of the banks.
The Central Bank of India is functioning as lead bank in the district.

CD Ratio

The total deposits of the banks as on 31 March 2022 stood at ₹ 35089 crore whereas the total advances stood at ₹ 24701 crore. Thus the CD Ratio of the district was 70.39% as on 31 March 2022.

Achievement in disbursement

The size of the Annual Credit Plan (ACP) for the year 2021-22 was ₹ 11785.65 crore which includes ₹ 7831.41 crore for agriculture, against which the disbursement was ₹ 9375.21 crore and ₹ 6331.57 crore respectively.

During 2021-22, in the total priority sector disbursement of ₹ 9375.21 crore, the share of commercial banks is 72% to the extent of ₹ 6796.74 crore. Similarly, during 2021-22, in the total agricultural disbursement of ₹ 6331.57 crore, the share of commercial banks was 60% to the extent of ₹ 3810.49 crore. The share of cooperative bank was ₹ 2488.64 crore (39%).

Financial Inclusion

As a part of the initiatives for expansion of banking network by opening of banking outlets in unbanked villages and CBS enabled banking outlet at the unbanked rural centres, there are 20 villages covered by 5 commercial banks in the district with banking outlets. 12 villages are required to be covered by 4 commercial banks in the earlier unbanked villages (as on 31.08.2022).

Under PMJDY, in the district there are 14.58 lakh accounts out of which 9.87 lakh are in rural areas. 1.33 lakh accounts are of 'Zero Balance' category and 13.05 lakh accounts are Aadhaar seeded (as on 30.06.2022).

Under Atal Pension Yojana, the number of enrolments in the district is 1.18 lakh as on 30.06.2022.
Under PMSBY, total number of enrolments as on 30 June 2022 is 6.74 lakh accounts against the target of 44.88 eligible individual SB accounts (15.03%).

Under PMJJBY, total number of enrolments as on 30 June 2022 is 2.74 lakh accounts against the target of 33.37 eligible individual SB accounts (8.20%).

Under MUDRA, in the district 30841 accounts have been sanctioned as on 31.07.2022, out of which 22325 under Shishu, 7319 under Kishor and 1197 under Tarun with the sanctioned amount of ₹ 268.99 crore and disbursement of ₹ 241.59 crore.

Under Stand up India scheme, in the district 232 accounts have been sanctioned since inception (as on 31 August 2022).

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

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 prioritise 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.

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area 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

Sr. No.	Sector	Methodology of estimation of credit potential
		• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	• MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry Dairy	• Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio,20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

***

Chapter 1
Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.
- Startups will be promoted to facilitate 'Drone Shakti' through varied applications and for Drone-

As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

Sr.No.	Type	Number of Societies
A	**Non Credit Cooperative Societies**	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	Total	**739582**
B	**Credit Cooperative Societies**	
10	Primary Agriculture Credit Societies	93978
C	**Multi State Cooperative Societies (MSCs)**	
11	MSCs	1469

Source: NCUI 2018

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

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

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

a. Cooperative Credit Guarantee Fund: This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Cooperative Societies and other primary cooperative societies.

b. Co-operative Education: This scheme aims at introduction of cooperative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

c. Cooperative Training: This scheme aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.

d. Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS

e. Sahkar se Samriddhi: This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Item	**Credit Guarantee Scheme for FPOs**	**Credit Guarantee Scheme for Animal Husbandry and Dairying**
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Upto 0.85% 0f sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives – Reserve Bank of India

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

i. Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.

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

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

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

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

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

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

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

(ii) 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.

(iii) 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.

(iv) 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.

(v) 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 Aawas Yojana-Grameen (PMAY-G)**

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

1.3.6 Micro Credit Intervention

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

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

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

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

i. Loans up to ₹ 10 lakh -No collateral and no margin to be charged

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

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

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹ 50,000/- and above, the new scheme with maximum support of ₹ 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September

2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹ 520.71 lakh has been sanctioned and ₹ 241.03 lakh is disbursed under the scheme.

- A scheme under FIF for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹ 4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- A scheme under FIF for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹ 2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

1.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was ₹ 17.10 lakh crore, as against the target of Rs 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 – Budgetary Announcement

Following important announcements have been made in the state budget 2022-23 for agricultural and rural welfare:

State Budget 2022-23 Outlay:

- ₹ 1,15,215 crore is proposed for 5 elements of Panchasutri - Agriculture, Health, Human resource, Transport and Industry. ₹ 4 lakh crore will be provided for this programme in next three years.
    - ₹ 23,888 crore is proposed for agriculture and allied sectors,
    - ₹ 5,244 crore for health sector,
    - ₹ 46,667 crore for human development and human resources,
    - ₹ 28,605 crore for transportation infrastructure,
    - ₹ 10,111 crore for development of Industry and Energy sectors.

Agriculture

a. An incentive grant of ₹ 50,000 to 20 lakh farmers who repay their crop loans regularly.
b. ₹ 964 crore has been earmarked for waiving loans taken from land development bank by 34,788 farmers.
c. Dr. Punjabrao Deshmukh Interest Concession Scheme**:** Crop loans at zero percent interest to farmers from kharif season of 2021. ₹ 911 crore will be made available to 43.12 lakh farmers in the year 2022-23.
d. ₹ 100 crore for Hon. Balasaheb Thackeray Agricultural Research Centre to be established at Basmat, Dist. Hingoli for research on increasing productivity of turmeric crop.
e. Rs 1000 crore will be provided in the next 3 years for a special action plan for Soyabean and cotton crops for enhancing the productivity and for value - chain development.
f. Farm ponds have been included under Mukhyamantri Shashwat Krishi Sinchan Yojana with increase in amount of farm ponds subsidy by 50% to ₹ 75,000.
g. "CM Agriculture and Food Processing" scheme will be implemented for the next 5 years with special emphasis on Agro-processing and value addition on coarse grains.

Co-operation

a. Interest subvention scheme for loan taken by 306 APMCs for infrastructure upgradation with 100% repayment of interest. ₹ 2,000 crore had been provided in last year's budget for strengthening 306 APMCs. It is expected to attract an investment of ₹ 10,000 crore in the next two years.
b. An amount of ₹ 6,952 crore will be provided towards minimum support price for procurement of agricultural commodities.
c. Investment of ₹ 950 crore is proposed over the next 3 years for computerization of PACS to connect them to core banking system of District Central Co-operative Bank.

Water Resources

a. Nine out of 26 projects under Pradhan Mantri Krishi Sinchan Yojana have been completed, creating irrigation capacity of 2.86 lakh ha and water storage of 35 TMC. 11 projects are planned to be completed in 2022-23.
b. Under Baliraja Jal Sanjeevani Yojana, 28 out of 91 projects have been completed creating irrigation capacity of 20,437 ha. 29 projects are expected to be completed in 2022-23.
c. An amount of ₹ 853.45 crore will be made available for Gosikhurd National project in 2022-23.

Soil and Water Conservation

a. Complete 4,885 Soil and Water conservation works in the next two years at a cost of ₹ 4,774 crore.
b. Revival of the irrigation facilities by converting the seepage ponds into storage ponds on the lines of Washim district, in other aspirational districts.

Animal Husbandry, Dairy Business and Fisheries

a. Upgrading and enhancing the capacity of Common Facility Centre for Goat Rearing at Pohra Dist. Amravati. One such project will be implemented in each revenue department of the state.
b. Three mobile laboratories for Indigenous Cows, Buffaloes - One each for Vidarbha, Marathwada and the rest of Maharashtra to increase the productivity of indigenous cows and buffaloes.
c. Share capital of Maharashtra Fisheries Development Corporation will be increased by ₹ 50 crore for the maintenance and repair of 173 fishing centres

Skill Development

a. An innovation hub with an investment of ₹ 500 crore will be set up in every revenue region of the state to create skilled human resource in the field of fintech, nano, bio-technology, block chain etc. Skill upgradation center will be set up in Gadchiroli district with the help of private participation which will impart skill development training to 5,000 students every year.
b. Innovation and Incubation Ecosystem to encourage Start-ups along with Government seed capital supported by state Government Start-up fund of the size of ₹ 100 crore.
c. Installation of machines for sanitary napkins for girl students in government hostels.

Rural Development

a. Mission Mahagram to achieve sustainable development goals with focus on human development and raise ₹ 500 crore through CSR Fund.
b. Pradhanmantri Gramin Awas Yojana**:** Target for 2022-23 is set for construction of 5 lakh houses with an outlay of ₹ 6,000 crore).

Road Development

a. Mukhyamantri Gram Sadak Yojana Phase-II - Works of 10,000 km of roads costing about ₹7,500 crore have been sanctioned and will be completed in next 2 years.
b. Hybrid Annuity NABARD assistance - Strengthening and upgradation work of 3,675 km road length out of 8,654 km is completed under hybrid annuity scheme with an expenditure of ₹22,309 crore. Remaining works will be completed in the year 2022-23. NABARD assisted construction of 65 roads and 165 bridges will start in the year 2022-23.

Industry

a. Chief Minister Employment Generation Programme - More than 1 lakh candidates have submitted investment proposals under CM Employment Generation Programme. Out of this, 9,621 proposals have been approved by various banks, through which an investment of ₹ 1,100 crore has been made. In the coming year, more than 30,000 self-employment projects will create about 1 lakh direct and indirect employment opportunities.
b. Pandita Ramabai Smriti Shatabdi Mahila Udyojak Yojana for the women who became widow due to covid so as to assist them to start self-employment. 100% interest on capital loans will be repaid through the Maharashtra Economic Development Corporation.
c. Tribal Industrial Cluster at Dindori, District-Nashik to provide infrastructural facilities and support to start ups of the Tribal Community.

Energy

a. Solar Power Projects - A total capacity of 577 MW solar power projects will be set up at Mauje Kodgaon and Mauje Shindala (Dist. Latur), Mauje Sakri (Dist. Dhule), Washim, Mauje Kachrala (Dist. Chandrapur) and Yavatmal. Apart from this 2500 MW capacity solar energy park will be developed in the state.

Tourism

a. Ajanta, Ellora, Mahabaleshwar Tourism Development Plan with Modern community convention centers.
b. Preservation and conservation of the forts viz Rajgad, Torna, Shivneri, Sudhagad, Vijaydurg and Sindhudurg as also Sewri and St.George Fort in Mumbai.
c. Water Sports Tourism project of ₹ 50 crore in Shivsagar reservoir in Jawali taluka of Satara district in the vicinity of Koyna dam. Also at Gosikhurd project at Bhandara and Jayakwadi in Aurangabad district.
d. Development of shrines - Mahalakshmi Temple Development Plan at Kolhapur and Vitthal Rukmini Temple area at Vadha, Dist.Chandrapur.
e. Solar Fencing Scheme in all sensitive villages to avoid loss of crops by wild animals.
f. State River Conservation Scheme for rivers in the state with an estimated cost of ₹ 150 crores.

1.4.1 State Government Sponsored Programmes

a. Dr. Babasaheb Ambedkar Krishi Swavalamban Yojana
b. Birsa Munda Krishi Kranti Yojana
c. Bhausaheb Fundkar Orchard Planting Scheme
d. Agriculture Awards given by the Department of Agriculture
e. Horticulture mechanization – Incentive for financing machinery to farmers belonging to SC, ST, women, SF & MF.
f. Dr. Punjabrao Deshmukh Organic Farming Mission
g. Incentive to farmers making prompt repayment under MJPSKY

1.4.2 Central Government Sponsored Programmes with state govt. component

a. Benefit scheme of new wells for farmers belonging to Scheduled Castes and Scheduled Tribes under National Agriculture Development Plan

b. Orchard Plantation Scheme under Mahatma Gandhi National Rural Employment Guarantee Act
c. Establishment of National Horticulture Mission Protected Agricultural Greenhouse under Integrated Horticulture Development Mission
d. Crop Pest Surveillance and Advisory Project (CROPSAP)
e. National Food Security Campaign - Coarse Grain (Maize)
f. National Food Security Campaign- Cereal crops
g. Pradhan Mantri Krishi Sinchan Yojana - More crop per drop
h. Integrated Horticulture Development Campaign: Post-harvest project management Area Expansion
i. Agricultural Technology Management Agency- ATMA
j. Erection of onion storage structure with subsidy for construction
k. Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
l. Central sector scheme of Financing facility under Agriculture Infrastructure Fund”
m. Traditional Agriculture Development Scheme (Organic Farming)
n. Dryland Area Development under National Sustainable Agriculture Mission (NMSA)

1.4.3 Other State Government Initiatives

Some of the schemes brought out by the State Govt. to impart thrust to agriculture that entail the need for bank finance in a supportive role suiting to the component/features of the scheme are listed below:

a. Project on Climate Resilient Agriculture (PoCRA)
b. State of Maharashtra’s Agribusiness and Rural Transformation (SMART) Project
c. Jalyukta Shiwar Yojana
d. Maharashtra Agribusiness Network project (MagNet)
e. Mahatma Jotirao Phule Shetkari Karjmukti Yojna 2019 (MJPSKY)
f. Digital India Land Records Modernization Programme (DILRMP)
g. Gopinath Munde Farmers Accident Insurance Scheme

1.5 Status of Cooperatives in the State

The banking outreach in Maharashtra comprises of 12 Public Sector Banks with a network of 7431 branches, 16 Private Sector Banks with 4052 branches, 8 Small Finance Banks with 699 branches, one Wholly Owned Subsidiary of Foreign Bank with 17 branches, 3 Payment Banks with 40 branches, two Regional Rural Banks with 737 branches. Cooperative Banks including the MStCB and 31 DCCBs with a branch network of 3573. Thus the total number of branches in the state are 16549 (*Data as on 31.03.2022, Source: SLBC*).

Maharashtra is recognised as one of the leading states in India in the field of cooperation. Aprat from cooperative banks there is a successful network of sugar cooperatives in the state. The other cooperative network in the state includes cooperative spinning mills, cooperative poultries, cooperative dairies, other agricultural processing cooperatives, cooperative sale and purchase unions, cooperative credit societies.

1.5.1 Sector-wise/Activity-wise distribution of Cooperatives

Sr. No.	Type	Number of Societies in the state
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	18,013
2	Consumer Stores	2,431
3	Housing Societies	1,17,914
4	Weavers	745
5	Marketing	1,370
6	Labour Societies	11,171
7	Industrial Societies	6,352
8	Agro Processing and Sugar	1,151
9	All others	37,366
	Total	**1,97,487**
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	20,897
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	--

(Data as on 31.03.2021**,** Source: RCS Office, Pune)

The cooperative credit institutions purveying credit to unbanked segments of the State play a significant role in accelerating credit flow for agriculture and in financial inclusion. The cooperative credit structure in the State comprises the three-tier short term rural cooperative credit institutions (State Cooperative Bank, District Central Cooperative Banks and Primary Agricultural Credit Societies) and the Primary Urban Cooperative Banks.

There are 20,897 Primary Agriculture Cooperative Societies in the State affiliated to the DCCBs with a membership of 147 lakh and an outreach of 685 rural households per PACS. The Cooperative Banks have a network of 3573 branches with 2502 branches in rural areas, 592 in semi-urban areas and 479 in urban areas. With 41 Scheduled UCBs and 439 Non-Scheduled UCBs, Maharashtra has the highest number of UCBs and accounted for the largest number of mergers.

As against the ACP target for the state under crop loans for the year 2021-22, the achievement of Co-operative banks in disbursement was 89%. With respect to share of agencies in crop loan disbursement, the share of co-operative banks was of ₹ 18,417 crore, which is 38% of the total crop loan disbursement. The CD ratio of cooperatives as on 31 March 2022 is 61% as against the State CD ratio of 88%.

1.5.2 Central Sector Scheme on PACS Computerisation

The State and District Central Cooperative Banks in the country are working on Core Banking Solutions (CBS) platform. So it is a next logical step that the Primary Agricultural Credit Societies (PACS), the ground level credit dispensing units of the STCCS, also be facilitated with the use of appropriate IT based technology.

The computerisation of PACS and their operations integrated with the CBS platform of higher tiers shall enable the PACS;

a. To bring in efficiency, accountability, transparency and achieve profitability.
b. To bring in accuracy and uniformity in the conduct of business, accounting with entries originating at the transaction level and reporting thereof through standardization of processes, implementation of Common Accounting System (CAS) and Management Information System (MIS) and compliance to stipulations.
c. To help transform PACS into Multi Service Organizations (MSO) offering to members in particular and the rural population in general, an array of services covering agriculture and allied activities; financial and non-financial products and literacy on related matters.
d. To facilitate better implementation and purveying of schemes like; interest subvention and subsidy claims) and programs of Governments.

Keeping in view the priority and the benefits of PACS computerisation, Government of India has announced the Centrally Sponsored Project for Computerisation of PACS (CSP-PCP) with a budget of ₹ 2516 crore. The project is sponsored by Ministry of Cooperation, Govt. of India. The project involves computerisation of about 63,000 PACS across India over a period of 5 years beginning from financial year 2022-23. The funding pattern will be ₹ 1,528 crore by GoI, ₹ 736 crore by state governments/ UTs and ₹ 252 crore by NABARD.

The project envisages computerisation of all the activities undertaken by the PACS mainly focussing on credit/ non-credit business related to agriculture and allied activities. Key components of the project are hardware, comprehensive ERP solution, state specific customisation in the common software & support system, maintenance and training.
NABARD is the implementing agency for the project. The implementation will be monitored by national/ state/ district level implementation & monitoring committees. The project will be implemented through the Project Monitoring Units (PMU) at national/ state/ district levels.

Government of Maharashtra has constituted the State Level Implementation & Monitoring Committee (SLIMC) and District Level Implementation & Monitoring Committees (DLIMC). There are 20,897 PACS affiliated to different DCCBs in Maharashtra which will be considered for computerisation over the period of implementation based on the selection criteria prescribed under the project.

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Chapter 2
Credit Potential for Agriculture

According to the Priority Sector Lending guidelines, the Agriculture Sector is divided into the three sub sectors viz, (i) Farm credit (ii) Agriculture infrastructure and (iii) Ancillary activities.

2.1 Farm Credit

Description of eligible categories under the priority sector of Agriculture as per the RBI master directions - Farm Credit

Farm Credit - Individual farmers

Loans to individual farmers [including Self Help Groups (SHGs) or Joint Liability Groups (JLGs) i.e. groups of individual farmers, provided banks maintain disaggregated data of such loans] and Proprietorship firms of farmers, directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture. This will include:

i. Crop loans including loans for traditional/non-traditional plantations, horticulture and allied activities.
ii. Medium and long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
iii. Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.
iv. Loans to distressed farmers indebted to non-institutional lenders.
v. Loans under the Kisan Credit Card Scheme.
vi. Loans to small and marginal farmers for purchase of land for agricultural purposes.
vii. Loans against pledge/hypothecation of agricultural produce (including warehouse receipt*) for a period not exceeding 12 months subject to a limit up to ₹50 lakh.
viii. Loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps.
ix. Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer.

Farm Credit - Corporate farmers, Farmer Producer Organisations (FPOs)/ (FPC) Companies of Individual Farmers, Partnership firms and Co-operatives of farmers engaged in Agriculture and Allied Activities

Loans for the following activities will be subject to an aggregate limit of ₹ 2 crore per borrowing entity:

(i) Crop loans to farmers which will include traditional/non-traditional plantations and horticulture and loans for allied activities.

(ii) Medium and long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).

(iii) Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.

(b) Loans up to ₹50 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts*) for a period not exceeding 12 months.

(c) Loans up to ₹5 crore per borrowing entity to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.

(d) UCBs are not permitted to lend to co-operatives of farmers.

**Includes negotiable warehouse receipt (NWR) and electronic negotiable warehouse receipt (e-NWR)*

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the Total Agriculture sector in the district was ₹ 633157 lakh. Further, during the year 2021-22, the credit disbursement under the crop loan sector in the district was ₹ 462575 lakh and the farm credit term loan was ₹ 144416 lakh. The disbursement under farm credit was ₹ 596991 lakh. Under Agriculture infrastructure, the disbursement was ₹ 1599 lakh and under ancilliary activities the disbursement was ₹ 34567 lakh.

2.1.1 Crop Production, Maintenance and Marketing

The total geographical area of the district is 17.05 lakh hectares. As reported in the District Statistical Booklet 2022, the Net Sown Area is 1255868 ha. Gross Cropped Area is 1862955 ha. Therefore, the cropping intensity is 148%.

Under NFSM, Ahmednagar has been identified for wheat and pulses.

2.1.1.2 Availability of Infrastructure, critical gaps, interventions required

The major crops grown in the district and the respective area under cultivation are presented below:

Sr. No.	Crop	Area (Ha) 2021-22	Productivity (Kg/Ha)
1	Paddy	18427	1893
2	Wheat	106786	2254
3	Jowar	190620	787
4	Soyabean	117822	367
5	Bajra	103032	1069
6	Maize	67886	3303
7	Gram	102183	1052
8	Tur	60154	786
9	Moong	55131	536
10	Udad	79214	709
11	Sugarcane	145148	103 (T/Ha)
12	Onion	152037	NA
13	Cotton	70301	300
14	Other crops (Vegies, Groundnut etc.)	12001	NA

As per the landholding statistics (2010) as presented in the District Statistical Booklet 2022, the area under Marginal Farmers (249904 Ha) is 20% of the total area (1258344 Ha), under Small Farmers (399881 Ha) 32% and under Other Farmers (608559 Ha) 48%.

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector of crop loan in the district was ₹ 462575 lakh.

2.1.1.3 Assessment of Credit Potential for 2023-24

Based on the crop-wise area under cultivation and taking into consideration the extent of farmers in the MF, SF and OF categories the projections have been made at around 67%. It is perceived that MF and SF have heavy dependence on crops loans almost to 100% whereas in case of OF it is around 30%.

(₹Lakh)

Sr No	Name of the Crop	Scale of Finance Per Ha (₹ lakh)	Physical Units - Area (Ha)	TFO	Bank loan
1	Paddy	0.63	12000	7560	7560.00
2	Wheat	0.63	72000	45360	45360.00
3	Jowar	0.75	129000	96750	96750
4	Soyabean	0.75	80000	60000	60000
5	Bajra	0.75	70000	52500	52500
6	Maize	0.63	46000	28980	28980
7	Gram	0.63	69000	43470	43470
8	Tur	0.40	41000	16400	16400
9	Moong	0.20	37000	7400	7400
10	Udad	0.20	53000	10600	10600
11	Sugarcane	1.48	98000	145040	145040
12	Onion	1.10	103000	113300	113300
13	Cotton	0.75	47000	35250	35250
14	Other crops (Vegies, Groundnut etc.)	0.38	8000	3040	3040
	Sub Total				**665650**
	Add 10% of the sub toal for post harvest/ household/ consumption				**66565**
	Add 20% of the sub toal Repairs and Maintenance of farm assets				**133130**
	Total				**865345**

2.1.1.4 Suggested Action Points

Government:

- Deparment of Agriculture, Deparment of Animal Husbandry and Fisheries may identify suitable farmers under crop cultivation, dairy and fisheries activities and coordinate with banks for issue of KCC.
- Create adequate storage/post-harvest infrastructure, especially for perishable and price

sensitive crops, for ensuring proper handling of agri-produce and to check distress sales by the small farmers. The Negotiable Warehouse Receipt Scheme also needs to be popularized further.

- The mechanism to implement, monitor and review the Pradhan Mantri Fasal Beema Yojana (PMFBY) should be strengthened, ensuring coverage of all the farmers and reducing time lag in settlement of crop insurance claims.
- Agro-processing and Export units need to be encouraged in order to give value and price addition to the agricultural produce.
- Strengthen extension network and set up a Quick Response Mechanism whereby the problems of farmers are addressed by scientific/ research bodies like KVK/ Agricultural universities.
- Use of Information and communications technology (ICT) in agriculture and adoption of climate resilient agriculture.
- Promotion of intercropping, poly cropping and mixed farming.
- The Scale of Finance may be fixed with a compact range size (i.e. the difference between the values of the minima and maxima in the range prescribed as the scale of finance should not be very large).

Bankers:

- To identify eligible farmers from the list of PM Kisan beneficiaries for issue of KCC.
- Increase the coverage of crop loans by financing new farmers, particularly SF/MF, tenant farmers, share croppers, etc., by organizing them into JLG/SHG.Fresh loans should be extended to the farmers benefitting under MJPSKY.

2.1.2 Water Resources

2.1.2.1 Introduction

Irrigation projects are primarily implemented with the objective of developing irrigation facilities, improving water-use efficiency and reducing regional imbalances. Irrigation projects can be covered under three major headings, viz., Major irrigation (command area more than 10,000 ha), Medium irrigation (command area from 2000 to 10000 ha) and Minor irrigation (command area less than 2,000 ha).

The normal rainfall in the district is around 571 mm. The rainfall during 2021-22 was 785 mm. Ground water (well irrigation), which is major source of irrigation, provides irrigation facilities to about 60% of the Net Irrigated Area while canal network and other surface water sources provide irrigation to 40% area.

Government of India has been according lot of importance to irrigation through the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) with the vision of ‘Har Khet Ko Pani’ (water to every farm) i.e. extending the coverage of irrigation and ‘Per Drop More Crop’ i.e. improving water use efficiency. The scheme is to be implemented in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities.

2.1.2.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

- As per the ground water survey and development agency GoM data, in the district Ahmednagar the critical / over exploited blocks as per the ground water assessment are Sangamner, Srirampur and Rahata.

- The Govt. of Maharashtra has launched the single window system combining agriculture, Jalsandharan and Horticulture departments which will help speedy clearance of all types of schemes at one point.
- The Government departments / agencies viz., GSDA, DRDA, Irrigation, Agriculture (single window), etc. are well equipped with the technical manpower and machinery.
- There is well built network of dealers, suppliers for materials and machinery and after sales services.
- Incentives in the form of subsidy and technical guidance are available from Government of Maharashtra and Zilla Parishad.
- The construction works relating to construction of Kukadi canals and Neelwande dam, Bhosa Khind Project, Vambori Chari Project are in progress which on completion will augment irrigation resources of the district.
- In Ahmednagar, crops like sugarcane, onion and horticulture crops including pomegranate are suitable for drip/ sprinkler.

2.1.2.3 Assessment of Credit Potential for 2023-24

(₹ Lakh)

Sr No	Activity	Unit cost (No/Area)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan
1	Dug well	1.50	14000	21000	17850.00
2	IP Sets Electric	0.30	12000	3600	3060.00
3	Drip set (sugarcane)(4 Ft X 1 Ft)	1.00	21000	21000	17850.00
4	Sprinkler set	0.30	6000	1800	1530.00
5	Lift Irrigation (Big)	1.40	1500	2100	1785.00
6	Lift Irrigation (Small)	0.60	14000	8400	7140.00
7	Deepening renovation of well	0.30	4000	1200	1020.00
8	Pipeline system	0.30	10000	3000	2550.00
9	Rainwater harvesting	0.65	4200	2730	2320.50
	Total				**55105.50**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

State Government Maharashtra is emphasising on drip irrigation in sugarcane by planning to introduce concessional rate of finance in order to increase productivity and make optimum use of scarce water resource. Futher, in the district, use of flood irrigation has resulted in depleted quality of soil. Rainfall is also very low in district. Increased level of awareness amongst farmers regarding benefits of various micro irrigation methods/techniques have resulted in increased scope for financing under this activity.

2.1.2.4 Action points/ issues to be addressed

- Minor irrigation department needs to carry out artificial recharge measures through construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc.
- There is immense potential for financing pipeline for distribution system by banks on surface water irrigation projects and ground water structures.
- Water Users Association may be formed by the farmers. NGOs may be involved in forming such associations. To facilitate registration of Water Users Association, powers are now being given to the Executive Engineer of Irrigation Department. Water audit to be imposed for judicious use of water.

- Irrigation department needs to provide information on surface water sites suitable for lift irrigation and potential available to banks, Agriculture Dept., Panchayat Samitees and DRDA to enable them to support LI schemes.
- A very large number of tank and open wells have been largely neglected / abandoned. It is necessary to undertake extensive rehabilitation, renovation and modernisation of existing irrigation system
- Drip Irrigation system needs to be introduced by Agriculture Dept on sugarcane as a special package as it will conserve water and also arrest water logging. The cost effectiveness can be achieved on paired row plantation of sugar cane. The sugar factories may be advised to take necessary initiatives.

- Since the irrigation resources are critical input, programmes may be launched to promote lifesaving irrigation in Kharif and pre-sowing irrigation to short duration rabi crop through harvesting and recycling of rainwater in farm ponds, dug wells and other structures like storage tanks, percolation tanks and check dams. By adopting water management practices, including measures for artificial recharge, 30-40 % rainwater could be saved which can be used for other crops in Rabi with suitable micro irrigation systems like drip/sprinkler.

2.1.3 Farm Mechanization:

2.1.3.1. Introduction:

Farm mechanization means the use of machines and technology in the agriculture sector to increase productivity of land and labour through timeliness of operations, efficient use of inputs, improvement in quality of produce, safety & comfort of farmers, reduce loss of produce & drudgery of farmer and even helps in fighting against climate change. In the present scenario farm mechanization has become a necessity due to higher costs, paucity of farm labour and ever-increasing demand for agricultural products.

The farm mechanization facilitates use of inputs effectively and in reducing the drudgery in farm operations besides ensuring timeliness. Equipment for tillage, sowing, irrigation, plant protection and threshing have widely been accepted by them. Farmers with small holdings utilize selected improved farm equipment through custom hiring to increase productivity and reduce cost of production.

About 300 improved agricultural equipment and technologies have been designed and developed for various pre and post-harvest operations operated by human, animal, mechanical and electrical power for timely field operation, facilitating timeliness, removal of farm drudgery, reducing post-harvest losses and addition of value to the agro-produce. Irrigation pump sets, power threshers, tractors, power tillers and matching implements, including for 65 million draft animals have become popular. Seed and seed-cum-fertilizer drills, planters, mechanical rice trans-planters, vertical conveyor reapers, and combines soon followed.

There is more demand from farming community for mechanized farm implements including tractors, power tillers, combined harvesters, threshers etc. This leads to savings in time as well as money for farmers. As there is a vast scope of financing, number of units has been increased. Further, availability of farm labour has come down drastically resulting in more demand for farm mechanization. The potential is assessed on the basis that there is need of one tractor per 30 acres of irrigated cropped area and 45 acres of unirrigated cropped area.

2.1.3.2. Availability of Infrastructure, critical gap, intervention required

(i) The availability of various agricultural machineries and implements and their benefits needs to be popularised among all categories of farmers.

(ii) Dealer Network: The usage of combine harvesters in the recent past has been increased and it was observed that many combine harvesters are procured on custom hire from Punjab and other State. Therefore, there is a need to strengthen the dealer network for combine harvesters. Further, there have been instances of use of Sugarcane harvester in the district.
(iii) The repair and service centres for tractors are adequately available in the district. However, centres for repair and shops for spare parts of combine harvesters/ sugarcane harvesters are not easily available.
(iv) The trained and skilled manpower for operation of tractor and other farm implements are available in the district. However, the availability of skilled manpower for operation, maintenance and repair of combine harvesters is a constraint in the district and needs to be addressed.
(v) Some manufacturing companies have established training centre near district for developing human resources for overhaul, maintenance, service, maintenance etc.
(vi) As per the landholding statistic there are 19000 farmers holding 5 to 10 ha. of land, around 2500 farmers holding 10 to 20 ha. and around 400 farmers holding 20 ha. of agriculture land which shows the potential for absorbing farm mechanisation implements. Also there are around 1.54 lakh farmers holding 2 to 5 ha. of land.

2.1.3.2 Assessment of Credit Potential for 2023-24

The agricultural implements suitable and affordable for Small and marginal holdings (below 2 Ha) would be the ones with smaller unit costs like MB ploughs, disc ploughs, reversible ploughs, cultivators, harrows, seed drills, seed cum fertilizer drills, etc. The agricultural implements suitable for the farmers with medium holdings (2-10 Ha) would be like threshers, power-tillers, reapers, rotavators, old tractors, potato planters, power harrows and the ones with larger unit costs. Farmers having more than 5 Ha of land can be most suitable for financing higher cost machines like tractors. The agricultural implements of higher prices like Combined Harvesters are suitable for the farmers with bigger holdings (more than 10 Ha).

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/Area)	PLP (2023-24)		
				Physical Units	TFO	Bank loan (₹ Lakh)
1	Tractor	6.75	No	2800	18900	16065.00
2	Power Tillers/ Blowers	1.50	No	2600	3900	3315.00
3	Thresher	1.50	No	2300	3450	2932.50
4	Combined Harvester	20.00	No	60	1200	1020.00
5	Sugar cane harvester	92.00	No	30	2760	2346.00
6	Other Agri Implements	2.00	No	2000	4000	3400.00
7	Drones & other digital agri-technological equipments	10.00	No	30	300	255.00
	Total					**29333.50**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.3.3 Suggested action points:

1. To solve the problems of mechanization of smaller holdings, the following possibilities need to be explored:
   a. Cooperative management of farm machinery

b. Financing of second hand tractors for small farmers
c. Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings
d. Devising smaller machinery suitable for small farms, which constitute the vast majority of farmers, but the machinery has to be effective and less costly.
e. Promoting purchase of tractors by JLGs

2. There is need to revamp the tenancy legislation so that the land lease market is encouraged --and the size of the tractor operated farms is increased to justify the existing farm machinery.
3. Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided.
4. Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and for its proper use. Training relating to farm machinery and equipment should be imparted to the farmers and artisans.
5. Special training programs for repair of small machinery especially seed drills and cultivators.
6. Separate Schemes may be prepared for financing new and replacement of farm machinery independent of tractors. Model schemes may be prepared and circulated among member banks.
7. In Ahmednagar, at least one CHC (Custom Hiring Centre) to be established under 'National Initiative on Climate Resilient Agriculture'.

2.1.3.4. <u>Digital technological Innovations in Agriculture</u>

Indian Agriculture accounts for nearly 16% of the GDP employing 49% of the workforce. The Indian farmer faces myriad problems in cultivation and production which adversely impacts farming income.

The major challenges of the agricultural sector are poor yield/ yield plateaus, degrading soil, water stress, inadequate market infrastructure, post-harvest losses, wastages, increasing number of climate change incidents etc., which contribute to poor income levels of farmers. There is therefore a need to bring in efficiencies in agricultural operations and marketing through digitization which will also bring about substantial increase in income of the farmers.

Innovations in Digital Agricultural technology facilitate improved efficiencies connectivity, knowledge sharing and various pivotal as well as supporting activities. In September 2021, the Ministry of agriculture and Farmers Welfare, GoI, announced the initiation of the 'Digital Agriculture Mission 2021–2025' which aims to transform the sector holistically by adopting a digital ecosystem. The initiative aims to leverage a wide range of technologies from AI, blockchain along with drone technology to improve the sector's overall performance. It aims to support and accelerate projects based on new technologies like Artificial Intelligence, Block Chain, Remote Sensing, GIS, Data Analytics, Machine learning, Internet of Things, Software as a service, Use of Drones and Robots etc. Extensive penetration of internet and smart phones, agri sector reforms, pro-start-ups policy changes, pandemic induce direct market access by farmers have enabled investors' interest in funding agri sector.

NABARD has undertaken several initiatives in the field of digital technological innovations in agriculture.

Digital Agriculture Mission 2021-2025.

A framework for creating Agristack is in process which will serve as a foundation to build innovative agri-focused solutions leveraging digital technologies. Under National e-Governance Plan in Agriculture, funds are released to the States/Union Territories for the projects involving use of modern information technologies and for customization/shifting of web & mobile applications. Various mobile applications including Kisan Suvidha have also been developed to facilitate dissemination of information to farmers on the critical parameters viz., Weather, Market Prices, Plant Protection, Agro-

advisory, Extreme Weather Alerts, Input Dealers (of Seed, Pesticide, Fertilizer, Farm Machinery), Soil Health Card, Cold Storage & Godowns, Soil Testing Laboratories and Veterinary Centre & Diagnostic labs, Crop Insurance Premium Calculator and the Government schemes.
(Source: PIB post dated 05 April 2022 on Digital Agriculture Mission)

Some Initiatives supported by NABARD in Maharashtra for promoting Digital Technological Innovations in Agriculture.

NABARD Maharashtra Regional Office, has been in the forefront of application of digital agriculture technologies under its various programme such as watershed and tribal development projects. Some of the recent applications of digital technologies in under watershed and tribal development projects are indicated below:

i. **Delineation and geo-tagging of watershed:** The delineation and geo-tagging of assets created under the watershed projects has been carried out through the BHUVAN portal developed by NABARD in collaboration with National Remote Sensing Cell. The watershed boundaries have been demarcated and georeferenced and further project-based MIS is uploaded for the projects through the portal.

ii. **Agro weather advisories:** Agro weather advisories are beneficial for the farmers to plan their cultivation practices, fertiliser and the spraying of weedicide, pesticides on the crops. To serve this purpose Automatic Weather Stations have been installed in 44 watershed projects in 15 districts of Maharashtra state. These weather stations communicate the weather data for a given watershed area and the same is correlated with the cropping systems which then is converted into crop-weather advisories with the help of SAUs, KVKs and other institutions like IFFCO Kisan Sanchar Limited. The advisories are mostly relayed through mobile phones in the form of text as well as voice messages.

iii. **Agriculture Produce Preservation Lifecycle Enhancement System (APPLE):** APPLE is basic system which uses the non-ionizing, germicidal UV-C light for decontamination of the fruit and vegetables as a whole or as fresh cut product. UV-C light inhibit the microbial growth and reduces various physiological process which increases the shelf life of the products and reduces the post-harvest losses by 20-30%. This AI based APPLE system is installed in the TDF Sakri project in Dhule district (Maharashtra). The system is being handled and managed by the Nisargraj FPC which procure the fruit and vegetables about 4 tonnes/day in the peak season. Similar system is also being installed by Global Fresh FPC in Junnar Block of Pune District.

iv. **Monitoring of TDF projects:** In order to ensure effective monitoring of TDF projects and enumeration of survival of orchards NABARD has deployed a digital solution which enable field level data collection for geotagged locations for individual wadi level measurements. The data on survival is collated on realtime basis from the enumerator’s alongwith geotagged photographs.

Some of the Interventions in Maharashtra on digital technological innovations in Agriculture:

i. Nandurbar - C-CFDAT (Consortium for Carbon Financing and Disruptive Agricultural Technologies) for Climate Resilience in Agro-Forestry Value Chains - DronAcharya
ii. Yavatmal – Weather stations in Pida village of Kalamb block, Sawarkheda & Shedi villages of Ralegaon block in Yavatmal district under climate proofing watershed projects supported by NABARD.
iii. Nasik – Initiatives of IFFCO Kisan - Agri Mobile App with Image Recognition, Green SIM platform for timely advisories to farmers, automated wireless weather stations (AWWS), IoT based automated drip irrigation systems, Soil Moisture Sensors promoting effective water utilization and wastage reduction.
iv. Palghar & Thane: Use of Artificial Intelligence (AI) Technology in vegetable production in the Crops like – Chili, Okra, Bottle gourd, Bitter gourd, Cluster bean etc.

v. Sangli – Use of Drones for spraying fertilizers by Wangi PACS in Sangli district with support under the Agriculture Infrastructure Scheme will not only help in reducing cost to the farmers but also in increasing production and quality of the crops.

The agriculture digital ecosystem is also getting a boost through the technology enabled agri start-ups ready to provide services to farmers riding on digital technology. While there is a long way to go in digitalisation of Indian agriculture the pace of change is encouraging with participation of all stakeholders in the digital agri value chain.

2.1.4 Plantation and Horticulture including sericulture

2.1.4.1 Introduction

Horticulture is gaining importance in Ahmednagar, as it fetches good price and good income for farming community. Based upon the agro climatic conditions in district, dry land horticulture is practiced. More and more area is being brought under cultivation of pomegranate, orange and vegetable crops. Availability of nearby markets like Aurangabad, Pune, Nashik and Mumbai has also created demand.

Major horticulture crops of district: (1) Fruit crops: Pomegranate, Orange, Guava, Grapes, Custard Apple, Lemon (2) Vegetable crops: Brinjal, Cauliflower, Cabbage, Beans (3) Floriculture: Marigold, Rose, cultivation of Jerbera, Carnetion in protected cultivation (4) Sericulture – It is also on rise as it provides additional income to farmers in case of failure of regular crops. Further, ATMA is also promoting mushroom cultivation in district.

In Ahmednagar, Rahata block is famous for quality guava. Guava fruit processing units can be set up in Rahata. There is huge potential for processing of lime in Shrigonda and Jamkhed blocks, processing of pomegranate in Sangamner, Newasa, Rahuri and Kopargaon blocks. Huge potential is there for processing of mandarin orange in Ahmednagar block, processing of onion in Parner block, processing of banana in Rahuri, Shevgaon, Shrigonda, Karjat blocks, processing of grapes in Rahata, Shrigonda, Sangamner and Karjat blocks.

2.1.4.2 Availability of Infrastructure, critical gaps, interventions required,

- The District Superintending Agriculture Office (DSAO) has four sub divisions and 14 Taluka offices. They provide technical know how through various extension / training programme
- Mahatma Phule Krishi Vidyapeeth, Rahuri and Krishi Vigyan Kendra (KVK), Bhabhaleshwar provide guidance through and awareness programmes.
- Support from National Research Centres is available for training of farmers and Agriculture Department's technical staff, for new techniques in production technologies in Horticulture Crops.
- **Sericulture:** Programmes for generating awareness amongst farmers about the economic benefits of sericulture and training them on raising feed plantations and rearing silk worms may be arranged. Irrigation is a crucial element for mulberry cultivation, which may require Government support. There is scope to improve mulberry cultivation, rearing/reeling techniques and genetic stock as high productivity is the key for survival and popularising this activity. The demand pattern being around 80% for quality yarn, sericulture promises to be a profit making venture or at least one which could generate supplementary income to the poor farmer.
- Cluster approach, being adopted in a few districts, may be spread throughout the state, which ensures availability of technical and financial inputs to the sericulture farmers. NGOs may be involved by the Department for social mobilisation.
- APEDA has identified Ahmednagar Horticulture Cluster / Export Zone for Grapes, Kesar-Mango, Onion and Pomegranate.

2.1.4.3 Assessment of Credit Potential for 2023-24

Sr No	Activity	Unit cost (No/Area)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan
1	Mango	1.60	400	640	544.00
2	Pomegranate	2.05	400	820	697.00
3	Grape	11.65	150	1748	1485.38
4	Ber	0.70	200	140	119.00
5	Sapota	1.29	320	413	350.88
6	Guava	1.08	400	432	367.20
7	Lemon	1.67	400	668	567.80
8	GreenHouse 1000 sqm	12.30	40	492	418.20
9	Floriculture R-20	6.27	50	314	266.48
10	Horti Nursery	2.20	50	110	93.50
11	Medicinal Aromatic Plants	3.00	100	300	255.00
12	Mulberry plantation with equipment	0.85	200	170	144.50
	Total				**5308.93**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.4.4 Suggested Action Points.

The Government may play a catalytic role in facilitation of contract farming of medicinal and aromatic plants and development of standard package of practices for organic cultivation and medicinal plants.

Effective PPP model requires to be developed by leasing waste land for cultivating economically important horticulture crops.

Growers' Associations such as Farmers' clubs / FPOs may play a key role in identifying beneficiaries and coordinating with banks for encouraging institutional finance. Growers' Associations may also help the banks in ensuring recoveries of loans.

Soil testing, quality control laboratories and testing facilities for pesticide residues at one place may be set up at least at taluk level. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.

Need for intensifying efforts for technology transfer in respect of proper harvesting and handling of produce, promoting bulk handling systems like pre-cooling and controlled atmosphere or modified atmosphere structures at the production and marketing centres, improvement in transportation infrastructure.

2.1.5 FORESTRY & WASTE LAND DEVELOPMENT

2.1.5.1. Introduction:

'Forestry' is basically art, science & practice of studying and managing forests & related natural resources and 'Forest' by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items.

In the District, total land under forest is 1493 sq. km. Forests are important and essential not only for the material benefit such as timber, firewood, minor forest produce but also for their vital role in protection from land erosion and floods and to promote ecological balance. Considering the national importance of this sector, massive need and time based programmes in afforestation of wastelands has to be undertaken. The Revenue Department holds the charge of about 18% and the Forest Department has 82% of the total forest area. The Akole block has the maximum area under forest whereas Shevgaon block has the lowest area under forest. The major products from the forest include wood used for construction and as fuel wood. The other minor produce includes grass, tendu leaves, hirda etc. There are 18 forest nurseries with the total capacity of 72 lakhs plants in the district, located in talukas viz. Nagar (2), Srigonda (2), Rahuri (1), Parner (2), Sangamner (3), Akole (3), Pathardi (3), Jamkhed (1) and Karjat (1). Forestry development is also taken up in watersheds developed under IGWDP, DPAP etc. with the help of NGOs/Agriculture Department.

2.1.5.1.1 Agroforestry: Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (86% cultivating about 47% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be *'Agro-Forestry'* which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

2.1.5.1.2 Agroforestry Systems: Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. Thus, broadly the Agroforestry Systems can be classified on the basis of structure i.e. its components and their arrangement (spatial & temporal) as also the functions they perform. The broad classification would be as under:

<table>
<tr><th colspan="4">Agro-Forestry Systems</th></tr>
<tr><th colspan="2">Structural Basis</th><th colspan="2">Functional basis</th></tr>
<tr><th>Nature of Components</th><th>Arrangement of Components</th><th>Productive Function</th><th>Protective Function</th></tr>
<tr><td>Agri-Silvicultural Systems</td><td rowspan="2">Spatial Arrangement</td><td>Timber, Fodder & Fuel wood</td><td>Wind Breaks & Shelterbelts</td></tr>
<tr><td>Silvi-Pastoral Systems</td><td>Food, Fiber & Shelter</td><td>Soil Conservation</td></tr>
<tr><td>Agro-Silvi-Pastoral Systems</td><td>Temporal Arrangement</td><td>Non Timber Forest Produce</td><td>Soil Improvement</td></tr>
<tr><td colspan="4">➢ Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc.
➢ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs
➢ Pastoral - Component comprises of fodder grasses
➢ Agro - Components only comprises of food grain component</td></tr>
</table>

2.1.5.2 Availability of Infrastructure, Critical gaps & Interventions required, action points/ issues to be addressed

- Forest Department has its nurseries and farmers are also raising nurseries with buy back arrangement from Department of Forestry. Department of Social Forestry also maintains nurseries under various schemes including 'Van Mahotsav, Kisan Rop Vatika.'.
- Social Forestry Department undertake plantation under schemes like DPAP & IWDP with financial assistance from the Government. The department has technical staff for implementation of the scheme, though not to the extent of targets allotted.
- NABARD has prepared a model scheme for setting up Forest Nurseries which can be implemented by individual farmer, group of farmers, Cooperatives, State Forest Development Corporations; Forest based industries, NGOs etc.
- The Forestry Department has planned to popularise Eco-Tourism in the District, to undertake watershed development works involving deep CCT works, forest tanks, cement bandharas, to bring about soil and water conservation on larger areas. Work of Afforestration will be undertaken in association with Forest Development Agency (of GoI) on 2000 ha of area in 40 villages in Rahuri, Parner, Akole, Sangamner, Nagar and Pathardi. Besides, an amount of ₹ 64.84 Crore has been sanctioned by Central Government under Backward Region Grant Fund (BRGF) for carrying out work of deep CCT, forest tanks, cement bandharas, new plantations, afforestration, soil and moisture conservation etc. in 192 identified villages.
- Social Forestry Department has undertaken plantation of Neem on 100 ha of land owned by gram panchayat in Ahmednagar, Jamkhed, Parner and Pathardi Blocks, which was sponsored by NOVOD Board (Ministry of Agriculture, GoI).

2.1.5.3 Assessment of Credit potential

Sr No	Activity	Unit cost (No/Area)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan
1	Farm Forestry	0.5	650	325	276.25
2	Bamboo Plantation	0.3	600	180	153.00
	Total				**429.25**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.5.4 Suggested Action Points

- Extension efforts for farm forestry need to be strengthened. Social forestry department may develop location specific models for both farm and agro forestry.
- SHGs may be involved in farm forestry on community waste lands in watersheds. NGOs may promote SHGs to implement various farm forestry schemes.
- Model schemes prepared by NABARD may be discussed in Bankers' meet and circulated amongst bank branches by Forest department.
- Forest department may lease out tree patta to women SHGs in tribal areas, giving user rights only
- Lead bank to be assisted by Social Forestry department in preparing a bankable plan for silvi pasture development in wastelands and the same may be circulated among the banks
- Government department may explore possibility of bring producers and purchasers together to formulate buy back arrangement for Bamboo.
- The cultivable wastelands can be considered as potential area for raising forest tree crops for commercial purposes under the purview of farm/ agro-forestry, if appropriate forward and backward linkages can be developed at the ground level.
- The potential trees that can be raised for commercial purpose include Eucalyptus, Bamboo, Melia, Silver Oak, Simarauba, Pongamia, Acacia, Subabul, Casurina, Neem, Jatropha, etc.

- There is a good potential for financing pulpwood plantation especially clonal plantations and plantation of Eucalyptus, Acacia hybrid, Bamboo, Subabaul and Casuarina.
- Bamboo has immense potential and can be an important commercial plantation. The present level of production of bamboo from the forest is unable to meet the requirement of green bamboo. Besides, there is potential for setting up industries for new generation bamboo products such as pre-fabricated rural housing, flooring, panels, corrugated sheets, bamboo shoots, etc. for domestic and export market. Thus, there is a huge gap in demand and supply for bamboo which could be tapped by commercial plantations on private wastelands.

2.1.6 ANIMAL HUSBANDRY – DAIRY

2.1.6.1 Introduction

Live-stock time immemorial plays a pivotal role in the agricultural economy of the district and also constitutes one of the valuable possessions of the farmers. Due to the network of milk co-operative societies at village level, most of the farmers have adopted dairy as an important supplementary enterprise.

As per 20th Livestock census 2019, district has 13.8 Lakhs cattle constituting 9.22% of state total of 154.84 Lakhs. Further, district has 2.21 Lakhs buffaloes constituting 3.96% of total of 55.94 Lakhs available in Maharashtra state. Ahmednagar is leading district in dairy development. Majority of production is marketed in Mumbai. The collection of milk, processing and transport provides large scale employment. The availability of per capita milk for the district is 400 ml/day (state average 215 ml/day). The milk is marketed in nearby district viz Dhule, Nashik, Nandurbar and also in Metro Cities like Pune and Mumbai.

2.1.6.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

- The district has 228 veterinary hospitals/ dispensaries. Veterinary services are also provided by cooperative milk unions and NGOs in the district.
- Milk is marketed locally as well as in nearby cities (big markets) like Aurangabad, Pune, Mumbai and Nashik.
- The total number of chilling plants in the district is 04, out of which 01is government owned, 03 are on co-operative basis with total chilling capacity of 0.40 lakh liters per day. There are 5 milk processing units, out of which 01 is government owned and 4 are on co-operative basis with total capacity of 6.50 lakhs per day.
- The requirement of veterinary graduate centres works out to be 323 based on the norm of one centre for 5000 adult cattle unit as against existing number of 226 centres leaving a gap of 97 centres units. Similarly, the district requires 871 AI centres based on the norm of one centre per 1000 breedable female population, leaving gap of 556 centres excluding centres with milk unions/ private centres. The gap may be bridged in phases over the years taking into account the AI centres in cooperative and private sectors.
- In Ahmednagar district, there are 8024 cattle units per veterinary institute in comparision with state level of 4750 cattle units per veterinary institute.
  - There are six livestock markets (Ghodegaon, Walki, Rajur, Kashti, Loni and Kopargaon) where quality animals were available. Such markets can be developed in the remaining blocks also. The district is one of the main sources for availability of CB Cows for the entire state.
  - There is very good scope of secondary milk products like Dahi (Curd), Ghee, Butter Milk, Cheese etc.
  - CB cows can be supplied through animal markets at Loni, Ghodegaon, Rashin, Jamkhed and Kashti in district.

- There is a repeat breeding problem due to malnutrition, inbreeding and infection. Further, there is reducing trend of productivity due to indiscriminate and poor quality artificial insemination service. Clean milk production is also very less. The housing management for milk cattle is also poor. Cattle are also suffering from ecto and endo parasite infection. There is no balanced rationing of feed supplement. Dry fodder is not available in adequate quantity. There are instances of frequent sickness in lactation. There is no adequate forage production.

2.1.6.3 Assessment of Credit Potential for 2023-24

Sr No	Activity	Unit cost (₹ Lakh / No)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	CB Cows	0.70	10000	7000	5950.00
2	Buffaloes	0.80	2000	1600	1360.00
3	Indigenous Cow	0.40	1200	480	408.00
4	Calf Rearing	0.24	1400	336	285.60
5	Bulk Milk Coolers:2000 LPD	20.00	450	9000	7650.00
6	Mini Dairy	5.00	500	2500	2125.00
7	Veterinary Clinic	3.00	70	210	178.50
8	Milk Booth	1.00	120	120	102.00
9	AI centre	3.00	70	210	178.50
10	Fodder Cultivation (Ha)	0.20	3200	640	544.00
11	Working Capital	0.20	4000	800	680.00
	Total				**19461.60**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.6.4 Suggestion and Action Points:

- In case of drought like situation or shortfall in rain, dairy sector suffers due to shortage of good quality fodder. Availability of fodder remains prime area of concern for farmers as it impacts the health of live stock and in turn quality and quantity of milk. Hence, cultivation of good quality fodder needs to be emphasized upon.
- There are many individual dairy owners in the district, further many farmers are doing dairy activity on co-operative basis. There is large scope for proper marketing of milk and milk products and also for the activities like proper storage of milk by way of bulk milk coolers, etc.
- Measures to prevent adulteration of milk and encourage clean milk production. Periodical surprise checking of samples of milk supplied by various sources to be undertaken
- Selected milk societies to be involved for providing enrichment of dry fodder by urea treatment to increase nutritive value of fodder/ crop residue and economic mile production
- Agriculture University to explore possibility of providing high quality pedigree bulls by “Embryo Transfer Technology” for use of AI.

2.1.7 ANIMAL HUSBANDRY – POULTRY

A. Introduction

Poultry development is considered as an important allied activity. It occupies an important position due to its potential for employment and income generation. Poultry sector not only plays important role in fighting against malnutrition but also plays a major role in reducing unemployment and under-employment. Poultry farming provides subsidiary occupation to small and marginal farmers. Changing food habits, rising per capita income and increasing market demand for poultry products in urban centers are some of the contributing factors to the growth of this sector. Development of commercial poultry is yet to take roots in the district.

2.1.7.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

A. Infrastructure status

- Chicks are readily available from nearby hatcheries from Pune and Nasik districts. The poultry feed, equipment, medicine, water and electricity are available in the district
- Market links are well developed. Support services like training, technical consultancy, extension services, veterinary services are available. Still there is a scope for further improvement due to increase in number of farmers opting for poultry activity.

B. Critical intervention required for creating a definitive impact in the sector:

- Off late, in the district Poultry activity is undertaken on contract basis. These are usually private players and have their own pre decided terms and conditions including rates for purchase. In order to protect the interest of persons/ farmers running poultry adequate representation to be given to them before finalizing the predetermined rates
- Further, major cost is towards input feed like Maize and Soya. The rates are market determined. In case of contact poultry farming, the feed is provided directly by companies to farmers. Sudden rise in the price may have adverse impact on economy of poultry business. Poultry Feed Plants have to ensure supply of least cost feeds of different types

2.1.7.3 Assessment of Credit Potential

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Commercial Broiler (5000 Birds)	20.00	120	2400	2040.00
2	Commercial Layer (1000 Birds)	9.92	600	5952	5059.20
3	Retail dressing Unit (300 BPD)	8.00	30	240	204.00
4	Poultry Feed Plant	20.00	20	400	340.00
5	Working capital (1000 Birds)	1.00	200	200	170.00
	Total				**7813.20**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.7.4 Suggested Action points:

- Ensure adequate working capital to the existing functional layer units
- Veterinary Graduates to be supported for establishing poultry unit with consultancy under Agri Clinic Agri Business Centres (ACABC) Scheme
- Contract broiler farming involving hatcheries in clusters to be encouraged through institutional finance
- Good SHGs in the rural areas have to be encouraged to take up backyard poultry farming as an income generating activity
- Providing extension facilities like veterinary aid, vaccination training, technical consultancy etc to the wide spread backyard poultry farming community in rural areas

2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT AND PIGGARY EVELOPMENT

2.1.8.1 Introduction

Goat and sheep rearing is one of the important activities undertaken in the district. It provides additional income and gainful employment. It is mainly concentrated in dry land and non command areas where land is available for free grazing. These sheep flocks are migrating depending upon availability of free grazing land in nearby areas. Sheep and Goats are reared for milk and meat purpose.

As per 20th Livestock census 2019, the population of sheeps, goat and pig in the district is 2.85 lakh, 11.94 lakh and 54.66 lakh, respectively. The district contributes 9.39% of goat population, 14.02% of sheep population and 4.29% of pig population of state. The wool production and goat milk production was 159.60 ton and 313.75 lakh kgs respectively.

2.1.8.2 Availability of Infrastructure, critical gaps, interventions required

A. Infrastructure status

- Animals can be supplied through animal markets at Loni, Ghodegaon, Rashin, Jamkhed and Kashti in district.
- Extension / health services are available through the veterinary institutions under departments of Animal Husbandry and Zilla Parishad.
- The District Cooperative Goat Rearing and Processing Federation Ltd is encouraging stall fed goat rearing for meat purpose.
- Mahatma Phule Krisi Vidyapeeth (MPKV) supplies quality animals to the farmers besides technical guidance and training.

B Critical intervention required:

- Goat farming should be encouraged in the district on Contract Basis
- Commercial goatery offers good scope in district. Such units to act as backward linkage for exporters

2.1.8.3 Assessment of Credit Potential

Sr No	Activity	Unit cost (₹ Lakh / No)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Sheep rearing (10+1)	0.85	10000	8500	7225.00
2	Goat rearing (10+1)	0.85	12000	10200	8670.00
3	Stall Fed Goatery (50+5)	4.00	600	2400	2040.00
4	Goat Breeding Centre (500+25)	35.00	40	1575	1338.75
5	Working capital (10+1)	0.25	700	175	148.75
	Total				**19422.50**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.8.4 Suggested Action points:

- SHG members need to be encouraged to undertake this activity by AH Department or Sheep Goat Development Corporation.
- Training and extension services for vaccination and shed cons
- AH department needs to strengthen / modernize infrastructure in selected livestock markets to act as model centres for procuring livestock. RIDF assistance may be sought for to establish model livestock markets

2.1.9 FISHERIES DEVELOPMENT

2.1.9.1 Introduction

Inland Fishery is an important farm based activity capable of supporting farm families by utilizing available resources with few modifications in existing structures and adoption of recommended technologies. According to the data in the District Statistical Booklet 2022, the riverine stretch was about 587 kilometer in the district and the district had 10664 hectares of Water Spread Area (WSA) in around 80 water bodies spread across 10 blocks with major area in Rahuri, Srigonda and Karjat. The fish production in the district was 2220 MT.

2.1.9.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

A. Infrastructure status :

Mulanagar farm achieved seed production of 2 crore spawn per year. There were two seed rearing units at Seena and Musalwadi. Under Fisheries Development Project, selected ponds were taken up for development by the fishermen residing nearby, who were trained in scientific methods for increasing production and also in utilizing maximum water spread area. Western Ghat Development Scheme sponsored by Central Government implemented in Akole block for the benefit of tribal fishermen. Under the scheme, the fishermen undertook fresh water prawn and fish culture.

B Critical intervention required:

Societies of fishermen need to be developed and model project to be implemented with financial assistance from banking sector for fisheries. After its success the same need to be replicated elsewhere. Societies are willing to go for bank loan and are ready to comply with security requirements; hence banks have potential to lend for fisheries. Such model project needs to be prepared and financed by banks.

2.1.9.3 Assessment of Credit Potential

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Composite Fish Culture in existing ponds	4.00	30	120	102.00
2	Composite fish culture new ponds	7.00	20	140	119.00
3	Working capital	1.00	500	500	425.00
	Total				**646.00**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.9.4 Suggested Action points:

- Renovation of existing tanks/ ponds and also development of reservoir needs to be done for increasing productivity by Fisheries Department/ FFDA.
- The lease period of ponds and tanks owned by Gram Panchyat, ZP, municipalities and the irrigation department needs to be enhanced upto 10 years to match with bank loan repayment period. The present lease period is 05 years.
- SHGs of fishermen/ women to be formed should be linked with banks for meeting working capital credit requirement.
- FFDA may identify the borrowers in the vicinity of back waters, reservoirs of major / medium irrigation projects and prepare fisheries proposals involving subsidies and bank loan and forward the same to banks for financing purpose.

- Revamp/ rehabilitate the weak fishermen cooperative societies by banks and line departments of government.
- Under 'Magel Tyala Shet Tale' scheme and Maharasthra Rural Employment Guarantee Scheme, farmers have constructed farm ponds for storing water for irrigating crops. Such ponds could also be used for short term fisheries or fish seed rearing.

2.1.10 FARM CREDIT - OTHERS

2.1.10.1 Introduction

Due to small size of land holding and suitability of bullocks for ploughing and other agricultural operations, majority of the farmers still follow the traditional method of agriculture using bullocks for ploughing and other agricultural operations. Bullock carts are still used for transportation of agricultural produce. Even today bullocks continue to be source of power for agricultural operations for large number of farmers with small unirrigated land holdings, as mechanisation is not viable option for them. Major source of power for agricultural operations in rural India is bullocks. The large number of sugar factories in the district also offer potential for financing bullocks & bullock carts for transporting sugarcane from field to the factory. Further, activity like farm house can also be source of income to farmers considering emphasis given on rural tourism and also can be utilized for stay purpose of farmers and agricultural labourers.

As per the description of eligible categories under agriculture in the PSL master direction by RBI, financing to Farmer Producer Organisatios (FPO) has been categorised under the farm credit. Loans subject to a limit of ₹ 5 crore per borrowing entity to FPOs/FPCs undertaking farming with assured marketing of their produce has been covered under the farm credit non-individual category.

2.1.10.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

- Availability of improved breed of animals (Khillari and Dangi) in the four major cattle markets in the district.
- Bullocks are available from cattle markets in almost all the blocks of the district.
- There are many fabricators of good quality carts with steel wheels and also wooden carts.
- The district has Mobile Veterinary Dispensary, Veterinary Polyclinic and other veterinary institutions which are considered adequate for providing veterinary services.
- Registered / licensed cart manufacturing units to ensure availability of assets by borrower/ financing banks
- While providing credit for purchase of bullocks and bullock carts, adequate attention needs to be given to modern equipments to keep pace with changing times.
- There is an emense scope for financing two-wheelers that are utilised for agriculture purpose.

FPO

Under the CSS Scheme of promoting 10,000 FPOs, two clusters have been identified in the district. A good number of FPOs have been promoted in the district. With 42 banks already boarded on NABSANRAKSHAN Portal, the bankers may take advantage in extending higher finance to FPOs, also integrating the finance to FPOs with other schemes related to agriculture infrastructure etc.

2.1.10.3 Assessment of Credit Potential

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Bullock/ other drought animal (non descript)	0.30	8000	2400	2040.00
2	Bullock cart MAIDC Tyre cart (locally fabricated)	0.30	4000	1200	1020.00
3	FPO	10.00	30	300	255.00
4	Two wheelers	0.50	3000	1500	1275.00
	Total				**4590.00**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.1.10.4 Suggested Action Points

- Banks may extend finance bullock pair and bullock cart simultaneously so as to enable the borrower to utilise the same for agriculture as well as for transportation of agriculture produce.
- The manufacturers of bullock cart should be given skill up-gradation training for designing strong and low cost bullock carts.
- Registered / licensed cart manufacturing units to ensure availability of assets by borrowers/ financing banks

2.1.11 Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 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:
- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.
- Higher food production to equate the demand of the exploding population

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

2.1.11.2 Policy Support/Models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from link *http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf*.

The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

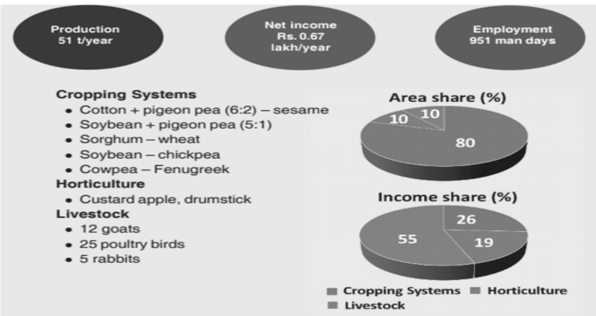
The credit potential for IFS is projected under respective sectoral chapters.

2.1.11.3 Issues and Suggestions

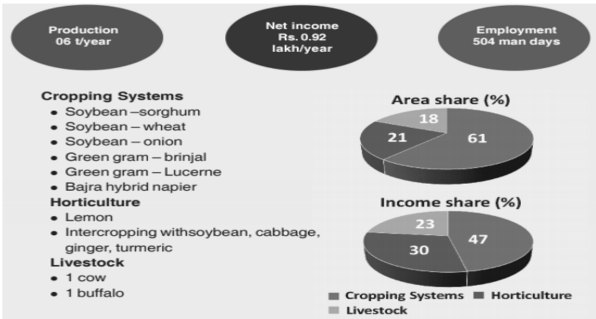
i. Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
ii. Initiation of Mission on Integrated Farming Systems (IFS) in the district by converging various schemes of crop husbandry,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

2.1.11.4 The models for Integrated Farming Systems for Agricultural Diversification, Enhanced Income and Employment are as follows:

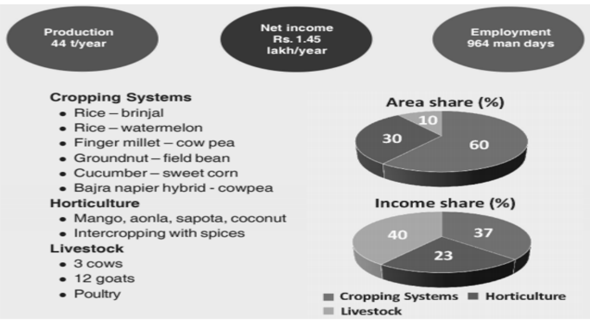
Goat + crop IFS (1 ha) for rainfed areas



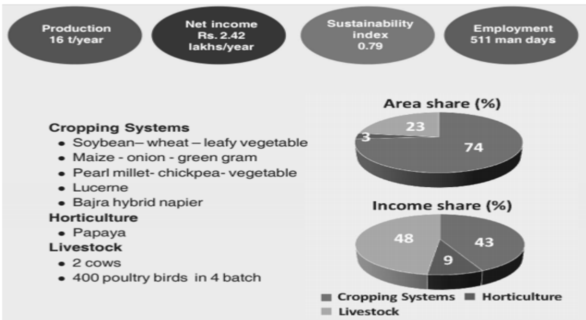
Crop + dairy IFS (1 ha) for Marathwada region



Crop + livestock IFS (1 ha) for North Konkan coastal area



Crop + livestock IFS (1 ha) for sustainable income



2.1.11.5 Unit Costs for Integrated Farming Models:

On the basis of data/information received from AUs viz; Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar and Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani, the Unit Costs for Integrated Farming Models have been worked out. The salient features of the Models in brief are as under:

1. Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar:

Models for 1 Hectare Area			
Irrigated Condition		Dryland condition	
Components	Estimated Expenditure (Amt in ₹)	Components	Estimated Expenditure (Amt in ₹)
Crop Loan (72% of land Area)	114238	Crop Loan (50% of land Area)	12363
		Horticulture (40%)	9333
Horticulture (23.60%)	641532	Animal Husbandry (5%)	274360
Animal Husbandry (4.4%)	349126	Farm Pond (5%)	-
Total	**₹ 1104896**	Total	**₹ 296056**

The Unit Cost under Rainfed condition estimated at ₹ 11,04,900/- and under Dryland Condition ₹ 2,96,100/-.

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani:

Irrigated Model for 1 Hectare Area	
Components	Estimated Expenditure (Amt in ₹)
Crop Loan	67413
Horticulture_ Boundry Plantation	2552
Animal Husbandry_ (Cow+Goat)	487886
Vermi Compost	11853
Total	**569704**

The Unit Cost estimated at ₹ 5,69,710 /-

Bankers may ascertain the financial feasibility and technical viability of the IFS projects and provide finance taking into consideration the region-specific models as formulated above.

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Chapter 2.2. AGRICULTURE INFRASTRUCTURE

2.2.1 Construction of storage facilities

2.2.1.1 Introduction

Enhancing agriculture production and food security are the major concerns of the state and the nation. There is also a need to step up investment in capital formation in these sectors, besides improving R&D, marketing, storage, processing and preservation. In addition, conversion of the waste land to cultivable land also needs a focus since cultivable land is being shifted to non-agriculture and other activities. Agriculture development cannot be brought about without enhancing investment in infrastructure directly connected to agriculture.

Description of eligible categories under the priority sector of agriculture- Agriculture Infrastructure

Loans for agriculture infrastructure will be subject to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.
An indicative list of eligible activities under Agriculture infrastructure is given below:
i) Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location.
ii) Soil conservation and watershed development.
iii) Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting.
iv) Loans for construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infrastructure along with loans to entrepreneurs for setting up Compressed Bio Gas (CBG) plants.

2.2.1.2 Availability of Infrastructure, critical gaps and interventions required, action points / issues to be addressed.

In the district, there are 42 godowns of Maharashtra State Warehousing Corporation with the storage capacity of 32,350 MT spread over all the blocks of the district at various places including Kedgaon, Khadki, Kopargaon, Navnagapur, Newasa, Sangamner, Shrirampur and Wambori. As per district statistical booklet there are also 14 cold storage with capacity of 775000 ltr. There are 14 main market yards and 29 sub market yards of APMC / controlled market yards in all the blocks. These market yards provide place for free and fair trading, grading & weighing facilities and also facilitates farmers to market their commodities. Further, 10 cold storages were given under NHM (National Horticulture Mission) by Department of Agriculture in Ahmednagar.

Special Refinance Facility for Transformation of PACS as MSCs (for DCCBs): NABARD designed a 'Special Refinance Facility' for transformation of PACS as Multi Service Centers. The Refinance Facility aims at meeting credit plus requirements of members, diversify PACS business and enable them to function as one stop shop. NABARD shall provide long term refinance facility through StCB to DCCBs at 3% p.a against lending made to PACS for eligible activities. The DCCBs shall lend to PACS @ 4%pa.

Central Sector Scheme of 'Financing Facility under Agriculture Infrastructure Fund'

- Hon'ble Finance Minister announced creation of ₹1 lakh crore Agriculture Infrastructure Fund on 15-05-2020.
- The Fund aims to finance viable Medium/Long Term Agriculture Infrastructure Projects at farm-gate & aggregation points for post-harvest management and community farming assets.
- The disbursements are expected to be made by lending institutions in a period of 04 years. Under the scheme, a target of ₹8460 crore is allotted by GoI for the State to be accomplished in the ratio of 10:30:30:30; thus the target for the year 2023-24 would be of ₹2538 crore (30% of the total allocation).

Eligible Projects:

a. Post-Harvest Management Projects like: Supply chain services including e-marketing platforms, warehouses, silos, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centers, ripening Chambers.

b. Viable projects for building community farming assets including : organic inputs production, bio stimulant production units, infrastructure for smart and precision agriculture, projects identified for providing supply chain infrastructure for clusters of crops including export clusters, projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.

Eligible Beneficiaries: Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups and Central/State agency or Local Body sponsored Public Private Partnership Projects

Participating Institutions: All scheduled commercial banks, Scheduled cooperative banks, Regional Rural Banks (RRBs), Small Finance Banks, Non-Banking Financial Companies (NBFCs) and National Cooperative Development Corporation (NCDC)

Rate of Interest: 06 month's MCLR+100 basis point (floating) subject to maximum 9%pa.

Interest Subvention: Loan upto ₹2.00 Cr shall get Interest Subvention @ 3%pa from GoI for a maximum period of 7 years.

Credit Guarantee Loans up to ₹2.00 Cr Cr shall be covered under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). In case of FPOs the credit guarantee will be provided from the facility created under FPO promotion scheme of DAC&FW, GoI

Monitoring: Implementation Progress is monitored by State and District Level Monitoring Committees under the Chairmanship of Chief Secretary and District Collector respectively.

- Agriculture Infrastructure Fund will be managed and monitored through an online MIS platform. It will enable all the qualified entities to apply for loan under the fund.
- Lending Institution shall have to inform applicant about sanction decision within 60 days from the date of loan application.

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector of agriculture infrastructure in the district was ₹ 1599 lakh.

2.2.1.3 Assessment of credit potential for 2023-24

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Storage Godown (500 MT)	20.00	120	2400	2040.00
2	Storage Godown (200 MT)	8.00	250	2000	1700.00
3	Market Yard	10.00	40	400	340.00
4	Cold storage (500 MT)	50.00	30	1500	1275.00
5	Onion Storage (25 MT)	0.70	2100	1470	1249.50
6	Milk chilling plant 5000 Lit	22.00	180	3960	3366.00
7	Bulk Milk cooler 2000 Lit	10.00	420	4200	3570.00
				Total	**13540.50**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.2.1.4 Suggested action points:

a. The godowns may be accredited for issue of NWRS and pledge financing.
b. The New godowns constructed should be as per the specification and details under which the subsidy is sought..
c. The godown at the PACS level may be strengthened / modernized.
d. The storage should be scientific and shall have minimum wastages.
e. The new warehouses may be constructed at APMC level as per the viability.
f. There should be convergence of GoI and State department schemes.
g. For pledge financing the MoU between the agencies may be carried out with the Banks.
h. The storage at the Producers level may be increased through Producers Organisation.
i. The private participation in the warehousing sector to be encouraged through PPP and other options.
j. Banks may consider covering projects sanctioned under Agriculture Marketing Infrastructure Scheme under AIF also, subject to fulfilling the required eligibility criteria.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

Soil and water are the two basic natural resources in agriculture. Therefore they must be conserved well and used scientifically to ensure sustained level of production and productivity. Land provides food, fodder, fuel and shelter besides supporting secondary and other economic life supporting system. Any agriculture production program can be successful only if the soil maintains fertility and has sufficient moisture to support plant growth. There has been continuous depletion of land resources and quality of land is deteriorating due to various factors like soil erosion caused mainly due to shifting cultivation, large scale deforestation, reckless mining activities, overgrazing, general mismanagement etc.

Land Development covers a broad sector of activities undertaken by farmers and the same may be summarized as under:

Sn.	Sector	Activities
1	Land Levelling and On-Farm Development (OFD) Works	Changing land-use pattern by going for plantation and horticulture crops, Integrated farm development, OFD works under commands of RIDF projects, OFD works under well commands, LI commands and other MI structures.
2	Reclamation and Soil Improvement	Reclamation of waterlogged lands, Reclamation of cultivable virgin lands, permanent fallow and other waste lands, Reclamation of acidic soils, Reclamation of flood-prone area, Improvement of soil and drainage measures, Silt application and fencing for both field and horticulture crops, Application of organic manure, bio-fertilizers, etc.
3	Integrated Farm Development	Any of the above activities along with basic developments such as barbed-wire fencing, implements / inputs / store-shed etc.
4	Water Management	Lining of channels, Laying of pipe distributaries, Water harvesting/ conservation structures
5	Fodder Development	Land management for fodder cultivation
6	Soil and Water Conservation	Building & trenching, Renovation of pits, Contour stone walls, Construction of bench terraces, Stream-bank erosion control, Construction of farm bunds, nala bunds, weirs etc.
7	Watershed Development	Improved rain-fed agricultural practices, Using any of the above measures depending on location, Moisture conservation practices, Crop diversification

2.2.2.2 Availability of Infrastructure, Critical gaps & Interventions required, action points/ issues to be addressed

A good number of watershed projects (around 50) have been completed in Ahmednagar, which offer good scope for lending by banks to watershed plus activities/under banking plans, etc.

GIZ Soil Project: Pro-soil project is being implemented in Parner block of Ahmednagar with financial support of GIZ covering 5861 Ha of area under cultivation for 1225 households. Various interventions for soil and water conservation are being implemented in project area like construction/ repair of KT weir, Nallah deepening, gap filling of soil and water conservation work, construction of check dam, gabion, Nallah Bunds. Further, sustainable agriculture and soil husbandry practices are also being practiced in project by organizing farmers' field school, agriculture demo plots and promotion of FPO.

Soil Health Cards: There are 11 approved labs in Ahmednagar district to test soil samples for micro-nuetrients present.

Land leveling and On Farm Development Works: The Command Area Development Authority has implemented 42 irrigation projects (three major, two medium and thirty-seven minor) with total command area of 98,159 hectares. Mula Irrigation Project and Kukadi Irrigation Project are two major irrigation projects in the district. The Mula Project covered Rahuri, Newasa, Pathardi and Shevgaon blocks whereas Kukadi Projects covered Parner and Shrigonda Blocks. Potential is available for On Farm Development (OFD) activities in these areas.

Land Reclamation and Drainage: Reclamation of salt affected soils in the command area of co-operative lift irrigation scheme may be urgently taken up in a coordinated manner by the Directorate of Irrigation Research and Development (DIRD), Commissioner of Agriculture, sugar factories and banks.

2.2.2.3 Assessment of Credit potential

Sr No	Activity	Unit cost (₹ Lakh / Unit - Ha / No.)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Land reclamation / Field drainage for wet lands	0.30	3000	900	765.00
2	Land Leveling	0.12	4800	576	489.60
3	Farm Pond	1.00	3000	3000	2550.00
4	Organic Farming	0.40	300	120	102.00
5	Soil & water conservation	0.25	1600	400	340.00
6	Polythene Mulching	0.10	2400	240	204.00
7	Rainfed Farming	0.20	15000	3000	2550.00
	Total				**7000.60**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.2.1.4 Suggested action points:

Banks

- Banks may finance post land development work in command area. Targets to be allotted to banks and its implementation to be monitored
- Solar Water Pumping associated with Drip Irrigation cluster may be promoted with credit support especially for small farmers.
- Special Bank Plans may be prepared for completed watersheds and community may be supported with bank credit

Government Departments

- Farmers / SHGs need to be encouraged to take up schemes for NADP and Vermi compost by Government Departments / KVKs. They also need to be helped for preparation of project reports.Extension agencies may have to put in intensive efforts to create awareness among the farmers about land development and benefits being accrued thereof. Model scheme to be prepared by agriculture department for development of wasteland through silvi pasture and also for organic farming of vegetable crops.
- Krishi Vigyan Kendra should prepare/ Farm Models for different crops using wells, Micro Irrigation and Ponds for pisciculture etc and train farmers on improved technology packages/ practices and NFS activities.
- Sensitization of farmers for the activity like Farm pond associated with micro irrigation system may be mooted in the district.
- Awareness on Integrated Nutrient Management & Integrated Pest Management may be mooted to reduce the dependence on chemicals in agriculture.
- Programmes for popularization of Micro Irrigation Systems may be undertaken for small & marginal farmers, JLGs, women farmers, SHGs, etc.
- Focused research on appropriate technologies and farm machinery to conserve resources in agricultural crop ecosystems.

2.2.3 AGRICULTURE INFRASTRUCTURE - OTHERS

2.2.3.1 Introduction:

Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agri products. This is making organic farming a growing business. Further, plant tissue culture has in recent years, become of major industrial importance in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants. Biotechnology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements. For promotion of organic farming identification of potential areas and crop is crucial.

Seed is the critical determinant of agriculture production on which depends, the performance and efficacy of other inputs. Quality seeds suitable to the agro-climatic conditions and in sufficient quality at affordable price are very much required to raise productivity. In order to achieve the food production target of the future, a major effort will be required to enhance the seed replacement rate of various crops. This would require a major increase in the production of desired quality seed.

Uncontrolled use of chemical fertilizers affects land quality and productivity. In comparison, application of bio fertilizers (rhizobium, PSB culture) have shown 10-15% increase in productivity while preserving the soil quality. Application of bio pesticides also enhances productivity and at the same time provides safe crops fit for human consumption. Use of such inputs makes the soil healthier by enhancing its bio content/ humus. Now farmers are evincing interest in using organic manure. Vermi-composting and NADEP composting are considered to produce good quality manure. Green manure, Neem oil, Trichoderma, Pseudomonas etc. can be promoted in the district. Application of these manures improves drainage in saline soils and reduces alkalinity in alkaline soils.

A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region-specific cropping systems would be the best farming strategy. Some of the major activities for which the credit potential has been envisaged are tissue culture labs, bio fertilizer and bio pesticide units, seed production units, vermi composting units, waste composting units etc.

2.2.3.2: Availability of Infrastructure, critical gaps & interventions required, action points/issues to be addressed:

- At present there is one bio technology laboratory with MPKV Rahuri. Further, MPKV also has biofertiliser manufacturing unit. State Agri department also has bio fertilizer manufacturing unit in Ahmednagar.
- The area under cultivation for pomegranate is increasing in district due to more farmers having irrigation facility are willing to go for this cash crop. Tissue culturehas been standardised for production of planting materials of pomogranade.
- Use of enzymes in food and agro-processing, conversion of bio-mass into compost, paper and pulp industry, animal health disease control, leather processing, modern fish feed development etc are in purview of this sector.
- Crop based developments in disease control, superior livestock, seed production can be provided through exposure visits of farmers to such institutions.

2.2.3.3 Assessment of Credit Potential for 2023-24: A moderate potential is worked out for the district as indicated below:

(₹ lakh)

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Tissue culture / Biotech Labs	5.00	50	250	212.50
2	Seed Production – onion	3.00	100	300	255.00
3	Mini soil testing labs	2.00	20	40	34.00
4	Bio pesticide / fertilizer unit	3.50	40	140	119.00
5	Vermi compost	0.50	1000	500	425.00
	Total				**1045.50**

2.2.3.4 Suggested Action Points:

- Private participation in agriculture development activities like bio technology research laboratory soil testing, micro nutrient analysis etc. may be encouraged.
- Awareness and propogation of organic farming, vermiculture, soil health cards through farmers clubs.
- Bio-fertilizer plants to be set up and supported to meet the growing demand of bio-fertilizer from farmers.
- Exposure cum capacity building programmes to generate awareness amongst farmers.

2.3 AGRICULTURE – ANCILLARY ACTIVITIES

2.3.1 FOOD AND AGRO POROCESSING

Introduction

Post-harvest technology and management (food and agro processing) play a crucial role in value addition to agriculture. Due to lack of adequate agro-processing facilities, the post-harvest losses are very high in agriculture, especially under horticultural crops. The value addition in dairy sector is minimal, processing and value addition of meat is negligible. Similarly the spoilage loss is very high in fisheries sector due to lack of processing. Government of India have therefore identified Food and Agro Processing sector as one of the thrust areas. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularization of Agro/ Food processing sector in India. However, investments in Agro/ Food processing sector have not been commensurate with the large potential available and as a sequel, linkages between production, post-harvest management, processing and marketing including export largely remain weak. Against the back drop of the WTO agreement and opening up of international markets, in addition to a huge domestic market, agro food processing has assumed greater significance and has thrown open new opportunities and challenges.

2.3.1.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

Post Harvest Activity: The major and dominant post harvest activity in the district is sugar manufacturing. Food and agro processing industry is in premature stage hence provides huge potential as the district has huge production of fruit crops like guava, pomegranate, ber, mango, etc.

Status of Agro processing in different blocks/ clusters – availability of raw material

The presence of agro/ food/ fruit processing in the Srirampur and Rahata blocks is almost negligible except Sugarcane processing. Shrirampur provides variety of crops. Rahata is also famous for quality guava. Guava fruit processing units can be set up in Rahata. There is huge potential for processing of lime in Shrigonda and Jamkhed blocks, processing of pomegranate in Sangamner, Newasa, Rahuri and Kopargaon blocks. Huge potential is there for processing of mandarin orange in Ahmednagar block, processing of onion in Parner block, processing of banana in Rahuri, Shevgaon, Shrigonda, Karjat blocks, processing of grapes in Rahata, Shrigonda, Sangamner and Karjat blocks. Further, in case of primary processing, there are 40 units given to private entities by Agriculture department (State Government) and 19 units to 19 FPOs formed in the district. Primary Processing Units (Grading and Sorting) also sponsored by MSWC/APMC. There are 23 Sugar mills in the district.

Dairy - There are 62 dairy processing units engaged in production of Curd, Lassi, Flavored milk, Paneer, Butter, Ghee, Khoa etc (majority of the units are having either singular or 2 to 4 products). There are seven large sized units (three in co-operative sector and four in private sector) engaged in multiple milk products.

Special Refinance Facility from NABARD for Promoting Micro Food Processing Enterprises

Objective: to encourage banks to lend to micro food processing activities to create sustainable livelihood opportunities for rural youth and reverse migrants due to COVID pandemic in rural areas. The Scheme will give fillip to PM Scheme for formation of 'Micro Food Processing Enterprises (PM_FPE) launched under 'AtmaNirbhar Bharat Abhiyyan' by MoFPI with estimated disbursement of ₹25000 Cr. **Eligible Activities:** Wide range of post-harvest processing activities/primary value addition in cleaning, grading, waxing, packing, pulp & Juices, pickles, flour milling, baking, honey, chips making, spices grinding etc. (The list is only indicative). **Quantum Eligible for Refinance:** Loan Amount for setting up of MFP unit with ₹1.00 lakh to ₹25.00 Lakh would be eligible for refinance. **Eligible Beneficiaries**: Individuals/ FPOs/ SHGs/ JLGs/ Farmers Collectives

Indicative list of Permissible Activities under Food Processing Sector as shared by Ministry of Food Processing Industries (MoFPI)

1. Cleaning, Air Cooling (Field Heat Removal), Sorting, Grading/Sizing, Packaging, Warehousing, Distribution of Fruits & Vegetables etc. 2. Transportation including in refrigerated van/Cold Chain infrastructure system Packaging and storage including techniques like Silo, Hermetic storage; pest management. 3. Storage at low temperature/Cold Storage/Modified/Controlled Atmosphere packaging, Refrigeration/Chilling etc. 4. Primary and/or Minimal Processing of F&V: - Blanching (Vegetables), Peeling, Cutting, Storage, Distribution at Low temperature, vacuum packaging etc. 5. Sun Drying and Mechanical Drying: - Solar Drying, Hot air drying, Dehydration, hybrid drying, fluidized bed drying, refractive window drying, drum drying, radio frequency drying, Lyophilisation (Freeze Drying), Vacuum Drying, Spray Drying, De-hydro-freezing etc. 6. Preservation through various methods; both traditional and modern. 7. Frozen Products: Individually Quick Frozen (10F) of Fruit, Vegetables, Meat, Fish, Sea Foods etc. 8. Milk and Milk products processing, including their transportation, packaging and storage. 9. Canning of Fruit, Vegetables including Mushrooms, Meat, Fish, crustaceans, 10. Molluscs, other Sea Foods etc. 11. Milling Grains, Legumes & Pulses, Preparation of their by-products such as Bran Oil, Cattle Feed/Poultry feed etc. 12. Processing of F&V into different products such as juices, concentrates, sauces, jam, jellies, marmalades, Chips, Flakes, Powders etc. 13. Processing of Grains & Pulses, Fish, Meat, Poultry, Sea Foods, Egg etc. into their different products including extruded, popped, puffed and flaked products and their packaging and storage including fumigation, Smoking etc. 14. Oil seed Extraction- Rendering, Pressing, Hydrogenation, Refining with Extraction, Filling/packaging etc. 15. Spices, Seasoning and Condiments - Grinding, Crushing, Milling, Sieving, Mixing, Blending, Roasting, Packaging, Storage, Distribution. 16. Production of fermented Products and Alcoholic- Wines, Vinegar, Milk products, Prebiotics, Probiotics etc. 17. Production of beverages - Juices, RTS, Nectar, Squash, Cordial, Syrups/Sherbets, Soups, Carbonated Beverages etc. 18 Production of Cocoa, Coffee, Chicory and Tea Products; including Cocoa Butter, Cocoa Powder, Chocolates, wafers etc. 19. Production of Bakery and Confectionary Products - Biscuits, Bread, Cakes, Cookies, Toffee etc. 20. Production of Jaggery, Sugar, Khandasari etc from Sugarcane, Beet, Palm etc. 21. Production of apiary products (honey processing; both natural and artificial honey). 22. Production of Starch and Starch Products - Sago, Tapioca, Corn, Noodles, Macroni, Vermicelli etc. 23. Slaughtering of animals/ruminants/birds etc. and their processing. 24. Nuts Processing; coconut-based product processing such as water, nuts etc. 25. Processing of other products such as Instant Mixes, Ready to Eat (RTE) retort based products, ready to cook and Beverages etc. 26. Nutraceutical products/functional

foods/fortified food/enriched food preparation. 27. Production of Organic food products. 28. Processing of algal and fungal products (eg. Spirulina, Mushrooms etc.), including packaging and enhancement of shelf life. 29. Processing plantation crops, packaging, storage and enhancement of shelf life. 30. Production of food grade packaging material such as laminates, tetra packs, bottles, tin containers etc

Potential Areas for Investment in the district

Based on raw material availability in the district, the following activities hold potential for food and agro-processing - Food grains (rice, jowar, bajra etc.): Noodles, Flours (fortified), Biscuits & bakery, Breakfast cereals & Mixes. Maize: Flour, corn flakes, corn meal, corn oil, starch and its derivatives (like glucose, starch), ethanol, alcohol, poultry feed, etc. Pulses: Ingredient to various mainstream processing items such as snacks. Oil seeds: Refined oil, cattle feed. Vegetables like okra, carrot, chili, peas, beans etc.: Fresh cut, Frozen and assorted products. Tomato: Puree, Juice, concentrate, ketchup, sauce etc. Guava: Juice, concentrate, Fruit drinks, frozen halves, candies. Grapes: Wine. Banana: Chips, other processed products. Mango: Pickle, Aam Papad, Chutney, Candy, dried mango powder etc. Milk: Butter, crème, ghee, cheese, flavoured milk, milk powder, ice-cream, curd, buttermilk etc.

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector of agriculture anciliary activities in the district was ₹ 34567 lakh.

2.3.1.3 Assessment of Credit Potential for 2023-24:

Keeping in view the infrastructure available in the district, potential for the activities during 2023-24 have been identified as given in the following table:

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Flour Mill (Rava Maida Atta)	32.00	200	6400	5440.00
2	Dal Mill	22.00	200	4400	3740.00
3	Cattle Feed	22.00	200	4400	3740.00
4	Fruit Pulp	10.00	200	2000	1700.00
5	Fruit Juice, Jam, Jelly, Squash	10.00	200	2000	1700.00
6	Other small size agro-food processing units	7.00	300	2100	1785.00
7	Large size agro-food processing units	25.00	100	2500	2125.00
	Total				**20230.00**

Integrated Working capital requirement Food and Agro Processing

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Dal Mill (Agro Based Food garin)	1.00	150	150	127.50
2	Flour Mill (Rava Maida Atta)	1.00	150	150	127.50
3	Cattle Feed	5.00	200	1000	850.00

4	Fruit Processing	8.00	300	2400	2040.00
	Total				**3145.00**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

2.3.1.4 Suggested Action points:

- Banks need to take advantage of subsidy available under various schemes and provide adequate finance for setting up of Food and agro processing units.
- Intensify efforts for training of manpower in this industry with more emphasis on marketing, Post Harvest Management
- Necessary infrastructure like cold chain, storage, godowns need to be constructed for increasing shelf life of perishable items and also make value addition to fetch better price for farm produce
- Contract farming by processing industries, farmers' groups, producers' organizations for aggregation and value addition needs to be encouraged on large scale to overcome the long and fragmented supply chain.
- Orientation programs needs to be organized for existing and prospective entrepreneurs about the latest technology used in the post-harvest processing. Capacity building of the entrepreneurs is the need of the hour.
- In the District, there is a need to promote/finance crop specific model projects in various block e.g. Shrigonda block has potential for lemon production. So processing of lemon can be promoted by organizing lemon growers' association/ producers' company.

2.3.2 AGRICULTURE – ANCILLARY ACTIVITIES - OTHERS

2.3.2.1 Introduction

Agriculture Ancillary activities provide necessary vigor and deepening of the agriculture sector activities. Primary Agricultural Cooperative Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposits collection. Forming a producer organization/company can also provide access to timely and adequate finance, build capacity and provide linkage to markets. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals. These supplementary activities provide necessary boost/support for agriculture development.

In addition to Food and Agro processing, as per the RBI guidelines, the following activities qualify for priority sector lending which are included in other ancillary activities under agriculture:

a. Loans up to ₹5 crore to co-operative societies of farmers for purchase of the produce of members (Not applicable to UCBs)
b. Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services.
c. Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.
d. Ancillary activities
   (i) Loans for setting up of Agri-clinics and Agri-business centres *
   (ii) Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
   (iii) Bank loans to Primary Agricultural Credit Societies (PACS),

Farmers' Service Societies (FSS) and Large-sized Adivasi MultiPurpose Societies (LAMPS) for on-lending to agriculture.

(iv) Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the specified conditions.

(v) Loans sanctioned by banks to registered NBFCs (other than MFIs) as per the specified conditions.

(* ACABC: by agri-graduates. Individual projects with project cost of ₹20 lakh and group projects with project cost of ₹100 lakh (@20 lakh per trained graduates) are eligible for credit linked back ended capital subsidy @44% of project cost for women & SC/ST and 36% of project cost for all others.)

2.3.2.2 Availability of Infrastructure, critical gaps & interventions required

The prominent sectors which have presence of cooperative societies in the district Ahmednagar are presented with their numbers in the bracket - PACS (1352); Adivasi Coop Societies (38); State Cooperative Cotton Producers' Federation (1); Primary Fruit Vegetable Marketing Societies (31); Sugar Mills (23); Central Milk Supply Federation Societies (14); Primary Milk Suply Societies (916); Primary AH Societies (98); Primary Fisheries (35); Primary Handoom Cotton (11); Primary Powerloom Cotton (2) etc. Also due to the Agricultural University at Rahuri and Other Agricultural Institutions there is a good scope for financing agri-graduates and entrepreneurs.

2.3.2.3 Assessment of Credit Potential for 2023-24

The details of activity wise projection under PLP 2023-24 are furnished below:

Sr No	Activity	Unit cost (₹ Lakh / Unit)	Physical Units	PLP (2023-24)	
				TFO	Bank Loan (₹ Lakh)
1	Loans to Farmers' Coop. Societies	100.00	20	2000	1700.00
2	ACABC	20.00	100	2000	1700.00
3	Loans to PACS/FSS/LAMPS	50.00	150	7500	6375.00
4	Loans to MFIs / NBFCs for onlending for agri purpose	100.00	10	1000	850.00
	Total				**10625.00**

2.3.2.4 Suggested Action Points

- Micro-level survey through cooperative department, NGOs, BCs, etc. to identify the category wise requirement of loans would help banks in tapping the activity wise potential and enhance their financing in the district.
- The Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
- The concerned departments may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities.
- Banks may consider financing viable cooperatives (PACS/FSS/LAMPS) for on-lending to their members as the new business opportunity.
- Banks may organize awareness camps for financing under ACABC Scheme in view of good potential in the district.

Chapter 3

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

3.1 Introduction:

Majority of people living in rural areas draw their livelihood from agriculture and allied sectors. However, the growth of other sectors such as manufacturing and services is also necessary to sustain the balanced development of the economy. Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduced migration and ensures inclusive growth. Post Covid-19, Government has taken a number of initiatives under Aatma Nirbhar Bharat Abhiyan to support the MSME Sector in the country especially in Covid-19 pandemic.

Classification of MSME:

The Central Government has notified the following criteria for classification of micro, small and medium enterprises w.e.f 1st July 2020:—

(i) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

(ii) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;

(iii) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Description of eligible categories under the priority sector of MSME:

The definition of MSMEs will be as per Government of India (GoI), Gazette Notification S.O. 2119 (E) dated June 26, 2020 read with circular RBI/2020-2021/10 FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 read with FIDD.MSME & NFS. BC. No.4 /06.02.31/2020-2 dated July 2, 2020, August 21, 2020 respectively on 'Credit flow to Micro, Small and Medium Enterprises Sector' and updated from time to time. Further, such MSMEs should be engaged in the manufacture or production of goods, in any manner, pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951 or engaged in providing or rendering of any service or services. All bank loans to MSMEs conforming to the above guidelines qualify for classification under priority sector lending.

Other Finance to MSMEs as per the RBI's Master Directions on PSL (4 September 2020):

i. Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that confirm to the definition of MSME.
ii. Loans to entities involved in assisting the decentralized sector in the supply of inputs and marketing of output of artisans, village and cottage industries. In respect of UCBs, the term "entities" shall not include institutions to which UCBs are not permitted to lend under the RBI guidelines / the legal framework governing their functioning.
iii. Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries (Not applicable for UCBs).
iv. Loans sanctioned by banks to NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector for on-lending to MSME sector as per the conditions specified in the Master Directions (not applicable to RRBs, SFBs and UCBs).

v. Loans to registered NBFCs (other than MFIs) for on-lending to Micro & Small Enterprises as per conditions specified in the Master Directions (not applicable to RRBs, SFBs and UCBs).
vi. Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card and Weaver's Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).
vii. Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders as per limits and conditions prescribed by Department of Financial Services, Master Directions - Priority Sector Lending – Targets and Classification - 2020 12 Ministry of Finance from time to time, will qualify as achievement of the target for lending to Micro Enterprises.
viii. Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.

Champions:
An ICT based system called CHAMPIONS was also launched by the Ministry of MSME. The portal is not only helping and handholding MSMEs, but is also providing guidance to grab the new business opportunities and in the long run, become national and international Champions.
Three basic objectives of the CHAMPIONS portal are as follows:
1. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
2. To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.
3. To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

Raising and Accelerating MSME Performance" (RAMP):
The scheme as announced during the Union Budget for 2022-23 would support various Corona Virus Disease 2019 (COVID) Resilience and Recovery Interventions of the Ministry of Micro, Small and Medium Enterprises (MoMSME). The programme aims at improving access to market and credit, strengthening institutions and governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments and greening of MSMEs. In addition to building the MoMSME's capacity at the national level, the RAMP program will seek to scale up implementation capacity and MSME coverage in States.

Special Credit Linked Capital Subsidy Scheme (csis) for Services Sector:
The scheme will help in meeting the technology related requirements of enterprises in the services sector and has a provision of 25% capital subsidy for procurement of Plant & Machinery and service equipment through institutional credit to the SC-ST MSEs without any sector specific restrictions on technology upgradation.

Priority Sector Lending guidelines for MSMEs:
As per the revised Priority Sector Lending guidelines by the RBI, all the loans to MSME would be classified as priority sector lending by banks. All the loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5% prescribed for the micro enterprises. Loans to entities involved in assisting the decentralized sector, in the supply of inputs to and marketing of outputs of artisans, village and cottage industries form part of MSME. The priority sector guidelines also state that in order to ensure that the MSMEs do not remain Small or Medium units merely to

claim eligibility for priority sector status, the MSME units will continue to enjoy the priority sector lending status up to three years, even after they grow out of the MSME category concerned.

Government of India has announced major schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to develop much required entrepreneurship in the country. For ease of access to credit for MSMEs, Government has introduced providing of loans up to ₹ 1 crore for MSMEs within 59 minutes through a dedicated online portal, www.psbloansin59minutes.com.

Retail and Wholesale trades as MSMEs:

As per the Circular number 5/2 (2)/2021-E/P & G/Policy (E-19025) of Ministry of Micro, Small and Medium Enterprises (Policy Division) of GoI, on the subject "Activities (NIC code) under MSMED Act, 2006 for Udyam Registration - Addition of Retail and Wholesale Trade", it has been decided to include "Retail and Wholesale trades as MSMEs" and they are allowed to be registered on Udyam Registration Portal. However, benefits to Retail and Wholesale MSMEs are to be restricted to Priority Sector Lending only.

Loans up to ₹ 50 Crore to Start-ups, NBFC-MFIs and other MFIs (societies, trusts, etc.) will also be classified as PSL by banks, as per the revised priority sector guidelines issued by RBI on 4th September 2020.

As per the district statistical booklet (2022) there are 28052 enterprises in the districts.

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector of MSME in the district was ₹ 199561 lakh.

Assesement of Credit potential for MSME for the year 2023-24

(₹ Lakh)

Sr No	Activity	Unit Cost	Physical Units	TFO	Bank Loan
A	**Term Loans**				
(a)	**Manufacturing sector enterprises**				
1	Micro Enterprises	50	275	13750	12375.00
2	Small enterprises	400	35	14000	12600.00
3	Medium enterprises	2000	5	10000	9000.00
	Sub Total			**37750**	**33975.00**
(b)	**Service sector enterprises**				
1	Micro enterprises	40	350	14000	12600.00
2	Small enterprises	300	50	15000	13500.00
3	Medium enterprises	1500	5	7500	6750.00
	Sub Total			**36500**	**32850.00**
	Term Loan- Total				**66825.00**
B	**Working Capital**				
(a)	**Manufacturing sector enterprises**				
1	Micro Enterprises	20	2100	42000	37800.00
2	Small enterprises	100	425	42500	38250.00
3	Medium enterprises	500	45	22500	20250.00
	Sub Total			**107000**	**96300.00**
(b)	**Service sector enterprises**				
1	Micro enterprises	10	8500	85000	76500.00

2	Small enterprises	80	1100	88000	79200.00
3	Medium enterprises	400	100	40000	36000.00
	Sub Total			**213000**	**191700.00**
	Working Capital- Total				**288000.00**
	MSME Grand Total				**354825.00**

Critical Interventions and Suggested Action Points:

- Banks may take cognizance of inclusion of Retail and Wholesale trades in MSMEs for the purpose of financing to them.
- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Finance to MSME units in credit starved district of Gadchiroli and aspirational districts of the State may be focused by Banks.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight- specific characteristic facilities for exploration/ trek/ adventure/ sports etc. would impart a thrust to service sector
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector
- Banks / Govt Depts may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹10 lakh to ₹100 lakh and sanction the cases.

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

Chapter 4
Credit Potential for Exports, Education and Housing

4.1 Export Credit

4.1.1 Introduction:

India's export basket is a diversified mix led by rice, marine products and meat, which together constitute 52% of its total agri exports. While India occupies a leading position in global trade of aforementioned agri products, its total agri export basket accounts for little over 2% of world agri trade, estimated at US$ 1.37 trillion.

India has remained at the lower end of the global agri export value chain given that majority of its exports are low value, raw or semi-processed and marketed in bulk. The share of India's high value and value added agri produce in its agri export basket is less than 15% compared to 25% in US and 49% in China.

Banks play an important role in providing the much needed credit for financing exports. Export credit by banks is an eligible item in the revised priority sector guidelines issued by the RBI since 2015-16.

Bank assistance as an export credit is mainly under two categories - 1 Pre-shipment credit, also known as 'Packing credit', is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc; to companies engaged in export or services. 2. 'Post-shipment credit' refers to any loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods / rendering of services to the date of realization of export proceeds.

Further, as per RBI directives on Priority Sector Lending-Targets And Classification, Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by the RBI and in case of Domestic Banks incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2015 subject to a sanctioned limit of up to ₹40 Crore per borrower will be classified as priority sector lending.

Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector. For domestic banks, the Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹40 crore per borrower will be classified as priority sector lending.

Signing of MoU between NABARD and APEDA

As per MoU entered between NABARD and APEDA during December 2020, the role of NABARD and APEDA would be: a. To work towards capacity development of various stakeholders; b. To organize outreach programs, awareness programs and workshops for stakeholders; c. To work together for doubling the farmers' income, as set out by the Government of India; and d. To strengthen FPOs for attaining the desired outcomes of Agri. Export Policy.

Agriculture Export Facilitation Centre (AEFC) by Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA)

NABARD has sanctioned grant assistance of ₹ 38.04 lakh to Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in March 2021 for setting up of Agriculture Export Facilitation Centre (AEFC) at Pune, which is a 'one-stop-shop' for exporters.

The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state; c. To provide instant service, guidance required by exporters exporting farmers; and d. To organize need-based training courses in different export-related issues.

The beneficiaries of the centre would be the existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association.

GoI Reforms to promote Agri Exports

The Agriculture Export Policy was announced by Government of India in 2018 with a focus on agriculture export-oriented production, export promotion, better farmer realization and synchronization with the policies and programmes of Govt. of India. The AEP lays emphasis on farmer-centric approach. During the course of implementation of AEP, considerable progress has been made in giving Farmer-Produce Organizations (FPOs) and farmers a stake in the export of their produce. In order to provide direct export market linkage to farmers/FPOs and to encourage export-oriented production, AEP advocates a cluster-based approach for promoting agriculture exports. The following clusters in Maharashtra have shown good results and value realizations for farmers have increased in these clusters: Nagpur cluster (Orange), Kolhapur, Solapur & Jalgaon cluster (Banana), Sangli, Nasik & Pune cluster (Grapes).

F. Government of Maharashtra - Agriculture Export Policy 2022 - Cluster Development Programme (CDP):

Following products are identified under CDP-

Sr. No.	Product	Districts
1	Banana	Jalgaon, Nanded, Nandurbar, Akola, Pune, Solapur, Dhule, Parbhani, Buldhana, Wardha, Kolhapur, Hingoli
2	**Pomegranate**	Nasik, Solapur, **Ahmednagar**, Pune, Sangli, Osmanabad, Washim, Buldhana, Latur
3	**Grapes**	Nasik, Sangli, Solapur, Pune, Osmanabad, **Ahmednagar**
4	**Onion**	Nasik, **Ahmednagar,** Pune, Solapur, Jalgaon, Dhule
5	**Vegetable**	Nasik, **Ahmednagar**, Pune, Jalgaon, Nagpur, Thane, Palghar
6	Red chillies	Nandurbar, Buldhana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane

9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	**Kesar Mango**	Beed, **Ahmednagar**, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, Jalgaon, Amravati, Wardha, Beed, Nanded, Parbhni
12	Orange	Amravati, Nagpur, Akola, Wardha, Washim, Buldhana
13	Flowers	Pune, Satara, Nasik, Kolhapur
14	Raisins	Sangli, Nasik
15	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
16	**Dairy Product**	**Ahmednagar**, Pune, Satara, Sangli, Kolhapur, Solapur
17	Non–Basmati Rice	Chandrapur, Pune, Gondia, Bhandara, Gadchiroli, Nagpur, Palghar, Thane, Raigad
18	**Meat products**	Nasik, Jalgaon, **Ahmednagar**, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli, Buldhana, Nagpur
19	**Pulses**	Amravati, Yavatmal, Buldana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, Jalgaon, Dhule, Nasik, **Ahmednagar**, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.
20	Turmeric	Washim, Yavatmal, Sangli, Parbhani, Satara Wardha, Hingoli, Nanded
21	Oilseeds	Naded, Latur, Buldhana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, Jalgaon

Assessment of Credit Potential for 2023-24:

(₹ Lakh)

Sr No	Activity	Unit Cost	PLP (2023-24)		
			Physical Units	TFO	Bank loan
1	Export Credit for various Commodities	150	8	1200	1020.00
	Total				**1020.00**

Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or

converting them into Post Shipment credit may be ensured.

- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- A nodal agency for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers’ market and take up exporters' queries.
- Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- Organization of exports through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed.
- Industries may be set up for value added product of agricultural produce (like Soybean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- Cluster based approach in financing by bankers for enhancing exports.
- There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- There is a need for transition from low value unprocessed/semi-processed and bulk material (which has 85% share in the total agricultural exports) to sophisticated value added products.
- There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology.
- Integration of bank finance with contemporary developments like Mega Food Parks and promotion of various clusters.

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

4.2 EDUCATION

4.2.1 Introduction:

Education is one of the factors that ensures sustainable rise in the standard of living of the people. Right to education, is one of the fundamental rights guaranteed by the constitution of our country. However, the availability of quality professional education is not only scarce, but also costly. In order to address this problem, the banks have been encouraged to lend for education purpose.

In terms of RBI guidelines on Priority Sector advances (RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 Updated on 26 October 2021), loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

GoI has developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) which is a first of its kind portal for students seeking Education Loan developed by GoI. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.

In order to standardize the loan facilities for this sector, the IBA has formulated a model educational loan scheme which is being implemented by all the banks. Interest subsidy during the moratorium period is also available.

To provide financial support to meritorious students who secure admission in institutes for pursuing higher education, including vocational courses in India or abroad, education loan is available from financial institutions.

Central Sector Interest Subsidy (CSIS) Scheme

This scheme was launched by Ministry of Human Resource Development (MHRD) on 1st April, 2009. Under the Scheme, full interest subsidy is provided for the education loan taken from Scheduled Banks under the Model Education Loan Scheme of Indian Banks' Association. Under the Scheme, the interest payable on the Educational Loan for the moratorium period i.e., Course Period plus one year will be borne by the Government of India. After the period of moratorium, the interest on the outstanding loan amount shall be paid by the student, in accordance with the provisions of the existing Model Educational Loan Scheme of Banks and as may be amended from time to time. This scheme is made available for all the professional / technical courses (only from NAAC accredited Institutions or professional / technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions) in India and students with annual gross parental / family income up to ₹ 4.5 lakhs are eligible. Those Professional institutions / programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc. The loans are disbursed without any collateral security and third-party guarantee and for a maximum amount of ₹ 7.5 lakhs.

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

This scheme come into force vide notification dated 16 September 2015 of Government of India. New education loans sanctioned on or after the date of notification of the scheme with features as under will be eligible for the coverage under the scheme. The scheme provides guarantee for the education loan under the Model Education Loan Scheme of Indian Banks' Association, disbursed by the banks without seeking any collateral security and third-party guarantee, for a maximum loan amount of ₹ 7.5 Lakhs. The eligible borrower under this scheme means new or existing borrower with Indian Nationality who meets eligibility criteria prescribed under "IBA Model Educational Loan Scheme for pursuing Higher Education in India and Abroad" and executed loan documents with the Bank to avail education loan. Parents/guardians will be the co-borrowers/joint borrowers. In case of a married person, joint borrower can be either spouse or the parent(s)/parents-in-law.

National Education Policy 2020

The National Education Policy 2020 proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the aspirational goals of 21st century education, including SDG4, while building upon India's traditions and value systems with particular emphasis on the development of the creative potential of each individual. It is based on the principle that education must develop not only cognitive capacities - both the 'foundational capacities 'of literacy and numeracy and 'higher-order' cognitive capacities, such as critical thinking and problem solving – but also social, ethical, and emotional capacities and dispositions.

Economic Survey of Maharashtra 2021-22 – Education

The Economic Survey of Maharashtra 2021-22 covers the Social Sector of Education with the detailed scenario in the State encompassing School education, Samagra Shiksha, Inclusive Education for Divyang, Schemes to encourage education, Girls education, Sports education, Higher and Technical education, Self-financed Universities, Rashtriya Uchchatar Shiksha Abhiyan (RUSA), Technical Education Quality Improvement Programme (TEQIP), RCSM tuition fees scholarship scheme etc.

Alongwith the agricultural university at Rahuri, there are 40 Graduate/Post Graduate Colleges with the strength of around 66000 students, in addition to 140 Technical/ Engineering/ Medical Education Institutes.

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector in the district was ₹ 2893 lakh.

Assessment of Credit Potential for 2023-24:

(₹ Lakh)

Sr No	Activity	Unit Cost	PLP (2023-24)		
			Physical Units	**TFO**	**Bank loan**
1	Education Loan	7.50	4000	30000	25500.00
	Total				**25500.00**

Action Points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
- Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions, etc will encourage many students for availing education.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Banks may assess the employability and expected remuneration attached to the course and also the institution's standing in a realistic manner to ensure that repayment of loan is ensured.
- There is a mismatch between the higher cost of education and the potential income levels of

students after completion of education in some professional courses, which needs to be addressed.
- While the banks may pro-actively finance new cases to deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Awareness on financial discipline may be created by Banks among college students towards prompt repayment of loans.

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

4.3 HOUSING

4.3.1 Introduction

The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects.

As per the RBI guidelines on Priority Sector Lending (RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 Updated on 26 October 2021):

a. Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

(i) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment.

(ii) Housing loans to banks' own employees will not be eligible for classification under the priority sector.

(iii) Since Housing loans which are backed by long term bonds are exempted from ANBC, banks should not classify such loans under priority sector. Investments made by UCBs in bonds issued by NHB / HUDCO on or after April 1, 2007 shall not be eligible for classification under priority sector.

b. Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed above para (a).

c. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.

d. Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.

e. Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹20 lakh for individual borrowers, for purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified.

f. Outstanding deposits with NHB on account of priority sector shortfall.

As per RBI Circular No.RBI/2022-23/68 (DOR.CRE.REC.42/09.22.0110/2022-23) dated 08 June 2022 (Statement on developmental and regulatory policies (para 1) –

"Taking into account the increase in housing prices since the limits were last revised and considering the customer needs, it has been decided to increase the existing limits on individual housing loans by cooperative banks. Accordingly, as regards RCBs (State Cooperative Banks and District Central Co-operative Banks), the limits shall increase from ₹ 20.00 lakh to ₹ 50.00 lakh for RCBs with assessed net worth less than ₹ 100.00 crore, and from ₹ 30.00 lakh to ₹ 75.00 lakh for other RCBs. A detailed circular will be issued separately".

The Economic Survey of Maharashtra 2021-22: It covers the Social Sector of Housing with the detailed scenario in the State encompassing Urban and Rural Housing featuring Pradhan Mantri Awaas Yojana, State Schemes for ST/ SC. Assistance for purchase of land, etc. The schemes include Pradhan Mantri Awaas Yojana (Gramin), Revised Rajiv Gandhi Gramin Niwara Yojana-II, Yashawantrao Chavan Mukt Vasahat / Vaiyaktik Gharkul Yojana, Pandit Deendayal Upadhyay Gharkul Jaga Kharedi Arthsahayya Yojana, Ramai Awaas Yojana, Shabari Adivasi Gharkul Yojana, etc. The details can be referred at http/mahades.maharashtra.gov.in.

Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications. While the banks may proactively finance new deserving cases, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases.

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector in the district was ₹ 34733 lakh.

Assessment of potential for the period 2023-24:

(₹ Lakh)

Sr No	Activity	Unit cost (₹ Lakh / No)	PLP (2023-24)		
			Physical Units	TFO	Bank loan
1	Rural Housing	10.00	10000	100000	85000.00
2	Rapair to Rural Housing	5.00	3000	15000	12750.00
	Total				**97750.00**

Action Points:

- Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
- Lending by banks has been mainly restricted to urban areas and salaried class. Housing needs of rural people needs to be addressed. Banks to finance buyers from economically weaker sections.
- The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
- The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

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

Chapter 5: CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure – Public investments

5.1.1 Introduction

Physical infrastructure investments are important determinants of economic growth and are one of the main United Nations Sustainable Development Goals (SDGs). However, estimating the causal effects of infrastructure on the local economy is often very challenging especially when it comes to rural, remote, and low-income households, where the effects of infrastructure is especially complicated. Growth of rural infrastructure is important from the perspective of agriculture and agro-based industries, poverty alleviation and better access to markets and job opportunities in rural regions.

5.1.2 Rural Infrastructure Development Fund (RIDF):

The Rural Infrastructure Development Fund (RIDF) which was set up within NABARD by way of deposits from Scheduled Commercial Banks operating in India, to the extent of shortfall in their agricultural lending / priority sector/ weaker sections started with initial corpus of ₹ 2000 crore. The scheme has been continued with substantial allocations in the successive Union Budgets and NABARD has partnered with various State Governments in the creation of rural infrastructure. Initially, the mandate under the Fund was to support projects in the irrigation sector where substantial investments had been made but which could not be completed owing to resource constraints of the State Governments. In successive budget announcements, further contributions were made to the corpus and with the allocation of ₹ 40,000 crore for FY 2021-22 under RIDF XXVII, the cumulative allocation has reached ₹ 4,18,408.73 crore including ₹ 18,500 crore under Bharat Nirman.

Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 39 sectors (2 new sectors added under RIDF XXVII – Road over bridge on railway crossings and Ropeway) under RIDF are being financed. RIDF has emerged as NABARD's major partnership with the state government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major), kharland development, warehouses and fisheries (fish jetties).

5.1.3 Status of RIDF in Maharashtra

The cumulative purpose wise number of projects against which RIDF loan sanctioned and disbursed from Tranche I to XXVII are given below :-

Sector/ Activities/ Projects	Projects sanctioned (No.)	RIDF loan sanctioned (₹ crore)	RIDF loan disbursed (₹crore)
Irrigation (MI, Check dams, etc.)	875	9683.53	7502.02
Rural Water Supply Schemes	240	304.34	279.98
Anganwadi	5000	170.00	126.70
Salinity Reclamation - Kharland	104	84.55	76.19
Watershed	30	162.80	88.04
Fisheries	43	408.41	236.05
Roads and Bridges	15587	9022.44	7420.66
Warehousing	634	698.03	404.69
Waste Water Management	21	67.48	47.65
Total	**22534**	**20601.58**	**16181.98**

The cumulative sanctions under RIDF has reached ₹ 20601.58 crore and the utilisation accounted for 79% of the sanctions.

5.1.4 Infrastructure and linkage support available, planned and gaps:

(a) Status of RIDF in the Ahmednagar District

The cumulative purpose wise number of projects, amount sanctioned and amount released in respect of **ongoing tranches** (i.e. RIDF XXII to XXVII) is given below:

(₹ Crore)

Sl. No.	Sector	Sanctioned	
		No. of Projects	RIDF Loan
1	Roads (PWD)	09	18.28
2	Bridges (PWD)	73	115.19
3	Rural Roads (Rural Devt. Dept)	08	25.80
4	Irrigation (WRD)	01	392.10
	Total	**91**	**551.37**

(b) Long Term Irrigation fund (LTIF)

The Hon'ble Union Finance Minister, during his Budget speech 2016-17, announced the creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹ 20000 crore by way of budgetary resources and /or market borrowings by NABARD (both under GoI fully serviced bonds and own borrowings) for funding and fast tracking of the incomplete major and medium irrigation projects identified by Ministry of Water Resources, River Development and Ganga Rejuvenation (MoWR, RD&GR), GoI. In Maharashtra, State Government was sanctioned a loan amount of ₹18021.31 crore under LTIF (₹ 17909.24 crore - AIBP component and ₹ 112.07 crore CADWM component) for completion of 25 projects, of which ₹ 12391.65 crore (₹ 12279.58 crore - AIBP component and ₹112.07 crore CADWM component) has been released as on 31st March 2022. With availability of ready funds, it is expected that these projects, when completed, would bring an area of 8.50 lakh ha under irrigation in the State.

Status of LTIF in the Ahmednagar District

The status of project sanctioned under LTIF (AIBP & CADWM components) and amount released towards the State Share as on 31 March 2022 is as given below:

(₹ Crore)

Sr. No.	Name of the Project	LTIF - AIBP Component		LTIF - CADWM Component	
		Loan Amount Sanctioned	Loan Amount Released	Loan Amount Sanctioned	Loan Amount Released
1	Nandur Madhmeshwar Ph-II Irrigation Project	383.22	383.22	2.50	2.50

5.1.5 Critical intervention required for creating a definitive impact:

- PWD and Rural Development & Panchayati Raj Department (MRRDA), Water Resources (Irrigation) Department and other implementing departments may identify critical infrastructure gaps so that such projects can be taken up for implementation on priority basis or in a phased manner.
- Efforts may be made to strengthen Water User Associations (WUAs) under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- Micro irrigation systems may be promoted by Agriculture Department in the command areas of minor, medium and major irrigation projects.

5.1.6 Suggested Action Points:

State Govt:

- Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- Projects prioritized under RIDF, LTIF (Long Term Irrigation Fund - CADWM) may be completed as per the financial phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion as well as maintainance of the projects to ensure benefits reach the beneficiaries at the right time.
- There is need for line departments of Government of Maharashtra to keep various projects in pipeline so that the same can be taken up for funding under RIDF.
- Projects under Irrigation sector may be posed to NABARD only after getting all necessary clearances from Forest / Revenue Departments and complete the formalities relating to land acquisition, rehabilitation etc., to avoid abnormal delay in implementation of projects.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.
- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e., DPC, DLCC, BLBC, etc.
- People’s participation under irrigation projects by creation of Water Users Associations (WUAs) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- PWD may ensure to complete the connectivity of the road network to the Market Centers so that concrete benefits can be realized by the beneficiary villagers.
- To achieve the desired level of connectivity between two centers, complete road projects may be submitted under RIDF, rather than the projects for short stretches of length.
- PWD may focus on construction of new roads in rural areas, rather than up gradation of MDRs.
- Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.

Banks

- NABARD has sanctioned majority of connectivity and irrigation projects under RIDF and LTIF. These projects are expected to create accelerated benefits and credit potential in the areas where it is sanctioned. Banks may increase their lending presence in these areas.

5.1.7 RIDF in Ahmednagar District - Looking Ahead

Potential Sectors for Support under RIDF in Ahmednagar

- For improving connectivity network - Rural Roads, Bridges, Road Over Bridges (ROBs), Ropeways.
- Irrigation projects - more intensive finance to ensure completion of the projects and potential creation for agricultural purpose.
- Micro irrigation - for optimum water utilization.
- Animal Husbandry Sector – for infrastructure support.
- Rural Godowns, Cold Storages, Market yards, Rural Haats, Cold Chains, Export Facilitation Centers, etc.
- Public Health Institutions - for infrastructure support.

- Rural Education Institutions – for creation of school infrastructure.
- Construction of toilet blocks in existing schools, especially for girls
- Agro Processing Sector Infrastructure.
- Seed / Agriculture / Horticulture Farms.
- Grading/ certifying mechanisms; testing/ certifying laboratories.
- Riverine Fisheries Infrastructure.
- Mini Hydel Projects.
- Village Knowledge Centers.
- Infrastructure for Information Technology in rural areas.
- Infrastructure works related with alternate sources of energy viz. Solar, wind etc. & energy conservation
- Establishment of dedicated Rural Industrial Estates
- "Pay & Use" toilets in rural areas.
- Solid Waste Management and Infrastructure works related with sanitation in rural areas
- Construction / Renovation of Anganwadi Centers.

5.2 Social Infrastructure involving Bank Credit

Though infrastructure development in general improves the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Both large survey-based studies as well as case studies have repeatedly shown that education and health services in India are characterized by (i) inadequate and inferior infrastructure; (ii) poor public service delivery; (iii) lack of quality choices and (iv) lack of access especially for the poor due to a high dependence on relatively expensive privately provided services. The gap between the demand and supply pertaining to social infrastructure has been widening over the years. The recent changes in the priority sector guidelines by the RBI has encouraged private participation through bank credit for this sector.

As per the RBI circular on PSL dated 4 September 2020, bank loans to social infrastructure sector as per limits prescribed below are eligible for priority sector classification

a. Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.
b. Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities subject to the specified criteria (not applicable to RRBs, UCBs and SFBs).

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the sector of social infrastructure in the district was ₹ 69 lakh.

Assessment of Credit Potential 2023-24

(₹ Lakh)

Sr. No.	Activity	Unit Cost	PLP 2023-24		
			Physical	TFO	Bank loan
1	Construction of New School buildings/Renovation of existing ones	50.00	30	1500	1275.00
2	Construction of New Hospital buildings / Renovation of existing ones	100.00	10	1000	850.00
3	Water Purifying RO plants	8.00	20	160	136.00
4	Working women/ girls hostel	40.00	20	800	680.00
	Total				**2941.00**

5.2 Action Points at District Level

- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e. DPC, BLBC, etc.
- Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.
- People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to form WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- NABARD has sanctioned various projects under RIDF, LTIF and NIDA. These projects, in the long run, are expected to create accelerated benefits and credit potential in the areas where it is sanctioned. Banks may increase their lending presence in these areas.

5.3. Credit Potential for Renewable Energy

5.3.1 Introduction

Wind, solar, biomass, biogas, sea waves, geo-thermal, etc. are the renewable, clean and eco-friendly energy sources. Maharashtra Energy Development Agency (MEDA) is the designated agency to coordinate, regulate and enforce the provisions of the Energy Conservation Act, 2001. MEDA is actively engaged in propagation & promotion of renewable energy and implementation of energy conservation programmes.

GoM has adopted the policy of achieving the target of renewable purchase obligation upto 10 per cent in line with GoI. Accordingly, policies have been announced for grid connected electricity generation through renewable energy sources.

As per the Priority Sector Lending guidelines issued by RBI vide their Circular dated 4 September 2020, bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz., street lighting systems and remote village electrification will come under Priority Sector. For individual households, the loan limit of ₹10 lakh per borrower will be considered under priority sector.

5.3.2 Availability of Infrastructure, critical gaps, interventions required, action points/ issues to be addressed

- Electricity generation from Wind Mills and Gasification of bio-mass has good potential in the district. There are around 55 wind mills at Supa in Parner block of the district. They generate 55

MW of electricity and the work on 68 Wind Mills and 125 Wind Mills with capacity of 120 MW are being undertaken by Enercon India Ltd in Akole and Shrigonda blocks of the district.

- The topography, velocity of wind in the district found to be suitable for setting of windmills.
- District Level Non-conventional Energy Consultative Committee under the chairmanship of the District Collector took periodical review of the progress made under various schemes of development of non-conventional energy sources.
- The Scheme of Bio-gas implemented in the district for the last 25 years. Though a number of farmers have taken advantage of the scheme, large number of plants has become defunct and abandoned. The nodal agency may prepare an action plan for repairs of these plants
- There is need to encourage the farmers to make use of dung for bio-gas purposes instead of using the same for cooking purpose
- Non availability of services for repairs and maintenance, spare parts etc has also been a factor hindering the progress of the scheme. The nodal agency should intervene and sort out this problem.
- There are several sugar factories and other industries which produce bio-mass, waste which can be used for generation of energy. The sugar factories may utilize their existing boilers with some modification for generation of electricity using the raw materials like bagasse, agricultural waste etc.
- The agricultural waste generated annually is around 10-12 lakh ton. In addition to this, solid waste generated in the cities of the district estimated to be 36,500 ton annually. This can be used for generation of electricity through gasification process. Such model project needs to be implemented on experimental basis with financial assistance from banks.

5.3.3 Assessment of Credit Potential 2023-24

(₹ Lakh)

Sr No	Activity	Unit cost ₹ in Lakh/ No	PLP (2023-24)		
			Physical Units	TFO	Financial
1	Bio gas plants 3 CuM	0.50	2000	1000	850.00
2	Bio Mass plant 1MW capacity	210.00	3	630	535.50
4	Solar water heater	0.20	1000	200	170.00
5	Wind Power Generators	500.00	3	1500	1275.00
6	Solar pump sets (5HP)	6.50	200	1300	1105.00
7	Solar Power Fencing (1Ha)	1.50	100	150	127.50
	Total				**4063.00**

Activity-wise and block-wise potential linked physical and financial estimates are given in Annexure I.

5.3.4 Suggested Action points:

- Financing bio-mass plant by sugar mills, new windmills proposals by corporate sector, solar cookers, solar water heating systems, etc. (Action: Banks)
- Considering importance as environment friendly renewable energy source, extension efforts for popularizing bio-gas plants need to be stepped up. More NGOs to be involved for implementation of the bio-gas programme. There is a need to create awareness and provide backward and forward linkages, proper coordination between the implementing agencies, banks and government departments
- Special awareness camps to be organized for women SHGs for promoting the bio-gas development. PRIs may be given performance linked incentives under this programme

- Sugar factories, agro processing industries, corporations etc to be sensitized about the importance and advantages of setting up non-conventional energy generation plants as an integral part of their processing plant
- District level sensitization/ awareness meet of banks/ government departments/ association of industries/ Sugar factories may be organized by District Level Committee on non-ventional energy sources

Chapter 6 - INFORMAL CREDIT DELIVERY SYSTEM

6.1. Introduction:

The importance of the microfinance sector as an effective tool for policymakers to reach out to the grassroots level cannot be overemphasized. It has been consistently playing a pivotal role in complementing the efforts of the Government of India and various state governments in addressing issues like financial exclusion, creation of livelihood and empowerment of people in general, and women in particular. The bank led SHG-BLP, pioneered and orchestrated by NABARD over more than two decades, has grown from a small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach covering more than 12.4 crore rural households. It is the most cost-effective and fast-growing microfinance initiative positively touching the socio-economic lives of millions of people in rural hinterland of the country.

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks. JLG guidelines of November 2014 had specifically provided for and clearly suggested that "incentive to banks will now be available for using BCs / BFs also in promotion and financing of JLGs. By availing of services of BCs / BFs in financing JLGs, the banks can not only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing." Still, only few PSU banks and RRBs are utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results. It is felt that the RRBs due to their sheer rural presence and penetration in backward areas are at an advantageous position and can easily scale up financing of JLGs if the required thrust and focus is provided. A huge opportunity is available with RRBs to easily rope in BCAs/ CSPs for taking on a business facilitator role and persuade them for formation, monitoring and extending hand-holding support to the JLGs as an add-on function. This will not only externalize some of the bank's functions viz., mainly of monitoring, ensuring hand-holding and following up for timely repayments but will also enable the BC Agents to get additional income from managing the JLGs.

In order to scale up the JLG performance NABARD has entered into an MOU with RRBs with assured support to such banks from NABARD, where the concerned bank shall take the onus of extending credit support to JLGs on terms and conditions mutually decided. Besides the grant assistance to banks for passing on to Corporate BC/ NGO-JLGPIs for formation, nurturing and financing of new JLGs @ ₹4,000 per JLG, NABARD would also consider extending capacity building support to bank staff, the CSP/ or NGO and may also consider provision of hand-holding support from professionals for a period of up to 1 year.

- While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.
- Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training. Keeping the above in view, NABARD continued with Micro Enterprise Development Programme (MEDP) to nurture the entrepreneurial talents of members of mature SHGs.
- NABARD has introduced another initiative viz., Livelihood and Enterprise Development Programme (LEDP) with a view to creating sustainable livelihoods among SHG members.

These programmes are implemented in small batches for a maximum of 150 SHG members in a cluster of contiguous villages on a project basis covering 15 to 30 SHGs. The programme provides for livelihood creation in agricultural & allied activities as well as rural off-farm sector activities**.**

As per the RBI guidelines, the following activities are covered under the sector 'Others' under the priority sector lending.

a. Loans not exceeding ₹1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹1.00 lakh and for non-rural areas it does not exceed ₹1.60 lakh, and loans not exceeding ₹2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs.
b. Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding ₹1.00 lakh per borrower to prepay their debt to non-institutional lenders.
c. Loans sanctioned to State Sponsored Organisations for Scheduled Castes/Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations.
d. Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.

6.2 Status of SHG/BLP in Ahmednagar

As per the district statistical booklet (2022) as on 31 March 2022 there are 31815 SHGs in 14 blocks out of which 17984 SHGs are credit linked as shown block-wise in the table below:

Sr. No.	Block	Saving linked SHGs	Credit linked SHGs
1	Akole	2708	1970
2	Sangamner	2793	985
3	Kopargaon	2007	1246
4	Rahata	2227	1219
5	Shrirampur	2521	1510
6	Newasa	2496	641
7	Shevgaon	1935	801
8	Pathardi	2328	773
9	Nagar	2501	2935
10	Rahuri	2483	2434
11	Parner	2182	584
12	Shrigonda	2070	1230
13	Karjat	1972	629
14	Jamkhed	1592	1027
	District Total	31815	17984

A rough estimate of number of SHGs required to be formed and credit linked so as to achieve the mission that every household in rural areas is covered under SHG is worked out as under:

1	Population of the district (2011 census) approx	45,40,000
2	Rural population - approx	36,30,000
3	No. of rural households - approx	7,39,000
4	No. of SHGs required (3 above / 12*)	61,583
5	No. of SHGs already formed	31,815
6	Balance (4-5)	29768

*average members per SHG

During the year 2021-22, as reported in the SLBC portal, the credit disbursement under the Other Priority Sector in the district was ₹ 67107 lakh. During the year 2022-23 as on 30.09.2022, 5867 additional SHGs were savings linked and 3505 SHGs were credit linked. Further, SRLM has given the target of credit linking 6000 SHGs during the year 2022-23 in the district.

6.3. Assessment of Credit Potential for 2022-23

6.3.1. Block wise potential for credit linkage of SHGs

Sr. No.	Name of the block	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
		Fresh		Repeat		Fresh		Repeat	
		No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Akole	100	50.00	175	175.00	50	25.00	430	860.00
2	Sangamner	100	50.00	175	175.00	50	25.00	430	860.00
3	Kopargaon	100	50.00	175	175.00	50	25.00	430	860.00
4	Rahata	100	50.00	175	175.00	50	25.00	430	860.00
5	Shrirampur	100	50.00	175	175.00	50	25.00	430	860.00
6	Newasa	100	50.00	175	175.00	50	25.00	430	860.00
7	Shevgaon	100	50.00	175	175.00	50	25.00	430	860.00
8	Pathardi	100	50.00	175	175.00	50	25.00	430	860.00
9	Nagar	100	50.00	175	175.00	50	25.00	430	860.00
10	Rahuri	100	50.00	175	175.00	50	25.00	430	860.00
11	Parner	100	50.00	175	175.00	50	25.00	430	860.00
12	Shrigonda	100	50.00	175	175.00	50	25.00	430	860.00
13	Karjat	100	50.00	175	175.00	50	25.00	430	860.00
14	Jamkhed	100	50.00	175	175.00	50	25.00	410	820.00
	District Total	**1400**	**700.00**	**2450**	**2450.00**	**700**	**350.00**	**6000**	**12000.00**

6.3.2. Assessment of potential for the period 2023-24 (physical and financial terms):

(₹ Lakh)

Sr. No.	Activity	Unit	Estimated Potential for FY 2023-24			
			Unit cost	Physical units	TFO	Bank Loan
1	PMJDY OD	No.	0.05	35050	1752.50	1752.50
2	Loans to distressed persons	No.	1.00	3000	3000.00	3000.00
3	Loans to old SHGs	No.	2.00	6000	12000.00	12000.00
4	Loans to new SHGs	No.	0.50	700	350.00	350.00
5	Loans to JLGs	No.	1.00	3000	3000.00	3000.00
	Total					**20102.50**

6.4. Suggested Action plan:

- DRDA and MAVIM should submit the loan cases of SHGs early to the banks after complete scrutiny at their level so as to avoid delay and have regular follow-up with banks.
- Banks may consider Self Help Groups/Joint Liability Groups financing as the viable mode for reducing transaction costs, increasing recovery, etc. and give priority to disbursement.
- The awareness campaign may be arranged by banks at cluster of villages in order to spread messages of PMJDY for availing of overdraft facility and pre-requisites for availing the same.

PLP Projections for PESA Blocks in Ahmednagar District

The Secretary to Hon'ble Governor, Maharashtra vide his letter dated 19.08.2013 has conveyed Hon'ble Governor's concern about meeting Priority Sector targets not only in the state but also in the Scheduled Area blocks coming under PESA Act. Accordingly, the percentage target of credit projected for the block to the total credit projections for the district should not be less than the percentage of the population of that block to the total population of the district.

In Ahmednagar district, there is one block which has been covered under PESA Act. As against the Total Priority Sector projections of ₹ 1569243.58 lakh for the district as presented in this PLP 2023-24, the percentage of block projection to district projection in the PLP for the total priority sector is more than the percentage of Block Population to District population, in the Akole block as can be found from the following table:

(₹ lakh)

Sr. No.	District population	Name of the Block under PESA	Block population	% of Block population to District population	PLP 2023-24 projections for the District	PLP 2023-24 projections for the Block	% of Block projection to District projection in the PLP 2023-24
1	4543159	Akole	291950	6.42	1569243.58	103489.27	6.59

ANNEXURE I

Activitywise/ Blockwise Potential Linked Physical and Financial Estimates for 2023-24

STATE: MAHARASHTRA **DISTRICT: AHMEDNAGAR**

(₹ lakh)

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
A Farm Credit																		
i) Crop Production, Maintenance, Marketing																		
Paddy	0.63	ha	Phy.	10300	300	0	0	0	0	0	300	300	300	0	0	300	200	12000
		100%	BL	6489.00	189.00	0.00	0.00	0.00	0.00	0.00	189.00	189.00	189.00	0.00	0.00	189.00	126.00	7560.00
Wheat	0.63	ha	Phy.	12200	1000	10000	8000	1000	2000	1000	10000	8000	1000	1000	8000	8000	800	72000
		100%	BL	7686.00	630.00	6300.00	5040.00	630.00	1260.00	630.00	6300.00	5040.00	630.00	630.00	5040.00	5040.00	504.00	45360.00
Jowar	0.75	ha	Phy.	100	1000	400	1000	1000	0	1000	5000	15000	500	26000	16000	26000	36000	129000
		100%	BL	75.00	750.00	300.00	750.00	750.00	0.00	750.00	3750.00	11250.00	375.00	19500.00	12000.00	19500.00	27000.00	96750.00
Soyabean	0.75	ha	Phy.	11000	8000	17000	15000	10000	5000	500	500	9000	500	500	500	0	2500	80000
		100%	BL	8250.00	6000.00	12750.00	11250.00	7500.00	3750.00	375.00	375.00	6750.00	375.00	375.00	375.00	0.00	1875.00	60000.00
Bajra	0.75	ha	Phy.	800	15000	500	500	100	1000	1000	12000	5000	5000	20000	5000	3800	300	70000
		100%	BL	600.00	11250.00	375.00	375.00	75.00	750.00	750.00	9000.00	3750.00	3750.00	15000.00	3750.00	2850.00	225.00	52500.00
Maize	0.63	ha	Phy.	1700	12000	12000	7000	2000	500	100	500	2000	1000	1000	1000	5000	200	46000
		100%	BL	1071.00	7560.00	7560.00	4410.00	1260.00	315.00	63.00	315.00	1260.00	630.00	630.00	630.00	3150.00	126.00	28980.00
Gram	0.63	ha	Phy.	1500	5000	3000	10000	1000	1000	2000	11000	10000	1000	6000	2000	13000	2500	69000
		100%	BL	945.00	3150.00	1890.00	6300.00	630.00	630.00	1260.00	6930.00	6300.00	630.00	3780.00	1260.00	8190.00	1575.00	43470.00
Tur	0.40	ha	Phy	60	60	60	100	60	2000	10000	10000	2000	60	1000	1000	8000	6600	41000

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		100%	BL	24.00	24.00	24.00	40.00	24.00	800.00	4000.00	4000.00	800.00	24.00	400.00	400.00	3200.00	2640.00	16400.00
Moong	0.20	ha	Phy.	50	100	100	50	50	500	1000	3000	12000	500	15000	3000	1000	650	37000
		100%	BL	10.00	20.00	20.00	10.00	10.00	100.00	200.00	600.00	2400.00	100.00	3000.00	600.00	200.00	130.00	7400.00
Udad	0.20	ha	Phy.	50	0	0	0	0	500	500	4000	1000	50	500	1400	20000	25000	53000
		100%	BL	10.00	0.00	0.00	0.00	0.00	100.00	100.00	800.00	200.00	10.00	100.00	280.00	4000.00	5000.00	10600.00
Sugarcane	1.48	ha	Phy	1700	6000	6000	5000	8000	30000	12000	3000	1000	5000	2000	9000	8500	800	98000
		100%	BL	2516.00	8880.00	8880.00	7400.00	11840.00	44400.00	17760.00	4440.00	1480.00	7400.00	2960.00	13320.00	12580.00	1184.00	145040.00
Onion	1.10	ha	Phy.	4000	10000	10000	300	6000	10000	3000	3000	10000	8000	18000	18000	2200	500	103000
		100%	BL	4400.00	11000.00	11000.00	330.00	6600.00	11000.00	3300.00	3300.00	11000.00	8800.00	19800.00	19800.00	2420.00	550.00	113300.00
Cotton	0.75	ha	Phy.	0	200	1000	500	2000	12000	1000	16000	500	10000	0	2000	1600	200	47000
		100%	BL	0.00	150.00	750.00	375.00	1500.00	9000.00	750.00	12000.00	375.00	7500.00	0.00	1500.00	1200.00	150.00	35250.00
Other crops (Vegetables, Groundnut etc.)	0.38	ha	Phy.	1200	1000	500	500	500	500	500	500	500	500	500	500	500	300	8000
		100%	BL	456.00	380.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	114.00	3040.00
Sub -Total (phy)		ha	Phy.	44660	59660	60560	47950	31710	65000	33600	78800	76300	33410	91500	67400	97900	76550	865000.00
Sub -Total (Bank Loan)		100%	BL	32532.00	49983.00	50039.00	36470.00	31009.00	72295.00	30128.00	52189.00	50984.00	30603.00	66365.00	59145.00	62709.00	41199.00	665650.00
Post harvest/household consumption requirements	10% of the Crop loan			3253.20	4998.30	5003.90	3647.00	3100.90	7229.50	3012.80	5218.90	5098.40	3060.30	6636.50	5914.50	6270.90	4119.90	66565.00
Repairs and Maintenance Expenses of Farm Assets	20% of the Crop loan			6506.40	9996.60	10007.80	7294.00	6201.80	14459.00	6025.60	10437.80	10196.80	6120.60	13273.00	11829.00	12541.80	8239.80	133130.00
Total Crop Loan as per KCC				42291.60	64977.90	65050.70	47411.00	40311.70	93983.50	39166.40	67845.70	66279.20	39783.90	86274.50	76888.50	81521.70	53558.70	865345.00

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
ii) Water Resources																		
Dug Wells	**1.50**	**No.**	**Phy.**	**2500**	**0**	**2000**	**0**	**0**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1500**	**14000**
		85%	**BL**	**3187.50**	**0.00**	**2550.00**	**0.00**	**0.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1912.50**	**17850.00**
IP Sets Electric	**0.30**	**No.**	**Phy.**	**1000**	**500**	**1000**	**500**	**500**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**500**	**12000**
		85%	**BL**	**255.00**	**127.50**	**255.00**	**127.50**	**127.50**	**255.00**	**255.00**	**255.00**	**255.00**	**255.00**	**255.00**	**255.00**	**255.00**	**127.50**	**3060.00**
Drip set (sugarcane)(4 Ft X 1 Ft)	**1.00**	**No.**	**Phy.**	**2200**	**1500**	**1500**	**1500**	**1500**	**1500**	**1500**	**1000**	**1000**	**2000**	**1000**	**2000**	**2000**	**800**	**21000**
		85%	**BL**	**1870.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**1275.00**	**850.00**	**850.00**	**1700.00**	**850.00**	**1700.00**	**1700.00**	**680.00**	**17850.00**
Sprinkler set	**0.30**	**No.**	**Phy.**	**800**	**600**	**400**	**400**	**400**	**400**	**400**	**400**	**400**	**400**	**400**	**400**	**400**	**200**	**6000**
		85%	**BL**	**204.00**	**153.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**102.00**	**51.00**	**1530.00**
Lift Irrigation (Big)	**1.40**	**Ha**	**Phy.**	**250**	**100**	**100**	**50**	**50**	**100**	**50**	**50**	**300**	**100**	**100**	**50**	**100**	**100**	**1500**
		85%	**BL**	**297.50**	**119.00**	**119.00**	**59.50**	**59.50**	**119.00**	**59.50**	**59.50**	**357.00**	**119.00**	**119.00**	**59.50**	**119.00**	**119.00**	**1785.00**
Lift Irrigation (Small)	**0.60**	**ha**	**Phy.**	**1500**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**1000**	**500**	**14000**
		85%	**BL**	**765.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**510.00**	**255.00**	**7140.00**
Deepening renovation of well	**0.30**	**No.**	**Phy.**	**600**	**0**	**500**	**0**	**0**	**500**	**400**	**300**	**300**	**300**	**300**	**300**	**300**	**200**	**4000**
		85%	**BL**	**153.00**	**0.00**	**127.50**	**0.00**	**0.00**	**127.50**	**102.00**	**76.50**	**76.50**	**76.50**	**76.50**	**76.50**	**76.50**	**51.00**	**1020.00**
Pipeline system	**0.30**	**No.**	**Phy.**	**1100**	**700**	**700**	**700**	**700**	**700**	**700**	**700**	**700**	**700**	**700**	**700**	**700**	**500**	**10000**
		85%	**BL**	**280.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**178.50**	**127.50**	**2550.00**
Rainwater harvesting	**0.65**	**100 mt**	**Phy.**	**400**	**300**	**300**	**300**	**300**	**300**	**300**	**300**	**300**	**300**	**300**	**300**	**300**	**200**	**4200**
		85%	**BL**	**221.00**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**165.75**	**110.50**	**2320.50**
Sub - Total - Water Resources			**BL**	**7233.50**	**2528.75**	**5282.75**	**2418.25**	**2418.25**	**4007.75**	**3922.75**	**3472.25**	**3769.75**	**4381.75**	**3531.75**	**4322.25**	**4381.75**	**3434.00**	**55105.50**
iii) Farm Mechanisation																		

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
Tractor	6.75	No	Phy.	400	200	200	200	100	200	200	200	200	200	200	200	200	100	2800
		85%	BL	2295.00	1147.50	1147.50	1147.50	573.75	1147.50	1147.50	1147.50	1147.50	1147.50	1147.50	1147.50	1147.50	573.75	16065.00
Power Tillers/ Blowers	1.50	No	Phy.	300	200	200	200	200	200	100	100	200	200	200	200	200	100	2600
		85%	BL	382.50	255.00	255.00	255.00	255.00	255.00	127.50	127.50	255.00	255.00	255.00	255.00	255.00	127.50	3315.00
Thresher	1.50	No	Phy.	190	170	170	170	170	170	170	170	170	170	170	170	170	70	2300
		85%	BL	242.25	216.75	216.75	216.75	216.75	216.75	216.75	216.75	216.75	216.75	216.75	216.75	216.75	89.25	2932.50
Combined Harvester	20.00	No	Phy.	8	4	4	4	3	4	4	4	5	5	4	4	4	3	60
		85%	BL	136.00	68.00	68.00	68.00	51.00	68.00	68.00	68.00	85.00	85.00	68.00	68.00	68.00	51.00	1020.00
Sugar cane harvester	92.00	No	Phy.	1	2	2	2	3	5	3	1	2	2	1	3	2	1	30
		85%	BL	78.20	156.40	156.40	156.40	234.60	391.00	234.60	78.20	156.40	156.40	78.20	234.60	156.40	78.20	2346.00
Other Agri Implements	2.00	No	Phy.	240	140	140	140	100	140	140	140	140	180	140	140	140	80	2000
		85%	BL	408.00	238.00	238.00	238.00	170.00	238.00	238.00	238.00	238.00	306.00	238.00	238.00	238.00	136.00	3400.00
Drones & other digital agri-technological equipments	10.00	No	Phy.	2	4	3	1	3	1	1	1	4	4	3	1	1	1	30
		85%	BL	17.00	34.00	25.50	8.50	25.50	8.50	8.50	8.50	34.00	34.00	25.50	8.50	8.50	8.50	255.00
Sub - Total - Farm Mechanisation			BL	3558.95	2115.65	2107.15	2090.15	1526.60	2324.75	2040.85	1884.45	2132.65	2200.65	2028.95	2168.35	2090.15	1064.20	29333.50
iv) Plantation & Horticulture																		
Mango	1.60	ha	Phy.	20	15	15	15	15	110	15	15	15	15	110	15	15	10	400
		85%	BL	27.20	20.40	20.40	20.40	20.40	149.60	20.40	20.40	20.40	20.40	149.60	20.40	20.40	13.60	544.00
Pomegranate	2.05	ha	Phy.	40	30	30	30	30	30	30	20	30	30	30	30	20	20	400
		85%	BL	69.70	52.28	52.28	52.28	52.28	52.28	52.28	34.85	52.28	52.28	52.28	52.28	34.85	34.85	696.99
Grape	11.65	ha	Phy.	20	10	20	10	5	10	10	10	10	10	10	10	10	5	150

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		85%	BL	198.05	99.03	198.05	99.03	49.51	99.03	99.03	99.03	99.03	99.03	99.03	99.03	99.03	49.51	1485.36
Ber	0.70	ha	Phy.	20	15	15	15	15	15	15	15	15	15	10	10	20	5	200
		85%	BL	11.90	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	5.95	5.95	11.90	2.98	119.00
Sapota	1.29	ha	Phy.	30	20	40	40	20	20	20	20	20	20	20	20	20	10	320
		85%	BL	32.90	21.93	43.86	43.86	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	10.97	350.89
Guava	1.08	ha	Phy.	30	20	20	140	20	20	20	20	20	20	20	20	20	10	400
		85%	BL	27.54	18.36	18.36	128.52	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	9.18	367.20
Lemon	1.67	ha	Phy.	40	25	25	25	25	25	25	25	25	25	25	75	25	10	400
		85%	BL	56.78	35.49	35.49	35.49	35.49	35.49	35.49	35.49	35.49	35.49	35.49	106.46	35.49	14.20	567.80
Green House (1000 sqm)	12.30	ha	Phy.	4	5	5	2	4	2	2	2	2	5	2	2	2	1	40
		85%	BL	41.82	52.28	52.28	20.91	41.82	20.91	20.91	20.91	20.91	52.28	20.91	20.91	20.91	10.46	418.20
Floriculture R-20	6.27	No	Phy.	5	3	3	3	2	3	3	3	6	3	8	3	3	2	50
		85%	BL	26.65	15.99	15.99	15.99	10.66	15.99	15.99	15.99	31.98	15.99	42.64	15.99	15.99	10.66	266.48
Horticulture Nursery	2.20	No	Phy	5	3	3	3	2	3	3	3	6	3	8	3	3	2	50
		85%	BL	9.35	5.61	5.61	5.61	3.74	5.61	5.61	5.61	11.22	5.61	14.96	5.61	5.61	3.74	93.50
Medicinal & Aromatic Plants	3.00	ha	Phy.	10	6	6	6	4	6	6	6	12	6	16	6	6	4	100
		85%	BL	25.50	15.30	15.30	15.30	10.20	15.30	15.30	15.30	30.60	15.30	40.80	15.30	15.30	10.20	255.00
Mulberry plantation with equipment	0.85	ha	Phy.	15	40	8	4	16	20	4	4	18	40	20	4	4	3	200
		85%	BL	10.84	28.90	5.78	2.89	11.56	14.45	2.89	2.89	13.01	28.90	14.45	2.89	2.89	2.17	144.50
Sub - Total - Plantation & Horticulture				538.23	374.50	472.33	449.21	284.88	457.88	317.12	299.69	364.14	374.50	516.40	385.11	302.66	172.52	5308.93
v) Forestry and Wasteland Development																		

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
Farm Forestry	0.50	ha	Phy.	40	20	50	20	30	50	50	50	100	100	30	30	50	30	650
		85%	BL.	17.00	8.50	21.25	8.50	12.75	21.25	21.25	21.25	42.50	42.50	12.75	12.75	21.25	12.75	276.25
Bamboo Plantation	0.30	ha	Phy.	50	20	50	20	30	50	50	50	100	50	30	30	50	20	600
		85%	BL	12.75	5.10	12.75	5.10	7.65	12.75	12.75	12.75	25.50	12.75	7.65	7.65	12.75	5.10	153.00
Sub - Total			BL	29.75	13.60	34.00	13.60	20.40	34.00	34.00	34.00	68.00	55.25	20.40	20.40	34.00	17.85	429.25
vi) Animal Husbandry – Dairy																		
CB Cows	0.70	No.	Phy.	700	1000	500	1000	500	500	500	500	1000	1000	1000	1000	500	300	10000
		85%	BL	416.50	595.00	297.50	595.00	297.50	297.50	297.50	297.50	595.00	595.00	595.00	595.00	297.50	178.50	5950.00
Buffaloes	0.80	No.	Phy.	150	200	100	200	100	100	100	100	200	200	200	200	100	50	2000
		85%	BL	102.00	136.00	68.00	136.00	68.00	68.00	68.00	68.00	136.00	136.00	136.00	136.00	68.00	34.00	1360.00
Indigenous Cow	0.40	No.	Phy.	100	100	100	100	50	100	50	50	100	100	100	100	100	50	1200
		85%	BL	34.00	34.00	34.00	34.00	17.00	34.00	17.00	17.00	34.00	34.00	34.00	34.00	34.00	17.00	408.00
Calf Rearing	0.24	No.	Phy.	200	100	100	100	100	100	50	100	100	100	100	100	100	50	1400
		85%	BL	40.80	20.40	20.40	20.40	20.40	20.40	10.20	20.40	20.40	20.40	20.40	20.40	20.40	10.20	285.60
Bulk Milk Coolers:2000 LPD	20.00	No.	Phy.	50	40	40	40	30	20	20	20	40	40	20	40	30	20	450
		85%	BL	850.00	680.00	680.00	680.00	510.00	340.00	340.00	340.00	680.00	680.00	340.00	680.00	510.00	340.00	7650.00
Mini Dairy	5.00	No.	Phy.	60	40	40	40	20	20	20	20	90	40	20	40	30	20	500
		85%	BL	255.00	170.00	170.00	170.00	85.00	85.00	85.00	85.00	382.50	170.00	85.00	170.00	127.50	85.00	2125.00
Veterinary Clinic	3.00	No.	Phy.	8	5	5	5	4	5	5	5	5	5	5	5	5	3	70
		85%	BL	20.40	12.75	12.75	12.75	10.20	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	7.65	178.50
Milk Booth	1.00	No.	Phy.	12.00	8.00	8.00	8.00	6.00	8.00	8.00	8.00	16.00	8.00	8.00	8.00	8.00	6.00	120.00

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		85%	BL	10.20	6.80	6.80	6.80	5.10	6.80	6.80	6.80	13.60	6.80	6.80	6.80	6.80	5.10	102.00
AI centre	3.00	No.	Phy.	8.00	5.00	5.00	5.00	4.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	3.00	70.00
		85%	BL	20.40	12.75	12.75	12.75	10.20	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	7.65	178.50
Fodder Cultivation (Ha)	0.20	No.	Phy.	300.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	300.00	300.00	300.00	300.00	200.00	100.00	3200.00
		85%	BL	51.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	51.00	51.00	51.00	51.00	34.00	17.00	544.00
Working capital under KCC	0.20	No.	Phy.	400.00	300.00	300.00	300.00	300.00	250.00	250.00	250.00	300.00	300.00	300.00	300.00	300.00	150.00	4000.00
		85%	BL	68.00	51.00	51.00	51.00	51.00	42.50	42.50	42.50	51.00	51.00	51.00	51.00	51.00	25.50	680.00
Sub Total - AH Dairy			BL	1868.30	1752.70	1387.20	1752.70	1108.40	953.70	926.50	936.70	1989.00	1769.70	1344.70	1769.70	1174.70	727.60	19461.60
vii) Animal Husbandry – Poultry																		
Commercial Broiler (5000 Birds)	20.00	No.	Phy.	12	10	8	8	6	8	6	8	18	6	10	6	8	6	120
		85%	BL	204.00	170.00	136.00	136.00	102.00	136.00	102.00	136.00	306.00	102.00	170.00	102.00	136.00	102.00	2040.00
Commercial Layer (1000 Birds)	9.92	No.	Phy.	70	50	40	40	20	40	30	40	90	30	50	30	40	30	600
		85%	BL	590.24	421.60	337.28	337.28	168.64	337.28	252.96	337.28	758.88	252.96	421.60	252.96	337.28	252.96	5059.20
Retail dressing Unit (300 BPD)	8.00	No.	Phy.	3	2	2	2	2	2	2	2	4	2	2	2	2	1	30.00
		85%	BL	20.40	13.60	13.60	13.60	13.60	13.60	13.60	13.60	27.20	13.60	13.60	13.60	13.60	6.80	204.00
Poultry Feed Plant	20.00	No.	Phy.	1	3	1	1	1	1	1	1	3	1	3	1	1	1	20
		85%	BL	17.00	51.00	17.00	17.00	17.00	17.00	17.00	17.00	51.00	17.00	51.00	17.00	17.00	17.00	340.00
Working capital under KCC	1.00	No.	Phy.	22	20	12	12	8	12	12	12	24	12	20	12	12	10	200
		85%	BL	18.70	17.00	10.20	10.20	6.80	10.20	10.20	10.20	20.40	10.20	17.00	10.20	10.20	8.50	170.00
Sub Total - AH – Poultry			BL	850.34	673.20	514.08	514.08	308.04	514.08	395.76	514.08	1163.48	395.76	673.20	395.76	514.08	387.26	7813.20
viii) Animal Husbandry – Sheep, Goat, Piggery,etc.																		

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
Sheep rearing (10+1)	**0.85**	**No.**	**Phy.**	**900**	**700**	**300**	**300**	**500**	**1000**	**1000**	**1000**	**700**	**600**	**1000**	**1000**	**700**	**300**	**10000**
		85%	**BL**	**650.25**	**505.75**	**216.75**	**216.75**	**361.25**	**722.50**	**722.50**	**722.50**	**505.75**	**433.50**	**722.50**	**722.50**	**505.75**	**216.75**	**7225.00**
Goat rearing (10+1)	**0.85**	**No.**	**Phy.**	**1200**	**1000**	**500**	**500**	**700**	**1000**	**1000**	**1000**	**1000**	**800**	**1000**	**1000**	**1000**	**300**	**12000**
		85%	**BL**	**867.00**	**722.50**	**361.25**	**361.25**	**505.75**	**722.50**	**722.50**	**722.50**	**722.50**	**578.00**	**722.50**	**722.50**	**722.50**	**216.75**	**8670.00**
Stall Fed Goatery (50+5)	**4.00**	**No.**	**Phy.**	**80**	**50**	**25**	**25**	**25**	**50**	**30**	**50**	**50**	**40**	**50**	**50**	**50**	**25**	**600**
		85%	**BL**	**272.00**	**170.00**	**85.00**	**85.00**	**85.00**	**170.00**	**102.00**	**170.00**	**170.00**	**136.00**	**170.00**	**170.00**	**170.00**	**85.00**	**2040.00**
Goat Breeding Centre (500+25)	**35.00**	**No.**	**Phy.**	**6**	**3**	**3**	**3**	**2**	**3**	**2**	**4**	**4**	**3**	**3**	**3**	**3**	**3**	**45**
		85%	**BL**	**178.50**	**89.25**	**89.25**	**89.25**	**59.50**	**89.25**	**59.50**	**119.00**	**119.00**	**89.25**	**89.25**	**89.25**	**89.25**	**89.25**	**1338.75**
Working capital under KCC	**0.25**	**No.**	**Phy.**	**80**	**50**	**50**	**50**	**40**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**30**	**700**
		85%	**BL**	**17.00**	**10.63**	**10.63**	**10.63**	**8.50**	**10.63**	**10.63**	**10.63**	**10.63**	**10.63**	**10.63**	**10.63**	**10.63**	**6.38**	**148.75**
Sub - Total - AH – Sheep, Goat, Piggery, etc.			**BL**	**1984.75**	**1498.13**	**762.88**	**762.88**	**1020.00**	**1714.88**	**1617.13**	**1744.63**	**1527.88**	**1247.38**	**1714.88**	**1714.88**	**1498.13**	**614.13**	**19422.50**
ix) Fisheries																		
Composite Fish Culture in existing ponds	**4.00**	**Ha**	**Phy.**	**3**	**2**	**1**	**1**	**1**	**1**	**1**	**2**	**3**	**6**	**1**	**6**	**1**	**1**	**30**
		85%	**BL**	**10.20**	**6.80**	**3.40**	**3.40**	**3.40**	**3.40**	**3.40**	**6.80**	**10.20**	**20.40**	**3.40**	**20.40**	**3.40**	**3.40**	**102.00**
Composite fish culture new ponds	**7.00**	**Ha**	**Phy.**	**2**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**2**	**3**	**1**	**3**	**1**	**1**	**20**
		85%	**BL**	**11.90**	**5.95**	**5.95**	**5.95**	**5.95**	**5.95**	**5.95**	**5.95**	**11.90**	**17.85**	**5.95**	**17.85**	**5.95**	**5.95**	**119.00**
Working capital	**1.00**	**Ha**	**Phy.**	**50**	**30**	**20**	**20**	**30**	**20**	**20**	**30**	**50**	**90**	**20**	**90**	**20**	**10**	**500**
		85%	**BL**	**42.50**	**25.50**	**17.00**	**17.00**	**25.50**	**17.00**	**17.00**	**25.50**	**42.50**	**76.50**	**17.00**	**76.50**	**17.00**	**8.50**	**425.00**
Sub - Total - Fisheries			**BL**	**64.60**	**38.25**	**26.35**	**26.35**	**34.85**	**26.35**	**26.35**	**38.25**	**64.60**	**114.75**	**26.35**	**114.75**	**26.35**	**17.85**	**646.00**
x) Other Activities - Bullock, Bullock Cart, Two wheelers, Lending to FPOs etc.																		

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
Bullock/ other drought animal (non descript)	**0.30**	**No.**	**Phy.**	**800**	**700**	**700**	**500**	**500**	**700**	**500**	**500**	**500**	**500**	**700**	**600**	**500**	**300**	**8000**
		85%	**BL**	**204.00**	**178.50**	**178.50**	**127.50**	**127.50**	**178.50**	**127.50**	**127.50**	**127.50**	**127.50**	**178.50**	**153.00**	**127.50**	**76.50**	**2040.00**
Bullock cart MAIDC Tyre cart (locally fabricated)	**0.30**	**No.**	**Phy.**	**400**	**350**	**350**	**250**	**250**	**350**	**250**	**250**	**250**	**250**	**350**	**300**	**250**	**150**	**4000**
		85%	**BL**	**102.00**	**89.25**	**89.25**	**63.75**	**63.75**	**89.25**	**63.75**	**63.75**	**63.75**	**63.75**	**89.25**	**76.50**	**63.75**	**38.25**	**1020.00**
FPO	**10.00**	**No.**	**Phy.**	**3**	**2**	**2**	**2**	**1**	**2**	**2**	**2**	**4**	**2**	**2**	**2**	**2**	**2**	**30**
		85%	**BL**	**25.50**	**17.00**	**17.00**	**17.00**	**8.50**	**17.00**	**17.00**	**17.00**	**34.00**	**17.00**	**17.00**	**17.00**	**17.00**	**17.00**	**255.00**
Two wheelers	**0.50**	**No.**	**Phy.**	**400**	**200**	**200**	**200**	**100**	**200**	**200**	**200**	**400**	**200**	**200**	**200**	**200**	**100**	**3000**
		85%	**BL**	**170.00**	**85.00**	**85.00**	**85.00**	**42.50**	**85.00**	**85.00**	**85.00**	**170.00**	**85.00**	**85.00**	**85.00**	**85.00**	**42.50**	**1275.00**
Sub - Total - Other Activities - Bullock, Bullock Cart, Two wheelers, Lending to FPOs etc.			**BL**	**501.50**	**369.75**	**369.75**	**293.25**	**242.25**	**369.75**	**293.25**	**293.25**	**395.25**	**293.25**	**369.75**	**331.50**	**293.25**	**174.25**	**4590.00**
Total Farm Credit				**58921.52**	**74342.43**	**76007.19**	**55731.47**	**47275.37**	**104386.64**	**48740.11**	**77063.00**	**77753.95**	**50616.89**	**96500.88**	**88111.20**	**91836.77**	**60168.36**	**1007455.48**
B Agriculture Infrastructure																		
i) Construction of Storage facilities																		
Storage Godown (500 MT)	**20.00**	**No**	**Phy.**	**12**	**10**	**10**	**8**	**6**	**8**	**8**	**8**	**10**	**10**	**8**	**8**	**8**	**6**	**120**
		85%	**BL**	**204.00**	**170.00**	**170.00**	**136.00**	**102.00**	**136.00**	**136.00**	**136.00**	**170.00**	**170.00**	**136.00**	**136.00**	**136.00**	**102.00**	**2040.00**
Storage Godown (200 MT)	**8.00**	**No**	**Phy.**	**24**	**20**	**20**	**16**	**12**	**16**	**16**	**16**	**20**	**20**	**20**	**20**	**18**	**12**	**250**
		85%	**BL**	**163.20**	**136.00**	**136.00**	**108.80**	**81.60**	**108.80**	**108.80**	**108.80**	**136.00**	**136.00**	**136.00**	**136.00**	**122.40**	**81.60**	**1700.00**
Market Yard	**10.00**	**No**	**Phy.**	**5**	**3**	**3**	**3**	**2**	**3**	**2**	**3**	**3**	**3**	**3**	**3**	**2**	**2**	**40**
		85%	**BL**	**42.50**	**25.50**	**25.50**	**25.50**	**17.00**	**25.50**	**17.00**	**25.50**	**25.50**	**25.50**	**25.50**	**25.50**	**17.00**	**17.00**	**340.00**
Cold storage (500 MT)	**50.00**	**No**	**Phy.**	**3**	**2**	**2**	**2**	**2**	**2**	**1**	**2**	**4**	**2**	**2**	**2**	**2**	**2**	**30**

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		85%	BL	127.50	85.00	85.00	85.00	85.00	85.00	42.50	85.00	170.00	85.00	85.00	85.00	85.00	85.00	1275.00
Onion Storage (25 MT)	0.70	No	Phy.	150	200	200	100	100	200	100	100	200	200	200	200	100	50	2100
		85%	BL	89.25	119.00	119.00	59.50	59.50	119.00	59.50	59.50	119.00	119.00	119.00	119.00	59.50	29.75	1249.50
Milk chilling plant 5000 Lit	22.00	No	Phy.	16.00	20.00	10.00	10.00	8.00	10.00	8.00	10.00	20.00	20.00	20.00	10.00	10.00	8.00	180.00
		85%	BL	299.20	374.00	187.00	187.00	149.60	187.00	149.60	187.00	374.00	374.00	374.00	187.00	187.00	149.60	3366.00
Bulk Milk Cooler 2000 Lit	10.00	No	Phy.	45.00	40.00	25.00	20.00	20.00	20.00	15.00	30.00	50.00	50.00	50.00	20.00	20.00	15.00	420.00
		85%	BL	382.50	340.00	212.50	170.00	170.00	170.00	127.50	255.00	425.00	425.00	425.00	170.00	170.00	127.50	3570.00
Sub - Total - Construction of Storage facilities			BL	1308.15	1249.50	935.00	771.80	664.70	831.30	640.90	856.80	1419.50	1334.50	1300.50	858.50	776.90	592.45	13540.50
ii) Land Development, Soil Conservation, Watershed Development																		
Land reclamation / Field drainage for wet lands	0.30	ha	Phy.	400	200	200	200	200	200	200	200	200	200	200	200	200	200	3000
		85%	BL	102.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	765.00
Land Leveling	0.12	ha	Phy.	600	400	400	300	300	400	300	300	300	300	400	300	300	200	4800
		85%	BL	61.20	40.80	40.80	30.60	30.60	40.80	30.60	30.60	30.60	30.60	40.80	30.60	30.60	20.40	489.60
Farm Pond	1.00	ha	Phy.	400	200	200	200	200	200	200	200	200	200	200	200	200	200	3000
		85%	BL	340.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	2550.00
Organic Farming	0.40	No	Phy.	40	20	20	20	20	20	20	20	20	20	20	20	20	20	300
		85%	BL	13.60	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	102.00
Soil & water conservation	0.25	ha	Phy.	200	100	100	100	100	100	100	100	200	100	100	100	100	100	1600
		85%	BL	42.50	21.25	21.25	21.25	21.25	21.25	21.25	21.25	42.50	21.25	21.25	21.25	21.25	21.25	340.00

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
Polythene Mulching	0.10	ha	Phy.	300	200	200	150	150	200	150	150	150	150	200	150	150	100	2400
		85%	BL	25.50	17.00	17.00	12.75	12.75	17.00	12.75	12.75	12.75	12.75	17.00	12.75	12.75	8.50	204.00
Rainfed Farming	0.20	ha	Phy.	1500	1000	1000	1000	1000	1000	1000	1000	1500	1500	1000	1000	1000	500	15000
		85%	BL	255.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	255.00	255.00	170.00	170.00	170.00	85.00	2550.00
Sub - Total - Land Development, Soil Conservation, Watershed Development			BL	839.80	476.85	476.85	462.40	462.40	476.85	462.40	462.40	568.65	547.40	476.85	462.40	462.40	362.95	7000.60
iii) Others (Agriculture Infrastructure)																		
Tissue culture / Biotech Labs	5.00	No.	Phy.	3	5	5	3	5	3	2	3	7	6	2	2	2	2	50
		85%	BL	12.75	21.25	21.25	12.75	21.25	12.75	8.50	12.75	29.75	25.50	8.50	8.50	8.50	8.50	212.50
Seed Production – onion	3.00	No.	Phy.	9	10	10	5	4	5	5	5	10	10	10	10	5	2	100
		85%	BL	22.95	25.50	25.50	12.75	10.20	12.75	12.75	12.75	25.50	25.50	25.50	25.50	12.75	5.10	255.00
Mini soil testing labs	1.00	No.	Phy.	3	3	3	3	3	3	3	3	3	3	3	3	2	2	40
		85%	BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	1.70	1.70	34.00
Bio pesticide / fertilizer unit	3.50	No.	Phy.	4	3	3	3	2	3	3	3	3	3	3	3	2	2	40
		85%	BL	11.90	8.93	8.93	8.93	5.95	8.93	8.93	8.93	8.93	8.93	8.93	8.93	5.95	5.95	118.99
Vermi compost	0.50	No.	Phy.	100.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	60.00	1000.00
		85%	BL	42.50	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	25.50	425.00
Sub - Total - Others (Agriculture Infrastructure)				92.65	87.98	87.98	66.73	69.70	66.73	62.48	66.73	96.48	92.23	75.23	75.23	58.65	46.75	1045.50
Total Agriculture Infrastructure				2240.60	1814.33	1499.83	1300.93	1196.80	1374.88	1165.78	1385.93	2084.63	1974.13	1852.58	1396.13	1297.95	1002.15	21586.60
C Ancillary activities																		

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
i) Food and Agro Processing																		
(a) Term Loan - Food and Agro Processing																		
Flour Mill (Rava Maida Atta)	32.00	No	Phy.	18	10	20	20	8	10	8	20	20	10	10	20	20	6	200
		85%	BL	489.60	272.00	544.00	544.00	217.60	272.00	217.60	544.00	544.00	272.00	272.00	544.00	544.00	163.20	5440.00
Dal Mill	22.00	No	Phy.	18	20	10	20	8	10	8	20	20	10	20	10	20	6	200
		85%	BL	336.60	374.00	187.00	374.00	149.60	187.00	149.60	374.00	374.00	187.00	374.00	187.00	374.00	112.20	3740.00
Cattle Feed	22.00	No.	Phy.	26	14	14	14	12	14	10	14	14	14	14	14	14	12	200
		85%	BL	486.20	261.80	261.80	261.80	224.40	261.80	187.00	261.80	261.80	261.80	261.80	261.80	261.80	224.40	3740.00
Fruit Pulp	10.00	No.	Phy.	26	14	14	14	12	14	10	14	14	14	14	14	14	12	200
		85%	BL	221.00	119.00	119.00	119.00	102.00	119.00	85.00	119.00	119.00	119.00	119.00	119.00	119.00	102.00	1700.00
Fruit Juice, Jam, Jelly, Squash	10.00	No.	Phy.	26	14	14	14	12	14	10	14	14	14	14	14	14	12	200
		85%	BL	221.00	119.00	119.00	119.00	102.00	119.00	85.00	119.00	119.00	119.00	119.00	119.00	119.00	102.00	1700.00
Other small size agro-food processing units	7.00	No.	Phy.	45	25	25	20	15	20	15	20	25	20	20	20	20	10	300
		85%	BL	267.75	148.75	148.75	119.00	89.25	119.00	89.25	119.00	148.75	119.00	119.00	119.00	119.00	59.50	1785.00
Large size agro-food processing units	25.00	No.	Phy.	10	10	10	5	6	5	3	5	12	12	10	5	5	2	100
		85%	BL	212.50	212.50	212.50	106.25	127.50	106.25	63.75	106.25	255.00	255.00	212.50	106.25	106.25	42.50	2125.00
Sub - Total - Term Loan - Food & Agro Processing				2234.65	1507.05	1592.05	1643.05	1012.35	1184.05	877.20	1643.05	1821.55	1332.80	1477.30	1456.05	1643.05	805.80	20230.00
(b) Working Capital - Food and Agro Processing																		
Dal Mill (Agro Based Food garin)	1.00	No.	Phy.	16	10	10	10	8	10	10	10	14	14	10	10	10	8	150
		85%	BL	13.60	8.50	8.50	8.50	6.80	8.50	8.50	8.50	11.90	11.90	8.50	8.50	8.50	6.80	127.50
Flour Mill (Rava Maida Atta)	1.00	No.	Phy.	16	10	10	10	10	10	8	10	14	14	10	10	10	8	150

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		85%	BL	13.60	8.50	8.50	8.50	8.50	8.50	6.80	8.50	11.90	11.90	8.50	8.50	8.50	6.80	127.50
Cattle Feed	5.00	No.	Phy	28	14	14	14	10	14	10	14	14	14	14	14	14	12	200
		85%	BL	119.00	59.50	59.50	59.50	42.50	59.50	42.50	59.50	59.50	59.50	59.50	59.50	59.50	51.00	850.00
Fruit Processing	8.00	No.	Phy	40	25	25	20	15	20	15	20	25	20	20	20	20	15	300.00
		85%	BL	272.00	170.00	170.00	136.00	102.00	136.00	102.00	136.00	170.00	136.00	136.00	136.00	136.00	102.00	2040.00
Sub - Total - Working Capital - Food and Agro Processing				418.20	246.50	246.50	212.50	159.80	212.50	159.80	212.50	253.30	219.30	212.50	212.50	212.50	166.60	3145.00
Total - Food and Agro Processing				2652.85	1753.55	1838.55	1855.55	1172.15	1396.55	1037.00	1855.55	2074.85	1552.10	1689.80	1668.55	1855.55	972.40	23375.00
ii) Others (Ancillary activities)																		
Loans to Farmers' Coop. Societies	100.00	No.	Phy.	2	2	2	1	1	1	1	1	3	2	1	1	1	1	20
		85%	BL	170.00	170.00	170.00	85.00	85.00	85.00	85.00	85.00	255.00	170.00	85.00	85.00	85.00	85.00	1700.00
ACABC	20.00	No.	Phy.	10	10	10	5	7	5	5	5	15	10	5	5	5	3	100
		85%	BL	170.00	170.00	170.00	85.00	119.00	85.00	85.00	85.00	255.00	170.00	85.00	85.00	85.00	51.00	1700.00
Loans to PACS/FSS/LAMPS	50.00	No.	Phy.	17	13	10	10	7	13	5	10	13	10	10	14	10	8	150
		85%	BL	722.50	552.50	425.00	425.00	297.50	552.50	212.50	425.00	552.50	425.00	425.00	595.00	425.00	340.00	6375.00
Loans to MFIs / NBFCs for onlending for agri purpose	100.00	No.	Phy.	0	0	0	0	0	0	0	0	10	0	0	0	0	0	10
		85%	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	850.00	0.00	0.00	0.00	0.00	0.00	850.00
Sub - Total - Others (Ancillary activities)				1062.50	892.50	765.00	595.00	501.50	722.50	382.50	595.00	1912.50	765.00	595.00	765.00	595.00	476.00	10625.00
Total Ancillary Activities			BL	3715.35	2646.05	2603.55	2450.55	1673.65	2119.05	1419.50	2450.55	3987.35	2317.10	2284.80	2433.55	2450.55	1448.40	34000.00
TOTAL AGRICULTURE			BL	64877.47	78802.81	80110.57	59482.95	50145.82	107880.57	51325.39	80899.48	83825.93	54908.12	100638.26	91940.88	95585.27	62618.91	1063042.08
II Micro, Small and Medium Enterprises																		

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
a) Manufacturing Sector Enterprises-Term Loans																		
i. Micro Enterprises	50.00	No.	Phy.	30	25	25	15	20	15	10	15	40	25	15	15	15	10	275
		90%	BL	1350.00	1125.00	1125.00	675.00	900.00	675.00	450.00	675.00	1800.00	1125.00	675.00	675.00	675.00	450.00	12375.00
ii. Small Enterprises	400.00	No.	Phy.	3	3	3	2	1	2	2	2	6	3	2	2	2	2	35
		90%	BL	1080.00	1080.00	1080.00	720.00	360.00	720.00	720.00	720.00	2160.00	1080.00	720.00	720.00	720.00	720.00	12600.00
iii. Medium Enterprises	2000.00	No.	Phy.	0	1	1	0	1	0	0	0	1	1	0	0	0	0	5
		90%	BL	0.00	1800.00	1800.00	0.00	1800.00	0.00	0.00	0.00	1800.00	1800.00	0.00	0.00	0.00	0.00	9000.00
Sub - Total				2430.00	4005.00	4005.00	1395.00	3060.00	1395.00	1170.00	1395.00	5760.00	4005.00	1395.00	1395.00	1395.00	1170.00	33975.00
b) Service Sector Enterprises -Term Loans																		
i. Micro Enterprises	40.00	No.	Phy.	40	40	40	15	25	15	15	15	50	40	15	15	15	10	350
		90%	BL	1440.00	1440.00	1440.00	540.00	900.00	540.00	540.00	540.00	1800.00	1440.00	540.00	540.00	540.00	360.00	12600.00
ii. Small Enterprises	300.00	No.	Phy.	4	5	5	2	4	2	1	2	12	5	2	2	2	2	50
		90%	BL	1080.00	1350.00	1350.00	540.00	1080.00	540.00	270.00	540.00	3240.00	1350.00	540.00	540.00	540.00	540.00	13500.00
iii. Medium Enterprises	1500.00	No.	Phy.	0	1	1	0	1	0	0	0	1	1	0	0	0	0	5
		90%	BL	0.00	1350.00	1350.00	0.00	1350.00	0.00	0.00	0.00	1350.00	1350.00	0.00	0.00	0.00	0.00	6750.00
Sub - Total				2520.00	4140.00	4140.00	1080.00	3330.00	1080.00	810.00	1080.00	6390.00	4140.00	1080.00	1080.00	1080.00	900.00	32850.00
a. Manufacturing Sector Enterprises-Working Capital																		
i. Micro Enterprises	20.00	No.	Phy.	210	180	180	100	150	180	70	100	400	180	100	100	100	50	2100
		90%	BL	3780.00	3240.00	3240.00	1800.00	2700.00	3240.00	1260.00	1800.00	7200.00	3240.00	1800.00	1800.00	1800.00	900.00	37800.00

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
ii. Small Enterprises	**100.00**	**No.**	**Phy.**	**35**	**50**	**40**	**15**	**45**	**50**	**10**	**15**	**60**	**50**	**15**	**15**	**15**	**10**	**425**
		90%	**BL**	**3150.00**	**4500.00**	**3600.00**	**1350.00**	**4050.00**	**4500.00**	**900.00**	**1350.00**	**5400.00**	**4500.00**	**1350.00**	**1350.00**	**1350.00**	**900.00**	**38250.00**
iii. Medium Enterprises	**500.00**	**No.**	**Phy.**	**0**	**5**	**5**	**0**	**5**	**5**	**0**	**0**	**20**	**5**	**0**	**0**	**0**	**0**	**45**
		90%	**BL**	**0.00**	**2250.00**	**2250.00**	**0.00**	**2250.00**	**2250.00**	**0.00**	**0.00**	**9000.00**	**2250.00**	**0.00**	**0.00**	**0.00**	**0.00**	**20250.00**
Sub - Total				**6930.00**	**9990.00**	**9090.00**	**3150.00**	**9000.00**	**9990.00**	**2160.00**	**3150.00**	**21600.00**	**9990.00**	**3150.00**	**3150.00**	**3150.00**	**1800.00**	**96300.00**
b) Service Sector Enterprises -Working Capital																		
i. Micro Enterprises	**10.00**	**No.**	**Phy.**	**700**	**800**	**800**	**300**	**700**	**800**	**200**	**300**	**2000**	**800**	**300**	**300**	**300**	**200**	**8500**
		90%	**BL**	**6300.00**	**7200.00**	**7200.00**	**2700.00**	**6300.00**	**7200.00**	**1800.00**	**2700.00**	**18000.00**	**7200.00**	**2700.00**	**2700.00**	**2700.00**	**1800.00**	**76500.00**
ii. Small Enterprises	**80.00**	**No.**	**Phy.**	**80**	**100**	**100**	**40**	**80**	**100**	**30**	**40**	**280**	**100**	**40**	**40**	**40**	**30**	**1100**
		90%	**BL**	**5760.00**	**7200.00**	**7200.00**	**2880.00**	**5760.00**	**7200.00**	**2160.00**	**2880.00**	**20160.00**	**7200.00**	**2880.00**	**2880.00**	**2880.00**	**2160.00**	**79200.00**
iii. Medium Enterprises	**400.00**	**No.**	**Phy.**	**0**	**20**	**10**	**0**	**20**	**10**	**0**	**0**	**20**	**20**	**0**	**0**	**0**	**0**	**100**
		90%	**BL**	**0.00**	**7200.00**	**3600.00**	**0.00**	**7200.00**	**3600.00**	**0.00**	**0.00**	**7200.00**	**7200.00**	**0.00**	**0.00**	**0.00**	**0.00**	**36000.00**
Sub - Total				**12060.00**	**21600.00**	**18000.00**	**5580.00**	**19260.00**	**18000.00**	**3960.00**	**5580.00**	**45360.00**	**21600.00**	**5580.00**	**5580.00**	**5580.00**	**3960.00**	**191700.00**
TOTAL MSME				**23940.00**	**39735.00**	**35235.00**	**11205.00**	**34650.00**	**30465.00**	**8100.00**	**11205.00**	**79110.00**	**39735.00**	**11205.00**	**11205.00**	**11205.00**	**7830.00**	**354825.00**
III Export Credit																		
Export credit for various commodities	**150.00**	**No.**	**Phy.**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**8**
		85%	**BL**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**1020.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**1020.00**
TOTAL Export Credit			**BL**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**1020.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**1020.00**
IV Education																		
Education Loan	**7.50**	**No.**	**Phy.**	**400**	**400**	**400**	**200**	**300**	**200**	**200**	**200**	**700**	**300**	**200**	**200**	**200**	**100**	**4000**

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		85%	BL	2550.00	2550.00	2550.00	1275.00	1912.50	1275.00	1275.00	1275.00	4462.50	1912.50	1275.00	1275.00	1275.00	637.50	25500.00
TOTAL Education Credit			BL	2550.00	2550.00	2550.00	1275.00	1912.50	1275.00	1275.00	1275.00	4462.50	1912.50	1275.00	1275.00	1275.00	637.50	25500.00
V Housing																		
Rural Housing	10.00	No.	Phy.	1000	1000	1000	600	800	600	600	600	1000	600	600	600	600	400	10000
		85%	BL	8500.00	8500.00	8500.00	5100.00	6800.00	5100.00	5100.00	5100.00	8500.00	5100.00	5100.00	5100.00	5100.00	3400.00	85000.00
Rapair to Rural Housing	5.00	No.	Phy.	300	300	200	200	200	200	200	200	300	200	200	200	200	100	3000
		85%	BL	1275.00	1275.00	850.00	850.00	850.00	850.00	850.00	850.00	1275.00	850.00	850.00	850.00	850.00	425.00	12750.00
TOTAL Housing Credit				9775.00	9775.00	9350.00	5950.00	7650.00	5950.00	5950.00	5950.00	9775.00	5950.00	5950.00	5950.00	5950.00	3825.00	97750.00
VI Renewable Energy																		
Bio gas plants 3 CuM	0.50	No.	Phy.	200	200	200	120	160	120	120	120	200	120	120	120	120	80	2000
		85%	BL	85.00	85.00	85.00	51.00	68.00	51.00	51.00	51.00	85.00	51.00	51.00	51.00	51.00	34.00	850.00
Bio Mass plant 1MW capacity	210.00	No.	Phy.	0	0	0	0	0	0	0	0	2	1	0	0	0	0	3
		85%	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	357.00	178.50	0.00	0.00	0.00	0.00	535.50
Solar water heater	0.20	No.	Phy	100	80	80	60	80	60	60	60	140	60	60	60	60	40	1000
		85%	BL	17.00	13.60	13.60	10.20	13.60	10.20	10.20	10.20	23.80	10.20	10.20	10.20	10.20	6.80	170.00
Wind Power Generators	500.00	No.	Phy.	0	0	0	0	0	0	0	0	2	0	1	0	0	0	3
		85%	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	850.00	0.00	425.00	0.00	0.00	0.00	1275.00
Solar pump sets (5HP)	6.50	No.	Phy.	20	20	20	12	20	12	8	12	20	12	12	12	12	8	200
		85%	BL	110.50	110.50	110.50	66.30	110.50	66.30	44.20	66.30	110.50	66.30	66.30	66.30	66.30	44.20	1105.00
Solar Power Fencing (1 Ha)	1.50	Ha	Phy.	8	10	10	6	10	6	6	6	10	6	6	6	6	4	100
		85%	BL	10.20	12.75	12.75	7.65	12.75	7.65	7.65	7.65	12.75	7.65	7.65	7.65	7.65	5.10	127.50

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
Total Renewable Energy			**BL**	**222.70**	**221.85**	**221.85**	**135.15**	**204.85**	**135.15**	**113.05**	**135.15**	**1439.05**	**313.65**	**560.15**	**135.15**	**135.15**	**90.10**	**4063.00**
VII) Others																		
PMJDY OD	**0.05**	**No.**	**Phy**	**4050**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**2500**	**1000**	**35050**
		100%	**BL**	**202.50**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**125.00**	**50.00**	**1752.50**
Loans to distressed persons	**1.00**	**No.**	**Phy**	**300**	**200**	**200**	**200**	**200**	**200**	**200**	**200**	**400**	**200**	**200**	**200**	**200**	**100**	**3000**
		100%	**BL**	**300.00**	**200.00**	**200.00**	**200.00**	**200.00**	**200.00**	**200.00**	**200.00**	**400.00**	**200.00**	**200.00**	**200.00**	**200.00**	**100.00**	**3000.00**
Loans to old SHGs	**2.00**	**No.**	**Phy**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**430**	**410**	**6000**
		100%	**BL**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**860.00**	**820.00**	**12000.00**
Loans to new SHGs	**0.50**	**No.**	**Phy**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**50**	**700**
		100%	**BL**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**25.00**	**350.00**
Loans to JLGs	**1.00**	**No.**	**Phy**	**400**	**200**	**200**	**200**	**200**	**200**	**100**	**200**	**400**	**200**	**200**	**200**	**200**	**100**	**3000**
		100%	**BL**	**400.00**	**200.00**	**200.00**	**200.00**	**200.00**	**200.00**	**100.00**	**200.00**	**400.00**	**200.00**	**200.00**	**200.00**	**200.00**	**100.00**	**3000.00**
Total Others			**BL**	**1787.50**	**1410.00**	**1410.00**	**1410.00**	**1410.00**	**1410.00**	**1310.00**	**1410.00**	**1810.00**	**1410.00**	**1410.00**	**1410.00**	**1410.00**	**1095.00**	**20102.50**
VIII) Social Infrastructure involving bank credit																		
Construction of New School buildings/Renovation of existing ones	**50.00**	**No.**	**Phy**	**4**	**2**	**2**	**2**	**2**	**2**	**1**	**2**	**4**	**2**	**2**	**2**	**2**	**1**	**30**
		85%	**BL**	**170.00**	**85.00**	**85.00**	**85.00**	**85.00**	**85.00**	**42.50**	**85.00**	**170.00**	**85.00**	**85.00**	**85.00**	**85.00**	**42.50**	**1275.00**
Construction of New Hospital buildings / Renovation of existing ones	**100.00**	**No.**	**Phy**	**1**	**1**	**1**	**1**	**1**	**1**	**0**	**1**	**1**	**1**	**1**	**0**	**0**	**0**	**10**
		85%	**BL**	**85.00**	**85.00**	**85.00**	**85.00**	**85.00**	**85.00**	**0.00**	**85.00**	**85.00**	**85.00**	**85.00**	**0.00**	**0.00**	**0.00**	**850.00**
Water Purifying RO plants	**8.00**	**No.**	**Phy**	**2**	**3**	**1**	**1**	**1**	**1**	**1**	**1**	**4**	**1**	**1**	**1**	**1**	**1**	**20**

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Akole	Sangamner	Kopargaon	Rahata	Shrirampur	Nevasa	Shevgaon	Pathardi	Nagar	Rahuri	Parner	Shrigonda	Karjat	Jamkhed	Total
		85%	BL	13.60	20.40	6.80	6.80	6.80	6.80	6.80	6.80	27.20	6.80	6.80	6.80	6.80	6.80	136.00
Working Women/ Girls Hostel	40.00	No.	Phy	2	2	2	2	2	2	0	2	2	2	2	0	0	0	20
		85%	BL	68.00	68.00	68.00	68.00	68.00	68.00	0.00	68.00	68.00	68.00	68.00	0.00	0.00	0.00	680.00
Total Social Infra				336.60	258.40	244.80	244.80	244.80	244.80	49.30	244.80	350.20	244.80	244.80	91.80	91.80	49.30	2941.00
TOTAL PRIORITY SECTOR				103489.27	132753.06	129122.22	79702.90	96217.97	147360.52	68122.74	101119.43	181792.68	104474.07	121283.21	112007.83	115652.22	76145.81	1569243.58

Annexure II

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

(₹ in lakh)

Sr. No.	Agency/Type of loan	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	**CROP LOAN**	**482046.00**	**171197.14**	**525045.00**	**467327.20**	**577559.60**	**497034.00**	**688996.04**
	CBs	265055.02	NA	288744.94	232526.11	286064.66	250884.77	332490.43
	CCB/SCB	211815.32	NA	230662.70	233784.10	288750.47	245463.94	352581.85
	Maharashtra Gramin Bank	5175.66	NA	5637.53	1016.99	2744.47	685.29	3923.76
2	**TERM LOAN**	**145231.75**	**15213.15**	**189832.00**	**91828.90**	**205581.00**	**136122.70**	**215900.00**
	CBs	76163.11	NA	101423.81	34410.18	109837.67	130164.68	115401.58
	CCB/SCB	67490.23	NA	85869.15	57381.09	92993.14	3399.61	97611.70
	Maharashtra Gramin Bank	1578.41	NA	2539.58	37.63	2750.19	2558.41	2886.72
3	**TOTAL AGRICREDIT (A+B)**	**627277.75**	**186410.29**	**714877.00**	**559156.10**	**783140.60**	**633156.70**	**904896.04**
	CBs	341218.13	NA	390168.75	266936.29	395902.33	381049.45	447892.01
	CCB/SCB	279305.55	NA	316531.85	291165.19	381743.61	248863.55	450193.55
	Maharashtra Gramin Bank	6754.07	NA	8177.11	1054.62	5494.66	3243.70	6810.48
4	**NON FARM SECTOR**	**119765.00**	**184809.11**	**189228.52**	**60104.99**	**204368.00**	**199561.00**	**429500.00**
	CBs	97629.71	NA	162043.47	59442.98	NA	NA	376850.79
	CCB/SCB	15381.22	NA	24070.46	0.00	NA	NA	45405.71
	Maharashtra Gramin Bank	6754.07	NA	3114.59	662.01	NA	NA	7243.50
	MSFC	0.00	NA	0.00	0.00	NA	NA	0.00
5	**OTHER PRIORITY SECTOR**	**279667.00**	**188791.45**	**178555.72**	**24403.58**	**191056.00**	**104803.00**	**183562.26**
	CBs	239883.11	NA	153321.01	22627.12	NA	NA	155566.22
	CCB/SCB	35131.19	NA	22285.99	1064.46	NA	NA	27996.04
	Maharashtra Gramin Bank	4652.70	NA	2948.72	712.00	NA	NA	3037.74
6	**GRAND TOTAL (C+D+E)**	**1026709.75**	**560010.85**	**1082661.95**	**643664.67**	**1178565.00**	**937521.00**	**1520996.04**
	CBs	678730.95	349657.00	705533.23	349006.39	NA	NA	980309.02
	CCB/SCB	329817.96	165957.00	362888.30	292229.65	NA	NA	523595.30
	Maharashtra Gramin Bank	18160.84	44397.85	14240.42	2428.63	NA	NA	17091.72
	GRAND TOTAL (C+D+E)	**1026709.75**	**560011.85**	**1082661.95**	**643664.67**	**1178565.00**	**937521.00**	**1520996.04**

ANNEXURE III

Subsector-wise & Agency-wise Credit Flow under Agriculture & Allied Activities - 2019-20, 2020-21, 2021-22 & Target for 2022-23

(₹ in lakh)

Sr. No.	Particulars	2019-20 (achievement)				2020-21 (achievement)				2021-22 (achievement)				2022-23 (Target)			
		CBs	Coop	MGB	Total	CBs	Coop	MGB	Total	CBs	Coop	MGB	Total	CBs	Coop	MGB	Total
I	Crop loans	87240.7	83645.37	311.07	171197.14	232526.11	233784.10	1016.99	467327.20	250884.77	245463.94	685.29	497034.00	332490.43	352581.85	3923.76	688996.04
II	Agri Term loan	NA	NA	NA	0.00	34410.18	57381.09	37.63	91828.90	130164.68	3399.61	2558.41	136122.70	115401.58	97611.70	2886.72	215900.00
a	MI	2371.26	9.9	0	2381.16	NA	NA	NA	50890.70	NA	NA	NA	NA	NA	NA	NA	NA
b	LD	371.86	1.47	0	373.33	NA	NA	NA	5916.38	NA	NA	NA	NA	NA	NA	NA	NA
c	FM	910.25	5.55	0	915.80	NA	NA	NA	27358.90	NA	NA	NA	NA	NA	NA	NA	NA
d	P&H	47.40	0.15	0	47.55	NA	NA	NA	7618.75	NA	NA	NA	NA	NA	NA	NA	NA
e	DD	833.28	1.77	16.78	851.83	NA	NA	NA	16125.08	NA	NA	NA	NA	NA	NA	NA	NA
f	Poultry	316.38	1.47	0	317.85	NA	NA	NA	5040.45	NA	NA	NA	NA	NA	NA	NA	NA
g	S/G/P	1156.93	5.76	0	1162.69	NA	NA	NA	28582.51	NA	NA	NA	NA	NA	NA	NA	NA
h	Fisheries	292.98	0	0	292.98	NA	NA	NA	426.79	NA	NA	NA	NA	NA	NA	NA	NA
i	F/WLD	8636.05	3.46	21.33	8660.84	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
j	SMY	NA	NA	NA	0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
k	BG	0	0	0	0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
l	Sericulture	0	0	0	0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
m	Others	209.12	0	0	209.12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Annexure IV - Indicative unit costs for various agricultural activities as arrived at by State Level Unit Cost Committee

Sr. No.	Item	Unit Cost (₹)
A	**Minor Irrigation**	
1	Dug well	140000-173030
2	Bore well	34606-45550
3	Submersible Pump sets 5 HP	60500
4	Electric Pump sets 5 HP	30000
5	Diesel Pump sets 5 HP	35000
6	Drip Irrigation Systems in Grape, Sugarcane, Cotton, Ginger, Vegetable, Rose, Strawberry, Other flowers (₹ /ha)	100000
7	Drip in Banana (1.5 m*1.5 m)	85000
8	Drip in other fruit crops (₹ /ha)	25000-60000
9	Sprinkler in pulses, oilseeds, other field crops (₹ /ha)	25000-30000
B	**Plantation and Horticulture (₹ /ha)**	
1	Mango (10 m x 10 m)	157000-165000
2	Guava (5 m x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Geranium (1.22 m x 0.3 m)	122000
16	Dragon Fruit (4 m x 2.5 m)	375000
17	Bamboo plantation	30000
18	Shade net for flowers and vegetables 10 R	363100
19	Shade net for flowers and vegetables 20 R	627400
C	**Land Development**	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha)	21000
2	Graded bunding (0.95 SqM c/s, 210 m length/ha)	24900
3	Land levelling and shaping (slope 1-2%)	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands (2.52 SqM c/s 65 m/ha)	29600
D	**Animal Husbandry**	
1	2 CB HF Cows	137050
2	2 CB Jersey Cows	126550
3	2 Graded Murrah Buffaloes	158800
4	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
5	Goat rearing (10+1) Non-descript	78000
6	Poultry Layer Farm (1000 Birds)	992000
7	Poultry Farming - 5000 broilers	2292000
8	Poultry Contract Farming - 5000 broilers	1463800
E	**Fisheries**	
1	Composite pond (New)	700000
2	Composite pond (Renovation)	400000
3	Shrimp Farming (Pond + Input)	1400000

For details, please refer to the State Level Unit Cost Committee meeting proceedings / NABARD website.

Annexure V

Scale of Finance for major crops fixed by State Level Technical Committee (SLTC) for Ahmednagar (For FY 2022-23)

					(Amt in ₹)
SR. No.	**CROP**	**Nasik**			
		Mini	**Maxi**	**Mini**	**Maxi**
		Ha	**Ha**	**Acre**	**Acre**
	KHARIP				
1	KHARIP PADDY/IMPROVED	45000	62500	18000	25000
2	PADDY SUMMER CROP/BASMATI	53000	62500	21200	25000
3	KHARIP PADDY	36000	49500	14400	19800
4	KHARIP JAWAR (I)	24000	75000	9600	30000
5	KHARIP JAWAR (U)	24000	75000	9600	30000
6	BAJRA (I)	22000	75000	8800	30000
7	BAJRA (U)	20000	75000	8000	30000
8	BAJRA SUMMER	22000	22000	8800	8800
9	MAIZE (I)	30000	62500	12000	25000
10	MAISE (U)	26200	37500	10480	15000
11	MAIZE (SWEET CORN)	26200	28000	10480	11200
12	TUR (I)	28000	41250	11200	16500
13	TUR (U)	25000	25000	10000	10000
14	MUNG (U)	20000	22500	8000	9000
15	MUNG (SUMMER)	20000	20000	8000	8000
16	UDID(U)	20000	22500	8000	9000
17	GROUNDNUT (I)	35000	44000	14000	17600
18	GROUNDNUT (U)	32000	44000	12800	17600
19	SOYABIN	36000	75000	14400	30000
20	SUNFLOWER (I)	24000	32500	9600	13000
21	SUNFLOWER (U)	23000	30000	9200	12000
22	SEASAME (U)	22000	25000	8800	10000
23	LINSSEED (I)	21000	21000	8400	8400
24	COTTON (I)	46000	75000	18400	30000
25	COTTON (U)	40000	75000	16000	30000
26	SUGARCANE (ADSALI)	125000	175000	50000	70000
27	SUGARCANE (PRE-SEA)	100000	143750	40000	57500
28	SUGARCANE (SURU)	100000	143750	40000	57500
29	SUGARCANE (RATOON)	80000	125000	32000	50000
	RABBI/SUMMERCROP				
30	RABBI JAWAR (I)	32500	75000	13000	30000
31	RABBI JAWAR (U)	30000	75000	12000	30000
32	WHEAT (I)	30000	65500	12000	26200
33	GRAM (I)	27000	62500	10800	25000
34	GRAM (U)	24000	30000	9600	12000
35	SAFFLOWER	12000	32500	4800	13000
	VEGETABLE CROP				
36	CHILLI	62500	65000	25000	26000
37	TOMATTO	65000	100000	26000	40000
38	KHARIP ONION	55000	100000	22000	40000
39	RABBI ONION	60000	90000	24000	36000
40	POTATO	55000	65000	22000	26000
41	TURMERIC	80000	90000	32000	36000

42	JINJER	55000	105000	22000	42000
43	KOBI CLASS CROPS	40000	40000	16000	16000
44	GARLIC	49500	49500	19800	19800
	FLOWER CROP				
45	ASHTER	35000	49500	14000	19800
46	CHRYSANTHEMUM	35000	49500	14000	19800
47	ZENDU	40000	49500	16000	19800
48	ROSE	45000	50000	18000	20000
49	JASMINE	35000	49500	14000	19800
50	MOGRA	35000	49500	14000	19800
51	NISHIGANDHA	0	0	0	0
	FRUIT CROPS				
52	GRAPES	250000	500000	100000	200000
53	CASHEW	33000	46000	13200	18400
54	PAMOGRANNET	100000	175000	40000	70000
55	CHIKKU	33000	55000	13200	22000
56	GAVA	33000	87500	13200	35000
57	LIME	33000	87500	13200	35000
58	COCONUT	50000	50000	20000	20000
59	CUSTARD APPLE	50000	87500	20000	35000
60	BANNANA	68750	125000	27500	50000
61	BANNANA (TISSU CULTURE)	140000	175000	56000	70000
62	ORANGES / CITRUS LIME	70000	70000	28000	28000
63	MANGO	62500	150000	25000	60000
64	BOR	33000	35000	13200	14000
65	AMLA	35000	35000	14000	14000
66	ANJEER	0	0	0	0
67	PAPAYA	35000	87500	14000	35000
	FODDER CROP				
68	GAJARAJ	12500	30000	5000	12000
69	GARLIC GRASS	12500	65000	5000	26000
70	WIND GRASS	60000	65000	24000	26000
71	MAIZE (GREEN GRASS)	12500	35000	5000	14000
72	BAJRA (GREEN GRASS)	17000	17500	6800	7000
73	JAWAR (GREEN GRASS)	22000	22500	8800	9000
	OTHER CROPS			0	0
74	SILK MULBERY	70000	75000	28000	30000
75	PANMALA	55000	55000	22000	22000
‡	FODDER CROP(Sr.No.68 to 73)				
As decided in SLTC Meeting FODDER CROPs Rates suggested by					
Animal Husbandary Dept. Maharashtra State, Pune.					

Annexure V (Cntd…)

Extracts from the Scale of finance decided by DLTC for 2022-23 as per Ahmednagar DCCB Circular No.50/1058 dt.29.03.2022

Sr No	Name of the Crop	Scale of Finance Per Ha (₹ lakh)
1	Paddy	0.625
2	Wheat	0.625
3	Jowar	0.75
4	Soyabean	0.75
5	Bajra	0.75
6	Maize	0.625
7	Gram	0.625
8	Tur	0.40
9	Moong	0.20
10	Udad	0.20
11	Sugarcane	1.437
12	Onion	1.25
13	Cotton	0.75
14	Groundnut	0.38

ANNEXURE - V(A) and V(B)

Scale of Finance for Working Capital for Animal Husbandry and Fishery Activities decided by SLTC for FY 2022-23

(Amount in ₹)

Sr. No.	Name of Activity	Scale of Finance
1	**2**	**3**
1	Recurring Expenditure for Dairy	
	Unit 1 Cow	20,000
	Unit 1 Buffalo	25,000
2	Recurring Expenditure for Goat / Sheep Rearing	
	Unit 10+1	25,000
3	Recurring Expenditure for Poultry	
	Unit 100 Birds	
i	Broiler	10,000
ii	Layer	25,000
iii	Local (Indigenous)	25,000
4	Recurring Expenditure for Fishery – Management Cost	
i	Working Capital for Fishery (per ha)	2,20,000
ii	Working Capital for fish farming by small boat in river/pond	7,500
iii	Working Capital (per ha) for fishery activities in brackish water	62,500
iv	Working Capital for prawn farming with fish farming in brackish water (per ha)	2,00,000
v	Taller Fish Capturing Boat	2,00,000
vi	Parsisin Fish Capturing Boat	2,00,000
vii	Gill Netor Fish Capturing Boat	1,50.000
viii	Fish Capturing Boat (Non-Mechanical)	25,000
ix	Backyard ornamental fish farming (₹ 3 Lakh Capital Cost)	50.000
x	Medium ornamental fish farming (₹ 8 Lakh Capital Cost)	1,30,000
xi	Large ornamental fish farming (₹ 25 Lakh Capital Cost)	3,00,000

List of Abbreviations

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

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

List of the District Development Managers of Maharashtra

S.N.	Name of the District	Name of the DDM Shri/Smt	Mobile No.	E-mail
1	Ahmednagar	Shri Sheel B Jagtap	9828647823	ahmednagar@nabard.org
2	Akola	Shri Sharad P Walke	7415403877	akola@nabard.org
3	Amravati	Shri Rajendra B Rahate	8269009950	amravati@nabard.org
4	Aurangabad	Shri. Suresh R Patwekar	9575390390	aurangabad@nabard.org
5	Beed	Shri. Tatyasaheb L Markad	8668649552	beed@nabard.org
6	Bhandara	Shri Sandeep M Deogirkar	7073350545	bhandara@nabard.org
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31	Washim	Shri Shankar Kokadwar	9423101925	washim@nabard.org
32	Yavatmal	Shri D B Pendam	9907433101	yeotmal@nabard.org
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34	Mumbai City	Shri Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@nabard.org

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 n-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 micronance, MSME, housing, education, transport, etc."

FOCUS SEGMENTS	OTHER SEGMENTS
Green Finance & Wellness (Renewable Energy, Electric Vehicle, Healthcare, WASH) Fabrics & textiles, Handicrafts	› Small Business › Micronance › Transport › Housing › Education › Allied Agriculture › Agri/Food processing

Corporate Office:
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Ph: 022-2653 7091/9693
e-mail: nabsamruddhi@nabard.org

Registered Office:
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1-1-61, RTC'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040-23241155/56
www.nabsamruddhi.in

NABFOUNDATION

Leveraging the power of convergence

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

What does NABFOUNDATION want from you ?

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

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO
With an idea whose time you think has come and have not been able to nd willing partners, reach out to us

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

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

e-mail:nabfoundation@nabard.org   Phone: 91-22-2653 9404/9054   www.nabfoundation.in

NABKISAN FINANCE Limited

A Subsidiary of NABARD

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

Corporate Office
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Registered Office
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Phone:044- 28270138/28304658
Web-portal:krishimanch.co.in

NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD ISO-9001:2015 COMPANY

OFFERS CONSULTANCY AND ADVISORY SERVICES
Pan India Presence with oces in 31 States/UTs

AREAS OF OPERATION

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

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Ph: 011-25745103/07
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NABFINS Limited

A Subsidiary of NABARD

- A Non Deposit taking Systemically Important NBFC – MFI with a vison 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 nancial institution advancing hassle free services to the low income households and the unorganised sector
- The company has a range of nancial products and services including nancing 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 nancial 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.nabns.org

NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

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

Corporate Oce
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