



# संभाव्यतायुक्त ऋण योजना 2023-24

## Potential Linked Credit Plan 2023-24

ज़िला : बुलढाणा

DISTRICT : BULDHANA

### राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE



# 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 दस्तावेज 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 दस्तावेज यथार्थवादी और कार्यान्वयन योग्य जिला ऋण योजना तैयार करने के लिए उपयोगी स्रोत दस्तावेज 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 हूँ। मैं इस दस्तावेज को प्रकाशित करने में किए गए प्रयासों के लिए नाबार्ड के जिला विकास अधिकाधिकारियों को भी बधाई देता हूँ।



(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**  
**15<sup>th</sup> September 2022**

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## Executive Summary

### a. The Theme of the PLP

NABARD prepares Potential Linked Credit Plans- PLPs- to project credit potential under the priority sectors covering Primary, Secondary and Tertiary sectors. These projections are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets etc. PLPs also take into account the factors such as the changes in the Government's priorities and policies, redefined MSME constituents, strengthening of rural infrastructure, market forces, cost escalation etc. The PLP for 2023-24 has been prepared in tune with the revised Priority Sector guidelines of Reserve Bank of India, with the chapters covering Agriculture, MSME, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Other Priority sectors.

#### 1. District Profile

Buldhana district is situated in the Vidarbha region of Maharashtra. It has thirteen blocks with a total geographical area of 9661 sq. km. Out of 9,67,100 ha of the total area, the cultivable land is 7,06,000 ha. The average rainfall of the district is 721.55 mm per annum. The district population (2011 Census) is 25.86 lakh with 20.37 lakh (78.77 %) in rural areas. Of the total land holders, 79.99% are small and marginal farmers (with land size less than 2 ha) holding only 54.55 % of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif season are Soybean, cotton and tur, and during Rabi season are, Chickpea, wheat followed by cereals. The cropping intensity is 155%.

#### 2. Sectoral trends in credit flow

The district has 243 bank branches with 167 branches of Commercial Banks (including SFBs), 27 branches of Gramin Bank, 49 branches of DCCB, besides 567 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31 March 2022 was 73%. Out of the Total Advances (Rs. 9225.49 crore) disbursed by banks during 2021-22, the disbursements under Priority Sector stood at 38.74% (₹ 3574.28 crore). Achievement under ACP during 2021-22 stood at 103 % of the target.

Total GLC of the district under priority sector was ₹ 1910.77 crore during 2019-20, ₹ 2945.26 crore during 2020-21 and ₹ 3574.28 crore during 2021-22. The total agricultural loans issued during the last three years were of ₹ 939.52 crore, ₹ 1763.87 crore and ₹ 2524.61 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹ 339.74 crore, ₹ 619.56 crore, and ₹ 710.86 crore respectively. The share of agriculture loans in GLC (PSL) was 70.63% during 2021-22.

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

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2023-24 has been assessed at ₹ 4947.44 Crore as against ₹ 4778.65 Crore projected for the year 2022-23 showing 3.53% growth over the previous year.

For the year 2023-24, while the potential under crop loans has been assessed at ₹ 2605.78 Crore, that of total agriculture loans is at ₹ 3375.80 Crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 68.23 %, while that of MSME to total Priority Sector loans is 15.90 %. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 15.87 % of total Priority Sector loans.

## ii. Sub-sectoral Analysis-

**a. Crop loan :** Soybean, Cotton and Tur are the prominent kharif crops, while gram, wheat are prominent rabbi crops in Buldhana. Most of the agriculture practiced is rainfed. The potential for this sector has been assessed at ₹ 2605.78 Crore.

**b. MSME :** Blocks such as Malkapur, Khamgaon, Chikhali etc, are well connected by either road or railway and provide necessary infrastructure for growth of industry. Further, the connectivity is likely to be further increase through the introduction of “**Hindu Hrudaysamrat Balasaheb Thackeray Maharashtra Samruddhi Mahamarg**” which is expected to be shortly open for transportation. With the introduction of new MSME policy the scope for this sector has further increased. The potential for this sector has been assessed at ₹ 787.10 Crore.

**c. Animal Husbandry and Fishery:** Sheep/goat/piggery, poultry, dairy development, other draught animals and fisheries, would play an important role to supplement the income of farmers and towards realization of goal of doubling of farmer’s income. As per the new guidelines the working capital for these sector is also eligible for KCC. The potential for this sector has been assessed at ₹ 230.19 Crore.

**d. Water Resources:** More than 70% of the agriculture practiced is rain fed and thus provide a wide scope for increase of micro irrigation. The potential for this sector has been assessed at ₹ 179.37 Crore.

**e. Housing:** With the increasing population and size of villages and expansion of taluka places the demand for housing sector is increasing. The potential for this sector has been assessed at ₹ 300.61 Crore.

## 4. Developmental initiatives:

NABARD has sanctioned a loan amount of ₹ 13326.45 lakh for the ongoing RIDF tranche i.e. from RIDF XXI to XXVII. An amount of ₹ 116.50 Crore was sanctioned and disbursed under Long term irrigation fund (LTIF) The irrigation projects covered under NIDA are Alewadi, Borkhedi, Lower Dyanganga, Rahera , Chondi, Arkacheri and Jigaon.

Ten FPOs have been promoted and nurtured through NABARD grant assistance. There are two ongoing watershed projects one in Amboda village of Nandura block and other in Naydevi village in Khamgaon block.

Grant support has been extended to Parivartan Loksanchit Sadhan Kendra, Shegaon ( CMRC of MAVIM) for establishment of one Rural Mart in Shegaon block, which will provide marketing-avenue for various products produced by SHGs.

NAFCC project for Efficient Water Management and agriculture technology adoption for climate adaptive and resilient farming systems in 14 villages (Grant component – ₹ 509.19 lakh) of Deulgaon Raja block of is being implemented by Vasundhara Watershed Development Agency (VWDA), Pune and at district level through Department of Agriculture.

A grant support of ₹ 15.00 lakh has been extended to Buldana DCCB towards mobile van for demonstration and spreading of digital financial literacy. Mobile van includes ATM machine, micro ATM, LCD display, laptop, printer, sound system, battery back-up etc., Besides, grant support is extended for various digital financial literacy programmes, SHG leadership programmes, village level programmes for SHGs.

## 5. Thrust Areas:

Promotion and nurturing of FPOs, increase in post-harvest infrastructure facilities such as cleaning, grading units, warehouses, cold storages, etc. Promotion of food processing units and marketing avenues for the farmers. Capital formation and productivity growth in Agriculture and allied sectors needs to be emphasized. Introduction and adaptation of new technologies in Agriculture such as use of drones would be helpful.

Development of MSME and credit linkage of SHGs are some of the thrust areas which needs to be focused.

## **6. Major constraints:**

The credit flow in Agriculture sector is not in tune with the existing potential, lack of adequate post-harvest infrastructure such as cold storage, warehouses etc., forward linkages are inadequate due to lack of connectivity and processing facilities.

Irrigation facilities can be further improved by completion of ongoing projects, infrastructure facilities w.r.t Animal husbandry and fishery sector needs to be increased. Industries are few and concentrated in certain blocks such as Chikhli, Shegaon, Malkapur, Mehkar etc.,.

## **7. Way Forward:-**

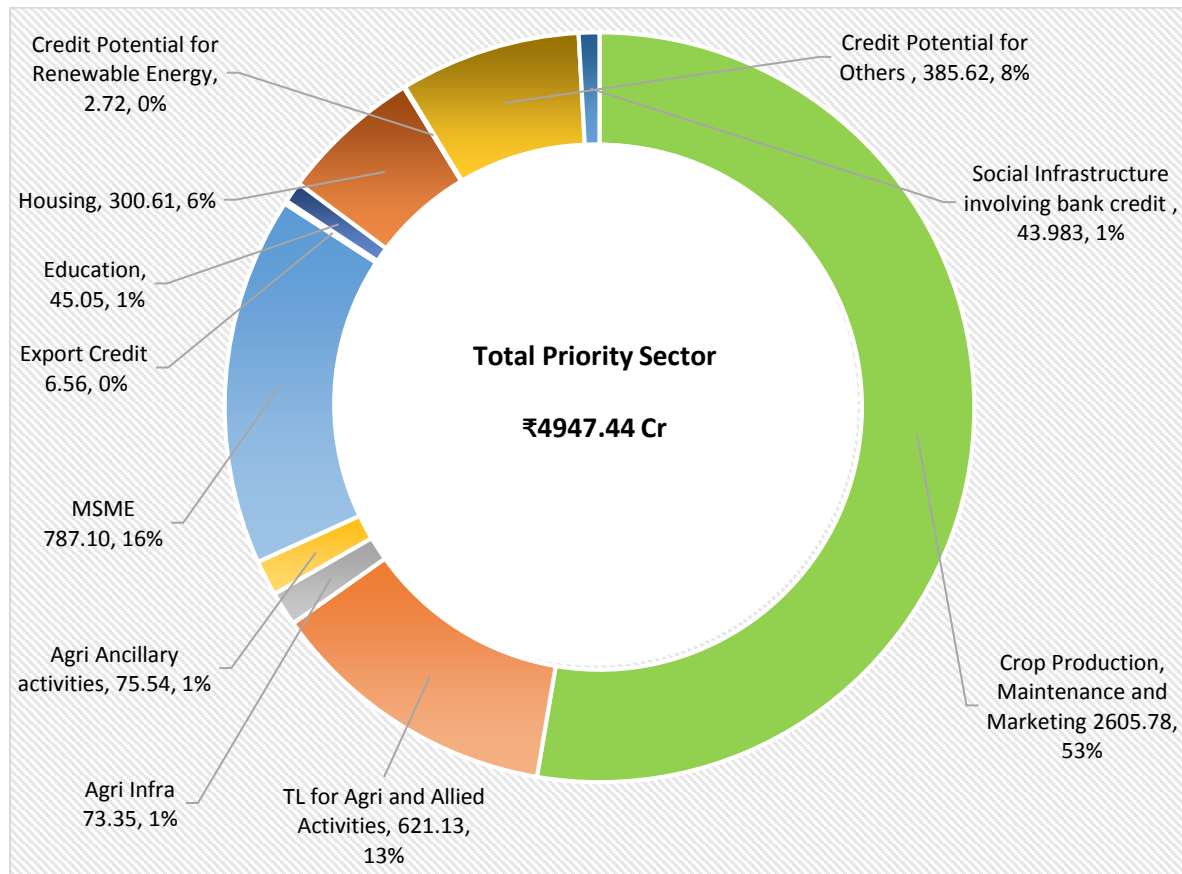
The district has a good potential for agriculture and allied activities. Adoption of proper package of sustainable practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers income. Banks may play an active role in financing the critical infrastructure through private investment. There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review in BLBC and DLCC meetings.

**Appendix -A to Annexure-I**

The broad-sector wise – sub sector wise projection is furnished in a following table & pie-chart.  
Broad sector-wise PLP projections for –FY2023-24

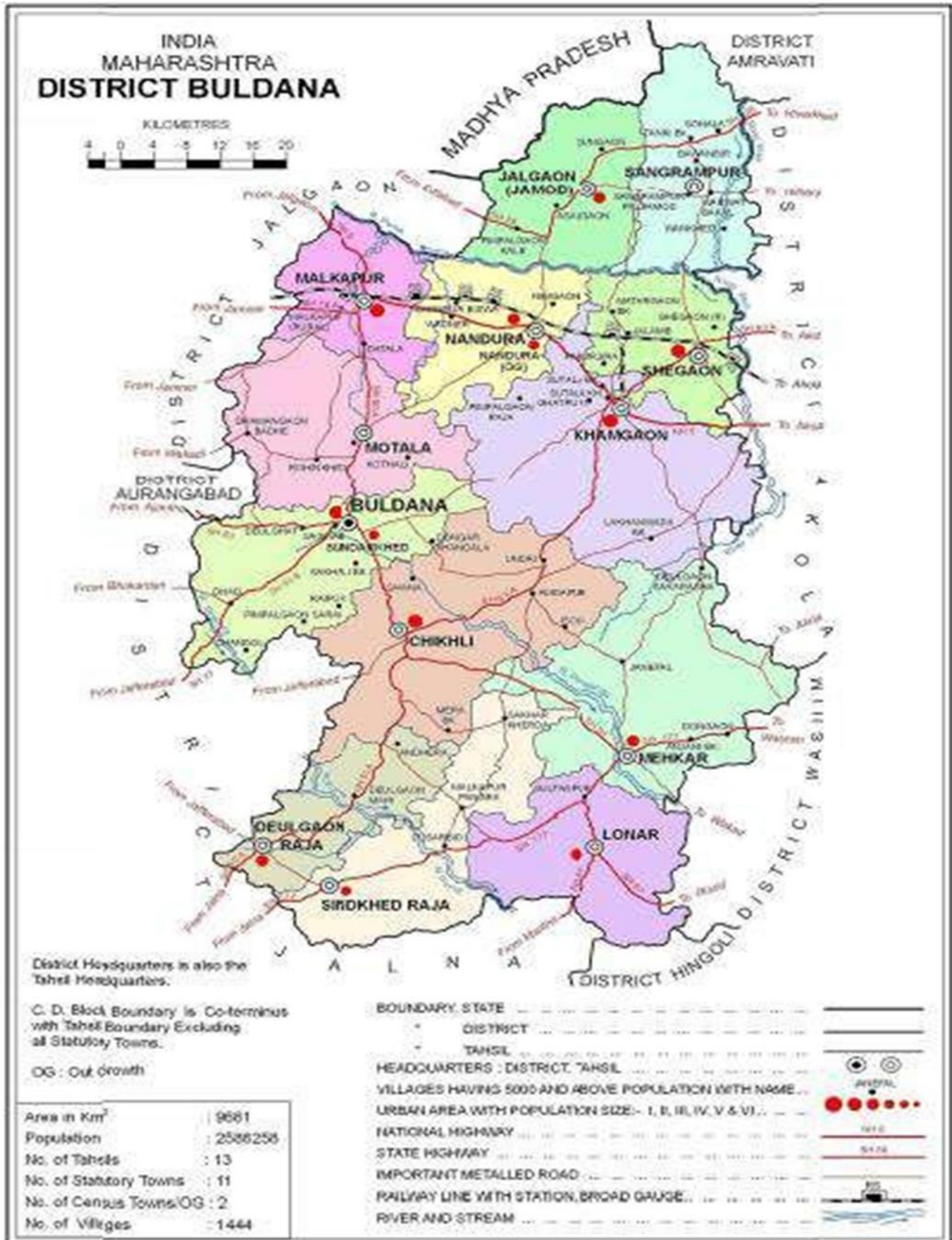
(₹ Crore)

| Sr. No | Particulars                                              | PLP Projections 2023-24 |
|--------|----------------------------------------------------------|-------------------------|
| 1      | Crop Production, Maintenance and Marketing               | 2605.78                 |
| 2      | Term Loan for Agriculture and Allied Activities          | 621.13                  |
| 3      | Agriculture Infrastructure                               | 73.35                   |
| 4      | Agriculture Ancillary Activities                         | 75.54                   |
|        | Total Agriculture and Allied Activities (1+2+3+4)        | 3375.80                 |
| 5      | Credit Potential for Micro, Small and Medium Enterprises | 787.10                  |
| 6      | Potential for Export Credit                              | 6.56                    |
| 7      | Credit Potential for Education                           | 45.05                   |
| 8      | Credit Potential for Housing                             | 300.61                  |
| 9      | Credit Potential for Renewable Energy                    | 2.72                    |
| 10     | Credit Potential for Others                              | 385.62                  |
| 11     | Social Infrastructure involving bank credit              | 43.98                   |
| 12     | Total Priority Sector (I to VIII)                        | 4947.44                 |



| <b>Appendix B to Annexure-I</b>                                  |                                                                                                                      |                  |
|------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|------------------|
| <b>Summary to Sector/Sub Sector-wise PLP Projection -2023-24</b> |                                                                                                                      | <b>(₹ lakh)</b>  |
| <b>Sr.No</b>                                                     | <b>Particulars</b>                                                                                                   | <b>2023-24</b>   |
| I                                                                | Credit Potential for Agriculture                                                                                     |                  |
| A                                                                | <b>FARM CREDIT</b>                                                                                                   |                  |
| I                                                                | Crop Production, Maintenance and Marketing                                                                           | 260578.33        |
| II                                                               | Water Resources                                                                                                      | 17937.89         |
| III                                                              | Farm Mechanization                                                                                                   | 15134.25         |
| IV                                                               | Plantation and Horticulture (Including Sericulture)                                                                  | 2304.50          |
| V                                                                | Forestry and Waste Land Development                                                                                  | 321.52           |
| VI                                                               | Animal Husbandry-Dairy                                                                                               | 17372.40         |
| VII                                                              | Animal Husbandry-Poultry                                                                                             | 1043.73          |
| VIII                                                             | Animal Husbandry-Sheet, Goat, Piggery, etc.,                                                                         | 3374.82          |
| IX                                                               | Fisheries (Marine, Inland, Brackish Water)                                                                           | 1228.45          |
| X                                                                | Others - Bullock, Bullock Cart, etc.,                                                                                | 3395.75          |
|                                                                  | <b>Sub Total</b>                                                                                                     | <b>322691.64</b> |
| B                                                                | <b>AGRICULTURE INFRASTRUCTURE</b>                                                                                    |                  |
| I                                                                | Construction of storage facilities (Warehouse, Market Yards, Godowns, Silos, Cold storage units/Cold Storage Chains) | 3354.75          |
| II                                                               | Land Development, Soil Conservation, Watershed Development                                                           | 1190.39          |
| III                                                              | Others (Tissue culture, Agri Bio-technology, Seed Production, Bio-Pesticides/ fertilizers, Vermin Composting)        | 2789.56          |
|                                                                  | <b>Sub Total</b>                                                                                                     | <b>7334.69</b>   |
| C                                                                | <b>ANCILLIARY ACTIVITIES</b>                                                                                         |                  |
| I                                                                | Food and Agro processing                                                                                             | 2097.80          |
| II                                                               | Others – ACABC & Microfinance to PACS, Cooperatives etc.,                                                            | 5456.25          |
|                                                                  | <b>Sub Total</b>                                                                                                     | <b>7554.05</b>   |
| (A+B+C)                                                          | <b>TOTAL AGRICULTURE</b>                                                                                             | <b>337580.38</b> |
| II                                                               | <b>Micro, Small and Medium Enterprises</b>                                                                           |                  |
| I                                                                | MSME- Investment Credit                                                                                              | 56790.00         |
| ii                                                               | MSME – Working Capital                                                                                               | 21920.00         |
|                                                                  | <b>Total MSME</b>                                                                                                    | <b>78710.00</b>  |
| III                                                              | <b>Export Credit</b>                                                                                                 | <b>656.25</b>    |
| IV                                                               | <b>Education</b>                                                                                                     | <b>4504.50</b>   |
| V                                                                | <b>Housing</b>                                                                                                       | <b>30061.10</b>  |
| VI                                                               | <b>Renewable Energy</b>                                                                                              | <b>272.17</b>    |
| VII                                                              | <b>Others</b>                                                                                                        | <b>38561.85</b>  |
| VIII                                                             | <b>Social Infrastructure involving bank credit</b>                                                                   | <b>4398.30</b>   |
|                                                                  | <b>TOTAL PRIORITY SECTOR</b>                                                                                         | <b>494744.56</b> |

## BULDHANA – DISTRICT MAP



आधर :- Census 2011 Handbook

## District Profile

| DISTRICT : BULDHANA                                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                    | STATE - MAHARASHTRA                                                                       |  |                                                                                    | DIVISION -AMRAVATI |                               |            |                    |       |            |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------|--------------------|-------------------------------|------------|--------------------|-------|------------|--|
| 1. PHYSICAL & ADMINISTRATIVE FEATURES                                                                                                                                                                                                                                              |  |                                                                                                                                                                                                                                                                                    | 2. SOIL & CLIMATE                                                                         |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Total Geographical Area (Sq.km)                                                                                                                                                                                                                                                    |  | 9661                                                                                                                                                                                                                                                                               | Agro-climatic Zone                                                                        |  | Western Plateau and Hills Region (IX) and Central Maharashtra Plateau Zone (MH-7). |                    |                               |            |                    |       |            |  |
| No. of Sub Divisions                                                                                                                                                                                                                                                               |  | 6                                                                                                                                                                                                                                                                                  | Climate                                                                                   |  | Hot and dry, Semi Arid (Wetter Half)                                               |                    |                               |            |                    |       |            |  |
| No. of Blocks                                                                                                                                                                                                                                                                      |  | 13                                                                                                                                                                                                                                                                                 | Soil Type                                                                                 |  | Medium black, deep black and coarse Shallow                                        |                    |                               |            |                    |       |            |  |
| No. of Villages (Inhabited)                                                                                                                                                                                                                                                        |  | 1300                                                                                                                                                                                                                                                                               |                                                                                           |  |                                                                                    |                    |                               |            |                    |       |            |  |
| No. of Panchayats                                                                                                                                                                                                                                                                  |  | 869                                                                                                                                                                                                                                                                                |                                                                                           |  |                                                                                    |                    |                               |            |                    |       |            |  |
| 3. LAND UTILISATION [Ha]                                                                                                                                                                                                                                                           |  |                                                                                                                                                                                                                                                                                    | 4. RAINFALL & GROUND WATER                                                                |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Total Area Reported                                                                                                                                                                                                                                                                |  | 967100                                                                                                                                                                                                                                                                             | Rainfall [in mm]                                                                          |  | Normal                                                                             | Actual             | 2019                          | 2020       | 2021               |       |            |  |
| Forest Land                                                                                                                                                                                                                                                                        |  | 98100                                                                                                                                                                                                                                                                              |                                                                                           |  | 761.6 (100)                                                                        |                    | 797                           | 780        | 864                |       |            |  |
| Area Not Available for Cultivation                                                                                                                                                                                                                                                 |  | 121100                                                                                                                                                                                                                                                                             |                                                                                           |  | Variation from Normal (%)                                                          |                    | 105%                          | 102%       | 113%               |       |            |  |
| Permanent Pasture and Grazing Land                                                                                                                                                                                                                                                 |  | 41900                                                                                                                                                                                                                                                                              | Availability of Ground Water [Ham]                                                        |  | Net annual recharge                                                                |                    | Net annual draft              |            | Balance            |       |            |  |
| Land under Miscellaneous Tree Crops                                                                                                                                                                                                                                                |  | 1400                                                                                                                                                                                                                                                                               |                                                                                           |  | 88719.98                                                                           |                    | 5127.67                       |            | 83592.31           |       |            |  |
| Cultivable Wasteland                                                                                                                                                                                                                                                               |  | 27600                                                                                                                                                                                                                                                                              | 5. DISTRIBUTION OF LAND HOLDING                                                           |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Current Fallow                                                                                                                                                                                                                                                                     |  | 27100                                                                                                                                                                                                                                                                              | Classification of Holding- Agri Census 2015-16                                            |  | Holding                                                                            |                    | Area                          |            |                    |       |            |  |
| Other Fallow                                                                                                                                                                                                                                                                       |  | 29700                                                                                                                                                                                                                                                                              |                                                                                           |  | Nos.                                                                               | % to Total         | Ha.                           | % to Total |                    |       |            |  |
| Net Sown Area                                                                                                                                                                                                                                                                      |  | 620200                                                                                                                                                                                                                                                                             | <= 1 Ha                                                                                   |  | 212259                                                                             |                    | 43                            |            | 130100             | 18    |            |  |
| Total or Gross Cropped Area                                                                                                                                                                                                                                                        |  | 960400                                                                                                                                                                                                                                                                             | >1 to <=2 Ha                                                                              |  | 180623                                                                             |                    | 37                            |            | 254927             | 36    |            |  |
| Area Cultivated More than Once                                                                                                                                                                                                                                                     |  | 340200                                                                                                                                                                                                                                                                             | >2 Ha                                                                                     |  | 98276                                                                              |                    | 20                            |            | 320758             | 45    |            |  |
| Cropping Intensity [GCA/NSA]                                                                                                                                                                                                                                                       |  | 154.85%                                                                                                                                                                                                                                                                            | Total                                                                                     |  | 491158                                                                             |                    | 100                           |            | 705785             | 100   |            |  |
| 6. WORKERS PROFILE [in '000]                                                                                                                                                                                                                                                       |  |                                                                                                                                                                                                                                                                                    | 7. DEMOGRAPHIC PROFILE [in '000]                                                          |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Cultivators                                                                                                                                                                                                                                                                        |  | 385                                                                                                                                                                                                                                                                                | Category                                                                                  |  | Total                                                                              | Male               | Female                        | Rural      |                    | Urban |            |  |
| Of the above, Small/Marginal Farmers                                                                                                                                                                                                                                               |  | 321                                                                                                                                                                                                                                                                                | Population                                                                                |  | 2586                                                                               |                    | 1337                          |            | 1249               | 2037  | 549        |  |
| Agricultural Labourers                                                                                                                                                                                                                                                             |  | 603                                                                                                                                                                                                                                                                                | Scheduled Caste                                                                           |  | 471                                                                                |                    | 241                           |            | 230                | 395   | 76         |  |
| Workers engaged in Household Industries                                                                                                                                                                                                                                            |  | 13                                                                                                                                                                                                                                                                                 | Scheduled Tribe                                                                           |  | 125                                                                                |                    | 64                            |            | 61                 | 116   | 9          |  |
| Workers engaged in Allied Agro-activities                                                                                                                                                                                                                                          |  | NA                                                                                                                                                                                                                                                                                 | Literate                                                                                  |  | 2157                                                                               |                    | 1210                          |            | 947                | 1668  | 489        |  |
| Other workers                                                                                                                                                                                                                                                                      |  | 217                                                                                                                                                                                                                                                                                | BPL No. of Households                                                                     |  | 210                                                                                |                    | -                             |            | -                  | 24    | 186        |  |
| 8. HOUSEHOLDS [in '000]                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                                                                    | 9. HOUSEHOLD AMENITIES [Nos. in '000 Households]                                          |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Total Households                                                                                                                                                                                                                                                                   |  | 506                                                                                                                                                                                                                                                                                | Having brick/stone/concrete houses                                                        |  | 282                                                                                |                    | Having electricity supply     |            | 423                |       |            |  |
| Rural Households                                                                                                                                                                                                                                                                   |  | 419                                                                                                                                                                                                                                                                                | Having source of drinking water (tap water)                                               |  | 299                                                                                |                    | Having independent toilets    |            | 190                |       |            |  |
| BPL Households                                                                                                                                                                                                                                                                     |  | 210                                                                                                                                                                                                                                                                                | Having access to banking services                                                         |  | 339                                                                                |                    | Having radio/tv sets          |            | 225                |       |            |  |
| 10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]                                                                                                                                                                                                                                             |  |                                                                                                                                                                                                                                                                                    | 11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]                                  |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Villages Electrified                                                                                                                                                                                                                                                               |  | 1444                                                                                                                                                                                                                                                                               | Anganwadis                                                                                |  | 2828                                                                               |                    | Dispensaries (Public+ Pvt.)   |            | 530                |       |            |  |
| Villages having Agriculture Power Supply                                                                                                                                                                                                                                           |  | 1444                                                                                                                                                                                                                                                                               | Primary Health Centres                                                                    |  | 52                                                                                 |                    | Hospitals (Public)            |            | 17                 |       |            |  |
| Villages having Post Offices                                                                                                                                                                                                                                                       |  | 1175                                                                                                                                                                                                                                                                               | Primary Health Sub-Centres                                                                |  | 280                                                                                |                    | Hospital Beds (Public + Pvt.) |            | 5527               |       |            |  |
| Villages having Banking Facilities                                                                                                                                                                                                                                                 |  | 230                                                                                                                                                                                                                                                                                | 12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE                                     |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Villages having Primary Schools                                                                                                                                                                                                                                                    |  | 1499                                                                                                                                                                                                                                                                               | Fertiliser/Seed/Pesticide Outlets [Nos]                                                   |  | NA                                                                                 |                    | Agriculture Pumpsets[Nos]     |            | 163777             |       |            |  |
| Villages having Primary Health Centres & Sub Centres                                                                                                                                                                                                                               |  | 332                                                                                                                                                                                                                                                                                | Total N/P/K Consumption [MT]                                                              |  | NA                                                                                 |                    | Pumpsets Energised [Nos]      |            | 162915             |       |            |  |
| Villages having Potable Water Supply                                                                                                                                                                                                                                               |  | 970                                                                                                                                                                                                                                                                                | Certified Seeds Supplied [MT]                                                             |  | NA                                                                                 |                    | Agro Service Centres [Nos]    |            | NA                 |       |            |  |
| Villages connected with Paved Approach Roads                                                                                                                                                                                                                                       |  | 1274                                                                                                                                                                                                                                                                               | Pesticides Consumed [MT]                                                                  |  | NA                                                                                 |                    | Soil Testing Centres [Nos]    |            | NA                 |       |            |  |
| 13. IRRIGATION COVERAGE [Ha]                                                                                                                                                                                                                                                       |  |                                                                                                                                                                                                                                                                                    | Agriculture Tractors [Nos]                                                                |  | 27194                                                                              |                    | Plantation nurseries [Nos]    |            | NA                 |       |            |  |
| Total Area Available for Irrigation                                                                                                                                                                                                                                                |  | NA                                                                                                                                                                                                                                                                                 | Attachments                                                                               |  | 12632                                                                              |                    | Farmers' Clubs [Nos]          |            | NA                 |       |            |  |
| Irrigation Potential Created                                                                                                                                                                                                                                                       |  | 200364                                                                                                                                                                                                                                                                             | Other (Three & Four Wheelers)                                                             |  | NA                                                                                 |                    | Krishi Vigyan Kendras[Nos]    |            | 2                  |       |            |  |
| 15. AGRO-PROCESSING UNITS                                                                                                                                                                                                                                                          |  |                                                                                                                                                                                                                                                                                    | 14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING                                     |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Type of Processing Activity                                                                                                                                                                                                                                                        |  | No of units                                                                                                                                                                                                                                                                        | Rural/Urban Mandi/Haats [Nos]                                                             |  | 23                                                                                 |                    | Wholesale Market [Nos]        |            | 13                 |       |            |  |
| Food (Rice/Flour/Dal/Oil/Tea/Coffee)                                                                                                                                                                                                                                               |  | NA                                                                                                                                                                                                                                                                                 | Length of Pucca Road [Km]                                                                 |  | 5724                                                                               |                    | Godown [Nos]                  |            | 482                |       |            |  |
| Sugarcane (Gur/Khandsari/Sugar)                                                                                                                                                                                                                                                    |  | NA                                                                                                                                                                                                                                                                                 | Length of Railway Line [Km]                                                               |  | 106                                                                                |                    | Godown Capacity[MT]           |            | 427349             |       |            |  |
| Fruit (Pulp/Juice/Fruit drink)                                                                                                                                                                                                                                                     |  | NA                                                                                                                                                                                                                                                                                 | Public Transport Vehicle [Nos]                                                            |  | 439712                                                                             |                    | Cold Storage [Nos]            |            | NA                 |       |            |  |
| Spices (Masala Powders/Pastes)                                                                                                                                                                                                                                                     |  | NA                                                                                                                                                                                                                                                                                 | Goods Transport Vehicle [Nos]                                                             |  | 55625                                                                              |                    | Cold Store Capacity[MT]       |            | NA                 |       |            |  |
| Dry-fruit (Cashew/Almond/Raisins)                                                                                                                                                                                                                                                  |  | NA                                                                                                                                                                                                                                                                                 | 16. AREA, PRODUCTION & YIELD OF MAJOR CROPS                                               |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Cotton (Ginning/Spinning/Weaving)                                                                                                                                                                                                                                                  |  | NA                                                                                                                                                                                                                                                                                 | Crop                                                                                      |  | 2020-21                                                                            |                    | 2021-22                       |            | Avg. Yield [Kg/Ha] |       |            |  |
| Milk (Chilling/Cooling/Processing)                                                                                                                                                                                                                                                 |  | NA                                                                                                                                                                                                                                                                                 |                                                                                           |  | Area (Ha)                                                                          |                    | Prod. (MT)                    |            | Area (Ha)          |       | Prod. (MT) |  |
| Meat (Chicken/Motton/Pork/Dryfish)                                                                                                                                                                                                                                                 |  | NA                                                                                                                                                                                                                                                                                 | Cotton                                                                                    |  | 198400                                                                             |                    | 799                           |            | 193900             |       | 92490      |  |
| Animal feed (Cattle/Poultry/Fishmeal)                                                                                                                                                                                                                                              |  | NA                                                                                                                                                                                                                                                                                 | Soyabean                                                                                  |  | 384800                                                                             |                    | 566800                        |            | 387300             |       | 608836     |  |
| 17. ANIMAL POPULATION AS PER CENSUS 2019 in No.                                                                                                                                                                                                                                    |  |                                                                                                                                                                                                                                                                                    | Jowar                                                                                     |  | 9800                                                                               |                    | 11700                         |            | 6700               |       | 7517       |  |
| Category of animal                                                                                                                                                                                                                                                                 |  | Total                                                                                                                                                                                                                                                                              | Tur                                                                                       |  | 73900                                                                              |                    | 86900                         |            | 77400              |       | 187153     |  |
| Cattle - Cross breed                                                                                                                                                                                                                                                               |  | 53908                                                                                                                                                                                                                                                                              | Maize                                                                                     |  | 28300                                                                              |                    | 85500                         |            | 28600              |       | 81882      |  |
| Cattle - Indigenous                                                                                                                                                                                                                                                                |  | 407621                                                                                                                                                                                                                                                                             | Wheat                                                                                     |  | 79035                                                                              |                    | 184377                        |            | 64591              |       | 18319      |  |
| Buffaloes                                                                                                                                                                                                                                                                          |  | 134148                                                                                                                                                                                                                                                                             | Pulses Other than Tur                                                                     |  | 38800                                                                              |                    | 21000                         |            | 40800              |       | 30300      |  |
| Sheep - Cross bred                                                                                                                                                                                                                                                                 |  | NA                                                                                                                                                                                                                                                                                 | Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales (170 kg per bale in India) |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Sheep                                                                                                                                                                                                                                                                              |  | 125280                                                                                                                                                                                                                                                                             | 18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES                                   |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Goat                                                                                                                                                                                                                                                                               |  | 364689                                                                                                                                                                                                                                                                             | Veterinary Hospitals/Dispensaries [Nos]                                                   |  | 129                                                                                |                    | Animal Markets [Nos]          |            | 4                  |       |            |  |
| Pig - Cross bred                                                                                                                                                                                                                                                                   |  | NA                                                                                                                                                                                                                                                                                 | Disease Diagnostic Centres [Nos]                                                          |  | 1                                                                                  |                    | Milk Collection Centres [Nos] |            | NA                 |       |            |  |
| Pig                                                                                                                                                                                                                                                                                |  | 5251                                                                                                                                                                                                                                                                               | Artificial Insemination Centers [Nos]                                                     |  | 129                                                                                |                    | Fishermen Societies [Nos]     |            | 181                |       |            |  |
| Horse/Donkey/Camel & Others                                                                                                                                                                                                                                                        |  | NA                                                                                                                                                                                                                                                                                 | Animal Breeding Farms [Nos]                                                               |  | Nil                                                                                |                    | Fish seed farms [Nos]         |            | 1                  |       |            |  |
| Poultry - Cross bred                                                                                                                                                                                                                                                               |  | 99000                                                                                                                                                                                                                                                                              | Animal Husbandry Tng Centres [Nos]                                                        |  | Nil                                                                                |                    | Fish Markets [Nos]            |            | 13                 |       |            |  |
| Poultry - Indigenous                                                                                                                                                                                                                                                               |  | 87000                                                                                                                                                                                                                                                                              | Dairy Cooperative Societies [Nos]                                                         |  | 80                                                                                 |                    | Poultry hatcheries [Nos]      |            | -                  |       |            |  |
| Sources (if not mentioned against the respective item):                                                                                                                                                                                                                            |  | Item Nos. 1, 6, 7 & 9 - Census 2011; Item Nos. 2, 3, 5, 8, 10, 11, 12, 13, 15 & 16 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - cgwb ;Item No.14 : DDR Office; Item No. 17 - AH Census 2019; Item Nos. 17, 18 - Dir. of Animal Hus./Dir. of Eco. & Stat, ISS Report 2017-18. |                                                                                           |  |                                                                                    |                    |                               |            |                    |       |            |  |
| Item Nos. 1, 6, 7 & 9 - Census 2011; Item Nos. 2, 3, 5, 8, 10, 11, 12, 13, 15 & 16 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - cgwb ;Item No.14 : DDR Office; Item No. 17 - AH Census 2019; Item Nos. 17, 18 - Dir. of Animal Hus./Dir. of Eco. & Stat, ISS Report 2017-18. |  |                                                                                                                                                                                                                                                                                    |                                                                                           |  |                                                                                    |                    |                               |            |                    |       |            |  |
| 19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                                                                    | Improved Fodder Farms [Nos]                                                               |  | Nil                                                                                |                    | Slaughter houses [Nos]        |            | -                  |       |            |  |
| Fish                                                                                                                                                                                                                                                                               |  | Production [MT]                                                                                                                                                                                                                                                                    | 5000                                                                                      |  | Per cap avail. [gm./day]                                                           |                    | NA                            |            |                    |       |            |  |
| Egg                                                                                                                                                                                                                                                                                |  | Production [Lakh Nos]                                                                                                                                                                                                                                                              | 277                                                                                       |  | Per cap avail. [nos./p.a.]                                                         |                    | NA                            |            |                    |       |            |  |
| Milk                                                                                                                                                                                                                                                                               |  | Production ['000 MT]                                                                                                                                                                                                                                                               | 165                                                                                       |  | Per cap avail. [gm./day]                                                           |                    | NA                            |            |                    |       |            |  |
| Meat                                                                                                                                                                                                                                                                               |  | Production [MT]                                                                                                                                                                                                                                                                    | NA                                                                                        |  | Per cap avail. [gm./day]                                                           |                    | NA                            |            |                    |       |            |  |

## DISTRICT PROFILE

Buldhana is a district in Amravati division of Maharashtra state in western part of India. The district has 6 sub divisions and 13 blocks. The total geographical area of Buldhana district is 9661 sq.km, which is 3.14% of the total geographical area of Maharashtra State.

The population of the district as per 2011 census was 25,86,258 of which the share of rural population was at 78.80%. The density of population is 268 per sq km; as against State's position of 365 per sq km. 83.04% of the population is literate consisting 90.5 % male and 75.8% female literacy and it is at par with Maharashtra literacy rate. The sex ratio is 934 female per 1000 male.

Agriculture continues to be the main occupation of the district as 80% of population depends on agriculture. As per Agriculture Census 2015-16, the district has total of 7,05,785 Ha of agricultural land covering 4,91,158 operational holdings including 875 institutional holdings, 3,92,882 small and marginal farmers are occupying 54.55% of cultivable area.

The Nominal Gross District Domestic Product (at current prices) for the year 2020-21 for the district was ₹ 31,318 Crore, whereas the per capita nominal net District Domestic Product at current prices for the year 2020-21 for the district is ₹ 1,00,567/- .  
(Source: Economic Survey of Maharashtra 2021-22)

Out of the reported area the Cultivable area in the district is 705785 ha , forest area is 98,100 ha and area under non agriculture purpose is 63,400 ha. (Source: Department of Agriculture)

### Co-operatives in Buldhana District –

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

| Sr. No                                                 | Type                                   | Number of Societies in the district |
|--------------------------------------------------------|----------------------------------------|-------------------------------------|
| <b>A. Details of Non-Credit Cooperative Societies</b>  |                                        |                                     |
| 1                                                      | AH Sector (Milk/Fishery/ Poultry etc.) | 406                                 |
| 2                                                      | Consumer Stores                        | 23                                  |
| 3                                                      | Housing Societies                      | 108                                 |
| 4                                                      | Weavers                                | 1                                   |
| 5                                                      | Marketing                              | 19                                  |
| 6                                                      | Labour Societies                       | 139                                 |
| 7                                                      | Industrial Societies                   | 91                                  |
| 8                                                      | Agro Processing and Sugar              | 3                                   |
| 9                                                      | All others                             | 829                                 |
|                                                        | <b>Total</b>                           | <b>1619</b>                         |
| <b>B. Details of Credit Cooperative Societies</b>      |                                        |                                     |
| 10                                                     | Primary Agriculture Credit Societies   | 567                                 |
| <b>C. Details of Multi State Cooperative Societies</b> |                                        |                                     |
| 11                                                     | No. of MSCS                            | 5                                   |
| <i>Source: DDR office, Buldhana</i>                    |                                        |                                     |

**b. Potential for formation of Cooperatives:** There is a fair potential for cooperative activity in the animal husbandry (Dairy/Fishery/Poultry), marketing of agriculture produce, agro-processing sector and financial sector in the district, as indicated in the relevant chapters.

The distribution of co-operative societies is not uniform across the blocks in the district. The Buldhana, Mehkar, Chikhli and Khamgaon blocks have good presence of co-operative societies in the financial sector. There is a need of vibrant functioning by existing cooperative societies in financial and Animal Husbandry sectors in the district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

The distances of the major towns from Buldhana are: Aurangabad (approx.160 KM), Pune (approx. 425 KM), Amravati (approx.. 200 KM), Nagpur (approx.350KM). The district Head Quarter Buldhana is well connected to other parts of the state by a number of good all weather roads.

The district has black soil, which is highly fertile having high contents of calcium, magnesium and carbonates. However, the soil is deficient of Nitrogen, Phosphates, Potash and also humus. The soil has capacity of retaining high moisture.

Water is one of the most critical resources necessary for sustenance of life and central to all developmental activities. The principal rivers flowing in the district are Painganga, Khadkpurna, Purna, Nalganga, Vishwaganga, Koradi, Man, Dyanaganga Wan and Mas. The rivers flowing in the district with a total length of 440 kms are contributing to irrigation, Vainganga, Purna, Khadakpurna and Painganga are the major river flowing in the district. The district receives 722 mm average annual rainfall.

The district is a major tourist attraction owing to the ancient Lonar Crater (created due to meteorite impact), declared as wildlife sanctuary and chosen as a wetland site of international importance under the Ramsar conservation treaty. Shegaon of Gajanan Maharaj and Sailanibaba's Dargah are the major places of pilgrimage. Sindkhed Raja in the district is renowned to be birthplace of Rajmata Jijau.

**BANKING PROFILE****DISTRICT : BULDHANA****STATE - MAHARASHTRA****LEAD BANK - CENTRAL BANK OF INDIA****1. NETWORK & OUTREACH (As on 31/03/2021)**

| Agency                      | No. of Banks /Societies. | No. of Branches |       |            |       | No. of non-formal agencies associated |           |         | Per Branch Outreach |            |
|-----------------------------|--------------------------|-----------------|-------|------------|-------|---------------------------------------|-----------|---------|---------------------|------------|
|                             |                          | Total           | Rural | Semi-urban | Urban | mFIs/mFOs                             | SHGs/JLGs | BCs/BFs | Villages            | Households |
| Commercial Banks            | 17                       | 157             | 68    | 89         | 0     | NA                                    | NA        | NA      | NA                  | NA         |
| Regional Rural Bank         | 1                        | 27              | 13    | 14         | 0     | NA                                    | NA        | NA      | NA                  | NA         |
| District Central Coop. Bank | 1                        | 49              | 33    | 16         | 0     | NA                                    | NA        | NA      | NA                  | NA         |
| Primary Agr. Coop. Society  | 567                      | 567             | 567   | 0          | 0     | NA                                    | NA        | NA      | NA                  | NA         |
| All Agencies                | 586                      | 800             | 681   | 119        | 0     | NA                                    | NA        | NA      | NA                  | NA         |

**2. DEPOSITS OUTSTANDING**

| Agency              | No. of accounts |           |           |           |          | Amount of Deposit [Rs.in.Lakh] |           |           |           |          |
|---------------------|-----------------|-----------|-----------|-----------|----------|--------------------------------|-----------|-----------|-----------|----------|
|                     | 31-Mar-18       | 31-Mar-19 | 31-Mar-20 | Growth(%) | Share(%) | 31-Mar-19                      | 31-Mar-20 | 31-Mar-21 | Growth(%) | Share(%) |
| Commercial Banks    | NA              | NA        | NA        | NA        | NA       | 802178                         | 957932    | 1071200   | 11.80     | 92%      |
| Regional Rural Bank | NA              | NA        | NA        | NA        | NA       | 47666                          | 48812     | 50644     | 3.75      | 4%       |
| Cooperative Banks   | NA              | NA        | NA        | NA        | NA       | 46942                          | 42527     | 39140     | -7.96     | 3%       |
| All Agencies        | NA              | NA        | NA        | NA        | NA       | 896786                         | 1049271   | 1160984   | 10.64     | 100%     |

**3. LOANS & ADVANCES OUTSTANDING**

| Agency              | No. of accounts |           |           |           |          | Amount of Advances [Rs.in.Lakh] |           |           |           |          |
|---------------------|-----------------|-----------|-----------|-----------|----------|---------------------------------|-----------|-----------|-----------|----------|
|                     | 31-Mar-18       | 31-Mar-19 | 31-Mar-20 | Growth(%) | Share(%) | 31-Mar-19                       | 31-Mar-20 | 31-Mar-21 | Growth(%) | Share(%) |
| Commercial Banks    | NA              | NA        | NA        | NA        | NA       | 511519                          | 485627    | 684526    | 40.96     | 88%      |
| Regional Rural Bank | NA              | NA        | NA        | NA        | NA       | 46005                           | 35031     | 43044     | 22.87     | 6%       |
| Cooperative Banks   | NA              | NA        | NA        | NA        | NA       | 56286                           | 47890     | 54372     | 13.54     | 7%       |
| All Agencies        | NA              | NA        | NA        | NA        | NA       | 613810                          | 568548    | 781942    | 37.53     | 100%     |

**4. CD-RATIO**

| Agency              | CD Ratio  |           |           |
|---------------------|-----------|-----------|-----------|
|                     | 31-Mar-19 | 31-Mar-20 | 31-Mar-21 |
| Commercial Banks    | 63.77%    | 50.70%    | 63.90%    |
| Regional Rural Bank | 96.52%    | 71.77%    | 84.99%    |
| Cooperative Banks   | 119.91%   | 112.61%   | 138.92%   |
| All Agencies        | 68.45%    | 54.19%    | 67.35%    |

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

| Agency              | During 2020-21 |        | Cumulative |        |
|---------------------|----------------|--------|------------|--------|
|                     | Deposit        | Credit | Deposit    | Credit |
| Commercial Banks    | NA             | NA     | NA         | NA     |
| Regional Rural Bank | NA             | NA     | NA         | NA     |
| Cooperative Banks   | NA             | NA     | NA         | NA     |
| All Agencies        | NA             | NA     | NA         | NA     |

**6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)****Amount [Rs.in.Lakh]**

| Agency              | Priority Sector Loans |                  | Loans to Agr. Sector |                  | Loans to Weaker Sections |                  | Loans under DRI Scheme |                  | Loans to Women |                  |
|---------------------|-----------------------|------------------|----------------------|------------------|--------------------------|------------------|------------------------|------------------|----------------|------------------|
|                     | Amount                | % of Total Loans | Amount               | % of Total Loans | Amount                   | % of Total Loans | Amount                 | % of Total Loans | Amount         | % of Total Loans |
| Commercial Banks    | 252729.00             | 85.81            | 140519.00            | 79.67            | NA                       | NA               | NA                     | NA               | NA             | NA               |
| Regional Rural Bank | 34318.00              | 11.65            | 28387.00             | 16.09            | NA                       | NA               | NA                     | NA               | NA             | NA               |
| Cooperative Banks   | 7480.00               | 2.54             | 7480                 | 4.24             | NA                       | NA               | NA                     | NA               | NA             | NA               |
| All Agencies        | 294527.00             | 100.00           | 176386.00            | 100.00           | NA                       | NA               | NA                     | NA               | NA             | NA               |

**7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS****Amount [Rs.in.Lakh]**

| Agency              | 2018-19   |           |              | 2019-20   |           |              | 2020-21   |           |              | Average Ach[%] in last 3 years |
|---------------------|-----------|-----------|--------------|-----------|-----------|--------------|-----------|-----------|--------------|--------------------------------|
|                     | Target    | Ach'ment  | Ach'ment [%] | Target    | Ach'ment  | Ach'ment [%] | Target    | Ach'ment  | Ach'ment [%] |                                |
| Commercial Banks    | 286699.00 | 170928.00 | 59.62        | 310500.00 | 173243.00 | 55.79        | 390666.00 | 252729.00 | 64.69        | 60.04                          |
| Regional Rural Bank | 48301.00  | 8299.00   | 17.18        | 52048.00  | 15131.00  | 29.07        | 68570.00  | 34318.00  | 50.05        | 32.10                          |
| Cooperative Banks   | 5000.00   | 4869.00   | 97.38        | 5250.00   | 2703.00   | 51.49        | 7280.00   | 7480.00   | 102.75       | 83.87                          |
| All Agencies        | 340000.00 | 184096.00 | 54.15        | 367798.00 | 191077.00 | 51.95        | 466516.00 | 294527.00 | 63.13        | 56.41                          |

**8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS****Amount [Rs.in.Lakh]**

| Broad Sector          | 2018-19   |           |              | 2019-20   |           |              | 2020-21   |           |              | Average Ach[%] in last 3 years |
|-----------------------|-----------|-----------|--------------|-----------|-----------|--------------|-----------|-----------|--------------|--------------------------------|
|                       | Target    | Ach'ment  | Ach'ment [%] | Target    | Ach'ment  | Ach'ment [%] | Target    | Ach'ment  | Ach'ment [%] |                                |
| Crop Loan             | 187700.00 | 61708.00  | 32.88        | 197086.00 | 54890.00  | 27.85        | 273372.00 | 156308.00 | 57.18        | 39.30                          |
| Term Loan (Agr)       | 56700.00  | 31336.00  | 55.27        | 62496.00  | 39062.00  | 62.50        | 82250.00  | 20079.00  | 24.41        | 47.39                          |
| Total Agri. Credit    | 244400.00 | 93044.00  | 38.07        | 259582.00 | 93952.00  | 36.19        | 355622.00 | 176387.00 | 49.60        | 41.29                          |
| Non-Farm Sector       | 25200.00  | 29600.00  | 117.46       | 30712.00  | 33974.00  | 110.62       | 73012.00  | 80208.00  | 109.86       | 112.65                         |
| Other Priority Sector | 70400.00  | 61452     | 87.29        | 77504.00  | 63151.00  | 81.48        | 37882.00  | 37931.00  | 100.13       | 89.63                          |
| Total Priority Sector | 340000.00 | 184096.00 | 54.15        | 367798.00 | 191077.00 | 51.95        | 466516.00 | 294526.00 | 63.13        | 56.41                          |

**9. RECOVERY POSITION****Amount [Rs.in.Lakh]**

| Agency              | 2018-19             |                       |              | 2019-20             |                       |              | 2020-21             |                       |              | Average Rec. [%] in last 3 years |
|---------------------|---------------------|-----------------------|--------------|---------------------|-----------------------|--------------|---------------------|-----------------------|--------------|----------------------------------|
|                     | Demand [Rs.in.Lakh] | Recovery [Rs.in.Lakh] | Recovery [%] | Demand [Rs.in.Lakh] | Recovery [Rs.in.Lakh] | Recovery [%] | Demand [Rs.in.Lakh] | Recovery [Rs.in.Lakh] | Recovery [%] |                                  |
| Commercial Banks    | NA                  | NA                    | NA           | NA                  | NA                    | NA           | NA                  | NA                    | NA           | NA                               |
| Regional Rural Bank | 42146.52            | 13613.32              | 32.30%       | NA                  | NA                    | NA           | NA                  | NA                    | NA           | NA                               |
| Cooperative Banks   | 57080.84            | 3642.89               | 3.63%        | 61581.45            | 15908.08              | 24.31        | NA                  | NA                    | NA           | NA                               |
| All Agencies        | NA                  | NA                    | NA           | NA                  | NA                    | 33.29%       | NA                  | NA                    | NA           | NA                               |

Source : Lead Bank Cell, Buldhana.

## BANKING PROFILE

The district has 243 bank branches with 167 branches of Commercial Banks, 27 branches of Gramin Bank, 49 branches of DCCB, besides 567 PACS affiliated to the DCCB, which cater to the credit needs of the rural population.

The other financial intermediaries that also play an important role in channelizing the financial resources are Non-Banking Financial Institutions and Non-Agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. Central Bank of India is functioning as Lead Bank in the district.

The Annual Credit Plan targets in respect of Agriculture Credit during the last three years were achieved as detailed below:

(₹ lakh)

| Sr. No. | Year    | Crop Loan |             |         | Agriculture Term Loan |             |         |
|---------|---------|-----------|-------------|---------|-----------------------|-------------|---------|
|         |         | Target    | Achievement | Perf. % | Target                | Achievement | Perf. % |
| 1       | 2019-20 | 197086.00 | 54890.19    | 27.85%  | 62496.00              | 39062.00    | 62.50%  |
| 2       | 2020-21 | 273372.00 | 156308.00   | 57.18%  | 82250.00              | 20079.00    | 24.41%  |
| 3       | 2021-22 | 155000.00 | 144912.32   | 93.49%  | 70000.00              | 123117.00   | 175.88% |

The above table reveals that, both Crop loan and Agriculture Term loan are showing the uneven growth in last three financial years. **(Source: LDM Office)**

### CD Ratio

The total deposits of the banks stood at ₹ 12558.41 crore whereas the total advances stood at ₹ 9225.49 crore as on 31 March 2022. Thus the CD Ratio of the district was 73.46% as on 31 March 2022. During the last three years, it was 54.19%, 67.35% and 73.46% respectively.

Use of IT Platform is growing speedily and the information will be made available to masses in transparent manner. Banking sector has already started passing the benefits to individual through RTGS/NEFT, DBT, Mobile apps viz; BHIM App and USSD. PMJDY, PM Social Security Schemes, MUDRA, Standup India are offering various kind of avenues for income & employment generation.

## 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

1. 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.
2. To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential.
3. 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 endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers who are District Development Managers of NABARD placed in most of the districts of the country are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

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

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

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

| S. No. | Sector                      | Methodology of estimation of credit potential                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                             | <ul style="list-style-type: none"> <li>Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2      | Water Resources             | <ul style="list-style-type: none"> <li>MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> <li>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;</li> <li>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.</li> <li>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>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.</li> </ul> |
| 3      | Farm Mechanization          | <ul style="list-style-type: none"> <li>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;</li> <li>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>Adjustment of tractor potential with land holdings</li> <li>Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</li> </ul>                                                                                                                                                                                                                                                                                   |
| 4      | Plantation and Horticulture | <ul style="list-style-type: none"> <li>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;</li> <li>Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>Estimation of potential for rejuvenation of existing plantation</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 5      | Animal Husbandry – Dairy    | <ul style="list-style-type: none"> <li>Collection of data on number of milch animals as per the latest census</li> <li>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| S. No. | Sector | Methodology of estimation of credit potential                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |        | <p>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;</p> <ul style="list-style-type: none"> <li>1/6<sup>th</sup> 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 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul> |

### Utility

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

|   |                                  |                                                                                                                                                                                                                                                                                                              |
|---|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Bankers                          | <ul style="list-style-type: none"> <li>i. Provides inputs/information on Exploitable potential vis-a-vis credit available</li> <li>ii. Potential High Value Projects/Area Based schemes</li> <li>iii. Infrastructure support available which can form basis for their business/development plans.</li> </ul> |
| 2 | Government Agencies/ Departments | <ul style="list-style-type: none"> <li>i. Developmental infrastructure required to support credit flow for tapping the exploitable potential</li> <li>ii. Other support required to increase credit flow</li> <li>iii. Identification of sectors for Government sponsored program</li> </ul>                 |
| 3 | Individual/ Business entities    | <ul style="list-style-type: none"> <li>i. Private investment opportunities available in each sector</li> <li>ii. Commercial infrastructure</li> <li>iii. Information on various schemes of Govt &amp; Banks.</li> </ul>                                                                                      |

### 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 |
|----------|-------------------------------------------------|---------------------|
| <b>A</b> | <b>Non-Credit Cooperative Societies</b>         |                     |
| 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              |
|          | <b>Total</b>                                    | <b>739582</b>       |
| <b>B</b> | <b>Credit Cooperative Societies</b>             |                     |
| 10       | Primary Agriculture Credit Societies            | 93978               |
| <b>C</b> | <b>Multi State Cooperative Societies (MSCs)</b> |                     |
| 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 Samridhi:** This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

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

### 1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

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

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

### 1.2 Policy Initiatives – Reserve Bank of India

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

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

iv. **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 Awas Yojana-Grameen (PMAY-G)

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

#### 1.3.6 Micro Credit Intervention

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

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit

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

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

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

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

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

### **1.3.7 Financial Inclusion**

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

### 1.3.8 Farm Sector Development – Important Initiatives

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

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

#### II. FPO Promotion

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

#### III. IOT and ICT Interventions

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

#### IV. Climate Action

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

### 1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹ 28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and

implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.

- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

### 1.3.10 Agriculture Credit Target during 2022-23

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

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

### 1.4 Policy Initiatives – State Government – 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

1. An incentive grant of ₹ 50,000 to 20 lakh farmers who repay their crop loans regularly.
2. ₹ 964 crore has been earmarked for waiving loans taken from land development bank by 34,788 farmers.
3. 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.
4. ₹ 100 crore for Hon. Balasaheb Thackeray Agricultural Research Centre to be established at Basmat, Dist. Hingoli for research on increasing productivity of turmeric crop.
5. ₹ 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.
6. Farm ponds have been included under Mukhyamantri Shashwat Krishi Sinchan Yojana with increase in amount of farm ponds subsidy by 50% to ₹ 75,000.
7. "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

8. 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.

9. An amount of ₹ 6,952 crore will be provided towards minimum support price for procurement of agricultural commodities.
10. 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**

11. 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.
12. 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.
13. An amount of ₹ 853.45 crore will be made available for Gosikhurd National project in 2022-23.

### **Soil and Water Conservation**

14. Complete 4,885 Soil and Water conservation works in the next two years at a cost of ₹ 4,774 crore.
15. 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**

16. 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.
17. 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.
18. Share capital of Maharashtra Fisheries Development Corporation will be increased by ₹ 50 crore for the maintenance and repair of 173 fishing centres

### **Skill Development**

19. 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.
20. 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.
21. Installation of machines for sanitary napkins for girl students in government hostels.

### **Rural Development**

22. Mission Mahagram to achieve sustainable development goals with focus on human development and raise ₹ 500 crore through CSR Fund.
23. 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**

24. 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.
25. 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**

26. 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.

27. 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.
28. Tribal Industrial Cluster at Dindori, District-Nashik to provide infrastructural facilities and support to start ups of the Tribal Community.

### **Energy**

29. 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**

30. Ajanta, Ellora, Mahabaleshwar Tourism Development Plan with Modern community convention centers.
31. Preservation and conservation of the forts viz Rajgad, Torna, Shivneri, Sudhagad, Vijaydurg and Sindhudurg as also Sewri and St.George Fort in Mumbai.
32. 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.
33. Development of shrines - Mahalakshmi Temple Development Plan at Kolhapur and Vitthal Rukmini Temple area at Vadha, Dist.Chandrapur.
34. Solar Fencing Scheme in all sensitive villages to avoid loss of crops by wild animals.
35. State River Conservation Scheme for rivers in the state with an estimated cost of ₹ 150 crores.

#### **1.4.1 State Government Sponsored Programmes**

1. Dr. Babasaheb Ambedkar Krishi Swavalamban Yojana
2. Birsa Munda Krishi Kranti Yojana
3. Bhausaheb Fundkar Orchard Planting Scheme
4. Agriculture Awards given by the Department of Agriculture
5. Horticulture mechanization – Incentive for financing machinery to farmers belonging to SC, ST, women, SF & MF.
6. Dr. Punjabrao Deshmukh Organic Farming Mission
7. Incentive to farmers making prompt repayment under MJPSKY

#### **1.4.2 Central Government Sponsored Programmes with state govt. component**

1. Benefit scheme of new wells for farmers belonging to Scheduled Castes and Scheduled Tribes under National Agriculture Development Plan
2. Orchard Plantation Scheme under Mahatma Gandhi National Rural Employment Guarantee Act
3. Establishment of National Horticulture Mission Protected Agricultural Greenhouse under Integrated Horticulture Development Mission
4. Crop Pest Surveillance and Advisory Project (CROPSAP)
5. National Food Security Campaign - Coarse Grain (Maize)
6. National Food Security Campaign- Cereal crops
7. Pradhan Mantri Krishi Sinchan Yojana - More crop per drop
8. Integrated Horticulture Development Campaign: Post-harvest project management Area Expansion
9. Agricultural Technology Management Agency- ATMA
10. Erection of onion storage structure with subsidy for construction
11. Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
12. Central sector scheme of Financing facility under Agriculture Infrastructure Fund”
13. Traditional Agriculture Development Scheme ( Organic Farming)

## 14. 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:

1. Project on Climate Resilient Agriculture (PoCRA)
2. State of Maharashtra's Agribusiness and Rural Transformation (SMART) Project
3. Jalyukta Shiwar Yojana
4. Maharashtra Agribusiness Network project (MagNet)
5. Mahatma Jotirao Phule Shetkari Karj Mukti Yojna 2019 (MJPSKY)
6. Digital India Land Records Modernization Programme (DILRMP)
7. 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. Apart 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 |
|--------------------------------------------------------|----------------------------------------|----------------------------------|
| <b>A. Details of Non-Credit Cooperative Societies</b>  |                                        |                                  |
| 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                           |
|                                                        | <b>Total</b>                           | <b>1,97,487</b>                  |
| <b>B. Details of Credit Cooperative Societies</b>      |                                        |                                  |
| 10                                                     | Primary Agriculture Credit Societies   | 20,897                           |
| <b>C. Details of Multi State Cooperative Societies</b> |                                        |                                  |
| 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 focusing 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

### 2.1 Farm Credit

#### 2.1.1 Crop Production, Maintenance and Marketing

##### 2.1.1.1 Introduction

The Buldhana district has geographical area of 9,67,100 Ha, of which total area available for cultivation in the district is estimated to be 7,06,000 Ha. As per the estimates of Agriculture Department, Gross cropped area is 9,60,400 Ha and net sown area is 6,20,200 Ha and cropping intensity is 155%. (Source : Department of Agriculture).

As per Agriculture Census 2015-16, there are 491158 farmers having land holdings. The details are furnished below.

| Land holding pattern         | ≤ 1 ha | > 1ha to ≤ 2ha | >2ha to ≤ 4ha | >4ha   | Total  |
|------------------------------|--------|----------------|---------------|--------|--------|
| No of farmers                | 212259 | 180623         | 79938         | 18338  | 491158 |
| Percentage of holdings       | 43.22  | 36.77          | 16.28         | 3.73   | 100.00 |
| Area Hectare                 | 130100 | 254927         | 208748        | 112011 | 705785 |
| Percentage with land holding | 18.43  | 36.12          | 29.58         | 15.87  | 100.00 |

(Source - Ref. Agriculture Census – 2015-16)

The average land holding is 1.44 Ha. The land holding of SF/MF , which was 80% of total farmers, constitute 54.55% of total land holding.

The district has black soil, which is highly fertile having high contents of calcium, magnesium and carbonates. However, the soil is found to be deficient in Nitrogen, Phosphates, Potash and also humus. The soil has capacity of retaining high moisture.

The district has around 2,00,364 ha of gross irrigated area and an area of 44,202 ha as net irrigated area. Area under irrigation is 18.99% of the gross cropped area. (Source : Pg. No. 34 & 93 of District Socio - Eco review 2021).

The cropping pattern practiced in the district comprises of 79 % Soybean + Cotton including Tur as inter crop and 21% cereals and other pulses.

##### 2.1.1.2 Infrastructure and linkage support available, planned and gaps :

**(i) Irrigation facility:** District has 04 major, 07 medium and 88 minor irrigation projects. Around 1153 ponds/K.T. weir/small Storage weirs. The district has around 2,00,364 ha of gross irrigated area and an area of 44,202 ha as net irrigated area. Area under irrigation is 18.99% of the gross cropped area. (Source : Pg. No. 34, 92 & 93 of District Socio - Eco review 2021).

Hence, there exists scope for farmers to tap water and increase crop intensity through drip, changing cropping pattern and to diversify to other crops. Farm Pond and rain water harvesting will improve the irrigation.

**(ii) Seeds:** Every year District Agriculture Office prepares a plan for availability of seeds and the authenticated variety of seeds are made available to farmers and also appealing farmers to keep the adequate seeds from the previous year stock having 70-80% germination capacity.

**(iii) Chemical Fertilizers:** Adequate chemical fertilizers and other agriculture inputs are made available in the district through Agriculture Inputs agencies & suppliers. Agriculture Office is also keeping close watch during the crop seasons.

**(iv) Marketing & Storage/warehousing facilities:** There are 13 APMCs, and 23 sub-market yards in the district. APMCs should provide quality facilities to farmers with good governance. The godowns under use by APMC are 113 with a storage capacity of 40815 MT, by Kharedi vikri Sangh are 47 with a storage capacity of 13100 MT, by private owners are 242 with a storage capacity of 212739 MT, by other institutions is 80 with a storage capacity of 160695 MT. Thus the total number of godowns available in the district are 482 with a capacity of 427349 MT. (Source : DDR Office).

**(v) Extension service:** Institutions like KVK, ATMA, etc; are providing extension services and exposure to the farmers. However, the farmers rely more on informal sources such as shopkeeper, progressive farmers, etc; for information. Given the vast size of the district, there is a need to further strengthen the extension services through public-private partnership.

The GLC i.e., production credit (crop loan) disbursed during last three years from formal banking channel is furnished below:

| (₹ in Lakh) |            |            |            |
|-------------|------------|------------|------------|
| Activity –  | FY 2019-20 | FY 2020-21 | FY 2021-22 |
| Crop Loan   | 54890.19   | 156308.00  | 129344.00  |

### 2.1.1.3 Assessment of Credit Potential for 2023-24

District Agriculture Office has been assessing cropping pattern and area under cultivation of crops on the basis of various parameters and also prepares its plan accordingly. This trend may be continued for ensuing year approximately for Kharif 734700 Hectare and Rabbi 178436 Hectare respectively. As per norm area sown by SF/MF and others under various crops is taken into consideration. The credit requirement has been kept at minimum benchmark level.

The projected crop area to be covered and credit requirements there against is shown in the following table.

| Potential for Kharip Crops-FY 2023-24 |                                                   |                  | (₹ in lakh)    |                  |
|---------------------------------------|---------------------------------------------------|------------------|----------------|------------------|
| Sr. No.                               | Name of the Crop                                  | Scale of Finance | Phy.Units (Ha) | Bank Loan        |
| 1                                     | Soybean                                           | 0.51             | 200283         | 101944.05        |
| 2                                     | Cotton                                            | 0.59             | 90525          | 53681.33         |
| 3                                     | Tur                                               | 0.51             | 38894          | 19913.73         |
| 4                                     | Udid                                              | 0.25             | 10899          | 2768.35          |
| 5                                     | Moog                                              | 0.25             | 10025          | 2506.25          |
| 6                                     | Maize                                             | 0.38             | 10556          | 4085.16          |
| 7                                     | Jowar                                             | 0.30             | 239            | 1608.93          |
| 8                                     | Bajara                                            | 0.26             | 348            | 88.74            |
| 9                                     | Other Kharif crops                                | 0.39             | 1892           | 737.88           |
| <b>Kharif – FY 2023-24</b>            | <b>Sub-total</b>                                  |                  | 368731         | 187334.42        |
|                                       | Post Harvest & Household Consumption requirements |                  | 10%            | 18733.44         |
|                                       | Repair & Maintenance expenses of Farm Assets      |                  | 20%            | 37466.88         |
|                                       | <b>Total –Kharif-2023-24</b>                      |                  |                | <b>243534.74</b> |

**Rabi Crops-FY 2023-24**

(₹ in lakh)

|                       | Name of the Crop                                           | Scale of Finance | Phy.Units (Ha) | Bank Loan        |
|-----------------------|------------------------------------------------------------|------------------|----------------|------------------|
| 1                     | Gram                                                       | 0.34             | 23000          | 7774.07          |
| 2                     | Wheat                                                      | 0.46             | 9215           | 4211.42          |
| 3                     | Jowar                                                      | 0.32             | 1757           | 563.53           |
| 4                     | Maize                                                      | 0.39             | 1378           | 533.32           |
| 5                     | Oilseeds                                                   | 0.28             | 100            | 28.11            |
| <b>Rabbi-FY 23-24</b> | <b>Sub-total</b>                                           |                  | <b>35450</b>   | <b>13110.45</b>  |
|                       | Post Harvest & Household Consumption requirements          |                  | 10%            | 1311.05          |
|                       | Repair & Maintenance expenses of Farm Assets               |                  | 20%            | 2622.09          |
|                       | <b>Credit Requirement – Rabbi-2023-24</b>                  |                  |                | <b>17043.59</b>  |
|                       | <b>Total KCC– Credit Requirement –Kharif+Rabbi-2023-24</b> |                  |                | <b>260578.33</b> |

**2.1.1.4 Scale of Finance set in District-Vs-Maharashtra -Scale of finance -District**

Scale of finance is fixed by SLTC for 2022-23 is given in Annexure-V.

**2.1.1.5 Crop Insurance -Pradhan Mantri Fasal Beema Yojna (PMFBY)**

State Government is implementing the PMFBY for 15 notified Kharif & 04 notified Rabbi crops. The State Government has identified Reliance General Insurance Company Limited (RGICL) as implementing Agency for Buldhana for three years from Kharif 2020 and Rabbi 2020-21. The scheme has been made voluntary for both loanee and non-loanee farmers and the scheme will be implemented in notified areas and notified crops only.

**2.1.1.6.Issues / Action Points:**

**Banks RFI :** Banks may extend hassle free, adequate and timely credit to the farmers. They may also guide the farmers through Financial Literacy camps, Farmers Club and Bank Correspondence (Bank Mitra) regarding judicious uses of credit and timely repayment of loan and payment of interest.

**State Government:**

- ☞ Adequate and timely supply of quality seeds and fertilizers, particularly to small and marginal farmers should be ensured. Farmers need to be educated for taking up mixed crops /diversification of crops/ crop rotation.
- ☞ DSAO office may spread the awareness regarding judicious use of water. Since the water is a scarce commodity. They may also encourage the farmers for appropriate uses of Seeds, Fertilizers. Drip, Sprinkler as an effective micro irrigation tools and better crop management practices.
- ☞ **KVK:** KVK may disseminate information on better crop management practices through its crop demonstration plots, lectures etc., and also encourage the farmers for testing of soil health in their soil testing lab and guide the farmers for selecting the crops in particular crop seasons according to the health of soil. KVK may also issue alerts for the farmers at frequent intervals –regarding the weather conditions and also help them for proper use of pesticides, fertilizers etc.,
- ☞ Agriculture Department may encourage farmers to go in for cold storage facility so as to have better storage facility for perishable crops and derive higher income at the time of sale.

- ☞ MSSEDCL may supply power at cheaper rate to the farmers and especially during day time.
- ☞ Additional Storage Capacity for storing grain is to be created.

**Irrigation Department:** It is required to gear up implementation of the ongoing irrigation projects to enhance the irrigation capacity and also to ensure optimum utilization of the created potential.

Thus, the efforts of all these above mentioned institutions will help to improve the confidence level of farmers, reduce inputs cost and increase the production and productivity of crops.

## 2.1.2: Water Resources

### 2.1.2.1: Introduction

Vidarbha region of Maharashtra State is mostly characterized by rainfed farming. The climatic conditions of the region can be broadly described as semi-arid type. Buldhana belongs to the western part of Vidarbha and receives average annual rainfall of 721.55 mm.

District has 04 major, 07 medium and 88 minor irrigation projects. Around 1153 ponds/K.T. weir/small Storage weirs. The district has around 2,00,364 ha of gross irrigated area and an area of 44,202 ha as net irrigated area. Area under irrigation is 18.99% of the gross cropped area. (Source : Pg. No. 34, 92 & 93 of District Socio - Eco review 2021).

The Ground Level Credit flow in water resources during last three years from Banks is furnished below.

| Activity – Water resources | (₹ in lakh) |            |            |
|----------------------------|-------------|------------|------------|
|                            | FY 2019-20  | FY 2020-21 | FY 2021-22 |
|                            | 1790.56     | 983.89     | 262.39     |

### 2.1.2.2: Infrastructure and linkage support available, planned and gaps:

#### Availability of Infrastructure:

- ☞ The State Ground Water Survey and Development Agency (GSDA), the ZP and the State Electricity Board are providing necessary infrastructure for Minor Irrigation Schemes.
- ☞ GSDA is undertaking the work of sinking dug wells, conducting aquifer performance tests and examination of the failed well cases. Other infrastructure facilities such as skilled labour, masons, mechanics, dealers of pipelines, pump sets, drip/sprinkler sets, engineering consultants are adequately available within the district and neighbouring districts in private sector.
- ☞ The GSDA conducts watershed wise survey for feasible wells.
- ☞ **Energisation:** The Maharashtra State Electricity Distribution Company Limited (MSED Co. Ltd), Buldhana Circle office is the Nodal Agency for energization of agricultural pump sets. Out of a total number of 1433 of villages in the district, 1433 villages have been electrified. They are providing power connection for water lifting device.
- ☞ **Availability of dealer & servicing centres for sprinkler, drip irrigation system, etc.:** There is a good network of dealer /supplier of diesel and electric pump sets, sprinkler and drip sets of various reputed ISI brands across the district. Other materials like GI pipes, plastic pipes, equipment necessary for execution of LIS, bore wells, dug wells etc., are available in the district.
- ☞ Solar Power Lift Irrigation facility is also available.

### 2.1.2.3 Assessment of Credit Potential for 2023-24:-

| Sr. No | Activity                                            | Unit Size | Unit Cost | Physical Units | (₹ in lakh) |           |
|--------|-----------------------------------------------------|-----------|-----------|----------------|-------------|-----------|
|        |                                                     |           |           |                | TFO         | Bank Loan |
| 1      | Deepening / Renovation Of Well/Rainwater Harvesting | No        | 0.60      | 1028           | 616.80      | 524.28    |
| 2      | Dug Well/New Well                                   | No        | 1.43      | 1845           | 2638.35     | 2242.60   |

|   |                            |    |       |        |         |          |
|---|----------------------------|----|-------|--------|---------|----------|
| 3 | Pump-set - Electric 5Hp    | No | 0.30  | 2326   | 697.80  | 593.13   |
| 4 | Pump-set Submersible - 5Hp | No | 0.55  | 5974   | 3285.70 | 2792.85  |
| 5 | Drip irrigation            | No | 1.000 | 8704   | 8704.00 | 7398.40  |
| 6 | Sprinkler                  | No | 0.300 | 11138  | 3341.40 | 2840.19  |
| 7 | Farm Ponds                 | No | 1.950 | 933.00 | 1819.35 | 1546.45  |
|   |                            |    |       |        |         | 17937.89 |

#### 2.1.2.4 Issues / Action Points:

1. As the State Government Act enforces formation of Water Users' Association to take over the irrigation structures created, efforts need to be made to enhance participation of WUA in the irrigation command area.
2. Since success rate of individual LIS is higher than that of the Co-operative LIS, more individual LIS should be encouraged to tap the surface water potential.
3. Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDLC/Government may consider availing of financial assistance through RIDF for developing adequate infrastructure. There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro irrigation and cultivating high value crops in their command. Low water intensive but high value crops should be encouraged in the Lift Irrigation commands. (Action: Department of Agriculture, Govt of Maharashtra)
4. Major portion of the rainfall is lost as run off, which can be conserved by introducing rainwater harvesting structures. Hence model structures are to be developed.
5. Use of solar power for running agriculture pump sets may be encouraged by availing the benefits of subsidy scheme of MNRE, GoI.
6. Banks should meet the increasing demand of credit in the area of completed irrigation projects for capital formation in agriculture.
7. The Producer Group, FPOs, NGO and other stake holder may also take part for improving irrigation facility.

#### 2.1.3: Farm Mechanization

##### 2.1.3.1 Introduction:

Farm mechanization (FM) is associated with the use of implements such as tractors, power tillers, threshers, sprayers, combined harvesters and other agricultural equipment. Farm mechanization leads to increase in farm productivity. The unavailability of farm labourers has increased the need for farm mechanization. Farm mechanization, besides facilitating and ensuring timeliness and cost effectiveness of agricultural operations, contributes to improving the quality of life of rural work force and farm families by reducing drudgery. The farm mechanization also leads to development of skills, enterprise and wage-earning capacity of rural youth. It also triggers improvement in rural infrastructure, road construction, repair and maintenance service besides serving as a springboard for development of agri based industries.

At the district level, the number of tractors and related agriculture implements in the district are 27194 tractors, 12632 trolleys. **(Source: District Socio Economic review -2021).**

The GLC during last three years by all agencies is given in table below:

| Agency/FI | FY-2019-20 | FY-2020-2021 | FY-2021-2022 |
|-----------|------------|--------------|--------------|
| Total     | 3805.13    | 830.70       | 1105.80      |

##### 2.1.3.2 Infrastructure and linkage support available, planned and gaps:

**Availability of Infrastructure:** There are adequate numbers of dealers of reputed tractor companies in the district. The farm implements are being manufactured locally. Further, the

availability of diesel, spare parts, repair/servicing facility in the district and block headquarters is adequate.

### 2.1.3.3 Assessment of Credit Potential.

Every year more or less or equal number of farm implements have been added and equal numbers of farm implements discarded from the services due to economical and serviceable life of the unit is exhausted. By considering the above facts, the projection in FM is made.

(₹ in lakh)

| Sr.No.       | Activity                      | Unit Cost | Unit Size | Physical | Potential for FY 2023-24 |                 |
|--------------|-------------------------------|-----------|-----------|----------|--------------------------|-----------------|
|              |                               |           |           |          | TFO                      | Bank Loan       |
| 1            | Tractor with attachments      | 8.50      | No        | 950      | 8075.00                  | 6863.75         |
| 2            | Agri Implements               | 1.00      | No        | 3800     | 3800.00                  | 3230.00         |
| 3            | Agro Service Center-Machinery | 10.00     | No        | 460      | 4600.00                  | 3910.00         |
| 4            | Power Tiller                  | 3.50      | No        | 348      | 1218.00                  | 1130.50         |
| <b>Total</b> |                               |           |           |          |                          | <b>15134.25</b> |

### 2.1.3.4 Issues / Action Points :

1. Skill Development /RSETI/ITI : Training may be provided to rural youth from the district on operation, repair and maintenance of farm machinery including harvesters to create employment opportunities for local youths.
2. RSETI may take a lead and explore the possibility to extend minimum operational skill training support to Rural Youth.
3. DSAO/KVK: Demonstrations for usefulness of such farm machineries may be organized by the extension agencies in tie-up with suppliers / distributors to encourage the farmers to go for it.
4. Banks may step up credit flow to the sector especially in the new areas such as custom hiring centers.

### 2.1.3.5 Digital technological Innovations in Agriculture

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-CF DAT (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

Buldhana farmers have small or marginal landholdings; the average Buldhana farmer owns 1.44 ha of land. The important fruit crops in the district are banana, mango, kagzi lime, sweet orange, mandarin orange, guava, pomegranate, custard apple, aonla, etc., The seasonal vegetable crops and spices cultivated in the district are mainly turmeric, chilli, ginger, garlic, onion, watermelon, muskmelon, ash gourd, coriander, cabbage, tomato, brinjal, etc.

As percentage of gross cropped area, horticulture accounts for less than 1% of cropped area in the district. The inadequate irrigation facility and relatively weaker post-harvest infrastructure, road connectivity and availability of market at distance places limiting the growth in horticulture.

The ground level credit during last three financial years in this segment is given in the following table.

| Activity –<br>Plantation<br>&<br>Horticulture | (₹ in lakh) |            |            |
|-----------------------------------------------|-------------|------------|------------|
|                                               | FY-2019-20  | FY-2020-21 | FY-2021-22 |
|                                               | 19.87       | 60.38      | 8.94       |

##### 2.1.4.2 Infrastructure and linkage support available, planned and gaps:

**(i) Planting material:** Twelve nurseries which are available in the district fulfill the requirement of planting materials for mango, sweet lime, aonla, etc., and partly for orange. Planting material for orange is also brought from Amravati district. Nursery activity is to be promoted.

**(ii) Storage/ Warehousing/ Cold storage/ Processing and Marketing facilities:**

There is a felt need of cold storage in view of increasing horticulture production. There is a need to increase horticulture production and create awareness among people for taking up marketing and value addition of horticulture crops through Producers' Organizations.

**(iii) Green-house/ Poly-house/ Shade net-house:** Under NHM, Agri Department has established few shade net houses and poly houses in the district.

**(iv) Extension services:** There is a need to educate farmer about cultivation of horticulture crops, use of drip/sprinkler irrigation system, playhouse/ shed net house, etc. Effective use of mobile, audio-visual aids will help in transferring technology at ground level.

**(v) Sericulture:** Directorate of Sericulture provides all the necessary inputs, technical guidance and also purchase of cocoons from farmer.

To increase the fruit & vegetables production, Late Shri. Bhausaheb Phundkar Horticulture Scheme was introduced and besides the activity is also being covered under MGNREGA.

#### 2.1.4.3 Assessment of Credit Potential.

Taking into consideration the previous years' trend analysis the projection under P&H is made as under.

(₹ in lakh)

| Sr. No. | Activity             | Unit Size (No./ha) | Unit Cost | Physical Units | Potential for FY 2023-24 |           |
|---------|----------------------|--------------------|-----------|----------------|--------------------------|-----------|
|         |                      |                    |           |                | TFO                      | Bank Loan |
| 1       | Lemon                | ha.                | 1.670     | 174            | 290.58                   | 246.99    |
| 2       | Aonla                | ha.                | 0.790     | 25             | 19.75                    | 16.79     |
| 3       | Orange               | ha.                | 1.610     | 227            | 365.47                   | 310.65    |
| 4       | Sweet Lime           | ha.                | 1.670     | 33             | 55.11                    | 46.84     |
| 5       | Pomegranate          | ha.                | 2.050     | 21             | 43.05                    | 36.59     |
| 6       | Custard Apple        | ha.                | 1.143     | 338            | 386.33                   | 328.38    |
| 7       | Mango                | ha.                | 1.570     | 60             | 94.20                    | 80.07     |
| 8       | Guava                | ha.                | 1.080     | 106            | 114.48                   | 97.31     |
| 9       | MP-Seri              | ha.                | 4.600     | 98             | 450.80                   | 383.18    |
| 10      | 10 R Shade Net House | No.                | 3.631     | 128            | 464.77                   | 395.06    |
| 11      | 20 R Shade Net House | No.                | 6.274     | 68             | 426.63                   | 362.64    |
|         | Total                |                    |           |                |                          | 2304.50   |

#### 2.1.4.4 Issues / Action Points:

**Government:** Agriculture Department may promote horticulture & floriculture as a commercial activity in the district along with use of shade nets. A dedicated wing for horticulture with specialized technical staff needs to be created in the Agriculture Department to provide focused attention and extension services for the sector. Sericulture Department should enhance efforts to create awareness about the activity and explore to link the trained entrepreneur with credit support from banks. State Agriculture Department, ICAR, KVK and ATMA has to encourage farmers to adopt new technology by conducting workshop, Fair, demonstration plots in large scale, etc.

**Banks:** Banks should extend credit support liberally for horticulture activities which fit into criteria and merit and also cover the same under various subsidy schemes being implemented through Agriculture Department, if schemes are in force.

### 2.1.5 Forestry & Wasteland 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.

The Forest area of Buldhana is 1177.04 sq km (12.71% of GA) which includes an area of 799.68 sq km of reserved forest, an area of 375.68 sq km as protected forest and an area of 1.44 sq km as

unclassified forest and 0.21 sq km private forest area brought under Forest Department . Out of the total forest cover, 433 Sq.Km. is Dense Forest, 433 Sq.Km.is Moderately Dense Forest and 311 Sq.Km. is open Forest. (Source: District Socio Economic Survey 2021). However, there also exist a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands

#### 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.

**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:

| Agro-Forestry Systems       |                           |                            |                            |
|-----------------------------|---------------------------|----------------------------|----------------------------|
| Structural Basis            |                           | Functional basis           |                            |
| Nature of Components        | Arrangement of Components | Productive Function        | Protective Function        |
| Agri-Silvicultural Systems  | Spatial Arrangement       | Timber, Fodder & Fuel wood | Wind Breaks & Shelterbelts |
| Silvi-Pastoral Systems      |                           | Food, Fiber & Shelter      | Soil Conservation          |
| Agro-Silvi-Pastoral Systems | Temporal Arrangement      | Non Timber Forest Produce  | Soil Improvement           |

- **Agri- Component** comprises of 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

The Social Forestry Department has been implementing the afforestation and wasteland development schemes.

**2.1.5.2: The Ground Level Credit in Forestry and Wasteland Land development in last three years was almost Nil.** The entire segment is neglected by the stakeholders.

#### **2.1.5.3 Infrastructure and linkage support available, planned and gaps:**

##### **Infrastructure Available and Planned**

- Social Forestry Department, which is providing extension services and imparting technical skills is the nodal department for implementation of afforestation schemes.
- There are ten departmental nurseries in the district, which provide quality planting materials for the afforestation work. There is no shortage of planting materials required in the district.
- The inputs such as fertilizers, pesticides and farm equipment are available in the local markets.
- There is ample market for timber, firewood, fodder and other minor forest produce in district.
- Species which are suitable and are taken for afforestation in the district are Teak, Babul, Anjan, Salai, Subabul, Neem and Bamboo.
- Forest Department need to work in close co-ordination with banks to infuse institutional credit for development of the sector. Besides, individual/corporate bodies, co-operative societies could also develop private wastelands with or without institutional credit (Forest Dept)

#### **2.1.5.4 Assessment of Credit Potential.**

The waste land is available at the disposal of individual farmers and therefore there is good scope to finance under social forestry thereby increase the vegetative cover, address the issue of climate change and a small contribution towards ecological balance.

| (₹ in lakh) |                                     |               |           |               |        |           |
|-------------|-------------------------------------|---------------|-----------|---------------|--------|-----------|
| Sr.No.      | Activity                            | Unit (No./Ha) | Unit Cost | Physical unit | TFO    | Bank Loan |
| 1           | Farm Forestry On Private Waste Land | Ha            | 0.410     | 350           | 143.50 | 121.98    |
| 2           | Teak                                | Ha            | 0.399     | 241           | 96.16  | 81.73     |
| 3           | Malabar Neem                        | Ha            | 1.650     | 84            | 138.60 | 117.81    |
|             | Total                               |               |           |               |        | 321.52    |

#### **2.1.5.5: Suggested Actions Points for State Govt.**

- The Forest Department and Social Forestry Department should focus on cultivation of Bamboo, Neem, Acacia, etc., species which have a good market.
- Techno Economic details of feasible farm forestry models may be published to create awareness among farmers and banks (Forest Dept)
- Awareness may be created for developing (Amla, Tree Borne oilseeds plantation) on private forest lands (Forest Dept).
- All efforts should be made to increase the forest cover of district from 8.70% of area to 33% of area to achieve the National Forest Policy.
- Paper and plywood mills may consider entering into a tri-partite agreement with bank and farmer to grow suitable trees like eucalyptus and bamboo for use as raw material with technology, purchase price and repayment from out of proceeds of payment being provided by mills, loan by bank and cultivation by farmer.

### 2.1.6 Animal Husbandry - Dairy

#### 2.1.6.1 Introduction

Animal Husbandry: Animal Husbandry, Dairy and Fisheries are allied activities to agriculture, which supplement farm income by generating gainful employment, resulting in growth of rural economy. The status of livestock of Buldhana as per Livestock Census 2019 is given in table :

| Cattle | Buffaloes | Sheep  | Goats  | Pigs |
|--------|-----------|--------|--------|------|
| 461529 | 134148    | 125280 | 364689 | 5251 |

In district the availability of per capita milk is around 195 grams compare to Maharashtra per capita availability is 256 grams (Source : Dairy Development Office). Milk production as per ISS 2017-18 was 165.40 (000 MT). It is at lower side, therefore the district dairy entrepreneurs have enough scope for taking up dairy activities and its products would be sold at local market.

In the district, milk is collected through milk societies and private milk collection centers. AMAR dairy located in Bodwad Taluka Jalgaon District and mother dairy are among the major milk collectors of Buldhana district. The Rajhans and Vikas Dairy are the other suppliers have been fulfilling the requirement of milk of district. At local level due to non-availability of green and dry fodder, increased cost of labour, the dairy activity in Buldhana is adversely affected and production and productivity of milk has been reduced drastically.

The previous three financial years Ground Level Credit flow by all agencies in dairy activities in the district is given in the following table:

| Activity –<br>AH -Dairy | FY2019-20 | FY2020-21 | FY2021-22 |
|-------------------------|-----------|-----------|-----------|
|                         | 706.74    | 329.04    | 1611.28   |

(₹ in lakh)

#### 2.1.6.2 Infrastructure and linkage support available, planned and gaps :

**Infrastructure and support services available:** The necessary health and breeding infrastructure and extension services are provided by the Animal Husbandry Department, District Dairy Development Office and Zilla Parishad. The veterinary network consists of 1 Veterinary Polyclinic, 6 Veterinary Mini Polyclinic, 32 Veterinary Hospitals Gr I, 88 Veterinary Hospitals Gr II, 2 Veterinary mobile centers and 130 (1 Main +129 sub AI centres) frozen semen AI Center in the district. There are 15 livestock markets in the district of which the biggest is in Khamgaon.

Availability of feed and fodder is a major constraint in promotion of dairy in the district. However, some progressive farmers focus on fodder management especially silage.

#### 2.1.6.3 Assessment of Credit Potential.

The detail is given in a following table.

| Sr. No. | Activity                 | Unit Size | Unit Cost | Physical Units | TFO       |          |
|---------|--------------------------|-----------|-----------|----------------|-----------|----------|
|         |                          |           |           |                | Bank Loan |          |
| 1       | CBC -2 Animal            | No        | 1.20      | 1014           | 1216.80   | 1034.28  |
| 2       | Buffaloes -2 Animal      | No        | 1.40      | 578            | 809.20    | 687.82   |
| 3       | CBC/Buffaloes- 10 Animal | No        | 7.00      | 224            | 1568.00   | 1332.80  |
| 4       | CBC /Buffaloes- 6 Animal | No        | 4.20      | 220            | 924.00    | 785.40   |
| 5       | Dairy Parlors            | No        | 3.00      | 606            | 1818.00   | 1545.30  |
| 6       | Working capital          | No.       | 0.40      | 29967          |           | 11986.80 |
|         | Total                    |           |           |                |           | 17372.40 |

(₹ in lakh)

**2.1.6.4 Issues / Action Points:****Banks :**

1. Bank branches may extend KCC to Animal Husbandry.
2. Dairy activity for small and marginal farmer has been covered under Stand-up India scheme, MUDRA and it has CGTMSE cover.
3. Bankers should come forward and finance under the various Government schemes for promotion of Dairy activity.

**Government:**

1. Govt. Department have to spread awareness among the livestock owners regarding availability of vaccine, de-vermin, malnutrition and other important medicines. The information regarding availability of the same at free of cost or reasonable rate, if applicable, to livestock owners.
2. For creating awareness among the livestock owners, the village level camp may be organized. During these camps information regarding importance of Fodder cultivation, livestock insurance cover etc., also information regarding various State Government subsidy scheme may be spread.
3. RSETI- Animal Husbandry department may also prepare bankable projects under various Government schemes, and guide the new entrepreneurs regarding criteria to be fulfilled for being eligible under a particular Govt. scheme.

**2.1.7 – Animal Husbandry – Poultry****2.1.7.1 Introduction**

**Poultry farming** is the process of raising domesticated birds such as chickens, ducks, turkeys and geese for the purpose of meat or eggs for food.

Eggs and poultry meat provide high quality animal proteins while poultry farming activities provide source of family income and gainful employment to farmer throughout the year. Backyard poultry in rural areas has also become popular. Poultry manure has high fertilizer value. Poultry farming is carried on a small scale in the district. As per 19th livestock census the total number of poultry birds in the district was 1,86,000 and as per ISS 2017-18 the total egg production was 277.39 lakh eggs.

The Ground Level Credit in poultry segment in last three years was negligible. It was Rs. 17.45 lakh during 2019-20, and reported as 'Nil' during 2020-21 & 2021-22. (Source : LBR Report, LDM Office)

**2.1.7.2 Infrastructure and linkage support available, planned and gaps :  
Infrastructure Available**

The adequate veterinary health care facilities are available in the district. The AH Deputy Commissioner and Director AH-ZP are providing require support to poultry owners.

**The infrastructure Constraints.**

- ✍ There is no hatchery for production and supply of day old layer/broiler chicks and the chicks are procured from other districts, viz., Nasik, Aurangabad, Nagpur and Pune.
- ✍ There is no organised marketing arrangement for eggs and broiler in the district.
- ✍ The poultry farmer have their own arrangement for selling of poultry products directly to individuals, hotels, restaurants, public market places and agents.
- ✍ Poultry feed is available in the district through private trader by way of procurement from outside.

**2.1.7.3 Assessment of Credit Potential.**

The detail is given in a following table.

(₹ in lakh)

| Sr. No. | Activity                            | Unit Size | Unit Cost | Physical | TFO    | Bank Loan |
|---------|-------------------------------------|-----------|-----------|----------|--------|-----------|
|         |                                     |           |           |          |        |           |
| 1       | Birds Back Yard Poultry             | No        | 0.100     | 600.00   | 60.00  | 51.00     |
| 2       | 1000 Birds Broiler /Cockerel / Desi | No        | 3.720     | 34       | 119.04 | 107.51    |
| 3       | 2000 Birds Layer                    | No        | 11.560    | 30       | 346.80 | 294.78    |
| 4       | Egg Broiler Cart                    | No        | 0.150     | 57       | 8.55   | 7.27      |
| 5       | Retail Dressing Unit                | No        | 5.500     | 33       | 181.50 | 154.28    |
| 6       | Transport Vehicle Open              | No        | 8.000     | 23       | 184.00 | 156.40    |
|         | Working Capital                     | No.       | 1090.00   |          |        | 272.50    |
|         | Total                               |           |           |          |        | 1043.73   |

For increasing the income of rural people, the entire focus needs to be shifted from big units to small units and rural financing institutions may help the promoters in general and SHGs in particular to take up poultry activity.

#### 2.1.7.4 Issues / Action Points :

##### BANKS:

1. Banks to extend financial support under National Livestock Mission, which involves a subsidy component.
2. Banks may extend credit support to graduated members of NRLM/NULM and monitor their recovery mechanism with the association of DRDA, MAVIM, Nagar Parishad.

##### District Line Departments:

DRDA, MAVIM, the officers of AH-Husbandry ZP and State, ATMA, KVK may extend all supports such as creating awareness regarding the technical know-how of the poultry, preparation of project reports, vaccinations and market linkages through workshops, seminars, health camp etc. Hatchery unit can be set up in the district.

#### 2.1.8 Animal Husbandry- Sheep, Goat, Piggery, etc.

##### 2.1.8.1 Introduction

Sheep and goat rearing has been a traditional activity in the district and are subsidiary occupation of farmer for supplementing household income. The rearing of sheep and goat is being done in all 13 blocks while pig rearing is concentrated in a few pockets of Jalgaon-Jamod and Sangrampur blocks in the district. As per the 20 Livestock census, 2019, the population of sheeps, goats and pigs in the district is 1,25,280, 3,64,689 and 5251 respectively. The total milk production by goats in the district in 2017-18 was 4620 MT.

The last three years Ground Level Credit flow in SGP activities by all agencies in the district are as given below table.

(₹ in lakh)

| Activity – | FY2019-20 | FY2020-21 | FY2021-22 |
|------------|-----------|-----------|-----------|
| AH -SGP    | 506.02    | 624.02    | 2603.33   |

##### 2.1.8.2 Infrastructure and linkage support available, planned and gaps Infrastructure and support services available

1. The animal health care facilities are available in the district.
2. There are seven weekly cattle markets in the district where sale/purchase of sheep and goats is also undertaken.
3. There are no major marketing problems in selling live animals/meat, wool, etc.

**2.1.8.3. Assessment of Credit Potential -**

The detail is given in the following table.

(₹ in lakh)

| Sr. No. | Activity                | Unit Size | Unit Cost | Physical Units | TFO     | Bank Loan      |
|---------|-------------------------|-----------|-----------|----------------|---------|----------------|
| 1       | Goat Rearing (10+1)     | No        | 0.618     | 1073           | 663.11  | 563.19         |
| 2       | Feed Mixing Unit        | No        | 16.00     | 23             | 368.00  | 312.80         |
| 3       | Marketing Dressing Unit | No        | 15.00     | 70             | 1050.00 | 892.50         |
| 4       | Goat Rearing (100+5)    | No        | 10.13     | 30             | 303.90  | 258.32         |
| 5       | Goat Rearing (40+2)     | No        | 2.28      | 134            | 305.52  | 259.69         |
|         | Working Capital         |           | 0.16      | 6802           |         | 1088.32        |
|         | <b>Total</b>            |           |           |                |         | <b>3374.82</b> |

**2.1.8.4. Action Point / Issue :**

**Banks:** RFIs to extend financial support to matured SHGs and Rural Youth under MUDRA. Banks may extend credit support to graduated members of NRLM/NULM and monitor their recovery mechanism with the association of DRDA, MAVIM, Nagar Parishad.

**District Line Departments:** DRDA, MAVIM, the officers of AH-Husbandry ZP and State, ATMA, KVK may extend all supports through workshops, seminars, health camp etc. The district animal husbandry department may extend support to marginalized farmers under various subsidy scheme of state government like district planning committee scheme etc.

**2.1.9 Fisheries****2.1.9.1 Introduction**

Buldhana district is endowed with potential for development of Inland Fisheries in the form of tanks, reservoir and river located in the district. Fisheries Department provides financial assistance to Fishermen Cooperative Societies for tank/reservoir development, training and purchase of nets. The following activities have been identified as suitable for the district:

1. Composite Pisciculture
2. Seed production and rearing unit for carps
3. Boat and net units for tanks, reservoir and river
4. Reservoir fisheries development schemes
5. Fresh water prawn culture

Fishing villages are scattered mostly along the banks of the rivers Purna and Penganga.

The Ground Level Credit in fisheries segment in last three years was almost negligible.

**2.1.9.2 Infrastructure and linkage support available, planned and gaps : Infrastructure available**

1. The Office of the Assistant Commissioner Fisheries (Tech), Buldhana extends necessary technical support and guidance to fish farmer. There are seven main rivers, i.e. Painganga, Khadkpurna, Purna, Nalganga, Vishvaganga, Koradi and Mass. District has required potential and 440 km length of rivers & 424 water bodies are available for fishing activity.
2. The total area of water that has been created for fisheries till March 2016 was 13695 hectares of which 7787.50 Ha area has been brought under fishing activity. There were 169 active fishermen co-operative societies in the district with a total membership of 6835.
3. As per the present policy of the Government, tanks/ reservoir are leased out to Fishermen Cooperative Societies.

**2.1.9.3 Assessment of Credit Potential.** The details are as per the following table.

(₹ in lakh)

| Sr. No | Activity                                 | Unit | Unit Cost | Physical Units | TFO    | Bank Loan      |
|--------|------------------------------------------|------|-----------|----------------|--------|----------------|
| 1      | Composite Fish Culture in Existing Ponds | No   | 1.76      | 116            | 204.16 | 173.54         |
| 2      | Composite Fish Culture in New Ponds      | No   | 2.07      | 16             | 33.12  | 28.15          |
| 3      | Prawn Farming                            | No   | 4.80      | 14             | 67.20  | 57.12          |
| 4      | Working Capital                          | No   | 0.56      | 3463           |        | 969.64         |
|        |                                          |      |           |                |        | <b>1228.45</b> |

**2.1.9.4 Action Points / Issues to be Addressed****State Government:**

- Fisheries co-op network may be strengthened by encouraging fishermen member to undertake fish processing activities
- Private owned ponds may be considered for development under composite fish culture and fresh water prawn culture
- Panchayat ponds / tanks and small irrigation tanks up to 200 ha may be leased out for a period of 10 year, which would enable fishermen to repay terms loan.
- Arrangements are necessary for stocking of required quantity of the fingerlings for the desired production. Also, storage, Processing & Marketing of fish is not organized and should be strengthened.
- The Department may explore common infrastructure facilities for Reservoir Fisheries Development through RIDF support.
- Department may identify potential borrower in the vicinity of reservoir and facilitate preparation of loan proposals along with technical and subsidy support in coordination with banks. Further, SHGs of fishermen/ women should be formed and linked to bank credit to meet their working capital requirement.

**Banks:** Banks to extend KCC/working capital to the eligible fishermen. JLG mode of financing may also be explored.

**2.1.10. Farm Credit - Others****2.1.10.1 Introduction**

Farmers need bullock, bullock-carts, motor-bikes, etc., to efficiently perform various farm related activities. Bullock and bullock carts are useful for preparation of land, cultivation of crops and also transportation of goods and agricultural produce. In a district, 80% of the farmers are in the category of small and marginal farmers. In terms of area, 54.55% of the land holding is less than 2 hectare. Farm mechanization is, therefore, not viable for such small land holdings.

However, more and more farmers, particularly of younger age, are using motor-bikes which enable them to save time and drudgery. Thus, with increased use of automobiles like motor-bikes and tractors for transportation and agriculture operations, dependence on bullocks and bullock carts has been on a decline over the years. As per Livestock Census 2019, the district has male cattle population of 2,09,290 which includes 8,832 cross-bread and 2,00,458 indigenous male cattle. Moreover, out of total 2,09,290 male cattle, 1,70,995 are above one and half years old.

**Loans to Farmer Producer Originations (FPOs):** As per the available data with ATMA there are approximately 171 FPOs in Buldhana district. Out of these 10 FPOs have been promoted with grant support from NABARD. For making them self-reliant RFI may extend credit support so as to enable them to push their income generating activity further.

Besides 09 FPOs are being promoted in Buldhana district under CSS promoted and many new FPOs are also upcoming being registered by entrepreneurs, farmers and individuals. There is also scope for development of FPOs in Animal Husbandry and fishery sector.

**2.1.10.2 Infrastructure and linkage support available, planned and gaps :**

The infrastructure facility as regards the existing cattle markets, animal health care facilities etc. are indicated in chapter on dairy development.

- A large number of carpentry units in unorganised sector are located throughout the district which caters the needs of new carts in the district as well as repair of the old carts.
- The infrastructure facilities planned by AHD are applicable to this sector also. Bullock and bullock carts are widely used in across district.
- FPOs are eligible entity for grant/subsidy under various Government programmes. The number of FPOs is increasing in district. These FPOs have requirement for working capital and capital loans.

**2.1.10.3 Assessment of Credit Potential -**

The detail is given in the following table.

| (₹ in. lakh) |              |      |           |                |         |                |
|--------------|--------------|------|-----------|----------------|---------|----------------|
| Sr. No       | Activity     | Unit | Unit Cost | Physical Units | TFO     | Bank Loan      |
| 1            | Bullock Pair | No   | 1.100     | 930            | 1023.00 | 869.55         |
| 2            | Bullock Cart | No   | 0.250     | 577            | 144.25  | 122.61         |
| 3            | Motor Cycle  | No   | 0.750     | 2037           | 1527.75 | 1298.59        |
| 4            | FPOs         | No.  | 25.00     | 52             | 1300.00 | 1105.00        |
|              | <b>Total</b> |      |           |                |         | <b>3395.75</b> |

**2.1.10.4 Suggested Action Points for State Govt/Banks**

- As there is increase in irrigated area on account of implementation of minor and medium irrigation projects and with the adoption of soil / moisture conservation techniques through various other programmes implemented by Agri. Deptt. / Social Forestry Dept., etc., banks may consider financing bullock and carts to the small and marginal farmers.
- Financing of FPOs may be considered by financial institutions. Processing of FPO loans may be systemized and made easily available.

**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 the link -

[http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf)

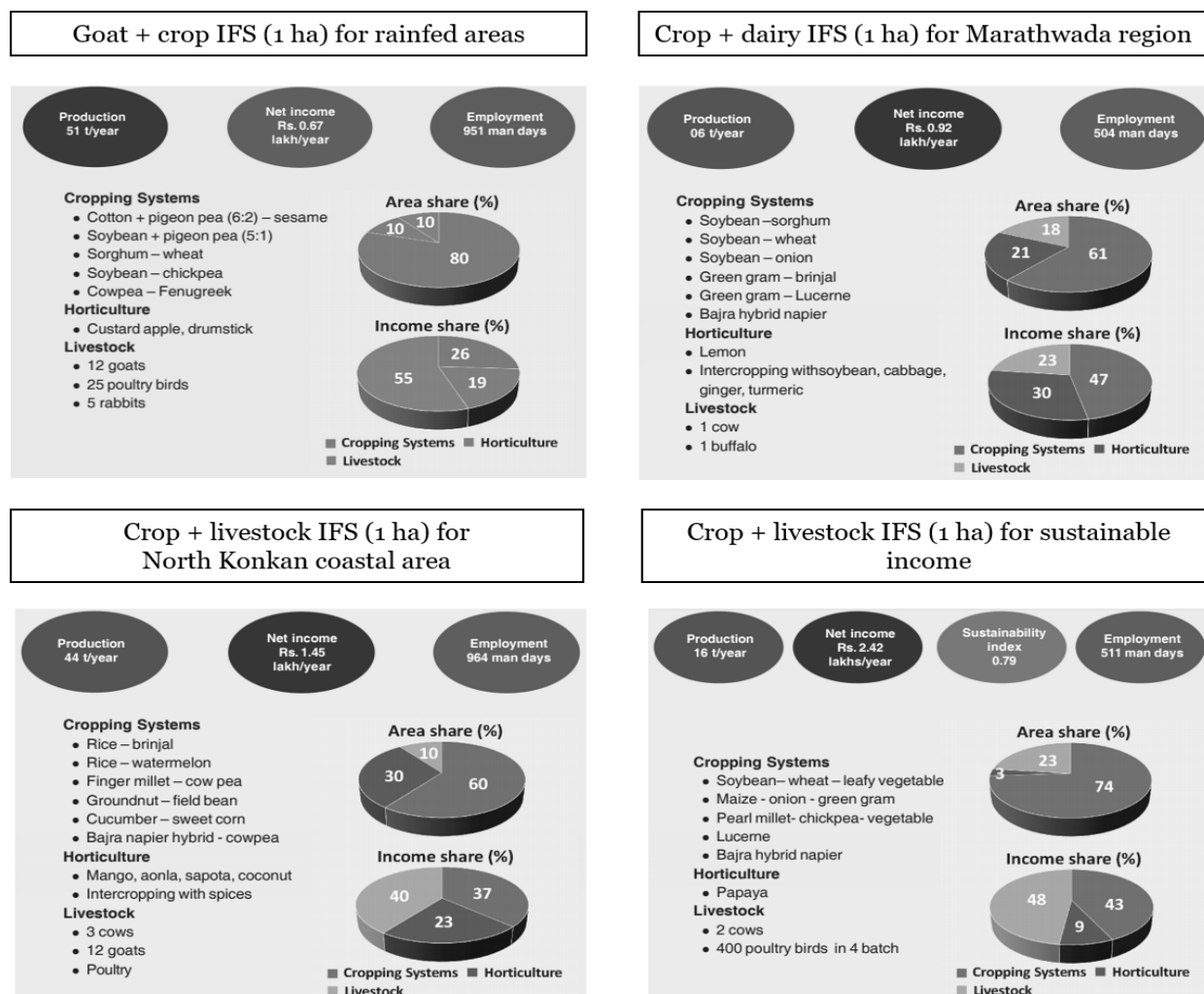
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

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

### 2.1.11.3 Issues and Suggestions

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

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



### **IFS Models suggested by 02 Agriculture Universities**

On the basis of data/information received from AUs viz; Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar and Vasantryao 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 Rs) | Components                   | Estimated Expenditure (Amt in Rs) |
| Crop Loan (72% of land Area) | 114238                            | Crop Loan (50% of land Area) | 12363                             |
| Horticulture (23.60%)        | 641532                            | Horticulture (40%)           | 9333                              |
| Animal Husbandry (4.4%)      | 349126                            | Animal Husbandry (5%)        | 274360                            |
| <b>Total</b>                 | <b>Rs 1104896</b>                 | Farm Pond (5%)               | -                                 |
|                              |                                   | <b>Total</b>                 | <b>Rs 296056</b>                  |

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

#### **2. Vasantryao Naik Marathwada Krishi Vidyapeeth, Parbhani**

| Irrigated Model for 1 Hectare Area |                                   |
|------------------------------------|-----------------------------------|
| Components                         | Estimated Expenditure (Amt in Rs) |
| Crop Loan                          | 67413                             |
| Horticulture_ Boundry Plantation   | 2552                              |
| Animal Husbandry_ ( Cow+Goat)      | 487886                            |
| Vermi Compost                      | 11853                             |
| <b>Total</b>                       | <b>569704</b>                     |

The Unit Cost estimated at Rs 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.

2.1.11.5 – In Buldhana, either Goat + crop IFS, crop + dairy IFS or crop + livestock IFS model can be adapted.

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## 2.2. Agriculture Infrastructure

### Chapter 2.2.1

#### Construction of Storage and Marketing Infrastructure (Warehouses/godowns, marketyards, silos, cold storage units/cold chains)

##### 2.2.1.1 Introduction

Indian agriculture sector, despite its high potential, is constrained by supply chain inefficiencies and huge post-harvest losses arising out of inadequate scientific storage and lack of post storage operations. The rural-urban supply chain is not only crucial for food security but also for the income of those employed and are part of the supply chain. In the absence of adequate storage facilities, farmers have to dispose-off their produce at an un-remunerative price, immediately after the harvest.

The creation of storage facilities, through construction of grain godowns in villages will provide remedy to the above situation. On the basis of the present level of production of agricultural and other allied products and surplus available, the storage capacity of 7,87,249 MT is required for storage of estimated surplus production as against the present available storage capacity of 4,27,349 MT.

The last three years Ground Level Credit flow in Storage Godown and Market Yard activities in the district is given in a following table.

| (₹ in lakh)                          |            |            |            |
|--------------------------------------|------------|------------|------------|
| Activity                             | FY 2019-20 | FY 2020-21 | FY 2021-22 |
| Storage and Marketing infrastructure | 244.67     | 1975.91    | 539.10     |

##### 2.2.1.2 Infrastructure and linkage support available, planned and gaps:

###### Infrastructure Available:

In Buldhana district, marketing of agricultural produce is done through 13 APMCs, and 19 sub-market yards in the district. The godowns under use by APMC are 113 with a storage capacity of 40,815 MT, by Kharedi Vikri Sangh are 47 with a storage capacity of 13,100 MT, by private owners are 242 with a storage capacity of 2,12,739 MT, by Maharashtra State Warehousing Corporation is 80 with a storage capacity of 1,60,695 MT. Thus the total number of godowns in the district are 482 with a capacity of 4,27,349 MT. (Source : DDR Office & Maharashtra State Warehousing Corporation)

##### 2.2.1.3 Assessment of potential for the year 2023-24 .

The detail is given in the following table.

| (₹ in lakh) |                                                          |      |           |                |         |           |
|-------------|----------------------------------------------------------|------|-----------|----------------|---------|-----------|
| Sr. No      | Activity                                                 | Unit | Unit Cost | Physical units | TFO     | Bank Loan |
| 1           | AMI-SORTEX-Market Yard                                   | No   | 100.00    | 11             | 1100.00 | 825.00    |
| 2           | Cold Storage -50MT                                       | No   | 3.00      | 11             | 33.00   | 24.75     |
| 3           | Storage Units/Godown - 1000MT                            | No   | 35.00     | 28             | 980.00  | 735.00    |
| 4           | Storage Units/Godown - 1001MT & Above ₹ 4500/MT (1500MT) | No   | 45.00     | 30             | 1350.00 | 1012.50   |
| 5           | Oil extraction units                                     | No   | 5.00      | 83             | 415.00  | 311.25    |
| 6           | Storage Units/Godown - 100MT -500MT                      | No   | 17.50     | 34             | 595.00  | 446.25    |
|             | Total                                                    |      |           |                |         | 3354.75   |

**2.2.1.4 Action Points / Issue to be Addressed****State Government:**

APMCs may develop facilities for grading, processing and packaging of agricultural produce under GoI scheme (AMI).

All necessary infrastructure and technical support required for construction of godowns/ cold storage is available in the district. However, scientific assessment of taluka-wise storage capacity needs to be carried out.

Godowns should conform to the technical specifications relating to Negotiable Warehouse Receipt System which would facilitate easier marketability and financing to the producer.

**Banks:** Banks may promote financing of Rural Godowns and marketing infrastructure under GoI Scheme and also ensure to make available the pledge finance to farmer. Financial assistance may be provided to good and eligible PACS for construction of godowns. Further, matured SHGs may be encouraged to set up small scale Rural Godowns, that can be let out to members as well as non-members in their area.

**Chapter 2.2.2****Land Development, Soil Conservation and Watershed Development****2.2.2.1: Introduction**

Soil and water are the two basic natural resources for agriculture. There is a need to promote efficient use of these resources. Land development includes On-Farm Development (OFD) comprising of development of irrigation and drainage systems, land reclamation, organic farming, private participation in agricultural extension, soil testing, water analysis, farm pond development for protective irrigation, land leveling, etc.

The last three years Ground Level Credit flow in Land Development activities in the district is given in a following table.

| Activity –<br>Land<br>Development<br>Total | (₹ in lakh) |            |            |
|--------------------------------------------|-------------|------------|------------|
|                                            | FY 2019-20  | FY 2020-21 | FY 2021-22 |
|                                            | 152.30      | 90.55      | 441.85     |

**2.2.2.2 Infrastructure and linkage support available, planned and gaps :**

(i) Soil Testing Labs and ACABC Center: The soil testing laboratories are available in two places one in Buldhana and other in Jalgaon Jamod Taluka (Both KVK). In addition, they have mobile soil testing van and they make visit to villages and collect soil sample and soil report being given to the farmer.

(ii) Farm machineries like tractor, excavator, bulldozer, etc.: Machineries like bulldozer, excavator, etc., are also available on rental basis.

(iii) Supply of organic and chemical fertilizer: There are 1201 outlets for supply of chemical and organic fertilizer in the district.

(iv) Extension Services: Technical experts and extension personnel are available with Agriculture Dept, KVK, Agriculture Colleges.

(V) Land Development activities are also covered under various schemes such as POCRA, Aadarsh Gaon yojana, various watershed development projects etc.,

**2.2.2.3 Assessment of Credit Potential.** The detail is given in the following table.

(₹ in lakh)

| Sr.No. | Activity                                     | Unit | Unit Cost | Physical Units | TFO    | Bank Loan |
|--------|----------------------------------------------|------|-----------|----------------|--------|-----------|
| 1      | Graded Bunding                               | Ha   | 0.173     | 2880           | 497.38 | 422.77    |
| 2      | Farm bunding upto 4% field slope light soil  | Ha   | 0.128     | 322            | 42.49  | 36.12     |
| 3      | Farm Bunding upto 4% field slope medium soil | Ha   | 0.156     | 292            | 45.55  | 38.72     |
| 4      | Organic Farming                              | No   | 0.48      | 1563           | 750.24 | 637.70    |
| 5      | Land levelling & shaping/ha slope 2-3%       | Ha   | 0.155     | 418            | 64.79  | 55.08     |
|        | Total                                        |      |           |                |        | 1190.39   |

**2.2.2.4 Issues / Action Points:**

**Government:** They may create awareness among the farmer about land development and benefits being accrued thereof. Besides, farmer may be continuously trained on improved technology packages/ farming practices and NFS activities.

**Banks:** Banks may extend credit to potential farmers.

**Chapter 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 agriculture products. This is making organic farming a growing business. Further, plant tissue culture in recent years has gained 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. Similarly, 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.

The Department of Bio-Technology (DBT), GoI, looks after and formulates policies under biotechnology in the country. A well-developed field testing trial policy for introducing genetically modified (GM) varieties of commercially important fruits and vegetables is in place. Maharashtra is in forefront in the use of bio-technology in the country. With tissue culture technology, the production of quality planting material is gaining immense popularity for micro propagation of various cash crops. There are 17 active public and private sector organisations dealing with production of tissue cultured plantlets producing Banana, Sugarcane, arid ornamentals and orchids, etc. The units in the state are producing 91.85 lakh tissue cultured plants every year.

**BT Cotton:** BT cotton is the best example of translating laboratory results to field level. The BT gene is inserted at molecular level of BT cotton enabling protection from bollworm attack. Today all the cotton growing states are using BT cotton. India is next to China in the use of BT cotton. Genetically modified fruits and vegetables have been one of the concerns for the acceptance levels are still at nascent stage.

**Biofertilisers:** The use of biofertilisers is on the rise as also bio-compost, bio-pesticides and bio-agents, vermin-compost to increase the natural micro flora in the soil to sustain the soil quality for production of crops with low levels of chemical usage.

**2.2.3.2. Infrastructure and linkage support available, planned and gaps:**

- (i) A biotechnology college has been started in Shegaon and Chikhali Block of Buldhana District by private institutions and help of PDKV, KVK and ICAR Scientist, which is taken as per the requirement of the institution, which may also provide technical inputs for promotion of the sector in the district.
- (ii) Establishment of quality control laboratory and certification facilities are required for promotion of organic farming in the district.
- (iii) The nutraceutical sector is of crucial importance to our country today, due to various health issues being faced by the citizen. In this regard, spirulina production through micro-enterprise mode will generate a livelihood activity in the health sector. Skill development training can be provided to women to take up this activity.
- (iv) 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 the purview of this sector.
- (v) Awareness of crop-based developments in disease control, superior livestock, seed production can be created among farmers through exposure visits to such institutions.
- (vi) A few states such as Madhya Pradesh, Tamil Nadu and Karnataka are in forefront in biofertiliser production. Exposure visits to successful biofertiliser plant in these states may be conducted for the progressive farmers of the district to increase the use of biofertilisers in structured way.

**2.2.3.3. Assessment of Credit Potential.**

The detail is given in the following table.

(₹ in lakh)

| Sr.No. | Activity                                                   | Unit | Unit Cost | Physical units | TFO     | Bank Loan |
|--------|------------------------------------------------------------|------|-----------|----------------|---------|-----------|
| 1      | Seed Production (10000kg/ha) (P&M ₹ 15lakh + ₹ 25lakhBldg) | No   | 40.00     | 7              | 280.00  | 210.00    |
| 2      | Micronutrient & PGR Manufacturing Plant                    | No   | 5.50      | 121            | 665.50  | 499.13    |
| 3      | Low Cost Liquid Bio Fertilizer Manufacturing Plant         | No   | 5.65      | 123            | 694.95  | 521.21    |
| 4      | Bio Fertilizer Plants                                      | No   | 14.00     | 88             | 1232.00 | 924.00    |
| 5      | Biopesticide Manufacturing Plants                          | No   | 12.00     | 23             | 276.00  | 207.00    |
| 6      | Vermi Compost - 10 Bed                                     | No   | 0.60      | 793            | 475.80  | 428.22    |
|        | Total                                                      |      |           |                |         | 2789.56   |

**2.2.3.4. Issues / Action Points:**

- ↪ Integrated models for organic farming with arrangements for procuring inputs and marketing linkage for the produce may be promoted.
- ↪ Biofertiliser production plant to be set up and supported to meet the growing demand of biofertiliser from farmers. SAU to have promotion programme through women SHGs for spirulina production as a micro enterprise.
- ↪ Women SHG members may be encouraged to take up production of vermi-compost.
- ↪ Awareness on biotechnology and organic farming needs to be created among the farmers through media campaign, distribution of brochure/ pamphlets, etc.
- ↪ Projects on eco-friendly inputs like bio-fertilizers and bio-pesticides need to be popularized and bank financing should be made available.
- ↪ Banks should also finance seed production units proposed by Farmers' Groups in the district.

## 2.3 Agriculture – Ancillary activities

### Chapter 2.3.1: Food and Agro Processing

#### 2.3.1.1 Introduction

Food and Agro processing industry is of enormous significance as it provides the vital linkage between the agriculture and industry and has been considered as a thrust area by the Government of India. NABARD defines agro processing as any industry, which uses agriculture and allied products as raw materials. Due to lack of adequate agro processing facilities, the post-harvest losses are very high in agriculture, especially under horticultural crops.

In the district, value addition in dairy sector is very minimum. Hardly 11% of the production is being converted into value added products, remaining 89% is consumed as liquid milk. Processing and value addition of meat is negligible. Similarly, the spoilage loss is very high in fisheries sector due to lack of processing. There are around 47 Dal mills, 15 Bakeries, 88 food Processing units, 83 oil mills in the district.

Post-harvest activities connected with the important crops produced in the district and having potential for Agro processing can be classified as under:

**Fruits:** Grapes for export, raisin making and wine making; pomegranates, guava and mango for juice, jelly and pulp making, papaya for extraction of papain.

**Vegetables:** Individually Quick Frozen (IQF) technology for spinach, okra, bitter gourd, bottle gourd, coriander, etc. Dehydrated onion flakes / powder, tomato puree / ketchup making, potato chips / wafer making.; Pulses, Warai - Rice Mills, Dal Mills ; Maize for making starch, popcorn and poultry feed.; Cotton – Ginning Mills ; Soybean – Oil Mills and soya products

#### 2.3.1.2 Infrastructure and linkage support available, planned and gaps :

- There is no food park in the district at present. DIC may explore the possibilities to set up cluster-based activities in Ginning, Textile, Food Park, etc.
- Major schemes / programmes available for food & agro processing sector are:  
I) Implemented by DIC/ KVIC/ KVIB / Agriculture Dept : a) PMEGP and CMEGP; b) Seed Money Scheme; c) DIC loan scheme for tiny units; d) Package scheme of incentives 2001; e) Gramodyog Vasahat Yojana; f) Support for organizing exhibitions, supply for purchase of products for Govt. Departments, etc. g) PMFME – for food processing.

**2.3.1.3 Assessment of Credit Potential. The detail is given in following table:** The disbursement under the sector for 21-22 was Rs 810.24 cr. Keeping in view the high ground level credit flow in Agri Ancillary sector and the initiatives being taken in this sector, the projections have accordingly been assessed.

(₹ in lakh)

| Sr.No. | Activity                                           | Unit Size | Unit Cost | Physical Units | TFO     | Bank Loan      |
|--------|----------------------------------------------------|-----------|-----------|----------------|---------|----------------|
| 1      | Bakery                                             | No        | 3.00      | 98             | 294.00  | 249.90         |
| 2      | Flour Mills                                        | No        | 1.50      | 182            | 273.00  | 232.05         |
| 3      | Mini Dal Mills - 5QTL/Day                          | No        | 3.00      | 120            | 360.00  | 306.00         |
| 4      | Pickles/Papad/Spices & other food processing units | No        | 1.00      | 1541           | 1541.00 | 1309.85        |
|        | <b>Total</b>                                       |           |           |                |         | <b>2097.80</b> |

#### 2.3.1.4 Issues / Action Points :

##### Government :

- Post-harvest management practices need to be improved to minimize post-harvest losses to reasonable level of 5%.

- Considering huge potential under food & agro processing in the district, the Coop. societies, APMCs, farmers, entrepreneurs, SHGs, etc., need to be encouraged to set up Dal mills, flour mills, grains/pulses/fruits/vegetables processing units, etc.
- DIC and KVIB may prepare project profiles and encourage prospective entrepreneurs to set up agro processing units by providing them training, subsidy and credit.

**Banks:** Banks should provide credit to new as well as existing food/agro processing units as per actual requirements to facilitate optimal capacity utilization. Banks may also provide working capital and credit for expansion/ modernization of existing units.

## **Chapter 2.3.2 - Agriculture – Ancillary Activities- Others**

### **2.3.2.1 Introduction**

RBI has vide its circular No.RBI/2014-15/573/FIDD.CO.Plan.BC.54/ 04.09.01/2014-15 dated April 23, 2015 on targets and classification of priority sector put the following as qualifying for priority sector

- ☞ Loans up to ₹ 5.00 Crore to co-operative societies of farmers for marketing of the produce of members.
- ☞ Loans for setting up of Agri-clinics and Agribusiness Centres.
- ☞ Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹ 100.00 crore per borrower from the banking system.
- ☞ Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- ☞ Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph IX of the RBI circular on priority sector lending.

Modernization of agricultural practices demands augmented support and extension services for agriculture. For this purpose, a scheme for setting up Agri-clinic and Agri-business Centers (ACABCs) by agriculture graduates was launched by GoI channelizing subsidy through NABARD. In this connection, NABARD had circulated detailed guidelines to the Banks on ACABC scheme vide circular No.145/ ICD-35 /2011, dated 2 August 2011. The ACABCs will provide a package of soil and input testing facilities, strengthen transfer of technology and extension services, self-employment opportunities and other consultancy services. Agri business Centers may provide input supply, farm equipment's on hire and other services. Micro-Finance – Small Finance Banks: The MFIs have broad coverage in the district and they are extending credit support at the doorsteps of villagers especially to SHG/JLG members. For tapping these potentials through NBFC/PUCBs or MFIs RBI license holders, RFIs can venture and credit may be made available to them for on-lending purpose including eligible PACS.

### **2.3.2.2 Infrastructure and linkage support available, planned and gaps :**

- Availability of Infrastructure, Critical Gaps and Interventions Required – Action Points / issues to be Addressed
- The extension services are provided to the growers by Agriculture department, ATMA, KVK, etc., through training, awareness programs and exposure visits.
- Number of Agriculture / Veterinary graduates and Agri. Diploma holders passing out from the colleges need to be encouraged to set up Agri Clinics and Agri business centers for strengthening agriculture extension services in the district.
- Agri Department/ ATMA may closely coordinate with MANAGE and NABARD to popularize ACABC scheme and to promote it on a large scale in the district.
- PACS may explore the opportunity of entering into multi commercial activity.

**2.3.2.3. Assessment of Potential.**

The detail is given in the following table

(₹ in lakh)

| Sr.No. | Activity                             | Unit | Unit Cost | Physical Units | TFO     | Bank Loan |
|--------|--------------------------------------|------|-----------|----------------|---------|-----------|
| 1      | Co-operative - PUCBs - Micro Finance | No   | 100.00    | 57             | 5700.00 | 4275.00   |
| 2      | ACABC & PACS                         | No   | 25.00     | 63             | 1575.00 | 1181.25   |
|        | Total                                |      |           |                |         | 5456.25   |

**Action points:**

**Banks:** Banks should positively consider financing for Agri Clinic and Agri Business Centers (ACABCs), PACS and support the ventures of educated unemployed youth.

## 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 AatmaNirbhar 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 1<sup>st</sup> 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 (SCLCSS) 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 Rs. 1 crore for MSMEs within 59 minutes through a dedicated online portal, [www.psbloansin59minutes.com](http://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 Rs. 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 4<sup>th</sup> September 2020.

### 3.2 MSME Sector in Buldhana - Infrastructure and linkage support available, planned and gaps :

There are also various schemes of the State / Central Government for promotion of the Non-Farm Sector, these programs are implemented by DIC / KVIC / KVIB/DRDA, etc. A Govt. Polytechnic, 13 Govt. ITIs and Private ITIs. are available to impart skill training among youths. Besides, RSETI, ATMA, KVK, MITCON, MCED, DIC, KVIB and a few private consultancy agencies provide consultancy services to prospective entrepreneurs.

MIDC at Chikhli, Khamgaon, Malkapur, Deulgaonraja etc., provide good infrastructure facilities and have good connectivity either by road or railways. However, the MSME sector has scope for further development in the district.

#### Pradhan Mantri MUDRA Yojana

In a district it is known to all eligible Rural Youths and scheme has been grounded effectively.

#### The progressive amount disbursed during last two years under PMMY.

| Financial Year | (Amount in Lakh) |
|----------------|------------------|
| 2020-21        | 54804.00         |
| 2021-22        | 54075.00         |
| Total          | 149800.72        |

(Source: LDM Office)

#### Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

The objective of this Skill Certification Scheme is to enable a large number of youths to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). Under this Scheme, Training and Assessment fees are completely paid by the Government.

**Start Up India:** It is working towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property;

**Stand Up India:** The Stand-Up India scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business.

### 3.3 The last three years Ground Level Credit flow in MSME in the district are as given below table.

(Rs in lakh)

| MSME | 2019-20  | 2020-21  | 2021-22  |
|------|----------|----------|----------|
|      | 33974.33 | 61956.00 | 71086.00 |

### 3.4 Assessment of Credit Potential is given in the following table.

(₹ in lakh)

| Sr No    | Activity                                | Unit Cost | Physical Units | Total Financial Outlay | Bank Loan       |
|----------|-----------------------------------------|-----------|----------------|------------------------|-----------------|
| <b>A</b> | <b>Term Loans (Integrated TL + WC)</b>  |           |                |                        |                 |
| (a)      | <b>Manufacturing sector enterprises</b> |           |                |                        |                 |
| 1        | Micro Enterprises                       | 50.00     | 418            | 20900.00               | 15675.00        |
| 2        | Small enterprises                       | 600.00    | 9              | 5400.00                | 4050.00         |
| 3        | Medium enterprises                      | 2500.00   | 4              | 10000.00               | 7500.00         |
|          | <b>Sub Total</b>                        |           | <b>431</b>     | <b>36300.00</b>        | <b>27225.00</b> |
| (b)      | <b>Service sector enterprises</b>       |           |                |                        |                 |
| 1        | Micro enterprises                       | 60.00     | 587            | 35220.00               | 26415.00        |
| 2        | Small enterprises                       | 300.00    | 14             | 4200.00                | 3150.00         |
| 3        | Medium enterprises                      | 2000.00   | 0              | 0.00                   | 0.00            |

|          |                                         |        |             |                 |                 |
|----------|-----------------------------------------|--------|-------------|-----------------|-----------------|
|          | <b>Sub Total</b>                        |        | <b>601</b>  | <b>39420.00</b> | <b>29565.00</b> |
|          | <b>Term loan- total</b>                 |        | <b>1032</b> | <b>75720.00</b> | <b>56790.00</b> |
| <b>B</b> | <b>Working Capital</b>                  |        |             |                 |                 |
| (a)      | <b>Manufacturing sector enterprises</b> |        |             |                 |                 |
| 1        | Micro Enterprises                       | 20.00  | 2112        | 42240.00        | 16896.00        |
| 2        | Small enterprises                       | 150.00 | 8           | 1200.00         | 480.00          |
| 3        | Medium enterprises                      | 600.00 | 0           | 0.00            | 0.00            |
|          | <b>Sub Total</b>                        |        | <b>2120</b> | <b>43440.00</b> | <b>17376.00</b> |
| (b)      | <b>Service sector enterprises</b>       |        |             |                 |                 |
| 1        | Micro enterprises                       | 20.00  | 532         | 10640.00        | 4256.00         |
| 2        | Small enterprises                       | 60.00  | 12          | 720.00          | 288.00          |
| 3        | Medium enterprises                      | 600.00 | 0           | 0.00            | 0.00            |
|          | <b>Sub Total</b>                        |        | <b>544</b>  | <b>11360.00</b> | <b>4544.00</b>  |
|          | <b>Working Capital- total</b>           |        | <b>2664</b> | <b>54800.00</b> | <b>21920.00</b> |
|          | <b>MSME Grand total</b>                 |        |             |                 | <b>78710.00</b> |

### 3.5 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](http://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

#### 4.1.1 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. The AEFC has started online consultations with prospective exporters and has started compiling an extensive depository of information on export of 15 commodities.

### 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)

### Government of Maharashtra - Agriculture Export Policy 2022

Cluster Development Programme – Identified Clusters for Buldhana district -

| 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, Buldana, 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, Parbhani                            |
| 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 Products     | 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, Buldana, 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 | Nanded, Latur, Buldana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, Jalgaon |

#### 4.1.4. Assessment of potential.

The Ground Level Credit in Export credit segment in last three years was Rs. 848.00 lakh during 2019-20, however the same has been reported as 'Nil' during 2020-21 and 2021-22. (Source : SLBC)

(Rs. In Lakh)

| Activity                 | Unit Size | Unit Cost | Physical units | Potential for FY 2023-24 |           |
|--------------------------|-----------|-----------|----------------|--------------------------|-----------|
|                          |           |           |                | TFO                      | Bank Loan |
| Export Credit for Cotton | No        | 25.00     | 35             | 875                      | 656.25    |

#### 4.1.2 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.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established at more places which can function for developing agro products and agro industries having export potential, fixing of standards and specifications for the scheduled products for the purpose of exports, training in various aspects of industries connected with the scheduled products, updating exporters regarding various central government schemes.
- 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.
- Industries may be set up for value added product of agricultural produce (like Soyabean, 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, development of Mega Food Parks and promotion of various clusters.
- Need for financing commodity specific MSMEs.

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- For overseas trade and logistic support, the businessmen seek the help of Mumbai based exporters or exporters based in other States. The finance made under the segment is recorded in respective bank branches jurisdiction than Buldhana.
- Industries under FMCG, chemical sector etc., also provide scope for export.
- Nagpur, Akola, Jalna, Aurangabad, Nasik, Pune, Mumbai are industrial Hub and Buldhana has railway connectivity through rail and road. Cotton is exported through local truck transporters from Malkapur and Chikhali, Jalna & Aurangabad. Thus the district has good opportunity to benefit from these cities and can develop its export potential.

## 4.2: Credit Potential for 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](http://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 1<sup>st</sup> 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 Rs. 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 Rs. 7.5 lakhs.

### **Credit Guarantee Fund for Education Loans (CGFEL) Scheme**

This scheme came 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 Rs. 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.

#### **4.2.2 Infrastructure and linkage support available, planned and gaps :**

The district has large number of educational institutions of all disciplines. Besides, number of government and private Engineering colleges, Polytechnic, Agriculture, Pharmacy Institutes are available in the district. Almost all the villages in the district are having primary schools.

Availability of colleges/ institutes and good literacy rate of the district opens up scope for higher/ professional education for the students for which they may require education loans from the banks

The ground level credit flow for last three years is given in table.

(₹ in lakh)

| Activity - Education loan | FY 2019-20 | FY 2020-21 | FY 2021-22 |
|---------------------------|------------|------------|------------|
|                           | 2184.31    | 1427.00    | 1220.14    |

**4.2.3 Assessment of potential**, the detail are given in the table.

(₹ in lakh)

| Sr. No. | Activity           | Unit Size | Unit Cost | Physical units | TFO     | Bank Loan |
|---------|--------------------|-----------|-----------|----------------|---------|-----------|
| 1       | Education Loan-I   | No        | 5.00      | 121            | 605.00  | 544.50    |
| 2       | Education Loan-II  | No        | 10.00     | 200            | 2000.00 | 1800.00   |
| 3       | Education Loan-III | No        | 15.00     | 160            | 2400.00 | 2160.00   |
|         | Total              |           |           |                |         | 4504.50   |

**4.2.4. Critical Interventions and Suggestions:**

- 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.

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**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 Rs.20.00 lakh to Rs.50.00 lakh for RCBs with assessed net worth less than Rs.100.00 crore, and from Rs.30.00 lakh to Rs.75.00 lakh for other RCBs. A detailed circular will be issued separately”.

The Economic Survey of Maharashtra 2021-22 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.

#### 4.3.2 Infrastructure and linkage support available, planned and gaps:

- In Export, Education & Housing all kinds of logistics facility including service providers are available.
- Villages and blocks are expanding and corresponding demand for houses is also increasing.

The ground level credit flow for last three years is given in table.

| Activity - Housing | (₹ in lakh) |            |            |
|--------------------|-------------|------------|------------|
|                    | FY 2019-20  | FY 2020-21 | FY 2021-22 |
|                    | 12479.36    | 16827.00   | 19945.66   |

#### 4.3.3 Assessment of potential for the financial year 2023-24:

The detail is given in table.

| Sr. No. | Activity                              | Unit Cost | Unit Size (No./Ha) | Physical Units | (₹ in lakh) |           |
|---------|---------------------------------------|-----------|--------------------|----------------|-------------|-----------|
|         |                                       |           |                    |                | TFO         | Bank Loan |
| 1       | New House – Rural +Urban: <=500 Sq ft | 9.00      | No                 | 1702           | 15318.00    | 13020.30  |
| 2       | New House – Rural +Urban: > 500 Sq ft | 13.00     | No                 | 1116           | 14508.00    | 12331.80  |

|   |                                                             |      |    |      |         |          |
|---|-------------------------------------------------------------|------|----|------|---------|----------|
| 3 | Small House - New/<br>Renovation/ Repairs-<br>includes PMAY | 4.00 | No | 1385 | 5540.00 | 4709.00  |
|   | Total                                                       |      |    |      |         | 30061.10 |

**4.3.4 Suggested action points:**

1. Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
2. 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.
3. The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
4. 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.

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## Chapter 5: Credit Potential for Infrastructure

### 5.1 Infrastructure – Public investments

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.

#### 5.1.1 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 Rs.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).

#### 5.1.2 Status of RIDF in the district

During the year 2021-22, ten projects were sanctioned in the district with a RIDF loan of ₹ 1608.64 lakh. These projects, when completed, are expected to strengthen connectivity network (distance reduction) and access to markets, pilgrim / tourist centres .

As on date, Tranches I to XX under RIDF have been closed. The cumulative purpose-wise number of projects and amount sanctioned, in respect of **ongoing tranches** (i.e., RIDF XXI to XXVII) in the **district** is given as follows :

(₹ in lakh)

| Sr. No. | Sector      | Projects Sanctioned (RIDF-XXI to XXVII) |           |
|---------|-------------|-----------------------------------------|-----------|
|         |             | No of Projects                          | RIDF Loan |
| 1       | BRIDGE      | 68                                      | 7929.64   |
| 2       | MI          | 1                                       | 1620.96   |
| 3       | ROAD        | 21                                      | 2089.10   |
| 4       | Warehousing | 9                                       | 1686.75   |
|         | TOTAL       | 99                                      | 13326.45  |

#### 5.1.3 Long Term Irrigation fund (LTIF)

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were prioritized and targeted for completion, through availability of Central Assistance and State share. In Maharashtra, State Government was sanctioned a state share of ₹ 18021.31 crore under the AIBP (headworks) component for completion of 25 projects. Of these 9 projects

have been reported as complete. A loan amount of ₹ 116.50 Crore was sanctioned to Khadakpurna project in Buldhana district under LTIF. The project is expected to irrigate 23.864 thousand Ha.

#### **5.1.4 Nabard Infrastructure Development Assistance (NIDA)**

***Nabard Infrastructure Development Assistance (NIDA)***, a new window of funding support opened by NABARD is designed to fund directly to State Governments /State owned institutions/ corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. NIDA offers customized long-term loans to state governments/well-managed state entities for financing infrastructure in rural areas and benefitting rural people.

Aligning with the state government requirements to complete the irrigation projects under the special scheme of Baliraja Jal Sanjeevani Yojana, 68 identified projects were sanctioned under NIDA during 2018-19 with an aggregate term loan of ₹ 6655.00 crore. Loans amounting to ₹ 3285.69 crore has been disbursed so far. Of the 68 projects sanctioned under NIDA, 7 projects are implemented in the district for which an amount of ₹ 3982.35 Crore have been sanctioned and an amount of ₹ 2116.35 Crore have been released. These projects are expected to irrigate 1,19,478 ha.

#### **5.1.5 Rural Infrastructure in Maharashtra - Looking ahead potential Sectors for Support in Maharashtra**

- Road Connectivity: There is a need of strengthening/improvement of the road infrastructure through budgetary allocations/ other schemes including RIDF of NABARD.
  - Irrigation : Irrigation Projects in the district have very low water storage capacity due to silt deposit, poor maintenance, etc., Some of the areas need urgent attention for repairs to irrigation infrastructures like Percolation tanks, de-silting of MI tanks, repairing of bunds, feeder channels, embankment of rivers, etc
  - Education: The assistance under RIDF is available for creation of infrastructure like computers, libraries, sports, provision of drinking water facilities, toilets, etc. at schools.
  - Road over bridge on railway crossings – there are various railway crossing in district over which a road over bridge can be constructed. For e.g.- Nandura – Jalgaon Jamod road.
- B. Suggested action points
- Line departments of Government of Maharashtra to keep various projects in pipeline so that the same can be taken up for funding under RIDF as early as possible.
  - 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.
  - Road Projects: PWD may ensure to complete the connectivity of the road network to the market centres so that concrete benefits can be realised by the beneficiary villagers.

## 5.2.: Social Infrastructure involving Bank Credit

### 5.2.1 Introduction

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued by RBI and updated as on 11 June 2021, stipulated that

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 are eligible for priority sector classification.

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 criteria laid down in the Master Directions of RBI under priority sector lending (not applicable to RRBs, UCBs and SFBs).

### 5.2.2: Assessment of Potential for the Year 2023-24: The detail are given in the following table.

(□ in lakh)

| Sr. No. | Activity               | Unit Cost<br>₹ in lakh | Unit Size<br>(No./Ha) | Physical Units | Potential for FY 2022-23 |           |
|---------|------------------------|------------------------|-----------------------|----------------|--------------------------|-----------|
|         |                        |                        |                       |                | TFO                      | Bank Loan |
| 1       | School                 | 50.00                  | No                    | 46             | 2300.00                  | 1725.00   |
| 2       | Drinking Water RO Unit | 3.00                   | No                    | 254            | 762.00                   | 685.80    |
| 3       | Health Care Centre     | 50.00                  | No                    | 53             | 2650.00                  | 1987.50   |
|         | Total                  |                        |                       |                |                          | 4398.30   |

### 5.2.3 Critical Interventions and Suggestions

#### 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 and NIDA may be completed as per phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion of the projects to ensure benefits at the right time.
- 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, ie., DPC, BLBC, etc.
- 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 strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.

**Banks** - NABARD has sanctioned majority of connectivity and irrigation projects under RIDF, LTIF and NIDA. 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.

### 5.3.: Renewable Energy

#### 5.3.1: Introduction

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human time scale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services.

Promoting renewable energy resources also has a positive impact on the net creation of jobs.

#### 5.3.2 Sources of Renewable Energy :

**(i) Solar Energy :** India is blessed with long hours of sunshine throughout the year and this can be tapped for generation of energy. Solar water heaters have proved to be the most popular solar equipment so far and photovoltaic cells are fast becoming popular for decentralised power supply especially in rural and remote areas. Solar energy has a huge potential for power generation in Maharashtra. There are 250-300 days of clear sun with an available average radiation of 4 to 6 kWh/sq.metre over a day.

**(ii) Wind Energy:** Wind has been recognised as a force of nature since time immemorial. India now ranks as a “wind superpower” with an installed capacity of 8757 MW ranking fifth in the world after Germany, US, Spain and China. **No sites for wind energy have been identified so far in Buldhana district.**

**(iii) Bio-gas:** Bio-gas is a clean and efficient fuel. Cattle population has been reduced and people shifted from conventional energy resources to LPG for their consumption needs.

**iv) Bio-mass:** Bio-mass is organic material of recent origin that can be used as a source of energy. In Buldhana is being known about this the new enterprenuers showing the interest in this activity.

**(v) Agro Waste Utilisation:** Agro waste can be judiciously utilised for making compost and vermiculture which will increase the fertility of agriculture land. Since, the agriculture waste is adequately available in the district, this activity may be established in coming years.

#### Infrastructure and linkage support available, planned and gaps:

- The focus attention is required to address the issue of renewable energy. There is a need for creating separate department to take care of this aspect.
- Banks may consider financing Bio gas along with dairy units so as to enable better use of animal dung and creation of additional source of energy.
- Industry association may persuade all service units to use solar power for water heating.
- Defunct Bio-gas plants need repair for which necessary training/awareness to the concerned beneficiaries is essential. KVIB/ZP can jointly work in this direction.
- Bank branches and Government offices may use solar energy for internal lighting.

**The ground level credit flow for last three years is given in table.**

| Activity – Renewable Energy | (₹ in lakh) |            |            |
|-----------------------------|-------------|------------|------------|
|                             | FY 2019-20  | FY 2020-21 | FY 2021-22 |
|                             | 24.00       | 4.00       | 4.00       |

**5.3.3 Assessment of Potential :-** The details are given in the table.

| Sr. No | Activity                  | Unit Size | Unit Cost ₹ in lakh | Physical units | (₹ in lakh)<br>Potential for FY 2023-24 |           |
|--------|---------------------------|-----------|---------------------|----------------|-----------------------------------------|-----------|
|        |                           |           |                     |                | TFO                                     | Bank Loan |
| 1      | Biogas 2 Cum              | No        | 0.26                | 160            | 41.60                                   | 35.36     |
| 2      | Biogas 3 Cum              | No        | 0.35                | 70             | 24.50                                   | 20.83     |
| 3      | DSWHS 100 LPD -SP Sets    | No        | 0.30                | 92             | 27.60                                   | 23.46     |
| 4      | NDSWHS 1000 LPD - SP Sets | No        | 2.50                | 84             | 210.00                                  | 178.50    |

|   |                                          |    |      |    |       |        |
|---|------------------------------------------|----|------|----|-------|--------|
| 5 | PV and Thermal and Decentralized SP Sets | No | 0.30 | 56 | 16.80 | 14.28  |
|   | Total                                    |    |      |    |       | 272.17 |

### 5.3.4 : Suggested Action Points

#### **Banks**

- Banks may consider financing Bio gas along with dairy units so as to enable better use of animal dung and creation of additional source of energy.
- Lead Bank may arrange awareness meets of bankers and industry association for loan products of bankers. Sugar factories, agro-processing industries, and corporations etc. to be sensitized to set up downstream units such as co-generation units.
- Industry Association may persuade all service units to use solar power for water heating

#### **State Government/Others**

- Defunct Bio-Gas plants need repair for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction
- Bank branches and Govt offices may use solar energy for internal lighting.

## 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.

#### Status of SHG BLP : All India vis-a-vis Maharashtra

As on 31 March 2022, there are more than 118 lakh SHGs with aggregate bank deposits of about ₹ 47240.48 crore and loans outstanding at nearly ₹ 1,51,051 crore in the country whereas in Maharashtra, there are 13.33 lakh SHGs with savings of ₹ 2742.76 crore which accounts for 11.22% of total SHGs in the country.

During 2021-22, 2,05,229 SHGs were disbursed loan to the extent of ₹ 3423.45 crore in Maharashtra which accounts for 3.43% of the total loans disbursed in the country. Women Self Help Group Programme (WSHG) was implemented in 6 districts of the State viz., Nandurbar, Gadchiroli, Chandrapur, Dhule, Nanded and Gondia since June 2012. The interest subvention scheme under NRLM for eligible women SHGs in identified districts is being implemented by NABARD for RRBs and Cooperative banks.

#### 6.2 On-going Initiatives- Micro Finance Profile in the District: A comparative position of SHGs formed in the district vis-à-vis Maharashtra is as given in under:.

|                | a                          | b                                        | c                                                                          |
|----------------|----------------------------|------------------------------------------|----------------------------------------------------------------------------|
| Position as on | No. of SHGs in Maharashtra | Approx. No. of SHGs in Buldhana district | Share of total SHGs in Buldhana district to Maharashtra position (b/a*100) |
| 31/3/2022      | 1333845                    | 25139                                    | 1.88                                                                       |

As can be seen in the table, the total number of SHGs formed constituted 1.88 % of Maharashtra State as on 31 March 2022. It has been planned to form 24206 SHGs as to include the entire rural poor women population under the SHG - BLP programme.

|                                                           |                                                                 |
|-----------------------------------------------------------|-----------------------------------------------------------------|
| Total No. of blocks in the district                       | 13                                                              |
| No. of blocks where SHGs exist                            | 13                                                              |
| Total No. of blocks where SHGs are linked                 | 13                                                              |
| Total No. of bank branches in the district                | CBs – 167 ; Coops. - 49 RRBs - 27                               |
| Of which No. of branches participating in linkage program | Almost all CBs and RRBs are participating in linkage programme. |
| No. of additional branches to be roped in                 | Branches of Coops. may be involved.                             |

#### Capacity building programmes and VLPs:

During the year 2022-23, Various Capacity building programmes such as SHG-Leaders/Members training programme and Village level programmes have been planned to be conducted under SHG-BLP to give a fillip to SHG-BLP.

### 6.3 EShakti - Digitization of SHG books of accounts

Efforts are being made by NABARD to leverage technology to bring qualitative change in SHG-BLP programme in general and transparency in SHG book-keeping in particular. The Mobile based e-book keeping for SHGs is a web/SMS based book-keeping product using mobile phone as the front-end for SHGs and personal computer as back-end for NGOs/Federations, government and banks. The application helps SHGs to maintain their financial transactions electronically in the local language and allows ease of monitoring to all stakeholders. The attendance register, loan ledger, pass book etc. can be printed from the website. SHGs are given a copy of the reports at the next meeting.

Currently, 06 districts viz. Aurangabad, Chandrapur, Dhule, Nagpur, Raigad and Chandrapur are covered under EShakti. Under the project, the base data of SHGs and their members had been captured and subsequently updated at regular intervals. Prime issues in SHG movement viz., duplication of members, standardization of account keeping, mainstreaming of SHGs with FI agenda and GoI's Digital India mission, bankers' comfort in credit appraisal & linkage through ready availability of data at desktop etc. have been addressed too. All stakeholders can monitor the progress through separate login IDs in website created for this purpose. The various MIS reports generated has been of immense help to the bankers in taking faster credit decisions.

### 6.4 Financing of Joint Liability Groups

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 / BF's also in promotion and financing of JLGs. By availing of services of BCs / BF's 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.

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 @ Rs.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. In cases where it is convenient to engage identified NGOs to act as JLGPI, a tripartite agreement between bank, NGO and NABARD may be entered into. 100% refinance support is available to banks for JLG financing.

It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral leases through JLG mode of financing. Considering the number of farmers with less than one hectare of land in the district as 2,12,259 there is potential for formation / promotion of 53064 JLGs which can be credit linked in phased manner in the district. However, only 117 JLGs were promoted in district by MAVIM earlier.

### 6.5 Issues related to Micro finance

In Maharashtra, there are 13.33 lakh SHGs but only 3.37 lakh SHGs are having outstanding loans as on 31 March 2022 which is a matter of concern. Nearly 75% groups are still outside the purview of the scheme in the state.

Relatively high level of NPA of SHGs in Maharashtra is a matter of concern. Bankers are not able to supervise the SHGs financed due to staff constraints. Monitoring mechanism of SHGs by NGOs has to be strengthened.

**6.6 Enhancement in credit flow – capital formation** Establishment of micro-units by SHGs members will translate into investment credit business of banks thereby increasing capital formation in agriculture and off-farm sector. This will surely lead to enhancement in credit flow in priority sector and empowerment of women. The small and micro units will create employment opportunities for women in villages which would result in arresting the trend of urban migration.

### 6.7 Assessment of Potential

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            | 2586258 |
| 2 | Rural population                      | 2037398 |
| 3 | No. of households (2 above / 4*)      | 509349  |
| 4 | No. of SHGs required (3 above / 10**) | 50935   |
| 5 | No. of SHGs already linked            | 25139   |
| 6 | Balance (4-5)                         | 24206   |

\*average members per household      \*\*average members per SHG in district.

So far approximately 25139 SHGs have been promoted in the district, thereby leaving a gap for promotion of approximately 24206 SHGs to be covered in near future.

#### Block-wise Details of Potential Available for Promotion and Savings Linkage of SHGs

| Sl No | Name of the Block | Total potential for promotion of SHGs | No. of SHGs savings linked | Balance potential | No. of SHGs to be promoted and savings linked during 2022-23 | No. of SHGs to be promoted and savings linked during 2023-24 |
|-------|-------------------|---------------------------------------|----------------------------|-------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| 1     | Jalgaon(Jamod)    | 3078                                  | 1602                       | 1476              | 369                                                          | 369                                                          |
| 2     | Sangrampur        | 3266                                  | 1776                       | 1490              | 373                                                          | 373                                                          |
| 3     | Shegaon           | 2464                                  | 1582                       | 882               | 221                                                          | 221                                                          |
| 4     | Nandura           | 3454                                  | 1786                       | 1668              | 417                                                          | 417                                                          |
| 5     | Malkapur          | 2757                                  | 1504                       | 1253              | 313                                                          | 313                                                          |
| 6     | Motala            | 4087                                  | 1731                       | 2356              | 589                                                          | 589                                                          |
| 7     | Khamgaon          | 5326                                  | 2600                       | 2726              | 682                                                          | 682                                                          |
| 8     | Mehkar            | 5072                                  | 2661                       | 2411              | 603                                                          | 603                                                          |
| 9     | Chikhli           | 5651                                  | 2733                       | 2918              | 730                                                          | 730                                                          |
| 10    | Buldana           | 4652                                  | 2455                       | 2197              | 549                                                          | 549                                                          |
| 11    | DeolgaonRaja      | 2395                                  | 1510                       | 885               | 221                                                          | 221                                                          |
| 12    | SindkhedRaja      | 3826                                  | 1888                       | 1938              | 484                                                          | 484                                                          |
| 13    | Lonar             | 3317                                  | 1308                       | 2009              | 502                                                          | 502                                                          |
| Total |                   | 49345                                 | 25136                      | 24209             | 6052                                                         | 6052                                                         |

| Sl No | Name of the Block | No. of SHGs Credit linked as on 31 March 2022 | SHGs to be credit linked during 2022-23 |                  |        |                  | SHGs to be credit linked during 2023-24 |                  |        |                  |
|-------|-------------------|-----------------------------------------------|-----------------------------------------|------------------|--------|------------------|-----------------------------------------|------------------|--------|------------------|
|       |                   |                                               | Fresh                                   |                  | Repeat |                  | Fresh                                   |                  | Repeat |                  |
|       |                   |                                               | No.                                     | Amount (Rs '000) | No.    | Amount (Rs '000) | No.                                     | Amount (Rs '000) | No.    | Amount (Rs '000) |
| 1     | Buldana           | 4056                                          | 549                                     | 54900            | 4056   | 689520           | 549                                     | 549              | 1360   | 2312.34          |
| 2     | Chikhli           | 1193                                          | 730                                     | 72950            | 1193   | 202810           | 730                                     | 730              | 968    | 1646             |

|       |                 |       |      |        |       |         |      |      |      |       |
|-------|-----------------|-------|------|--------|-------|---------|------|------|------|-------|
| 3     | Deolgaon Raja   | 807   | 221  | 22113  | 807   | 137190  | 221  | 221  | 383  | 650   |
| 4     | Jalgaon (Jamod) | 538   | 369  | 36897  | 538   | 91460   | 369  | 369  | 477  | 810   |
| 5     | Khamgaon        | 2613  | 682  | 68158  | 2613  | 444210  | 682  | 682  | 1204 | 2047  |
| 6     | Lonar           | 569   | 502  | 50235  | 569   | 96730   | 502  | 502  | 616  | 1047  |
| 7     | Malkapur        | 785   | 313  | 31313  | 785   | 133450  | 313  | 313  | 470  | 799   |
| 8     | Mehkar          | 889   | 603  | 60273  | 889   | 151130  | 603  | 603  | 781  | 1327  |
| 9     | Motala          | 654   | 589  | 58898  | 654   | 111180  | 589  | 589  | 720  | 1224  |
| 10    | Nandura         | 756   | 417  | 41703  | 756   | 128520  | 417  | 417  | 568  | 966   |
| 11    | Sangrampur      | 454   | 373  | 37258  | 454   | 77180   | 373  | 373  | 463  | 788   |
| 12    | Shegaon         | 873   | 221  | 22055  | 873   | 148410  | 221  | 221  | 395  | 672   |
| 13    | Sindkhed Raja   | 566   | 484  | 48448  | 566   | 96220   | 484  | 484  | 598  | 1016  |
| Total |                 | 14753 | 6052 | 605197 | 14753 | 2508010 | 6051 | 6051 | 9003 | 15304 |

## 6.2: Other Priority Sector

### 6.2.1.: Introduction :

The activities specified activities have been un-covered under Agriculture Term Loan, Agriculture Infrastructure, Ancillary Activities & Micro Small & Medium Enterprises including others will be covered under Other Priority Sector Areas.

The focus areas are SHG – Bank Linkage and Credit Linkage Program, Joint Liability Group, PMJDY, PMSBY, PMJJBY, Atal Pension Yojna etc. For creating awareness among the masses leads to create niche for Bank Finance. The professional, retailers, traders and other service providers have been covered under this sector. It specifically talks about the excluded sector of the Primary, Secondary, Tertiary & Ancillary Activities. These players perform greater role for straitening the masses at personal level as well as contributing the welfare of society. The entrepreneurs, businessmen, technician, skilled Human Resources require credit for further socio-economic development and the same has been address in OPS.

### 6.2.2. Infrastructure and linkage support available, planned and gaps:

Buldhana has good banking networks. All major Commercial Banks including RRB and DCCB extends credit as per their strength. PUCBs, Urban Co-operatives & Co-operatives have also played greater role in this segment. In technicality district is lagging behind compared to other district, however, people started taking initiative and engage themselves in various service activities.

They have been diverting their focus from Core Agriculture to Other Areas by keeping agriculture activities intact. As such, the district did not face much problems, despite of continuous drought and average growth in Agriculture Activity. At present, agriculture & services sector are at par with each other. However, to evolve as a better economy, concentrated efforts are required by all the stake holders.

State Government has also set up a board in the name of Annasaheb Patil Mahamandal for credit extension through bank branches. The large chunk of societies are covered under Non-creamy layer Category and annual income limit is set as Rs.8.00 lakh per annum. The masses covered under Non-creamy layer category has greater advantage.

The scheme is open-ended (without target) and eligible entrepreneurs will be sufficiently rewarded through interest reimbursement scheme named Chatrapati Raja Ram Maharaj Interest Reimbursement Scheme upto 12%. The schemes are: IR-1 – for individual, IR-2 for Groups and IR-3 for FPO. Further State Government has also announced Credit Guarantee to the extent of Rs.50.00 lakh. Banks may take advantage of the above scheme and come forward to extend adequate and timely credit support to the eligible promoter.

**6.2.3 Assessment of potential for the financial year 2023-24:**

The detail is given in the following table.

(₹ in lakh)

| Sr. No. | Activity                                | Unit Cost | Unit Size (No./Ha) | Physical Units | TFO      | Bank Loan |
|---------|-----------------------------------------|-----------|--------------------|----------------|----------|-----------|
| 1       | Self Help Group                         | 1.42      | No                 | 15054          | 21355.60 | 21355.60  |
| 2       | Joint Liability Group - 5 Members Group | 2.50      | No                 | 350            | 875.00   | 875.00    |
| 3       | PMEGP/DIC/KVIB/KVIC + Other Boards      | 5.00      | No                 | 4355           | 21775.00 | 16331.25  |
|         | Total                                   |           |                    |                |          | 38561.85  |



A grant support of Rs.15.00 lakh has been extended to Buldana DCCB towards mobile van for demonstration and spreading of digital financial literacy. Mobile van includes ATM machine, micro ATM, LCD display, laptop, printer, sound system, battery back-up etc.,



Check dam constructed under one of the ongoing watershed projects in Amboda village of Nandura block.



Grant support has been extended to Parivartan Loksanchit Sadhan Kendra, Shegaon (CMRC of MAVIM), for establishment of one Rural Mart in Shegaon block, which will provide marketing-avenue for various products produced by SHGs.



An amount of Rs.2,75,250/- was sanctioned to KVK, Jalgaon Jamod for conduct of three Capacity Building and adoption of technology (CAT) programmes.

## Annexure I - Activity-wise and block-wise physical and financial projections -2023-24

| CROP HUSBANDRY - KHARIF - 2023-24               | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana  | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar    | Mehkar   | Motala   | Khamgaon | Shegaon  | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura  | TOTAL     |
|-------------------------------------------------|-----------------------------------|---------------------------------------------|----------|----------|------------------|-------------------|----------|----------|----------|----------|----------|------------|------------------|----------|----------|-----------|
| SOYABEAN                                        | 0.509                             | Hectare                                     | 22685    | 34125    | 7264             | 18104             | 19689    | 33502    | 5694     | 18806    | 9385     | 7752       | 7731             | 5657     | 9889     | 200283    |
|                                                 |                                   | 100%                                        | 11546.67 | 17369.63 | 3697.38          | 9214.94           | 10021.70 | 17052.52 | 2898.25  | 9572.25  | 4776.97  | 3945.77    | 3935.08          | 2879.41  | 5033.50  | 101944.05 |
| COTTON                                          | 0.593                             | Hectare                                     | 706      | 897      | 8215             | 9446              | 1094     | 664      | 16820    | 10716    | 6883     | 9337       | 8300             | 9504     | 7943     | 90525     |
|                                                 |                                   | 100%                                        | 418.66   | 531.92   | 4871.50          | 5601.48           | 648.74   | 393.75   | 9974.26  | 6354.59  | 4081.62  | 5536.84    | 4921.90          | 5635.87  | 4710.20  | 53681.33  |
| RED GRAM - (ARHAR) TUR                          | 0.512                             | Hectare                                     | 1136     | 5966     | 1188             | 2283              | 3854     | 5735     | 2304     | 4813     | 2357     | 2091       | 1968             | 2270     | 2929     | 38894     |
|                                                 |                                   | 100%                                        | 581.63   | 3054.59  | 608.26           | 1168.90           | 1973.25  | 2936.32  | 1179.65  | 2464.26  | 1206.78  | 1070.59    | 1007.62          | 1162.24  | 1499.65  | 19913.73  |
| BLACK GRAM -UDID                                | 0.254                             | Hectare                                     | 607      | 1904     | 448              | 812               | 834      | 1188     | 406      | 964      | 1422     | 572        | 498              | 393      | 851      | 10899     |
|                                                 |                                   | 100%                                        | 154.18   | 483.62   | 113.79           | 206.25            | 211.84   | 301.75   | 103.12   | 244.86   | 361.19   | 145.29     | 126.49           | 99.82    | 216.15   | 2768.35   |
| GREEN GRAM -MOONG                               | 0.250                             | Hectare                                     | 286      | 1278     | 640              | 915               | 845      | 978      | 509      | 1016     | 1267     | 533        | 674              | 413      | 671      | 10025     |
|                                                 |                                   | 100%                                        | 71.50    | 319.50   | 160.00           | 228.75            | 211.25   | 244.50   | 127.25   | 254.00   | 316.75   | 133.25     | 168.50           | 103.25   | 167.75   | 2506.25   |
| JOWAR                                           | 0.303                             | Hectare                                     | 103      | 111      | 18               | 17                | 135      | 100      | 497      | 845      | 863      | 470        | 385              | 812      | 954      | 239       |
|                                                 |                                   | 100%                                        | 31.21    | 33.63    | 5.45             | 5.15              | 40.91    | 30.30    | 150.59   | 256.04   | 261.49   | 142.41     | 116.66           | 246.04   | 289.06   | 1608.93   |
| BAJRA                                           | 0.255                             | Hectare                                     | 3        | 11       | 21               | 8                 | 1        | 0        | 43       | 189      | 32       | 0          | 10               | 2        | 28       | 348       |
|                                                 |                                   | 100%                                        | 0.77     | 2.81     | 5.36             | 2.04              | 0.26     | 0.00     | 10.97    | 48.20    | 8.16     | 0.00       | 2.55             | 0.51     | 7.14     | 88.74     |
| MAIZE                                           | 0.387                             | Hectare                                     | 1987     | 195      | 266              | 71                | 38       | 73       | 2623     | 402      | 92       | 791        | 714              | 2072     | 1232     | 10556     |
|                                                 |                                   | 100%                                        | 768.97   | 75.47    | 102.94           | 27.48             | 14.71    | 28.25    | 1015.10  | 155.57   | 35.60    | 306.12     | 276.32           | 801.86   | 476.78   | 4085.17   |
| OTHER Kharif crops ( OILSEEDS, pulses, Cereals) | 0.390                             | Hectare                                     | 137      | 208      | 295              | 160               | 8        | 9        | 184      | 351      | 124      | 49         | 158              | 90       | 119      | 1892      |
|                                                 |                                   | 100%                                        | 53.43    | 81.12    | 115.05           | 62.40             | 3.12     | 3.51     | 71.76    | 136.89   | 48.36    | 19.11      | 61.62            | 35.10    | 46.41    | 737.88    |
| PLP - Kharif-2023-24-PLANNING - AREA            |                                   | Hectare                                     | 27650    | 44695    | 18355            | 31816             | 26498    | 42249    | 29080    | 38102    | 22425    | 21595      | 20438            | 21213    | 24616    | 363661    |
| ST(SAO) + PAIS                                  |                                   |                                             | 13627.01 | 21952.28 | 9679.72          | 16517.38          | 13125.76 | 20990.90 | 15530.95 | 19486.65 | 11096.92 | 11299.38   | 10616.73         | 10964.11 | 12446.65 | 187334.42 |
| Consumption / Farm Maintenance                  |                                   | 10%                                         | 1362.70  | 2195.23  | 967.97           | 1651.74           | 1312.58  | 2099.09  | 1553.09  | 1948.66  | 1109.69  | 1129.94    | 1061.67          | 1096.41  | 1244.66  | 18733.44  |
| Post Harvest Management                         |                                   | 20%                                         | 2725.40  | 4390.46  | 1935.94          | 3303.48           | 2625.15  | 4198.18  | 3106.19  | 3897.33  | 2219.38  | 2259.88    | 2123.35          | 2192.82  | 2489.33  | 37466.88  |
| KHARIF - 2023-24- TOTAL ST(SAO) -CC LIMIT       |                                   |                                             | 17715.11 | 28537.96 | 12583.64         | 21472.59          | 17063.49 | 27288.17 | 20190.23 | 25332.64 | 14425.99 | 14689.19   | 13801.75         | 14253.34 | 16180.64 | 243534.74 |

|                                                        | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana  | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar    | Mehkar   | Motala   | Khamgaon | Shegaon  | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura  | TOTAL            |
|--------------------------------------------------------|-----------------------------------|---------------------------------------------|----------|----------|------------------|-------------------|----------|----------|----------|----------|----------|------------|------------------|----------|----------|------------------|
| <b>SEASON-RABBI-2023-24</b>                            |                                   |                                             |          |          |                  |                   |          |          |          |          |          |            |                  |          |          |                  |
| GRAM                                                   | 0.338                             | Hectre                                      | 5207     | 4458     | 759              | 1585              | 1578     | 3502     | 740      | 1698     | 1012     | 736        | 618              | 576      | 530      | 23000            |
|                                                        |                                   | 100%                                        | 1760.09  | 1506.95  | 256.68           | 535.67            | 533.46   | 1183.55  | 250.06   | 573.98   | 342.20   | 248.72     | 208.80           | 194.77   | 179.14   | 7774.07          |
| WHEAT                                                  | 0.457                             | Hectre                                      | 495      | 1721     | 811              | 1165              | 719      | 1422     | 397      | 1358     | 170      | 215        | 258              | 264      | 221      | 9215             |
|                                                        |                                   | 100%                                        | 226.31   | 786.29   | 370.61           | 532.28            | 328.46   | 649.72   | 181.55   | 620.78   | 77.80    | 98.15      | 117.76           | 120.75   | 100.98   | 4211.42          |
| JOWAR                                                  | 0.321                             | Hectre                                      | 55       | 202      | 461              | 887               | 67       | 19       | 37       | 13       | 0        | 0          | 0                | 14       | 0        | 1756             |
|                                                        |                                   | 100%                                        | 17.63    | 64.94    | 147.84           | 284.76            | 21.56    | 5.99     | 11.98    | 4.12     | 0.00     | 0.00       | 0.00             | 4.64     | 0.07     | 563.53           |
| MAIZE                                                  | 0.387                             | Hectre                                      | 231      | 117      | 155              | 159               | 40       | 20       | 153      | 96       | 0        | 46         | 85               | 143      | 132      | 1378             |
|                                                        |                                   | 100%                                        | 89.30    | 45.44    | 59.97            | 61.64             | 15.61    | 7.76     | 59.38    | 37.32    | 0.00     | 17.82      | 32.94            | 55.23    | 50.90    | 533.32           |
| OILSEEDS                                               | 0.28                              | Hectre                                      | 24       | 32       | 31               | 0                 | 2        | 5        | 0        | 0        | 0        | 0          | 0                | 5        | 0        | 100              |
|                                                        |                                   | 100%                                        | 6.86     | 9.04     | 8.78             | 0.00              | 0.62     | 1.34     | 0.00     | 0.00     | 0.00     | 0.00       | 0.00             | 1.47     | 0.00     | 28.11            |
| PLP - RABBI -2023-24 PLANNING - AREA                   |                                   | Hectare                                     | 6013     | 6531     | 2217             | 3796              | 2407     | 4967     | 1328     | 3166     | 1183     | 997        | 961              | 1003     | 883      | <b>35450</b>     |
| ST(SAO) + PAIS                                         |                                   | 100%                                        | 2100.18  | 2412.66  | 843.88           | 1414.34           | 899.71   | 1848.35  | 502.97   | 1236.20  | 420.00   | 364.70     | 359.50           | 376.86   | 331.09   | 13110.45         |
| Consumption / Farm Maintenance                         |                                   | 10%                                         | 210.02   | 241.27   | 84.39            | 141.43            | 89.97    | 184.84   | 50.30    | 123.62   | 42.00    | 36.47      | 35.95            | 37.69    | 33.11    | 1311.05          |
| Post Harvest Management                                |                                   | 20%                                         | 420.04   | 482.53   | 168.78           | 282.87            | 179.94   | 369.67   | 100.59   | 247.24   | 84.00    | 72.94      | 71.90            | 75.37    | 66.22    | 2622.09          |
| Rabbi - 2023-24 - TOTAL ST(SAO) -CC LIMIT              |                                   |                                             | 2730.23  | 3136.46  | 1097.05          | 1838.65           | 1169.63  | 2402.86  | 653.86   | 1607.06  | 546.00   | 474.11     | 467.35           | 489.91   | 430.42   | <b>17043.59</b>  |
| Farm Credit, Production & Maintenance                  | Area                              | Hectare                                     | 33663    | 51226    | 20572            | 35612             | 28905    | 47216    | 30408    | 41268    | 23608    | 22592      | 21399            | 22216    | 25499    | 399110           |
| Kharif+Rabbi -2023-24                                  | Bank Loan                         |                                             | 20445.34 | 31674.42 | 13680.68         | 23311.24          | 18233.12 | 29691.03 | 20844.09 | 26939.70 | 14972.00 | 15163.30   | 14269.10         | 14743.25 | 16611.06 | <b>260578.33</b> |
|                                                        |                                   |                                             |          |          |                  |                   |          |          |          |          |          |            |                  |          |          |                  |
|                                                        | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana  | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar    | Mehkar   | Motala   | Khamgaon | Shegaon  | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura  | TOTAL            |
| <b>WATER RESOURCES</b>                                 |                                   |                                             |          |          |                  |                   |          |          |          |          |          |            |                  |          |          |                  |
| Deepening / Renovation Of<br>Well/Rainwater Harvesting | 0.600                             | No                                          | 50       | 150      | 80               | 118               | 75       | 200      | 30       | 100      | 110      | 0          | 0                | 60       | 55       | 1028             |
|                                                        |                                   | 85%                                         | 25.50    | 76.50    | 40.80            | 60.18             | 38.25    | 102.00   | 15.30    | 51.00    | 56.10    | 0.00       | 0.00             | 30.60    | 28.05    | 524.28           |
| Dug Well/New Well                                      | 1.430                             | No                                          | 100      | 150      | 160              | 175               | 150      | 400      | 60       | 200      | 220      | 0          | 0                | 120      | 110      | 1845             |
|                                                        |                                   | 85%                                         | 121.55   | 182.33   | 194.48           | 212.71            | 182.33   | 486.20   | 72.93    | 243.10   | 267.41   | 0.00       | 0.00             | 145.86   | 133.71   | 2242.60          |
| Pumpset - Electric 5Hp                                 | 0.300                             | No                                          | 121      | 206      | 136              | 160               | 176      | 442      | 190      | 155      | 157      | 110        | 106              | 173      | 194      | 2326             |
|                                                        |                                   | 85%                                         | 30.86    | 52.53    | 34.68            | 40.80             | 44.88    | 112.71   | 48.45    | 39.53    | 40.04    | 28.05      | 27.03            | 44.12    | 49.47    | 593.13           |
| Pumpset Submersible - 5Hp                              | 0.550                             | No                                          | 365      | 764      | 290              | 493               | 496      | 900      | 466      | 542      | 521      | 279        | 218              | 312      | 328      | 5974             |
|                                                        |                                   | 85%                                         | 170.64   | 357.17   | 135.58           | 230.48            | 231.88   | 420.75   | 217.86   | 253.39   | 243.57   | 130.43     | 101.92           | 145.86   | 153.34   | 2792.85          |
| Drip irrigation (1 x1 M & 0.75 x 0.75)                 | 1.000                             | No.                                         | 175      | 209      | 600              | 850               | 180      | 240      | 920      | 930      | 900      | 890        | 940              | 940      | 930      | 8704             |
|                                                        |                                   | 85%                                         | 148.75   | 177.65   | 510.00           | 722.50            | 153.00   | 204.00   | 782.00   | 790.50   | 765.00   | 756.50     | 799.00           | 799.00   | 790.50   | 7398.40          |
| Sprinkler ( 75 mm HDPE)                                | 0.300                             | No.                                         | 340      | 1528     | 268              | 1106              | 884      | 1349     | 1032     | 1316     | 1042     | 557        | 436              | 624      | 656      | 11138            |
|                                                        |                                   | 85%                                         | 86.70    | 389.64   | 68.34            | 282.03            | 225.42   | 344.00   | 263.16   | 335.58   | 265.71   | 142.04     | 111.18           | 159.12   | 167.28   | 2840.19          |
| Form Ponds = 30M X 30M X 5M                            | 1.950                             | No                                          | 32       | 112      | 44               | 83                | 67       | 102      | 67       | 80       | 74       | 65         | 70               | 65       | 72       | 933              |
|                                                        |                                   | 85%                                         | 53.04    | 185.64   | 72.93            | 137.57            | 111.05   | 169.07   | 111.05   | 132.60   | 122.66   | 107.74     | 116.03           | 107.74   | 119.34   | 1546.45          |
|                                                        | Physical                          |                                             | 1183     | 3119     | 1578             | 2985              | 2028     | 3633     | 2765     | 3323     | 3024     | 1901       | 1770             | 2294     | 2345     | 31948            |
|                                                        | Bank Loan                         |                                             | 637.03   | 1421.46  | 1056.81          | 1686.27           | 986.81   | 1838.72  | 1510.75  | 1845.69  | 1760.48  | 1164.76    | 1155.15          | 1432.29  | 1441.69  | 17937.89         |

| FARM MECHANIZATION                        | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar  | Mehkar  | Motala  | Khamgaon | Shegaon | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura | TOTAL    |
|-------------------------------------------|-----------------------------------|---------------------------------------------|---------|----------|------------------|-------------------|--------|---------|---------|----------|---------|------------|------------------|----------|---------|----------|
| Tractor & Other Accessories               | 8.500                             | No                                          | 80      | 90       | 75               | 75                | 50     | 85      | 60      | 85       | 80      | 55         | 65               | 75       | 75      | 950      |
| -                                         | -                                 | 85%                                         | 578.00  | 650.25   | 541.88           | 541.88            | 361.25 | 614.13  | 433.50  | 614.13   | 578.00  | 397.38     | 469.63           | 541.88   | 541.88  | 6863.75  |
| Agri Implements                           | 1.000                             | No                                          | 320     | 360      | 300              | 300               | 200    | 340     | 240     | 340      | 320     | 220        | 260              | 300      | 300     | 3800     |
| -                                         | -                                 | 85%                                         | 272.00  | 306.00   | 255.00           | 255.00            | 170.00 | 289.00  | 204.00  | 289.00   | 272.00  | 187.00     | 221.00           | 255.00   | 255.00  | 3230.00  |
| Agro Service Center- Machinery            | 10.000                            | No                                          | 14      | 64       | 11               | 46                | 37     | 56      | 39      | 55       | 44      | 23         | 18               | 26       | 27      | 460      |
| -                                         | -                                 | 85%                                         | 119.00  | 544.00   | 93.50            | 391.00            | 314.50 | 476.00  | 331.50  | 467.50   | 374.00  | 195.50     | 153.00           | 221.00   | 229.50  | 3910.00  |
| Power Tiller                              | 3.500                             | No                                          | 32      | 36       | 30               | 30                | 20     | 34      | 24      | 34       | 32      | 22         | 26               | 30       | 30      | 380      |
| -                                         | -                                 | 85%                                         | 95.20   | 107.10   | 89.25            | 89.25             | 59.50  | 101.15  | 71.40   | 101.15   | 95.20   | 65.45      | 77.35            | 89.25    | 89.25   | 1130.50  |
|                                           | Physical                          |                                             | 446     | 550      | 416              | 451               | 307    | 515     | 363     | 514      | 476     | 320        | 369              | 431      | 432     | 5590     |
|                                           | Bank Loan                         |                                             | 1064.20 | 1607.35  | 979.63           | 1277.13           | 905.25 | 1480.28 | 1040.40 | 1471.78  | 1319.20 | 845.33     | 920.98           | 1107.13  | 1115.63 | 15134.25 |
| PLANTATION & HORTICULTURE AND SERICULTURE |                                   |                                             |         |          |                  |                   |        |         |         |          |         |            |                  |          |         |          |
| Lemon                                     | 1.670                             | Ha                                          | 3       | 9        | 1                | 3                 | 1      | 8       | 33      | 42       | 14      | 13         | 11               | 12       | 24      | 174      |
|                                           |                                   | 85%                                         | 4.26    | 12.78    | 1.42             | 4.26              | 1.42   | 11.36   | 46.84   | 59.62    | 19.87   | 18.45      | 15.61            | 17.03    | 34.07   | 246.99   |
| Aonla                                     | 0.790                             | Ha                                          | 2       | 2        | 1                | 1                 | 2      | 3       | 1       | 1        | 2       | 6          | 1                | 1        | 2       | 25       |
|                                           |                                   | 85%                                         | 1.34    | 1.34     | 0.67             | 0.67              | 1.34   | 2.01    | 0.67    | 0.67     | 1.34    | 4.03       | 0.67             | 0.67     | 1.34    | 16.79    |
| Orange                                    | 1.610                             | Ha                                          | 2       | 15       | 11               | 1                 | 25     | 68      | 3       | 14       | 1       | 60         | 24               | 2        | 1       | 227      |
|                                           |                                   | 85%                                         | 2.74    | 20.53    | 15.05            | 1.37              | 34.21  | 93.06   | 4.11    | 19.16    | 1.37    | 82.11      | 32.84            | 2.74     | 1.37    | 310.65   |
| Sweet Lime                                | 1.670                             | Ha                                          | 1       | 10       | 8                | 3                 | 1      | 2       | 2       | 1        | 1       | 1          | 1                | 1        | 1       | 33       |
|                                           |                                   | 85%                                         | 1.42    | 14.20    | 11.36            | 4.26              | 1.42   | 2.84    | 2.84    | 1.42     | 1.42    | 1.42       | 1.42             | 1.42     | 1.42    | 46.84    |
| Pomogranate                               | 2.050                             | Ha                                          | 1       | 4        | 4                | 2                 | 1      | 1       | 1       | 1        | 1       | 1          | 2                | 1        | 1       | 21       |
|                                           |                                   | 85%                                         | 1.74    | 6.97     | 6.97             | 3.49              | 1.74   | 1.74    | 1.74    | 1.74     | 1.74    | 1.74       | 3.49             | 1.74     | 1.74    | 36.59    |
| Custard Apple                             | 1.143                             | Ha                                          | 18      | 37       | 19               | 31                | 27     | 43      | 30      | 58       | 22      | 11         | 16               | 13       | 13      | 338      |
|                                           |                                   | 85%                                         | 17.49   | 35.95    | 18.46            | 30.12             | 26.23  | 41.78   | 29.15   | 56.35    | 21.37   | 10.69      | 15.54            | 12.63    | 12.63   | 328.38   |
| Mango                                     | 1.570                             | Ha                                          | 12      | 14       | 8                | 5                 | 7      | 3       | 4       | 1        | 1       | 1          | 1                | 2        | 1       | 60       |
|                                           |                                   | 85%                                         | 16.01   | 18.68    | 10.68            | 6.67              | 9.34   | 4.00    | 5.34    | 1.33     | 1.33    | 1.33       | 1.33             | 2.67     | 1.33    | 80.07    |
| Gauva                                     | 1.080                             | Ha                                          | 15      | 36       | 10               | 4                 | 5      | 18      | 4       | 5        | 1       | 1          | 1                | 2        | 4       | 106      |
|                                           |                                   | 85%                                         | 13.77   | 33.05    | 9.18             | 3.67              | 4.59   | 16.52   | 3.67    | 4.59     | 0.92    | 0.92       | 0.92             | 1.84     | 3.67    | 97.31    |
| Mp-Seri                                   | 4.600                             | Ha                                          | 5       | 8        | 4                | 7                 | 8      | 7       | 14      | 9        | 8       | 6          | 7                | 8        | 7       | 98       |
|                                           |                                   | 85%                                         | 19.55   | 31.28    | 15.64            | 27.37             | 31.28  | 27.37   | 54.74   | 35.19    | 31.28   | 23.46      | 27.37            | 31.28    | 27.37   | 383.18   |
| 10 R Shadenet House                       | 3.631                             | No.                                         | 4       | 12       | 12               | 12                | 14     | 14      | 10      | 14       | 11      | 6          | 5                | 7        | 7       | 128      |
|                                           |                                   | 85%                                         | 12.35   | 37.04    | 37.04            | 37.04             | 43.21  | 43.21   | 30.86   | 43.21    | 33.95   | 18.52      | 15.43            | 21.60    | 21.60   | 395.05   |
| 20 R Shadenet House                       | 6.274                             | No.                                         | 2       | 7        | 10               | 8                 | 7      | 6       | 5       | 7        | 5       | 3          | 2                | 3        | 3       | 68       |
|                                           |                                   | 85%                                         | 10.67   | 37.33    | 53.33            | 42.66             | 37.33  | 32.00   | 26.66   | 37.33    | 26.66   | 16.00      | 10.67            | 16.00    | 16.00   | 362.64   |
|                                           | Physical                          |                                             | 65      | 154      | 88               | 77                | 98     | 173     | 107     | 153      | 67      | 109        | 71               | 52       | 64      | 1278     |
|                                           | Bank Loan                         |                                             | 101.33  | 249.14   | 179.79           | 161.57            | 192.12 | 275.89  | 206.63  | 260.62   | 141.27  | 178.67     | 125.30           | 109.62   | 122.55  | 2304.50  |

| FARM FORESTRY & WASTE LAND DEVELOPMENT | Unit Cost / SoF Amt in lakh | Unit Size/ Hectare - Bank Loan - % | Buldana | Chikhali | Deulgaon Raja | Sindhkhed Raja | Lonar  | Mehkar  | Motala  | Khamgaon | Shegaon | Sangrampur | Jalgaon Jamod | Malkapur | Nandura | TOTAL    |
|----------------------------------------|-----------------------------|------------------------------------|---------|----------|---------------|----------------|--------|---------|---------|----------|---------|------------|---------------|----------|---------|----------|
| Farm Forestry On Private Waste Land    | 0.410                       | Ha                                 | 11      | 48       | 9             | 35             | 28     | 43      | 29      | 41       | 33      | 18         | 14            | 20       | 21      | 350      |
|                                        |                             | 85%                                | 3.83    | 16.73    | 3.14          | 12.20          | 9.76   | 14.99   | 10.11   | 14.29    | 11.50   | 6.27       | 4.88          | 6.97     | 7.32    | 121.98   |
| Teak                                   | 0.399                       | Ha                                 | 7       | 34       | 6             | 24             | 19     | 30      | 20      | 29       | 23      | 12         | 9             | 14       | 14      | 241      |
|                                        |                             | 85%                                | 2.37    | 11.53    | 2.03          | 8.14           | 6.44   | 10.17   | 6.78    | 9.84     | 7.80    | 4.07       | 3.05          | 4.75     | 4.75    | 81.74    |
| Malbar Neem                            | 1.650                       | Ha                                 | 3       | 12       | 2             | 8              | 7      | 10      | 7       | 10       | 8       | 4          | 3             | 5        | 5       | 84       |
|                                        |                             | 85%                                | 4.21    | 16.83    | 2.81          | 11.22          | 9.82   | 14.03   | 9.82    | 14.03    | 11.22   | 5.61       | 4.21          | 7.01     | 7.01    | 117.81   |
|                                        | Physical                    |                                    | 21      | 94       | 17            | 67             | 54     | 83      | 56      | 80       | 64      | 34         | 26            | 39       | 40      | 675      |
|                                        | Bank Loan                   |                                    | 10.42   | 45.09    | 7.98          | 31.56          | 26.02  | 39.19   | 26.71   | 38.15    | 30.52   | 15.95      | 12.14         | 18.73    | 19.08   | 321.52   |
| <b>DAIRY DEVELOPMENT</b>               |                             |                                    |         |          |               |                |        |         |         |          |         |            |               |          |         |          |
| CBC -2 Animal                          | 1.200                       | No                                 | 71      | 81       | 54            | 60             | 51     | 86      | 126     | 219      | 51      | 59         | 50            | 44       | 62      | 1014     |
|                                        |                             | 85%                                | 72.61   | 82.19    | 54.85         | 60.95          | 51.84  | 87.50   | 128.97  | 223.57   | 52.38   | 60.65      | 51.44         | 44.54    | 62.76   | 1034.28  |
| Buffaloe -2 Animal                     | 1.400                       | No                                 | 42      | 21       | 21            | 9              | 4      | 3       | 183     | 253      | 4       | 16         | 6             | 7        | 8       | 578      |
|                                        |                             | 85%                                | 49.69   | 25.18    | 25.43         | 10.64          | 4.27   | 3.80    | 217.86  | 301.38   | 5.23    | 19.11      | 7.43          | 8.14     | 9.65    | 687.82   |
| CBC/Buffaloes- 10 Animal               | 7.000                       | No                                 | 16      | 18       | 12            | 13             | 11     | 19      | 28      | 48       | 11      | 13         | 11            | 10       | 14      | 224      |
|                                        |                             | 85%                                | 93.57   | 105.91   | 70.68         | 78.55          | 66.80  | 112.76  | 166.20  | 288.10   | 67.50   | 78.16      | 66.29         | 57.40    | 80.88   | 1332.80  |
| CBC /Buffaloes- 6 Animal               | 4.200                       | No                                 | 15      | 17       | 12            | 13             | 11     | 19      | 27      | 48       | 11      | 13         | 11            | 9        | 13      | 220      |
|                                        |                             | 85%                                | 55.14   | 62.41    | 41.65         | 46.29          | 39.36  | 66.45   | 97.94   | 169.77   | 39.78   | 46.06      | 39.06         | 33.83    | 47.66   | 785.40   |
| Dairy Parlour                          | 3.000                       | No                                 | 39      | 80       | 25            | 46             | 45     | 64      | 41      | 72       | 57      | 30         | 24            | 42       | 41      | 606      |
|                                        |                             | 85%                                | 99.45   | 204.00   | 63.75         | 117.30         | 114.75 | 163.20  | 104.55  | 183.60   | 145.35  | 76.50      | 61.20         | 107.10   | 104.55  | 1545.30  |
| Working Capital                        | 0.400                       | No                                 | 2104    | 2381     | 1589          | 1766           | 1502   | 2535    | 3737    | 6478     | 1518    | 1757       | 1491          | 1291     | 1819    | 29967    |
|                                        |                             | 100%                               | 841.56  | 952.52   | 635.69        | 706.43         | 600.78 | 1014.10 | 1494.73 | 2591.07  | 607.11  | 702.94     | 596.21        | 516.25   | 727.41  | 11986.80 |
|                                        | Physical                    |                                    | 183     | 217      | 124           | 141            | 122    | 191     | 406     | 640      | 135     | 132        | 103           | 112      | 138     | 32609    |
|                                        | Bank Loan                   |                                    | 370.47  | 479.69   | 256.37        | 313.73         | 277.02 | 433.71  | 715.52  | 1166.42  | 310.25  | 280.48     | 225.43        | 251.01   | 305.51  | 17372.40 |
| <b>POULTRY</b>                         |                             |                                    |         |          |               |                |        |         |         |          |         |            |               |          |         |          |
| 25 Birds Back Yard Poultry             | 0.100                       | No                                 | 19      | 80       | 15            | 61             | 45     | 74      | 51      | 72       | 57      | 31         | 24            | 35       | 36      | 600      |
|                                        |                             | 85%                                | 1.62    | 6.80     | 1.28          | 5.19           | 3.83   | 6.29    | 4.34    | 6.12     | 4.85    | 2.64       | 2.04          | 2.98     | 3.06    | 51.00    |
| 1000 Birds Brioler/Crockrail/Deshi     | 3.720                       | No                                 | 2       | 2        | 1             | 3              | 3      | 3       | 3       | 6        | 3       | 2          | 2             | 2        | 2       | 34       |
|                                        |                             | 85%                                | 6.32    | 6.32     | 3.16          | 9.49           | 9.49   | 9.49    | 9.49    | 18.97    | 9.49    | 6.32       | 6.32          | 6.32     | 6.32    | 107.51   |
| 2000 Birds Layer                       | 11.560                      | No                                 | 2       | 4        | 1             | 2              | 2      | 4       | 2       | 2        | 3       | 2          | 2             | 2        | 2       | 30       |
|                                        |                             | 85%                                | 19.65   | 39.30    | 9.83          | 19.65          | 19.65  | 39.30   | 19.65   | 19.65    | 29.48   | 19.65      | 19.65         | 19.65    | 19.65   | 294.78   |
| Egg Brioler Cart                       | 0.150                       | No                                 | 2       | 8        | 1             | 6              | 5      | 7       | 5       | 7        | 5       | 3          | 2             | 3        | 3       | 57       |
|                                        |                             | 85%                                | 0.26    | 1.02     | 0.13          | 0.77           | 0.64   | 0.89    | 0.64    | 0.89     | 0.64    | 0.38       | 0.26          | 0.38     | 0.38    | 7.27     |
| Retail Dressing Unit                   | 5.500                       | No                                 | 1       | 4        | 1             | 3              | 3      | 4       | 3       | 4        | 3       | 2          | 1             | 2        | 2       | 33       |
|                                        |                             | 85%                                | 4.68    | 18.70    | 4.68          | 14.03          | 14.03  | 18.70   | 14.03   | 18.70    | 14.03   | 9.35       | 4.68          | 9.35     | 9.35    | 154.28   |
| Transport Vehicle Open                 | 8.000                       | No                                 | 1       | 3        | 1             | 2              | 2      | 3       | 2       | 3        | 2       | 1          | 1             | 1        | 1       | 23       |
|                                        |                             | 85%                                | 6.80    | 20.40    | 6.80          | 13.60          | 13.60  | 20.40   | 13.60   | 20.40    | 13.60   | 6.80       | 6.80          | 6.80     | 6.80    | 156.40   |
| Working Capital                        | 0.250                       | No                                 | 90      | 102      | 90            | 90             | 80     | 90      | 75      | 90       | 73      | 72         | 68            | 90       | 80      | 1090     |
|                                        |                             | 100%                               | 22.50   | 25.50    | 22.50         | 22.50          | 20.00  | 22.50   | 18.75   | 22.50    | 18.25   | 18.00      | 17.00         | 22.50    | 20.00   | 272.50   |
|                                        | Physical                    |                                    | 27      | 101      | 20            | 77             | 60     | 95      | 66      | 94       | 73      | 41         | 32            | 45       | 46      | 777      |
|                                        | Bank Loan                   |                                    | 61.82   | 118.05   | 48.37         | 85.21          | 81.23  | 117.57  | 80.49   | 107.24   | 90.32   | 63.14      | 56.75         | 67.98    | 65.57   | 1043.73  |

| SHEEP AND GOAT REARING                       |                                   |                                             |         |          |                  |                   |        |        |        |          |         |            |                  |          |         |         |
|----------------------------------------------|-----------------------------------|---------------------------------------------|---------|----------|------------------|-------------------|--------|--------|--------|----------|---------|------------|------------------|----------|---------|---------|
| Sheep/Goat Rearing (10+1)                    | 0.618                             | No                                          | 102     | 119      | 72               | 79                | 62     | 113    | 77     | 169      | 48      | 56         | 55               | 57       | 64      | 1073    |
|                                              |                                   | 85%                                         | 53.54   | 62.46    | 37.79            | 41.47             | 32.54  | 59.31  | 40.42  | 88.70    | 25.19   | 29.39      | 28.87            | 29.92    | 33.59   | 563.19  |
| Feed Mixing Unit                             | 16.000                            | No                                          | 1       | 3        | 1                | 2                 | 2      | 3      | 2      | 3        | 2       | 1          | 1                | 1        | 1       | 23      |
|                                              |                                   | 85%                                         | 13.60   | 40.80    | 13.60            | 27.20             | 27.20  | 40.80  | 27.20  | 40.80    | 27.20   | 13.60      | 13.60            | 13.60    | 13.60   | 312.80  |
| Marketing Dressing Unit                      | 15.000                            | No                                          | 2       | 10       | 2                | 7                 | 6      | 8      | 6      | 8        | 7       | 3          | 3                | 4        | 4       | 70      |
|                                              |                                   | 85%                                         | 25.50   | 127.50   | 25.50            | 89.25             | 76.50  | 102.00 | 76.50  | 102.00   | 89.25   | 38.25      | 38.25            | 51.00    | 51.00   | 892.50  |
| Sheep/Goat Rearing (100+5)                   | 10.130                            | No                                          | 3       | 3        | 2                | 2                 | 2      | 3      | 2      | 5        | 1       | 2          | 2                | 2        | 2       | 30      |
|                                              |                                   | 85%                                         | 24.27   | 28.70    | 17.36            | 19.14             | 14.98  | 27.21  | 18.66  | 40.77    | 11.45   | 13.41      | 13.29            | 13.74    | 15.34   | 258.32  |
| Sheep/Goat Rearing (40+2)                    | 2.280                             | No                                          | 10      | 13       | 12               | 11                | 8      | 15     | 10     | 20       | 6       | 7          | 6                | 8        | 8       | 134     |
|                                              |                                   | 85%                                         | 19.38   | 25.19    | 23.26            | 21.32             | 15.50  | 29.07  | 19.38  | 38.76    | 11.63   | 13.57      | 11.63            | 15.50    | 15.50   | 259.69  |
| Working Capital                              | 0.160                             | No                                          | 639     | 756      | 457              | 504               | 395    | 716    | 491    | 1074     | 302     | 353        | 350              | 362      | 404     | 6802    |
|                                              |                                   | 100%                                        | 102.24  | 120.90   | 73.12            | 80.65             | 63.13  | 114.63 | 78.61  | 171.78   | 48.25   | 56.49      | 55.99            | 57.90    | 64.63   | 1088.32 |
|                                              | Physical                          |                                             | 118     | 148      | 89               | 101               | 80     | 142    | 97     | 205      | 64      | 69         | 67               | 72       | 79      | 1330    |
|                                              | Bank Loan                         |                                             | 136.28  | 284.65   | 117.50           | 198.38            | 166.73 | 258.39 | 182.15 | 311.04   | 164.72  | 108.22     | 105.64           | 123.77   | 129.04  | 3374.82 |
| FISHERIES                                    |                                   |                                             |         |          |                  |                   |        |        |        |          |         |            |                  |          |         |         |
| Composit Fish Culture In Existing Ponds      | 1.760                             | No.                                         | 3       | 16       | 3                | 12                | 9      | 14     | 10     | 14       | 11      | 6          | 4                | 7        | 7       | 116     |
|                                              |                                   | 85%                                         | 4.49    | 23.94    | 4.49             | 17.95             | 13.46  | 20.94  | 14.96  | 20.94    | 16.46   | 8.98       | 5.98             | 10.47    | 10.47   | 173.54  |
| Composit Fish Culture In New Ponds           | 2.070                             | No.                                         | 0       | 2        | 0                | 2                 | 1      | 2      | 1      | 2        | 2       | 1          | 1                | 1        | 1       | 16      |
|                                              |                                   | 85%                                         | 0.00    | 3.52     | 0.00             | 3.52              | 1.76   | 3.52   | 1.76   | 3.52     | 3.52    | 1.76       | 1.76             | 1.76     | 1.76    | 28.15   |
| Prawn Farming                                | 4.800                             | No                                          | 0       | 2        | 0                | 1                 | 1      | 2      | 1      | 2        | 1       | 1          | 1                | 1        | 1       | 14      |
|                                              |                                   | 85%                                         | 0.00    | 8.16     | 0.00             | 4.08              | 4.08   | 8.16   | 4.08   | 8.16     | 4.08    | 4.08       | 4.08             | 4.08     | 4.08    | 57.12   |
| Working Capital                              | 0.560                             | Ha                                          | 800     | 700      | 500              | 42                | 25     | 200    | 70     | 100      | 200     | 300        | 200              | 163      | 163     | 3463    |
|                                              |                                   | 50%                                         | 224.00  | 196.00   | 140.00           | 11.76             | 7.00   | 56.00  | 19.60  | 28.00    | 56.00   | 84.00      | 56.00            | 45.64    | 45.64   | 969.64  |
|                                              | Physical                          |                                             | 803     | 720      | 503              | 57                | 36     | 218    | 82     | 118      | 214     | 308        | 206              | 172      | 172     | 3609    |
|                                              | Bank Loan                         |                                             | 228.49  | 231.62   | 144.49           | 37.31             | 26.30  | 88.62  | 40.40  | 60.62    | 80.06   | 98.82      | 67.82            | 61.95    | 61.95   | 1228.45 |
| OTHER - DRAUGHT ANIMALS & MOTOR CYCLE, FPOs. | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar  | Mehkar | Motala | Khamgaon | Shegaon | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura | TOTAL   |
| Bullock Pair                                 | 1.100                             | No                                          | 30      | 120      | 30               | 90                | 70     | 110    | 80     | 110      | 90      | 50         | 40               | 50       | 60      | 930     |
|                                              |                                   | 85%                                         | 28.05   | 112.20   | 28.05            | 84.15             | 65.45  | 102.85 | 74.80  | 102.85   | 84.15   | 46.75      | 37.40            | 46.75    | 56.10   | 869.55  |
| Bullock Cart                                 | 0.250                             | No                                          | 18      | 80       | 14               | 58                | 46     | 70     | 49     | 69       | 54      | 29         | 23               | 33       | 34      | 577     |
|                                              |                                   | 85%                                         | 3.83    | 17.00    | 2.98             | 12.33             | 9.78   | 14.88  | 10.41  | 14.66    | 11.48   | 6.16       | 4.89             | 7.01     | 7.23    | 122.61  |
| Motor Cycle                                  | 0.750                             | No                                          | 250     | 200      | 175              | 160               | 175    | 180    | 150    | 172      | 160     | 120        | 110              | 90       | 95      | 2037    |
|                                              |                                   | 85%                                         | 159.38  | 127.50   | 111.56           | 102.00            | 111.56 | 114.75 | 95.63  | 109.65   | 102.00  | 76.50      | 70.13            | 57.38    | 60.56   | 1298.59 |
| FPOs                                         | 25.000                            | No                                          | 4       | 5.00     | 5.00             | 4.00              | 3.00   | 5.00   | 3.00   | 5.00     | 4.00    | 3.00       | 3.00             | 4.00     | 4.00    | 52      |
|                                              |                                   | 85%                                         | 85.00   | 106.25   | 106.25           | 85.00             | 63.75  | 106.25 | 63.75  | 106.25   | 85.00   | 63.75      | 63.75            | 85.00    | 85.00   | 1105.00 |
|                                              | Physical                          |                                             | 302     | 405      | 224              | 312               | 294    | 365    | 282    | 356      | 308     | 202        | 176              | 177      | 193     | 3596    |
|                                              | Bank Loan                         |                                             | 276.25  | 362.95   | 248.84           | 283.48            | 250.54 | 338.73 | 244.59 | 333.41   | 282.63  | 193.16     | 176.16           | 196.14   | 208.89  | 3395.75 |

|                                              |           |     |        |        |        |        |        |        |        |        |        |        |        |        |        |                |
|----------------------------------------------|-----------|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------|
| <b>STORAGE MARKET YARD</b>                   |           |     |        |        |        |        |        |        |        |        |        |        |        |        |        |                |
| AMI-SORTEX-Market Yard                       | 100.000   | No  | 1      | 1      | 0      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 0      | 1      | 1      | 11             |
|                                              |           | 75% | 75.00  | 75.00  | 0.00   | 75.00  | 75.00  | 75.00  | 75.00  | 75.00  | 75.00  | 75.00  | 0.00   | 75.00  | 75.00  | 825.00         |
| Cold Storage -50MT                           | 3.000     | No  | 1      | 1      | 0      | 1      | 0      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 11             |
|                                              |           | 75% | 2.25   | 2.25   | 0.00   | 2.25   | 0.00   | 2.25   | 2.25   | 2.25   | 2.25   | 2.25   | 2.25   | 2.25   | 2.25   | 24.75          |
| Storage Units/Godown -1000MT                 | 35.000    | No  | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 3      | 2      | 2      | 3      | 2      | 28             |
|                                              |           | 75% | 52.50  | 52.50  | 52.50  | 52.50  | 52.50  | 52.50  | 52.50  | 52.50  | 78.75  | 52.50  | 52.50  | 78.75  | 52.50  | 735.00         |
| Storage Units/Godown -1001MT & Above         | 45.000    | No  | 1      | 2      | 3      | 2      | 3      | 3      | 2      | 3      | 2      | 3      | 2      | 2      | 2      | 30             |
|                                              |           | 75% | 33.75  | 67.50  | 101.25 | 67.50  | 101.25 | 101.25 | 67.50  | 101.25 | 67.50  | 101.25 | 67.50  | 67.50  | 67.50  | 1012.50        |
| Oil extraction unit                          | 5.000     | No  | 4      | 7      | 4      | 8      | 7      | 5      | 7      | 8      | 7      | 6      | 7      | 6      | 7      | 83             |
|                                              |           | 75% | 15.00  | 26.25  | 15.00  | 30.00  | 26.25  | 18.75  | 26.25  | 30.00  | 26.25  | 22.50  | 26.25  | 22.50  | 26.25  | 311.25         |
| Storage Units/Godown -100 -500MT             | 17.500    | No  | 2      | 2      | 3      | 3      | 3      | 2      | 2      | 3      | 2      | 2      | 3      | 4      | 3      | 34             |
|                                              |           | 75% | 26.25  | 26.25  | 39.38  | 39.38  | 39.38  | 26.25  | 26.25  | 39.38  | 26.25  | 26.25  | 39.38  | 52.50  | 39.38  | 446.25         |
|                                              | Physical  |     | 11     | 15     | 12     | 17     | 16     | 14     | 15     | 18     | 16     | 15     | 15     | 17     | 16     | 197            |
|                                              | Bank Loan |     | 204.75 | 249.75 | 208.13 | 266.63 | 294.38 | 276.00 | 249.75 | 300.38 | 276.00 | 279.75 | 187.88 | 298.50 | 262.88 | <b>3354.75</b> |
| <b>LAND DEVELOPMENT</b>                      |           |     |        |        |        |        |        |        |        |        |        |        |        |        |        |                |
| Graded Bunding                               | 0.173     | No  | 64     | 288    | 50     | 208    | 166    | 254    | 176    | 248    | 196    | 506    | 482    | 118    | 124    | 2880           |
|                                              |           | 85% | 9.39   | 42.28  | 7.34   | 30.53  | 24.37  | 37.29  | 25.84  | 36.41  | 28.77  | 74.28  | 70.76  | 17.32  | 18.20  | 422.77         |
| Farm bunding upto 4% field slope light soil  | 0.128     | No  | 10     | 46     | 8      | 34     | 26     | 40     | 28     | 40     | 32     | 16     | 14     | 18     | 20     | 332            |
|                                              |           | 85% | 1.09   | 5.00   | 0.87   | 3.70   | 2.83   | 4.35   | 3.05   | 4.35   | 3.48   | 1.74   | 1.52   | 1.96   | 2.18   | 36.12          |
| Farm Bunding upto 4% field slope medium soil | 0.156     | No  | 8      | 40     | 8      | 30     | 24     | 36     | 24     | 34     | 28     | 14     | 12     | 16     | 18     | 292            |
|                                              |           | 85% | 1.06   | 5.30   | 1.06   | 3.98   | 3.18   | 4.77   | 3.18   | 4.51   | 3.71   | 1.86   | 1.59   | 2.12   | 2.39   | 38.72          |
| Organic Farming                              | 0.480     | No  | 48     | 216    | 39     | 156    | 126    | 192    | 132    | 186    | 147    | 78     | 63     | 87     | 93     | 1563           |
|                                              |           | 85% | 19.58  | 88.13  | 15.91  | 63.65  | 51.41  | 78.34  | 53.86  | 75.89  | 59.98  | 31.82  | 25.70  | 35.50  | 37.94  | 637.70         |
| Land levelling & shaping/ha slope 2-3%       | 0.155     | No  | 12     | 58     | 10     | 42     | 34     | 50     | 36     | 50     | 40     | 22     | 16     | 24     | 24     | 418            |
|                                              |           | 85% | 1.58   | 7.64   | 1.32   | 5.53   | 4.48   | 6.59   | 4.74   | 6.59   | 5.27   | 2.90   | 2.11   | 3.16   | 3.16   | 55.07          |
|                                              | Physical  |     | 142    | 648    | 115    | 470    | 376    | 572    | 396    | 558    | 443    | 636    | 587    | 263    | 279    | 5485           |
|                                              | Bank Loan |     | 32.71  | 148.36 | 26.50  | 107.39 | 86.27  | 131.34 | 90.66  | 127.74 | 101.21 | 112.60 | 101.68 | 60.06  | 63.87  | <b>1190.39</b> |

|                                                          |                                   |                                             |         |          |                  |                   |        |        |        |          |         |            |                  |          |         |                |
|----------------------------------------------------------|-----------------------------------|---------------------------------------------|---------|----------|------------------|-------------------|--------|--------|--------|----------|---------|------------|------------------|----------|---------|----------------|
| <b>BIOTECHNOLOGY</b>                                     |                                   |                                             |         |          |                  |                   |        |        |        |          |         |            |                  |          |         |                |
| Seed Production (10000kg/ha) (P&M ₹15lakh + ₹25lakhBldg) | 40.000                            | No                                          | 0       | 1        | 0                | 1                 | 1      | 1      | 1      | 1        | 1       | 0          | 0                | 0        | 0       | 7              |
|                                                          |                                   | 75%                                         | 0.00    | 30.00    | 0.00             | 30.00             | 30.00  | 30.00  | 30.00  | 30.00    | 30.00   | 0.00       | 0.00             | 0.00     | 0.00    | 210.00         |
| Micronutrient & PGR Manufacturing Plant                  | 5.500                             | No                                          | 4       | 17       | 3                | 12                | 10     | 15     | 10     | 14       | 11      | 6          | 5                | 7        | 7       | 121            |
|                                                          |                                   | 75%                                         | 16.50   | 70.13    | 12.38            | 49.50             | 41.25  | 61.88  | 41.25  | 57.75    | 45.38   | 24.75      | 20.63            | 28.88    | 28.88   | 499.13         |
| Low Cost Liquid Bio Fertilizer Manufacturing Plant       | 5.650                             | No                                          | 4       | 17       | 3                | 12                | 10     | 15     | 10     | 15       | 12      | 6          | 5                | 7        | 7       | 123            |
|                                                          |                                   | 75%                                         | 16.95   | 72.04    | 12.71            | 50.85             | 42.38  | 63.56  | 42.38  | 63.56    | 50.85   | 25.43      | 21.19            | 29.66    | 29.66   | 521.21         |
| Bio Fertilizer Plants                                    | 14.000                            | No                                          | 3       | 12       | 2                | 9                 | 7      | 11     | 7      | 11       | 8       | 4          | 4                | 5        | 5       | 88             |
|                                                          |                                   | 75%                                         | 31.50   | 126.00   | 21.00            | 94.50             | 73.50  | 115.50 | 73.50  | 115.50   | 84.00   | 42.00      | 42.00            | 52.50    | 52.50   | 924.00         |
| Biopesticide Manufacturing Plants                        | 12.000                            | No                                          | 1       | 3        | 1                | 2                 | 2      | 3      | 2      | 3        | 2       | 1          | 1                | 1        | 1       | 23             |
|                                                          |                                   | 75%                                         | 9.00    | 27.00    | 9.00             | 18.00             | 18.00  | 27.00  | 18.00  | 27.00    | 18.00   | 9.00       | 9.00             | 9.00     | 9.00    | 207.00         |
| Vermi Compost - 10 Bed                                   | 0.600                             | No                                          | 26      | 58       | 40               | 82                | 66     | 102    | 70     | 98       | 80      | 42         | 35               | 44       | 50      | 793            |
|                                                          |                                   | 90%                                         | 14.04   | 31.32    | 21.60            | 44.28             | 35.64  | 55.08  | 37.80  | 52.92    | 43.20   | 22.68      | 18.90            | 23.76    | 27.00   | 428.22         |
|                                                          | Physical                          |                                             | 38      | 108      | 49               | 118               | 96     | 147    | 100    | 142      | 114     | 59         | 50               | 64       | 70      | 1155           |
|                                                          | Bank Loan                         |                                             | 87.99   | 356.48   | 76.69            | 287.13            | 240.77 | 353.02 | 242.93 | 346.73   | 271.43  | 123.86     | 111.71           | 143.80   | 147.04  | <b>2789.56</b> |
| <b>FOOD PROCESSING</b>                                   | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar  | Mehkar | Motala | Khamgaon | Shegaon | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura | TOTAL          |
| Bakery                                                   | 3.000                             | No                                          | 4       | 12       | 4                | 9                 | 8      | 10     | 8      | 10       | 9       | 6          | 6                | 6        | 6       | 98             |
|                                                          |                                   | 85%                                         | 10.20   | 30.60    | 10.20            | 22.95             | 20.40  | 25.50  | 20.40  | 25.50    | 22.95   | 15.30      | 15.30            | 15.30    | 15.30   | 249.90         |
| Flour Mills                                              | 1.500                             | No                                          | 6       | 25       | 6                | 18                | 15     | 21     | 16     | 21       | 17      | 10         | 7                | 10       | 10      | 182            |
|                                                          |                                   | 85%                                         | 7.65    | 31.88    | 7.65             | 22.95             | 19.13  | 26.78  | 20.40  | 26.78    | 21.68   | 12.75      | 8.93             | 12.75    | 12.75   | 232.05         |
| Mini Dal Mills                                           | 3.000                             | No                                          | 5       | 14       | 5                | 10                | 8      | 13     | 12     | 14       | 10      | 7          | 6                | 8        | 8       | 120            |
|                                                          |                                   | 85%                                         | 12.75   | 35.70    | 12.75            | 25.50             | 20.40  | 33.15  | 30.60  | 35.70    | 25.50   | 17.85      | 15.30            | 20.40    | 20.40   | 306.00         |
| Pickles/Papad/Spices & other food processing units       | 1.000                             | No                                          | 72      | 192      | 63               | 139               | 111    | 169    | 117    | 165      | 140     | 80         | 90               | 108      | 95      | 1541           |
|                                                          |                                   | 85%                                         | 61.20   | 163.20   | 53.55            | 118.15            | 94.35  | 143.65 | 99.45  | 140.25   | 119.00  | 68.00      | 76.50            | 91.80    | 80.75   | 1309.85        |
|                                                          | Physical                          |                                             | 87      | 243      | 78               | 176               | 142    | 213    | 153    | 210      | 176     | 103        | 109              | 132      | 119     | 1941           |
|                                                          | Bank Loan                         |                                             | 91.80   | 261.38   | 84.15            | 189.55            | 154.28 | 229.08 | 170.85 | 228.23   | 189.13  | 113.90     | 116.03           | 140.25   | 129.20  | <b>2097.80</b> |
| <b>OTHER - ACABC</b>                                     |                                   |                                             |         |          |                  |                   |        |        |        |          |         |            |                  |          |         |                |
| Co-operative + & PUCBs - Micro Finance                   | 100.00                            | No                                          | 5       | 5        | 3                | 5                 | 4      | 5      | 4      | 5        | 5       | 4          | 4                | 4        | 4       | 57             |
|                                                          |                                   | 75%                                         | 375.00  | 375.00   | 225.00           | 375.00            | 300.00 | 375.00 | 300.00 | 375.00   | 375.00  | 300.00     | 300.00           | 300.00   | 300.00  | 4275.00        |
| ACABC                                                    | 25.00                             | No                                          | 6       | 7        | 6                | 4                 | 4      | 4      | 6      | 4        | 4       | 6          | 4                | 4        | 4       | 63             |
|                                                          |                                   | 75%                                         | 112.50  | 131.25   | 112.50           | 75.00             | 75.00  | 75.00  | 112.50 | 75.00    | 75.00   | 112.50     | 75.00            | 75.00    | 75.00   | 1181.25        |
|                                                          | Physical                          |                                             | 11      | 12       | 9                | 9                 | 8      | 9      | 10     | 9        | 9       | 10         | 8                | 8        | 8       | 120            |
|                                                          | Bank Loan                         |                                             | 487.50  | 506.25   | 337.50           | 450.00            | 375.00 | 450.00 | 412.50 | 450.00   | 450.00  | 412.50     | 375.00           | 375.00   | 375.00  | <b>5456.25</b> |

|                                             |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
|---------------------------------------------|-----------|-----|---------|----------|---------|---------|---------|---------|---------|----------|---------|---------|---------|---------|---------|----------|
| <b>Micro Small &amp; Medium Enterprises</b> |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| <b>A.Term Loans</b>                         |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| <b>(a) Manufacturing sector enterprises</b> |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| Micro Enterprise                            | 50.00     | No  | 46      | 49       | 33      | 27      | 27      | 38      | 21      | 44       | 25      | 15      | 17      | 41      | 35      | 418      |
|                                             |           | 75% | 1725.00 | 1837.50  | 1237.50 | 1012.50 | 1012.50 | 1425.00 | 787.50  | 1650.00  | 937.50  | 562.50  | 637.50  | 1537.50 | 1312.50 | 15675.00 |
| Small Enterprise                            | 600.00    | No  | 0       | 3        | 0       | 1       | 0       | 1       | 0       | 3        | 0       | 0       | 0       | 1       | 0       | 9        |
|                                             |           | 75% | 0.00    | 1350.00  | 0.00    | 450.00  | 0.00    | 450.00  | 0.00    | 1350.00  | 0.00    | 0.00    | 0.00    | 450.00  | 0.00    | 4050.00  |
| Medium Enterprise                           | 2500.00   | No  | 0       | 2        | 0       | 0       | 0       | 0       | 0       | 2        | 0       | 0       | 0       | 0       | 0       | 4        |
|                                             |           | 75% | 0.00    | 3750.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 3750.00  | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 7500.00  |
| <b>Sub-total</b>                            | Physical  |     | 46      | 54       | 33      | 28      | 27      | 39      | 21      | 49       | 25      | 15      | 17      | 42      | 35      | 431      |
|                                             | Bank Loan |     | 1725.00 | 6937.50  | 1237.50 | 1462.50 | 1012.50 | 1875.00 | 787.50  | 6750.00  | 937.50  | 562.50  | 637.50  | 1987.50 | 1312.50 | 27225.00 |
| <b>(b) Service sector enterprises</b>       |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| Micro Enterprise                            | 60.00     | No  | 61      | 63       | 41      | 43      | 28      | 47      | 46      | 68       | 46      | 27      | 30      | 50      | 37      | 587      |
|                                             |           | 75% | 2745.00 | 2835.00  | 1845.00 | 1935.00 | 1260.00 | 2115.00 | 2070.00 | 3060.00  | 2070.00 | 1215.00 | 1350.00 | 2250.00 | 1665.00 | 26415.00 |
| Small Enterprise                            | 300.00    | No  | 2       | 4        | 0       | 0       | 0       | 0       | 0       | 3        | 3       | 0       | 0       | 2       | 0       | 14       |
|                                             |           | 75% | 450.00  | 900.00   | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 675.00   | 675.00  | 0.00    | 0.00    | 450.00  | 0.00    | 3150.00  |
| Medium Enterprise                           | 2000.00   | No  | 0       | 0        | 0       | 0       | 0       | 0       | 0       | 0        | 0       | 0       | 0       | 0       | 0       | 0        |
|                                             |           | 75% | 0.00    | 0.00     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     |
| <b>Sub-total</b>                            | Physical  |     | 63      | 67       | 41      | 43      | 28      | 47      | 46      | 71       | 49      | 27      | 30      | 52      | 37      | 601      |
|                                             | Bank Loan |     | 3195.00 | 3735.00  | 1845.00 | 1935.00 | 1260.00 | 2115.00 | 2070.00 | 3735.00  | 2745.00 | 1215.00 | 1350.00 | 2700.00 | 1665.00 | 29565.00 |
| <b>Term loan Total</b>                      | Physical  |     | 109     | 121      | 74      | 71      | 55      | 86      | 67      | 120      | 74      | 42      | 47      | 94      | 72      | 1032     |
|                                             | Bank Loan |     | 4920.00 | 10672.50 | 3082.50 | 3397.50 | 2272.50 | 3990.00 | 2857.50 | 10485.00 | 3682.50 | 1777.50 | 1987.50 | 4687.50 | 2977.50 | 56790.00 |
| <b>B.Working Capital</b>                    |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| <b>(a) Manufacturing sector enterprises</b> |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| Micro Enterprise                            | 20.00     | No  | 228     | 246      | 126     | 190     | 149     | 210     | 150     | 227      | 170     | 72      | 88      | 140     | 116     | 2112     |
|                                             |           | 40% | 1824.00 | 1968.00  | 1008.00 | 1520.00 | 1192.00 | 1680.00 | 1200.00 | 1816.00  | 1360.00 | 576.00  | 704.00  | 1120.00 | 928.00  | 16896.00 |
| Small Enterprise                            | 150.00    | No  | 0       | 4        | 0       | 1       | 0       | 0       | 0       | 3        | 0       | 0       | 0       | 0       | 0       | 8        |
|                                             |           | 40% | 0.00    | 240.00   | 0.00    | 60.00   | 0.00    | 0.00    | 0.00    | 180.00   | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 480.00   |
| Medium Enterprise                           | 600.00    | No  | 0       | 0        | 0       | 0       | 0       | 0       | 0       | 0        | 0       | 0       | 0       | 0       | 0       | 0        |
|                                             |           | 40% | 0.00    | 0.00     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     |
| <b>Sub-total</b>                            |           |     | 228     | 250      | 126     | 191     | 149     | 210     | 150     | 230      | 170     | 72      | 88      | 140     | 116     | 2120     |
|                                             |           |     | 1824.00 | 2208.00  | 1008.00 | 1580.00 | 1192.00 | 1680.00 | 1200.00 | 1996.00  | 1360.00 | 576.00  | 704.00  | 1120.00 | 928.00  | 17376.00 |
| <b>(b) Service sector enterprises</b>       |           |     |         |          |         |         |         |         |         |          |         |         |         |         |         |          |
| Micro Enterprise                            | 20.00     | No  | 57      | 62       | 33      | 45      | 36      | 52      | 38      | 57       | 45      | 23      | 23      | 30      | 31      | 532      |
|                                             |           | 40% | 456.00  | 496.00   | 264.00  | 360.00  | 288.00  | 416.00  | 304.00  | 456.00   | 360.00  | 184.00  | 184.00  | 240.00  | 248.00  | 4256.00  |
| Small Enterprise                            | 60.00     | No  | 2       | 4        | 0       | 0       | 0       | 0       | 0       | 2        | 2       | 0       | 0       | 2       | 0       | 12       |
|                                             |           | 40% | 48.00   | 96.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 48.00    | 48.00   | 0.00    | 0.00    | 48.00   | 0.00    | 288.00   |
| Medium Enterprise                           | 600.00    | No  | 0       | 0        | 0       | 0       | 0       | 0       | 0       | 0        | 0       | 0       | 0       | 0       | 0       | 0        |
|                                             |           | 40% | 0.00    | 0.00     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00     |
| <b>Sub-total</b>                            |           |     | 59      | 66       | 33      | 45      | 36      | 52      | 38      | 59       | 47      | 23      | 23      | 32      | 31      | 544      |
|                                             |           |     | 504.00  | 592.00   | 264.00  | 360.00  | 288.00  | 416.00  | 304.00  | 504.00   | 408.00  | 184.00  | 184.00  | 288.00  | 248.00  | 4544.00  |
| <b>Working Capital- total</b>               | Physical  |     | 287     | 316      | 159     | 236     | 185     | 262     | 188     | 289      | 217     | 95      | 111     | 172     | 147     | 2664     |
|                                             | Bank Loan |     | 2328.00 | 2800.00  | 1272.00 | 1940.00 | 1480.00 | 2096.00 | 1504.00 | 2500.00  | 1768.00 | 760.00  | 888.00  | 1408.00 | 1176.00 | 21920.00 |
| <b>MSME Grand total</b>                     | Physical  |     | 396     | 437      | 233     | 307     | 240     | 348     | 255     | 409      | 291     | 137     | 158     | 266     | 219     | 3696     |
|                                             | Bank Loan |     | 7248.00 | 13472.50 | 4354.50 | 5337.50 | 3752.50 | 6086.00 | 4361.50 | 12985.00 | 5450.50 | 2537.50 | 2875.50 | 6095.50 | 4153.50 | 78710.00 |

| EXPORT CREDIT                                          |                                   |                                             |         |          |                  |                   |         |         |         |          |         |            |                  |          |         |          |
|--------------------------------------------------------|-----------------------------------|---------------------------------------------|---------|----------|------------------|-------------------|---------|---------|---------|----------|---------|------------|------------------|----------|---------|----------|
| Pre-shipment/Packing Credit - Cotton Bail              | 25.00                             | No                                          | 1       | 4        | 1                | 0                 | 0       | 2       | 1       | 2        | 2       | 2          | 2                | 4        | 1       | 22       |
|                                                        |                                   | 75%                                         | 18.75   | 75.00    | 18.75            | 0.00              | 0.00    | 37.50   | 18.75   | 37.50    | 37.50   | 37.50      | 37.50            | 75.00    | 18.75   | 412.50   |
| Post-Shipment -Cotton Bail                             | 25.00                             | No                                          | 0       | 2        | 0                | 1                 | 1       | 2       | 1       | 1        | 1       | 1          | 1                | 1        | 1       | 13       |
|                                                        |                                   | 75%                                         | 0.00    | 37.50    | 0.00             | 18.75             | 18.75   | 37.50   | 18.75   | 18.75    | 18.75   | 18.75      | 18.75            | 18.75    | 18.75   | 243.75   |
|                                                        | Physical                          |                                             | 1.00    | 6.00     | 1.00             | 1.00              | 1.00    | 4.00    | 2.00    | 3.00     | 3.00    | 3.00       | 3.00             | 5.00     | 2.00    | 35.00    |
|                                                        | Bank Loan                         |                                             | 18.75   | 112.50   | 18.75            | 18.75             | 18.75   | 75.00   | 37.50   | 56.25    | 56.25   | 56.25      | 56.25            | 93.75    | 37.50   | 656.25   |
| EDUCATION LOAN                                         | Unit Cost /<br>SoF Amt<br>in lakh | Unit Size/<br>Hectare -<br>Bank<br>Loan - % | Buldana | Chikhali | Deulgaon<br>Raja | Sindhkhed<br>Raja | Lonar   | Mehkar  | Motala  | Khamgaon | Shegaon | Sangrampur | Jalgaon<br>Jamod | Malkapur | Nandura | TOTAL    |
| Education Loan-I                                       | 5.00                              | No                                          | 15      | 14       | 10               | 8                 | 8       | 12      | 10      | 8        | 9       | 6          | 7                | 8        | 6       | 121      |
|                                                        |                                   | 90%                                         | 67.50   | 63.00    | 45.00            | 36.00             | 36.00   | 54.00   | 45.00   | 36.00    | 40.50   | 27.00      | 31.50            | 36.00    | 27.00   | 544.50   |
| Education Loan-II                                      | 10.00                             | No                                          | 22      | 20       | 15               | 14                | 12      | 15      | 16      | 22       | 20      | 10         | 10               | 12       | 12      | 200      |
|                                                        |                                   | 90%                                         | 198.00  | 180.00   | 135.00           | 126.00            | 108.00  | 135.00  | 144.00  | 198.00   | 180.00  | 90.00      | 90.00            | 108.00   | 108.00  | 1800.00  |
| Education Loan-III                                     | 15.00                             | %                                           | 18      | 17       | 12               | 12                | 10      | 14      | 12      | 15       | 14      | 6          | 7                | 12       | 11      | 160      |
|                                                        |                                   | 90%                                         | 243.00  | 229.50   | 162.00           | 162.00            | 135.00  | 189.00  | 162.00  | 202.50   | 189.00  | 81.00      | 94.50            | 162.00   | 148.50  | 2160.00  |
|                                                        |                                   |                                             |         |          |                  |                   |         |         |         |          |         |            |                  |          |         |          |
|                                                        |                                   |                                             |         |          |                  |                   |         |         |         |          |         |            |                  |          |         |          |
|                                                        | Physical                          |                                             | 55      | 51       | 37               | 34                | 30      | 41      | 38      | 45       | 43      | 22         | 24               | 32       | 29      | 481      |
|                                                        | Bank Loan                         |                                             | 508.50  | 472.50   | 342.00           | 324.00            | 279.00  | 378.00  | 351.00  | 436.50   | 409.50  | 198.00     | 216.00           | 306.00   | 283.50  | 4504.50  |
| HOUSING LOAN                                           |                                   |                                             |         |          |                  |                   |         |         |         |          |         |            |                  |          |         |          |
| New House - Rurban - <=500 Sq ft                       | 9.00                              |                                             | 75      | 225      | 45               | 160               | 130     | 205     | 140     | 215      | 160     | 80         | 62               | 105      | 100     | 1702     |
|                                                        |                                   | 85%                                         | 573.75  | 1721.25  | 344.25           | 1224.00           | 994.50  | 1568.25 | 1071.00 | 1644.75  | 1224.00 | 612.00     | 474.30           | 803.25   | 765.00  | 13020.30 |
| New House - Rurban - >500 Sq ft                        | 13.00                             | No                                          | 50      | 140      | 26               | 105               | 80      | 130     | 90      | 130      | 105     | 60         | 65               | 70       | 65      | 1116     |
|                                                        |                                   | 85%                                         | 552.50  | 1547.00  | 287.30           | 1160.25           | 884.00  | 1436.50 | 994.50  | 1436.50  | 1160.25 | 663.00     | 718.25           | 773.50   | 718.25  | 12331.80 |
| Small House - New/Renovation/Repairs-<br>includes PMAY | 4.00                              | No                                          | 43      | 191      | 34               | 139               | 111     | 169     | 117     | 165      | 131     | 70         | 55               | 78       | 82      | 1385     |
|                                                        |                                   | 85%                                         | 146.20  | 649.40   | 115.60           | 472.60            | 377.40  | 574.60  | 397.80  | 561.00   | 445.40  | 238.00     | 187.00           | 265.20   | 278.80  | 4709.00  |
|                                                        | Physical                          |                                             | 118     | 531      | 93               | 383               | 306     | 468     | 323     | 456      | 360     | 193        | 151              | 216      | 227     | 3825     |
|                                                        | Bank Loan                         |                                             | 1272.45 | 3917.65  | 747.15           | 2856.85           | 2255.90 | 3579.35 | 2463.30 | 3642.25  | 2829.65 | 1513.00    | 1379.55          | 1841.95  | 1762.05 | 30061.10 |

|                                                 |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
|-------------------------------------------------|-----------|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| RENEWABLE ENERGY                                |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
| Biogas 2 Cum                                    | 0.26      | No   | 5       | 22      | 4       | 16      | 13      | 20      | 14      | 19      | 15      | 8       | 6       | 9       | 9       | 160      |
|                                                 |           | 85%  | 1.11    | 4.86    | 0.88    | 3.54    | 2.87    | 4.42    | 3.09    | 4.20    | 3.32    | 1.77    | 1.33    | 1.99    | 1.99    | 35.36    |
| Biogas 3 Cum                                    | 0.35      | No   | 2       | 10      | 2       | 7       | 6       | 8       | 6       | 8       | 7       | 3       | 3       | 4       | 4       | 70       |
|                                                 |           | 85%  | 0.60    | 2.98    | 0.60    | 2.08    | 1.79    | 2.38    | 1.79    | 2.38    | 2.08    | 0.89    | 0.89    | 1.19    | 1.19    | 20.83    |
| DSWHS 100 LPD -Solar Pump Sets                  | 0.30      | No   | 3       | 13      | 2       | 9       | 7       | 11      | 8       | 11      | 9       | 5       | 4       | 5       | 5       | 92       |
|                                                 |           | 85%  | 0.77    | 3.32    | 0.51    | 2.30    | 1.79    | 2.81    | 2.04    | 2.81    | 2.30    | 1.28    | 1.02    | 1.28    | 1.28    | 23.46    |
| NDSWHS 1000 LPD - Solar Pump Sets               | 2.50      | No   | 3       | 12      | 2       | 8       | 7       | 10      | 7       | 10      | 8       | 4       | 3       | 5       | 5       | 84       |
|                                                 |           | 85%  | 6.38    | 25.50   | 4.25    | 17.00   | 14.88   | 21.25   | 14.88   | 21.25   | 17.00   | 8.50    | 6.38    | 10.63   | 10.63   | 178.50   |
| PV and Thermal and Decentralized - Applications | 0.30      | No   |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
|                                                 |           |      | 2       | 8       | 1       | 6       | 4       | 7       | 5       | 7       | 5       | 2       | 2       | 3       | 3       | 55       |
|                                                 |           | 85%  | 0.51    | 2.04    | 0.26    | 1.53    | 1.02    | 1.79    | 1.28    | 1.79    | 1.28    | 0.51    | 0.51    | 0.77    | 0.77    | 14.03    |
|                                                 | Physical  |      | 15      | 65      | 11      | 46      | 37      | 56      | 40      | 55      | 44      | 22      | 18      | 26      | 26      | 461      |
|                                                 | Bank Loan |      | 9.35    | 38.69   | 6.49    | 26.44   | 22.34   | 32.64   | 23.07   | 32.42   | 25.97   | 12.95   | 10.12   | 15.84   | 15.84   | 272.17   |
| OTHER PRIORITY SECTOR                           |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
| Self Help Group                                 | 1.42      | No   | 1909    | 1698    | 604     | 1082    | 1119    | 1383    | 1309    | 1886    | 616     | 835     | 845     | 783     | 985     | 15054    |
|                                                 |           | 100% | 2708.11 | 2408.78 | 856.83  | 1534.93 | 1587.41 | 1961.92 | 1856.95 | 2675.48 | 873.86  | 1184.53 | 1198.72 | 1110.76 | 1397.32 | 21355.60 |
| Joint Liability Group - 5 Members Group         | 2.50      | No   | 11      | 48      | 8       | 35      | 28      | 43      | 29      | 42      | 33      | 18      | 14      | 20      | 21      | 350      |
|                                                 |           | 100% | 27.50   | 120.00  | 20.00   | 87.50   | 70.00   | 107.50  | 72.50   | 105.00  | 82.50   | 45.00   | 35.00   | 50.00   | 52.50   | 875.00   |
| PMEGP/DIC/KVIB/KVIC + OTHER BOARDS              | 5.00      | No   | 134     | 603     | 106     | 436     | 349     | 532     | 368     | 519     | 411     | 220     | 172     | 246     | 259     | 4355     |
|                                                 |           | 75%  | 502.50  | 2261.25 | 397.50  | 1635.00 | 1308.75 | 1995.00 | 1380.00 | 1946.25 | 1541.25 | 825.00  | 645.00  | 922.50  | 971.25  | 16331.25 |
|                                                 |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
|                                                 |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
|                                                 | Physical  |      | 2054    | 2349    | 718     | 1553    | 1496    | 1958    | 1706    | 2447    | 1060    | 1073    | 1031    | 1049    | 1265    | 19759    |
|                                                 | Bank Loan |      | 3238.11 | 4790.03 | 1274.33 | 3257.43 | 2966.16 | 4064.42 | 3309.45 | 4726.73 | 2497.61 | 2054.53 | 1878.72 | 2083.26 | 2421.07 | 38561.85 |
| SOCIAL INFRASTRUCTURE                           |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |
| School                                          | 50.00     | No   | 2       | 4       | 1       | 4       | 5       | 4       | 4       | 4       | 4       | 3       | 3       | 4       | 4       | 46       |
|                                                 |           | 75%  | 75.00   | 150.00  | 37.50   | 150.00  | 187.50  | 150.00  | 150.00  | 150.00  | 150.00  | 112.50  | 112.50  | 150.00  | 150.00  | 1725.00  |
| Drinking Water RO Unit                          | 3.00      | No   | 8       | 34      | 6       | 25      | 20      | 29      | 20      | 29      | 23      | 16      | 15      | 14      | 15      | 254      |
|                                                 |           | 90%  | 21.60   | 91.80   | 16.20   | 67.50   | 54.00   | 78.30   | 54.00   | 78.30   | 62.10   | 43.20   | 40.50   | 37.80   | 40.50   | 685.80   |
| Health Care Centre                              | 50.00     | No   | 8       | 8       | 4       | 4       | 4       | 6       | 3       | 3       | 3       | 2       | 2       | 3       | 3       | 53       |
|                                                 |           | 75%  | 300.00  | 300.00  | 150.00  | 150.00  | 150.00  | 225.00  | 112.50  | 112.50  | 112.50  | 75.00   | 75.00   | 112.50  | 112.50  | 1987.50  |
|                                                 | Physical  |      | 18      | 46      | 11      | 33      | 29      | 39      | 27      | 36      | 30      | 21      | 20      | 21      | 22      | 353      |
|                                                 | Bank Loan |      | 396.60  | 541.80  | 203.70  | 367.50  | 391.50  | 453.30  | 316.50  | 340.80  | 324.60  | 230.70  | 228.00  | 300.30  | 303.00  | 4398.30  |
| 494744.56                                       |           |      |         |         |         |         |         |         |         |         |         |         |         |         |         |          |

## Annexure II - An overview of ground level credit flow-agency wise

## DISTRICT : Buldhana

|       |                         |           |           |           |           |           |           | (₹ lakh)  |
|-------|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Sr No | Agency/Type of Loan     | 2019-20   |           | 2020-21   |           | 2021-22   |           | 2022-23   |
|       |                         | Target    | Perf.     | Target    | Perf.     | Target    | Perf.     | Target    |
| 1     | Crop Loans              |           |           |           |           |           |           |           |
|       | CBs                     | 160614.00 | 46776.54  | 222792.00 | 122790.00 | 117600.00 | 101601.00 | 152000.00 |
|       | CCB/SCB                 | 5250.00   | 2703.34   | 7280.00   | 7480.00   | 7900.00   | 5133.00   | 10000.00  |
|       | RRB                     | 31222.00  | 5410.31   | 43300.00  | 26038.00  | 29500.00  | 22610.00  | 38000.00  |
|       | Total Crop Loan         | 197086.00 | 54890.19  | 273372.00 | 156308.00 | 155000.00 | 129344.00 | 200000.00 |
| 2     | Term Loans (MT.+ LT.)   |           |           |           |           |           |           |           |
|       | CBs                     | 52356.00  | 35054.64  | 69522.00  | 17730.00  | 59097.00  | 122829.00 | 59139.00  |
|       | CCB/SCB                 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 114.00    | 0.00      |
|       | RRB                     | 10140.00  | 4006.76   | 12728.00  | 2349.00   | 10903.00  | 174.00    | 10861.00  |
|       | Total Term Loans        | 62496.00  | 39061.40  | 82250.00  | 20079.00  | 70000.00  | 123117.00 | 70000.00  |
| 3     | Total (1+2) Agriculture |           |           |           |           |           |           |           |
|       | CBs                     | 212970.00 | 81831.18  | 292314.00 | 140520.00 | 176697.00 | 224430.00 | 211139.00 |
|       | CCB/SCB                 | 5250.00   | 2703.34   | 7280.00   | 7480.00   | 7900.00   | 5247.00   | 10000.00  |
|       | RRB                     | 41362.00  | 9417.07   | 56028.00  | 28387.00  | 40403.00  | 22784.00  | 48861.00  |
|       | Total Agriculture       | 259582.00 | 93951.59  | 355622.00 | 176387.00 | 225000.00 | 252461.00 | 270000.00 |
| 4     | Non Farm Sector         |           |           |           |           |           |           |           |
|       | CBs                     | 26612.00  | 33921.98  | 34873.00  | 61924.00  | 40500.00  | 69271.00  | 57500.00  |
|       | CCB/SCB                 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
|       | RRB                     | 4100.00   | 52.35     | 4790.00   | 32.00     | 2000.00   | 1815.00   | 2500.00   |
|       | Total NFS               | 30712.00  | 33974.33  | 39663.00  | 61956.00  | 42500.00  | 71086.00  | 60000.00  |
| 5     | Other Priority Sector   |           |           |           |           |           |           |           |
|       | CBs                     | 70918.00  | 57489.41  | 63479.00  | 50285.00  | 71100.00  | 32474.00  | 71200.00  |
|       | CCB/SCB                 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 24.00     | 8300.00   |
|       | RRB                     | 6586.00   | 5661.30   | 7752.00   | 5899.00   | 8400.00   | 1383.00   | 0.00      |
|       | Total OPS               | 77504.00  | 63150.71  | 71231.00  | 56184.00  | 79500.00  | 33881.00  | 79500.00  |
|       | Grand Total (3+4+5)     | 367798.00 | 191076.63 | 466516.00 | 294527.00 | 347000.00 | 357428.00 | 409500.00 |

## Annexure III - Sub-sector wise &amp; Agency wise credit flow under Agri &amp; Allied Activities (3 Years)&amp; targets for 2022-23

District : Buldhana

| Sr. No. | Particulars          | 2019-20  |         |         |          | 2020-21   |         |          |           | 2021-22   |         |          |           | 2022-23   |          |          |           |
|---------|----------------------|----------|---------|---------|----------|-----------|---------|----------|-----------|-----------|---------|----------|-----------|-----------|----------|----------|-----------|
|         | Agencies /Activities | CBS      | Coops   | RRBs    | Total    | CBS       | Coops   | RRBs     | Total     | CBS       | Coops   | RRBs     | Total     | CBS       | Coops    | RRBs     | Total     |
| I       | Crop Loans           | 46776.56 | 2703.33 | 5410.25 | 54890.14 | 122789.58 | 7480.49 | 26037.73 | 156307.80 | 101601.00 | 5133.00 | 22610.00 | 129344.00 | 152000.00 | 10000.00 | 38000.00 | 200000.00 |
| II      | Terms Loans          |          |         |         |          |           |         |          |           |           |         |          |           |           |          |          |           |
| a       | MI                   | 724.62   | 0.00    | 1065.94 | 1790.56  | 339.85    | 0.00    | 644.04   | 983.89    | 186.49    | 0.00    | 75.90    | 262.39    | 16980.00  | 0.00     | 3320.00  | 20300.00  |
| b       | LD                   | 152.30   | 0.00    | 0.00    | 152.30   | 90.55     | 0.00    | 0.00     | 90.55     | 441.85    | 0.00    | 0.00     | 441.85    | 317.00    | 0.00     | 72.00    | 389.00    |
| c       | FM                   | 3594.47  | 0.00    | 210.56  | 3805.03  | 651.41    | 0.00    | 179.29   | 830.70    | 1073.73   | 0.00    | 32.07    | 1105.80   | 10250.00  | 0.00     | 1600.00  | 11850.00  |
| d       | P&H                  | 19.87    | 0.00    | 0.00    | 19.87    | 60.38     | 0.00    | 0.00     | 60.38     | 8.94      | 0.00    | 0.00     | 8.94      | 3223.00   | 0.00     | 601.00   | 3824.00   |
| e       | DD                   | 516.01   | 0.00    | 190.73  | 706.74   | 219.05    | 0.00    | 109.99   | 329.04    | 1510.80   | 0.00    | 100.48   | 1611.28   | 13220.00  | 0.00     | 2550.00  | 15770.00  |
| f       | POULTRY              | 17.45    | 0.00    | 0.00    | 17.45    | 0.00      | 0.00    | 0.00     | 0.00      | 0.00      | 0.00    | 0.00     | 0.00      | 830.00    | 0.00     | 160.00   | 990.00    |
| g       | S/G/P                | 506.02   | 0.00    | 0.00    | 506.02   | 624.02    | 0.00    | 0.00     | 624.02    | 2603.33   | 0.00    | 0.00     | 2603.33   | 4280.00   | 0.00     | 820.00   | 5100.00   |
| h       | FISHERIES            | 0.00     | 0.00    | 0.00    | 0.00     | 0.00      | 0.00    | 0.00     | 0.00      | 2.64      | 0.00    | 0.00     | 2.64      | 822.00    | 0.00     | 138.00   | 960.00    |
| i       | F/WLD                | 0.00     | 0.00    | 0.00    | 0.00     | 0.00      | 0.00    | 0.00     | 1.44      | 0.00      | 0.00    | 0.00     | 0.00      | 253.00    | 0.00     | 40.00    | 293.00    |
| j       | SMY                  | 244.67   | 0.00    | 0.00    | 244.67   | 1975.91   | 0.00    | 0.00     | 1975.91   | 539.10    | 0.00    | 0.00     | 539.10    | 7134.00   | 0.00     | 1360.00  | 8494.00   |
| k       | BG                   | 0.00     | 0.00    | 0.00    | 0.00     | 0.00      | 0.00    | 0.00     | 0.00      | 0.00      | 0.00    | 0.00     | 0.00      | 0.00      | 0.00     | 0.00     | 0.00      |
| l       | SERICULTURE          | 0.00     | 0.00    | 0.00    | 0.00     | 0.00      | 0.00    | 0.00     | 0.00      | 0.00      | 0.00    | 0.00     | 0.00      | 0.00      | 0.00     | 0.00     | 0.00      |
| m       | OTHERS               | 29279.30 | 0.00    | 2539.49 | 30343.91 | 13767.04  | 0.00    | 1415.77  | 15182.81  | 116441.37 | 0.00    | 100.30   | 116541.67 | 1830.00   | 0.00     | 200.00   | 2030.00   |
|         | SUB TOTAL            | 35054.71 | 0.00    | 4006.72 | 37586.55 | 17728.21  | 0.00    | 2349.09  | 20077.30  | 122808.25 | 0.00    | 308.75   | 123117.00 | 59139.00  | 0.00     | 10861.00 | 70000.00  |
|         | Grand Total (I+II)   | 81831.27 | 2703.33 | 9416.97 | 92476.69 | 140517.79 | 7480.49 | 28386.82 | 176385.10 | 224409.25 | 5133.00 | 22918.75 | 252461.00 | 211139.00 | 10000.00 | 48861.00 | 270000.00 |

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

| Sr. No.  | Item                                                                                                           | Unit Cost (₹ ) |
|----------|----------------------------------------------------------------------------------------------------------------|----------------|
| <b>A</b> | <b>Minor Irrigation</b>                                                                                        |                |
| 1        | Dug well                                                                                                       | 132000-173000  |
| 2        | Bore well                                                                                                      | 34600-46600    |
| 3        | Tube-cum-borewell                                                                                              | 259500         |
| 4        | Submersible Pump sets 5 HP                                                                                     | 60500          |
| 5        | Electric Pump sets 5 HP                                                                                        | 30000          |
| 6        | Diesel Pump sets 5 HP                                                                                          | 35000          |
| 7        | Petrol Start kerosene run pumpsets 3.5 HP                                                                      | 20000          |
| 8        | Pump house (2.5x2.5x2.1)                                                                                       | 15000          |
| 9        | Drip Irrigation Systems in Grape ,Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (₹ /ha) | 100000         |
| 10       | Drip in Banana (1.5 m*1.5 m)                                                                                   | 85000          |
| 11       | Drip in other fruit crops (₹ /ha)                                                                              | 25000-60000    |
| 12       | Sprinkler in pulses, oilseeds, other field crops (₹ /ha)                                                       | 25000-30000    |
| <b>B</b> | <b>Farm Mechanisation</b>                                                                                      |                |
| 1        | Conventional carts 5 qtl                                                                                       | 16000          |
| 2        | MAIDC tyre carts 3 T                                                                                           | 28400          |
| 3        | MAIDC Steel carts 3 MT                                                                                         | 38500          |
| <b>C</b> | <b>Plantation and Horticulture (₹ /ha)</b>                                                                     |                |
| 1        | Mango (10 x 10 m)                                                                                              | 157000-165000  |
| 2        | Guava ( 5 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                                                                                                     | 94000-96000    |
| 12       | Fig                                                                                                            | 158000         |
| 13       | Drumstick                                                                                                      | 148000         |
| 14       | Champaca (Sonchapha)                                                                                           | 353000         |
| 15       | Bamboo plantation                                                                                              | 30000          |
| 16       | Geranium                                                                                                       | 122000         |
| 17       | Dragon fruit                                                                                                   | 375000         |
| 18       | Shade net for flowers and vegetables 10 R                                                                      | 363100         |
| 19       | Shade net for flowers and vegetables 20 R                                                                      | 627400         |
| 20       | Protected cultivation 4000 sqm – cucumber / tomato / capsicum / gerbera                                        | 4010000        |
| 21       | Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera                                        | 1231000        |

|          |                                                                   |                 |
|----------|-------------------------------------------------------------------|-----------------|
|          |                                                                   |                 |
| <b>D</b> | <b>Land Development</b>                                           |                 |
| 1        | Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha) (Labour) | 21000           |
| 2        | Graded bunding (0.95 Sq.mt c/s, 210 m l/ha) (Labour)              | 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                                      | 29600           |
|          |                                                                   |                 |
| <b>E</b> | <b>Animal Husbandry</b>                                           |                 |
| 1        | 2 CB HF Cows                                                      | 137000          |
| 2        | 2 Graded Murrah Buffaloes                                         | 158800          |
| 3        | Goat rearing (10+1) (Osmanabadi/Sangamneri)                       | 89000           |
| 4        | Goat rearing (10+1) Non-descript                                  | 78000           |
| 5        | 2 crossbred jersey cow                                            | 126600          |
| 6        | Poultry layer farm 1000 birds                                     | 992000          |
| 7        | Farming broilers 5000 birds                                       | 1463800-2292000 |
|          |                                                                   |                 |
| <b>F</b> | <b>Fisheries</b>                                                  |                 |
| 1        | Composite pond new                                                | 700000          |
| 2        | Composite pond renovation                                         | 400000          |
| 3        | Shrimp Farming ( <b>Pond &amp; input</b> )                        | 1400000         |
| 4        | Scampi Mono / Polyculture                                         | 1100000         |
| 5        | Ornamental fish farming                                           | 300000-800000   |
|          |                                                                   |                 |
| <b>G</b> | <b>Integrated farming system (Pl see chap 2.1.11)</b>             |                 |
| 1        | Irrigated condition 1 Ha                                          | 569700-1104900  |
| 2        | Dryland condition 1 Ha                                            | 296000          |

For details, please refer to the State Level Unit Cost Committee meeting proceeding

**Annexure V(A)**

SLTC fixed scale of finance for the year 2022-23

| (Amt in ₹ ) |                           |          |        |       |       |
|-------------|---------------------------|----------|--------|-------|-------|
| SR.No.      | CROP                      | Buldhana |        |       |       |
|             |                           | Mini     | Maxi   | Mini  | Maxi  |
|             |                           | Ha       | Ha     | Acre  | Acre  |
|             | <b>KHARIP</b>             |          |        |       |       |
| 1           | KHARIP PADDY/IMPROVED     | 40400    | 44000  | 16160 | 17600 |
| 2           | PADDY SUMMER CROP/BASMATI | 0        | 0      | 0     | 0     |
| 3           | KHARIP PADDY              | 0        | 0      | 0     | 0     |
| 4           | KHARIP JAWAR (I)          | 31200    | 35625  | 12480 | 14250 |
| 5           | KHARIP JAWAR (U)          | 28540    | 32125  | 11416 | 12850 |
| 6           | BAJRA (I)                 | 33375    | 33375  | 13350 | 13350 |
| 7           | BAJRA (U)                 | 23100    | 27875  | 9240  | 11150 |
| 8           | BAJRA SUMMER              | 0        | 0      | 0     | 0     |
| 9           | MAIZE (I)                 | 33730    | 40500  | 13492 | 16200 |
| 10          | MAISE (U)                 | 36875    | 36875  | 14750 | 14750 |
| 11          | MAIZE (SWEET CORN)        | 0        | 0      | 0     | 0     |
| 12          | TUR (I)                   | 44040    | 58310  | 17616 | 23324 |
| 13          | TUR (U)                   | 37800    | 38000  | 15120 | 15200 |
| 14          | MUNG (U)                  | 22000    | 28000  | 8800  | 11200 |
| 15          | MUNG (SUMMER)             | 27670    | 27670  | 11068 | 11068 |
| 16          | UDID(U)                   | 22000    | 28750  | 8800  | 11500 |
| 17          | GROUNDNUT (I)             | 38400    | 49000  | 15360 | 19600 |
| 18          | GROUNDNUT (U)             | 34590    | 47125  | 13836 | 18850 |
| 19          | SOYABIN                   | 46210    | 55500  | 18484 | 22200 |
| 20          | SUNFLOWER (I)             | 27720    | 33250  | 11088 | 13300 |
| 21          | SUNFLOWER (U)             | 25000    | 32000  | 10000 | 12800 |
| 22          | SEASAME (U)               | 23100    | 29500  | 9240  | 11800 |
| 23          | LINSSEED (I)              | 23100    | 25500  | 9240  | 10200 |
| 24          | COTTON (I)                | 51600    | 72000  | 20640 | 28800 |
| 25          | COTTON (U)                | 55000    | 63600  | 22000 | 25440 |
| 26          | SUGARCANE (ADSALI)        | 133250   | 133250 | 53300 | 53300 |
| 27          | SUGARCANE (PRE-SEA)       | 92410    | 134500 | 36964 | 53800 |
| 28          | SUGARCANE (SURU)          | 92410    | 134250 | 36964 | 53700 |
| 29          | SUGARCANE (RATOON)        | 80800    | 108000 | 32320 | 43200 |
|             | <b>RABBI/SUMMERCROP</b>   |          |        | 0     | 0     |
| 30          | RABBI JAWAR (I)           | 29000    | 36875  | 11600 | 14750 |
| 31          | RABBI JAWAR (U)           | 30000    | 34250  | 12000 | 13700 |
| 32          | WHEAT (I)                 | 40000    | 51375  | 16000 | 20550 |
| 33          | GRAM (I)                  | 34800    | 50000  | 13920 | 20000 |

|                                                            |                                    |        |        |        |        |
|------------------------------------------------------------|------------------------------------|--------|--------|--------|--------|
| 34                                                         | GRAM (U)                           | 28800  | 38750  | 11520  | 15500  |
| 35                                                         | SAFFLOWER                          | 31000  | 33250  | 12400  | 13300  |
|                                                            | <b>VEGETABLE CROP</b>              |        |        | 0      | 0      |
| 36                                                         | CHILLI                             | 63500  | 102500 | 25400  | 41000  |
| 37                                                         | TOMATTO                            | 0      | 0      | 0      | 0      |
| 38                                                         | KHARIP ONION                       | 80500  | 80500  | 32200  | 32200  |
| 39                                                         | RABBI ONION                        | 63500  | 97500  | 25400  | 39000  |
| 40                                                         | POTATO                             | 74750  | 87600  | 29900  | 35040  |
| 41                                                         | TURMERIC                           | 103780 | 128250 | 41512  | 51300  |
| 42                                                         | JINJER                             | 103780 | 116400 | 41512  | 46560  |
| 43                                                         | KOBI CLASS CROPS                   | 0      | 0      | 0      | 0      |
| 44                                                         | GARLIC                             | 50000  | 50000  | 20000  | 20000  |
|                                                            | <b>FLOWER CROP</b>                 |        |        | 0      | 0      |
| 45                                                         | ASHTER                             | 0      | 0      | 0      | 0      |
| 46                                                         | CHRYSANTHEMUM                      | 0      | 0      | 0      | 0      |
| 47                                                         | ZENDU                              | 0      | 0      | 0      | 0      |
| 48                                                         | ROSE                               | 0      | 0      | 0      | 0      |
| 49                                                         | JASMINE                            | 0      | 0      | 0      | 0      |
| 50                                                         | MOGRA                              | 0      | 0      | 0      | 0      |
| 51                                                         | NISHIGANDHA                        | 0      | 0      | 0      | 0      |
|                                                            | <b>FRUIT CROPS</b>                 |        |        | 0      | 0      |
| 52                                                         | GRAPES                             | 369600 | 390000 | 147840 | 156000 |
| 53                                                         | CASHEW                             | 0      | 0      | 0      | 0      |
| 54                                                         | PAMOGGRANNET                       | 120985 | 158750 | 48394  | 63500  |
| 55                                                         | CHIKKU                             | 73000  | 73000  | 29200  | 29200  |
| 56                                                         | GAVA                               | 73000  | 73500  | 29200  | 29400  |
| 57                                                         | LIME                               | 73000  | 86730  | 29200  | 34692  |
| 58                                                         | COCONUT                            | 0      | 0      | 0      | 0      |
| 59                                                         | CUSTARD APPLE                      | 57000  | 57000  | 22800  | 22800  |
| 60                                                         | BANNANA                            | 105000 | 105000 | 42000  | 42000  |
| 61                                                         | BANNANA (TISSU CULTURE)            | 112500 | 147000 | 45000  | 58800  |
| 62                                                         | ORANGES / CITRUS LIME              | 96000  | 97500  | 38400  | 39000  |
| 63                                                         | MANGO                              | 162000 | 162000 | 64800  | 64800  |
| 64                                                         | BOR                                | 42000  | 42000  | 16800  | 16800  |
| 65                                                         | AMLA                               | 42000  | 42000  | 16800  | 16800  |
| 66                                                         | ANJEER                             | 0      | 0      | 0      | 0      |
| 67                                                         | PAPAYA                             | 55500  | 84000  | 22200  | 33600  |
|                                                            | <b>FODDER CROP</b>                 |        |        | 0      | 0      |
| 68                                                         | GAJARAJ                            | 0      | 0      | 0      | 0      |
| 69                                                         | GARLIC GRASS                       | 66000  | 66000  | 26400  | 26400  |
| 70                                                         | WIND GRASS                         | 66000  | 66000  | 26400  | 26400  |
| 71                                                         | MAIZE (GREEN GRASS)                | 0      | 0      | 0      | 0      |
| 72                                                         | BAJRA (GREEN GRASS)                | 0      | 0      | 0      | 0      |
| 73                                                         | JAWAR (GREEN GRASS)                | 0      | 0      | 0      | 0      |
|                                                            | <b>OTHER CROPS</b>                 |        |        | 0      | 0      |
| 74                                                         | SILK MULBERRY                      | 80680  | 80680  | 32272  | 32272  |
| 75                                                         | PANMALA                            | 0      | 0      | 0      | 0      |
| ‡                                                          | <b>FODDER CROP(Sr.No.68 to 73)</b> |        |        |        |        |
| As decided in SLTC Meeting FODDER CROPS Rates suggested by |                                    |        |        |        |        |
| Animal Husbandary Dept. Maharashtra State,Pune.            |                                    |        |        |        |        |

**ANNEXURE V(B)****Scale of Finance for Working Capital for Animal Husbandry and Fishery Activities  
decided by SLTC for****FY 2022-23****(Amount in  
Rupees)**

| <b>Sr.<br/>No.</b> | <b>Name of Activity</b>                                                        | <b>Scale of Finance</b> |
|--------------------|--------------------------------------------------------------------------------|-------------------------|
| <b>1</b>           | <b>2</b>                                                                       | <b>3</b>                |
| 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 (Rs.3 Lakh Capital Cost)                      | 50                      |
| x                  | Medium ornamental fish farming (Rs.8 Lakh Capital Cost)                        | 1,30,000                |
| xi                 | Large ornamental fish farming (Rs.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/<br>NHM | National Horticulture Board/<br>National Horticulture Mission | RSETI   | Rural Self Employment Training Institute               |
| OFPP        | 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**

| Sn. | District           | Name of the DDM                 | 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                   |
| 7   | Buldhana           | Shri Vikram B Pathare           | 7028755522 | buldhana@nabard.org                   |
| 8   | Chandrapur         | Shri Trunal T Fulzele           | 9168106384 | chandrapur@nabard.org                 |
| 9   | Dhule              | Shri N J Suryawanshi            | 8290044055 | dhule@nabard.org                      |
| 10  | Gadchiroli         | Shri Trunal T Fulzele           | 9168106384 | gadchiroli@nabard.org                 |
| 11  | Gondia             | Shri Avinash Lad                | 8208487647 | gondia@nabard.org                     |
| 12  | Jalgaon            | Shri Shrikant K Zambre          | 8160363418 | jalgaon@nabard.org                    |
| 13  | Jalna              | Shri Tejal Kshirsagar           | 7709981977 | jalna@nabard.org                      |
| 14  | Kolhapur           | Shri Ashutosh Jadhav            | 9414037647 | kolhapur@nabard.org                   |
| 15  | Latur              | Shri Pramod S Patil             | 9089851389 | latur@nabard.org                      |
| 16  | Nagpur             | Shri Sachin M. Sonone           | 9805070077 | nagpur@nabard.org                     |
| 17  | Nanded             | Dileep Damayyaware              | 8779098545 | nanded@nabard.org                     |
| 18  | Nandurbar          | Shri Pramod D Patil             | 9987667891 | nandurbar@nabard.org                  |
| 19  | Nasik              | Shri Amol Lohakare              | 9946932508 | nasik@nabard.org                      |
| 20  | Osmanabad          | Shri Chaitanya Gokhale          | 9881494520 | osmanbad@nabard.org                   |
| 21  | Parbhani / Hingoli | Shri S K Navsare                | 9425606076 | parbhani@nabard.org                   |
| 22  | Pune               | Shri Rohan R More               | 9021804727 | ddm.pune@nabard.org                   |
| 23  | Raigad             | Shri Pradip S Apsunde           | 9921504001 | raigad@nabard.org                     |
| 24  | Ratnagiri          | Shri Mangesh S Kulkarni         | 9426601865 | ratnagiri@nabard.org                  |
| 25  | Sangli             | Shri Niles D. Chaudhari         | 9769353117 | sangli@nabard.org                     |
| 26  | Satara             | Shri R G Chaudhari              | 9890404589 | satara@nabard.org                     |
| 27  | Sindhudurg         | Shri Ajay A Thute               | 9007607414 | sindhudurg@nabard.org                 |
| 28  | Solapur            | Shri N B Shelke                 | 9906384941 | solapur@nabard.org                    |
| 29  | Thane / Palghar    | Shri Sudhanshu K Ashwini        | 9650019511 | palghar@nabard.org                    |
| 30  | Wardha             | Shri Sushant Patil              | 7972961846 | wardha@nabard.org                     |
| 31  | Washim             | Shri Shankar Kokadwar           | 9423101925 | washim@nabard.org                     |
| 32  | Yavatmal           | Shri D B Pendam                 | 9907433101 | yeotmal@nabard.org                    |
| 33  | Mumbai Sub.        | Shri Elangaivendhan A.          | 8277390537 | elangaivendhan.a@nabard.org           |
| 34  | Mumbai City        | Shri Senthilvel Balasubramanian | 9962256223 | senthilvel.balasubramanian@nabard.org |



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**Registered Office:**

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### 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

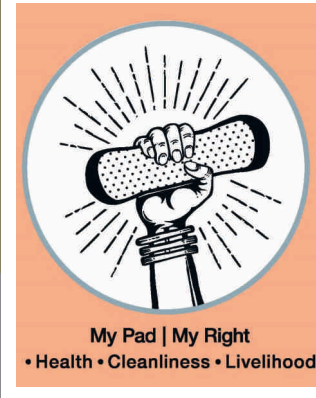
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

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  - ▶ Pledge Financing (eNWR)
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### Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 www.nabkisan.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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- › Natural Resource Management
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- › Value Chain Development
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- › Climate Change

### Registered Office

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Rajendra Place, New Delhi -110125  
Ph: 011-25745103/07

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- › 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

### Corporate Oce

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

Ph:022-26539243/26539241

e-mail:ho@nabsanrakshan.org

- › 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