



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : धुले

DISTRICT : DHULE

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 अधियाकरियों को भी बधाई देता हूँ।



(जी एस रावत)
मुख्य महाप्रबंधक
15 सितंबर 2022

FOREWORD

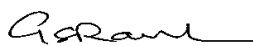
Potential Linked Credit Plan (PLP) is a vital document for guidance, planning and finalising the District Credit Plan for each district under Lead Bank Scheme. The document provides a detailed scientific assessment of credit potential for various sectors in the district and also highlights the sector-specific 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
15th September 2022

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EXECUTIVE SUMMARY

1. District characteristics

Dhule district is situated in the northern part of Maharashtra. It has four blocks with a total geographical area of 7195 sq. km. Out of 7.19 lakh ha of the total area, the cultivable land is 5.24 lakh ha. The average rainfall of the district is 566 mm per annum. The district population (2011 Census) is 20.5 lakh with 14.79 lakh (72 %) in rural areas. Of the total land holders, 70% are small and marginal farmers (with land size less than 2 ha) holding only 40 % of the total agricultural land indicating disparity in distribution of land. Major crops grown during Kharif are cotton, maize, jowar, bajra and during Rabi, wheat & gram. The cropping intensity is 116%. The CD ratio as on 31.3.2022 was 63 %. Three highways (including NH 3 – Mumbai Agra Highway) pass through the district.

2. Sectoral trends in credit flow

Total ground level credit (GLC) of the district under priority sector was ₹ 1964.17 crore during 2019-20, ₹ 2128.28 crore during 2020-21 and ₹ 2541.77 crore during 2021-22. The total agricultural loans issued during the last three years were of ₹ 688.61 crore, ₹ 1227.37 crore and ₹ 1037.12 crore respectively. The disbursements under MSME and other priority sector during the above period were of ₹ 1275.56 crore, ₹ 900.91 crore and ₹ 1290.66 crore respectively. The share of agriculture in GLC (PSL) was 49.22% during 2021-22.

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

The potential for institutional credit under Priority Sector for 2023-24 has been assessed at ₹ 4210.05 crore as against ₹ 3576.32 crore projected for the year 2022-23 showing increase of 17.72 % over the previous year's projections, due to reassessment of crop loan potential. However, PLP projections for 2023-24 are 55 % higher than ACP for 2022-23. Reason for wide variation in PLP and ACP is poor bank branch network and apathy on the part of bankers to lend for priority sector, which is in turn caused by rising NPAs and short staffed branches.

For the financial year 2023-24, while the potential under crop loans has been assessed at ₹ 1282.97 crore, that of total agriculture loans is at ₹ 2070.12 crore. Three most prominent sub-sectors are – Crop loan, MSME-1457.10 crore and Housing- 270.00 crore. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 16.22 % of total Priority Sector loans.

4. Developmental initiatives

In the District, NABARD has supported various development initiatives to be implemented through development partners mainly NGOs, primarily focusing in tribal dominated blocks. Tribal Development projects in Sakri and Shirpur blocks are helping to fetch perennial livelihood and enhance standard of living and arrest migration of 4500 tribal families. NABARD is implementing climate change adaptation projects in 07 villages, where watershed development projects were completed in the past. NABARD in collaboration with German Developmental Organization GiZ is implementing soil quality improvement project in 12 villages in Pimpalner cluster. Farmer Producer Companies (FPC) are helping in aggregation of agriculture produce at the village level for dealing with the issue of low individual marketable surplus. There are twelve such ongoing FPC projects in Dhule. Skilling is another important area for which Micro Entrepreneurship Development Programs (MEDP), a livelihood entrepreneurship development programs (LEDP) and program for need based skill up gradation have been implemented. To improve financial inclusion and improve banking services, support for 01 mobile ATM van, micro

ATMs, financial inclusion, street plays, digital literacy camps, village level camps etc. have been provided by NABARD to the financial institutions in the district. Further, NABARD has supported Suwade-Jamphal-Kanoli irrigation scheme, which is expected to bring more than 50,000 ha area under irrigation.

5. Thrust areas for 2023-24

Thrust areas for the district for the next year would be – collectivization of Agricultural produce through FPOs to tackle the problem on fragmented landholdings, promotion of Sustainable agricultural practices through organic farming and integration of livestock with agriculture. Timely-adequate and hassle-free crop loan disbursement is still a concern for many farmers. Small finance banks, NBFCs & MFIs are expanding their reach to serve the hitherto unserved clientele. Financial Inclusion/ Literacy have a bigger role to play in view of increasing use of technology in banking. Post-Harvest infrastructure & Agro Processing are another thrust area for the predominantly agrarian economy of the district. PACS Computerisation Project is being initiated in the district.

6. Major constraints and suggested action points

The farmers are dependent on few selective crops, which are susceptible to vagaries of nature due to inadequate irrigation infrastructure. To mitigate the risk - minor horticulture crops like Aonla, Tamarind, mushroom etc., having good economic significance may be popularised in the district. Further, contract farming of medicinal and aromatic plants may be popularized to increase farmers' income. Dairy used to be major allied activity in the district. However, after decline of dairy cooperatives, the milk production has drastically reduced in past couple of decades. There is need to increase private investment in dairy processing and logistics chain to reenergize the sector. Awareness on Integrated Nutrient Management & Integrated Pest Management may be promoted to reduce the dependence on chemicals in agriculture. Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDG/Government may consider availing of financial assistance through RIDF for developing adequate infrastructure. The efforts are also proposed to be made for improvement of banking services, financial inclusion/literacy and hassle-free ground level credit flow to Priority Sector in coordination with Lead District Office and District Administration.

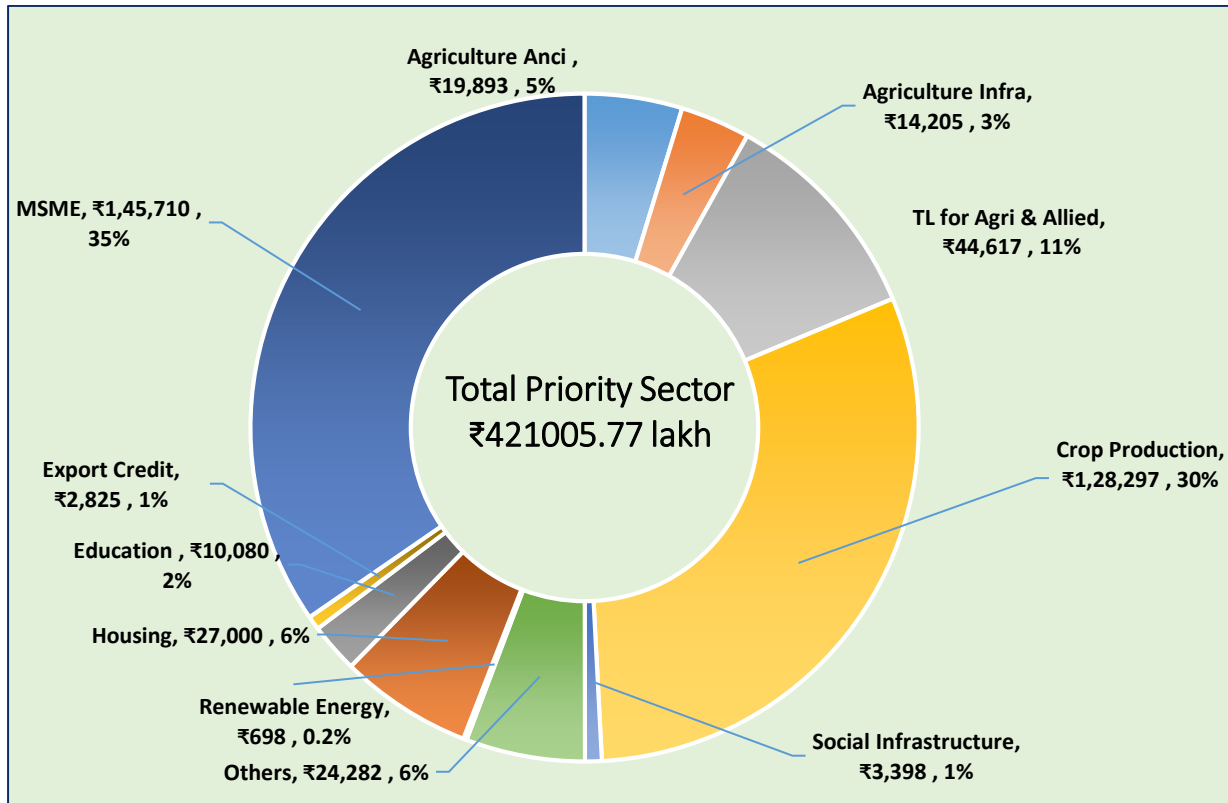
7. Way forward

The district has good potential for dairy and agro-processing activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sector. 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**BROAD SECTOR-WISE PROJECTIONS – 2023-24****District - Dhule****State – Maharashtra**

(₹ in lakh)

Sr. No.	Sector	Financial Projections
A	Farm Credit	
i	Crop production, maintenance and marketing	128297.30
ii	Term Loan for agriculture and allied activities	44617.42
	Sub total	172914.72
B	Agriculture Infrastructure	14205.45
C	Ancillary activities	19892.65
I	Credit Potential for Agriculture (A+ B+C)	207012.82
II	Micro and Small and Medium Enterprises	145710.00
III	Export Credit	2825.00
IV	Education	10080.00
V	Housing	27000.00
VI	Renewable Energy	698.25
VII	Others (Loans to SHGs/ JLGs, PMJDY etc.)	24282.10
VIII	Social Infrastructure involving bank credit	3397.60
	Total Priority Sector (I to VIII)	421005.77

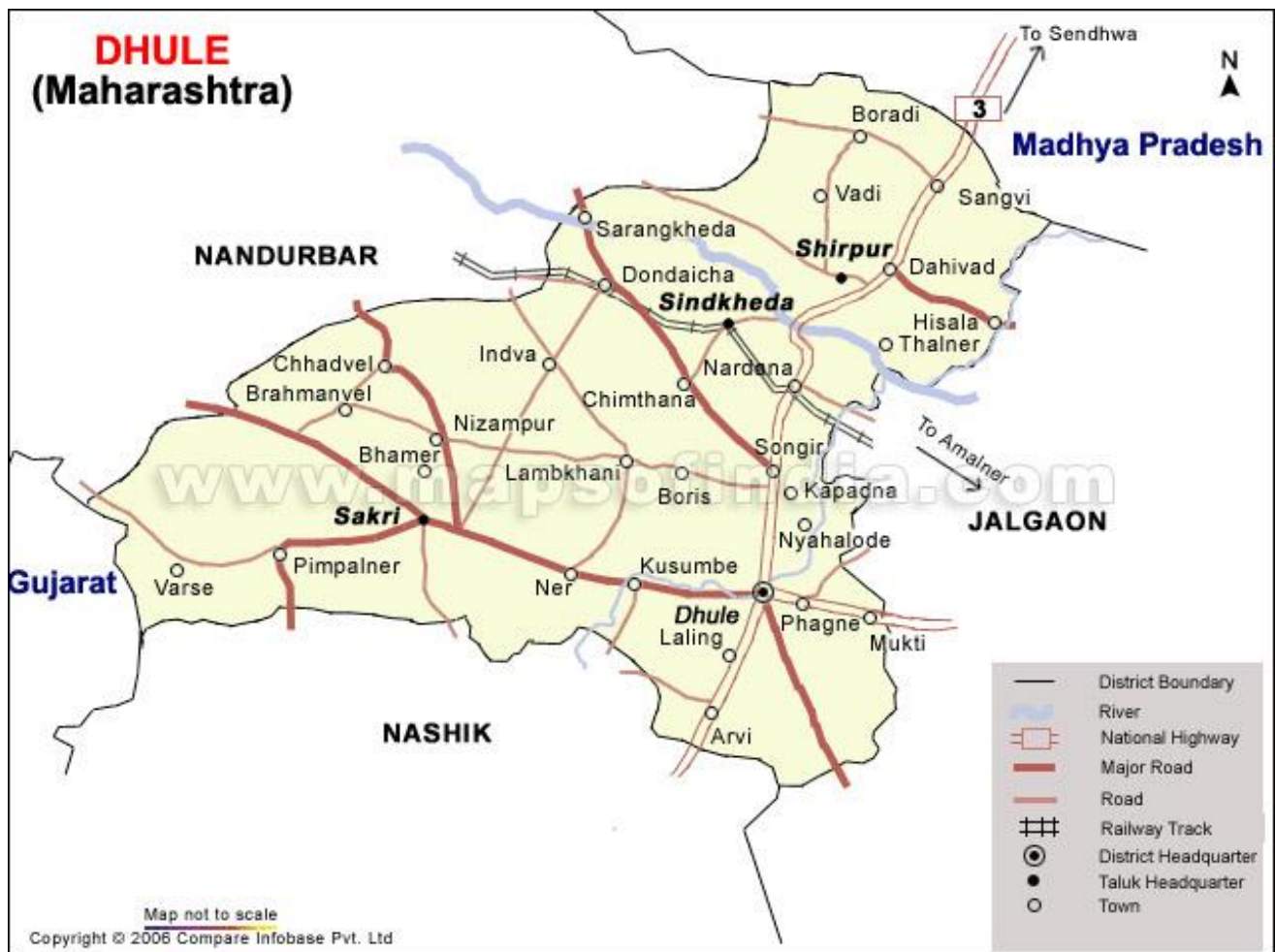
Figure 1.1. Broad Sector-wise PLP Projections for 2023-24 (₹ lakh)

APPENDIX-B**SECTOR / SUB-SECTOR-WISE PROJECTIONS - 2023-24**

(₹ in crore)

Sr. No.	Sector	PLP Projections 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop production	128297.30
ii	Water Resources	8156.96
iii	Farm Mechanisation	6806.80
iv	Plantation & Horticulture (including sericulture)	6444.88
v	Forestry & Waste Land Development	1692.81
vi	Animal Husbandry- dairy	11884.13
vii	Poultry	1819.15
viii	Sheep / Goat / Piggery	6511.88
ix	Fisheries	113.05
x	Farm Credit – Others (Bullock, Bullock cart, etc.)	1187.78
	Sub Total	172914.72
B	Agriculture Infrastructure	
i	Construction of Storage facilities (warehouse, market yards, Godowns, silos, Cold storage units/cold storage chains)	8280.00
ii	Land development, Soil conservation, Watershed development	4230.45
iii	Agricultural Infrastructure – Others (Tissue culture, Agri Bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi composting)	1695.00
	Sub Total	14205.45
C	Ancillary activities	
i	Food and Agro Processing	15796.65
ii	Agriculture Ancillary Activities – Others (Loans to co-op. societies of farmers, ACARC, Loans to PACS etc.)	4096.00
	Sub Total	19892.65
	Total Agriculture (I=A+B+C)	207012.82
II	Micro, Small and Medium Enterprises	
A	MSME – Term Loan	16650.00
B	MSME – Working capital	129060.00
	Total MSME (II=A+B)	145710.00
III	Credit Potential for Export, Education & Housing	
A	Export Credit	2825.00
B	Education	10080.00
C	Housing	27000.00
	Total Export, Education & Housing (III=A+B+C)	39905.00
IV	Credit Potential for Infrastructure	
A	Social Infrastructure involving bank credit	3397.60
B	Renewable Energy	698.25
	Total Infrastructure (IV=A+B)	4095.85
V	Others (Loans to SHGs/ JLGs, PMJDY, etc.)	24282.10
	Total Priority Sector	421005.77

Map of Dhule district



District Profile

District - Dhule		State - Maharashtra		Division - Nashik					
1. Physical & Administrative Features		2. Soil & Climate							
Total Geographical Area (Sq.km)	7195	Agro-climatic Zone		Western Plateau and Hill Region					
No. of Sub Divisions	2	Climate		Hot and Dry					
No. of Blocks	4	Soil Type		Light, Medium & Black					
No. of Villages (Inhabited)	679								
No. of Panchayats	541								
3. Land Utilisation [Ha]		4. Rainfall & Ground Water							
Total Area Reported	719500	Rainfall [in mm]	Normal		2019-20	2020-21	2021-22		
Forest Land	208890		566	Actual	844	717	669		
Area Not Available for Cultivation	60619		Variation from Normal		49 %	27 %	18%		
Permanent Pasture and Grazing Land	7698	Availability of Ground Water		Net annual recharge		Net annual draft			
Land under Miscellaneous Tree Crops	6217	[Ham] (GSDA 2011-12)		70205		38112			
Cultivable Wasteland	8200								
Current Fallow	14746	5. Distribution of Land Holding							
Other Fallow	4130	Classification of Holding		Holding		Area			
Net Sown Area	409000			Nos.	% to Total	Ha.	% to Total		
Total or Gross Cropped Area	524000	<= 1 Ha		79686	34	48428	12		
Area Cultivated More than Once	115000	>1 to <=2 Ha		82034	36	116910	28		
Cropping Intensity [GCA/NSA]	116	>2 Ha		68502	30	253905	60		
		Total		230222	100	419243	100		
6. Workers Profile [In '000]		7. Demographic Profile [In '000]							
Cultivators	239	Particulars		Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	162	Population		2050	1054	996	1479	571	
Agricultural Labourers	430	Scheduled Caste		128	65	63	89	39	
Workers engaged in Household Industries	20	Scheduled Tribe		647	327	320	593	54	
Workers engaged in Allied Agro-activities	15	Literate		1294	724	570	857	437	
Other workers	247	BPL families		189			167	22	
8. Households [In '000]		9. Household Amenities [Nos. in '000 Households]							
Total Households	408	Having brick/concrete houses		NA	Having electricity supply		NA		
Rural Households	296	Having source of drinking water		363	Having independent toilets		NA		
BPL Households	189	Having access to banking services		200	Having radio/TV sets		NA		
10. Village Level Infrastructure [Nos]		11. Infrastructure Relating To Health & Sanitation [Nos]							
Villages Electrified	681	Anganwadis		1913	Dispensaries		25		
Villages having Agriculture Power Supply	681	Primary Health Centres		41	Hospitals		10		
Villages having Post Offices	272	Primary Health Sub-Centres		232	Hospital Beds		1210		
12. Infrastructure & Support Services for Agriculture									
Villages having Banking Facilities	76	Fertiliser/Seed/Pesticide Outlets [Nos]		2541	Agriculture Pumpsets[Nos]		77452		
Villages having Primary Schools	681	Total N/P/K Consumption [MT]		102529	Pumpsets Energised [Nos]		1460		
Villages having Primary Health Centres	46	Certified Seeds Supplied [MT]		50100	Agro Service Centres [Nos]		NA		
Villages having Potable Water Supply	656	Pesticides Consumed [MT]		NA	Soil Testing Centres [Nos]		3		
Villages connected with Paved Approach Roads	654	Agriculture Tractors [Nos]		7618	Plantation nurseries [Nos]		9		
13. Irrigation Coverage [Ha]		Power Tillers [Nos]		71	Farmers' Clubs [Nos]		39		
Total Area Available for Irrigation (NSA + Fallow)	522876	Threshers/Cutters [Nos]		415	Krishi Vigyan		1		
Irrigation Potential Created	NA	14. Infrastructure for Storage, Transport & Marketing							
Net Irrigated Area (area irrigated at least once)	57372	Rural/Urban Mandi/Haat [Nos]		2219	Wholesale Market [Nos]		4		
Area irrigated by Canals / Channels	4000	Length of Pucca Road [Km]		5742	Godown [Nos]		40		
Area irrigated by Wells	53372	Length of Railway Line [Km]		82	Godown Capacity[MT]		184583		
Area irrigated by Tanks	NA	Public Transport Vehicle [Nos]		158510	Cold Storage [Nos]		5		
Area irrigated by Other Sources	NA	Goods Transport Vehicle [Nos]		32716	Cold Store Capacity[MT]		1400		
Irrigation Potential Utilized (Gross Irrigated Area)	63867	16. Area, Production & Yield of Major Crops							
15. Agro-Processing Units									
Type of Processing Activity	No of units	Cap.[MT]	Crop		2020-21		2021-22		Avg. Yield [Kg/Ha]
					Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	743	400	Jowar	25700	39100	178	219	1230	
Sugarcane (Gur/Khandsari/Sugar)	1	2500	Bajra	45200	56000	452	317	702	
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Maize	68000	168700	60900	120300	1975	
Spices (Masala Powders/Pastes)	2	NA	Wheat	49700	99400	41200	90600	2199	
Dry-fruit (Cashew/Almond/Raisins)	-	-	Groundnut	14500	12700	13200	11100	575	
Cotton (Ginning/Spinning/Weaving)	4	80000	Cotton	240200	315200	232400	285700	209	
Milk (Chilling/Processing)	22	2.8 LLPD	Paddy	4600	8900	4800	5700	1713	
Meat (Chicken/Mutton/fish)	NA	NA	Production of Cotton(lint) is in Bales (170 kg per bale)						
Animal feed (Cattle/Poultry etc.)	NA	NA	18. Infrastructure for Development of Allied Activities						
17. Animal Population as Per Livestock Census 2019 [in '000]									
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		118	Animal Markets [Nos]		3
Cattle - Cross bred	44072	9421	34651	Disease Diagnostic Centres [Nos]		NA	Milk Collection Centres		NA
Cattle - Indigenous	245564	126873	118691	Artificial Insemination Centers [Nos]		114	Fishermen Societies [Nos]		63
Buffaloes	492632	80613	412019	Animal Breeding Farms [Nos]		NA	Fish seed farms [Nos]		2
Sheep - Cross bred	70	31	39	Animal Husbandry Tng Centres [Nos]		NA	Fish Markets [Nos]		NA
Sheep - Indigenous	97659	7512	90147	Dairy Cooperative Societies [Nos]		129	Poultry hatcheries [Nos]		2
Goat	332041	54640	277401	Improved Fodder Farms [Nos]		2	Slaughter houses [Nos]		6
Pig - Cross bred	290	170	120	19. Milk, Fish, Egg Production & Their Per Capita Availability					
Pig - Indigenous	9116	3103	6013	Fish	Production [MT]/yr	1910	Per cap avail. [gm/day]		2.50
Horse/Donkey/Camel	4937	NA	NA	Egg	Production [Lakh Nos]/yr	1869	Per cap avail. [nos/p.a.]		60
Poultry - Cross bred	325642	NA	NA	Milk	Production [’000 MT]/yr	146	Per cap avail. [gm/day]		195
Poultry - Indigenous	786529	NA	NA	Meat	Production [MT]/vr	NA	Per cap avail. [gm/day]		NA

Sources (if not mentioned against the respective item): NA- not available

Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2010; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

District Profile

The geographical area of Dhule district is 7195 sq. km. and it is divided into two revenue sub divisions viz, Dhule & Shirpur. The population of the district as per 2011 census was 20.5 lakh, of which the share of rural population was at 72 %. Dhule is predominantly district of agriculturists. Agriculture continues to be the main occupation of the district as 65 % of population depends on agriculture. Out of the 2.3 lakh operational holdings, 1.6 lakh are marginal and small, occupying only 39 % of operational area.

The Gross State Domestic Product (nominal) at current prices for 2020-21 was ₹2711685 crore and the same is estimated for 2021-22 at ₹3197782 crore. The per capita state income for the year 2021-22 was ₹193121/- and the same is estimated for the year 2021-22 at ₹225073/- . The Nominal Gross District Domestic Product (GDDP) at current prices for the year 2020-21 for the district is estimated as ₹34053 crore, whereas the Per Capita Nominal Net District Domestic Product (NDDP) at current prices (Per Capita District Income) for the year 2020-21 for the district is estimated as ₹136459/- (Source: Economic survey of Maharashtra 2021-22).

Major crops in terms of area are Cotton, Bajra & Maize. These 3 crops cover about 70% of the net sown area in kharif season. Area coverage under cotton is almost stagnant over the past few years. However, there is slow shift from Jowar & Bajra towards maize, due to demand from starch and cattle/ poultry feed industry. The climate of the district is suitable for horticulture and plantation crops like pomegranate, guava, custard apple & ber.

Predominant economic activities

Contribution of primary, secondary and tertiary sectors in the district economy is 21%, 22% & 57% respectively. In the secondary sector registered industries, construction, electricity/ gas/ water supply etc. are important. In tertiary sector banks/ insurance, transport, restaurants etc. are important. Other economic activities of the district are agro processing, retail trade, transport & other services. Dairy, poultry & goatery have very good potential in the district with adequate infrastructure available in the form of feed & fodder, veterinary services, etc. and market support from various establishments in the organized and unorganized sector. The district is industrially backward and the major non-farm sector activities consist of small units in agro-processing i.e. oil mills, dal mills, etc. There are 2 MIDCs in the district.

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

The drought like situation in the district during the past few years had adversely affected the rural economy and development of various sectors. Inadequate infrastructure facilities like irrigation, assured power supply etc. has also affected the rural economy and development of various sectors. Though the district is well connected by 3 National Highways industrial growth is slow. There is problem of land fragmentation which in turn hampers farm mechanization. Productivity of major crops is very less compared to national average (cotton productivity is 215 kg/ha for the Dhule against national average of 560 kg/ha). Major issue is development of irrigation, storage and marketing infrastructure. The district has good facilities for primary and secondary education. However, for good quality higher education many students prefer cities like Pune, Mumbai, Nasik & Jalgaon.

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

Banks need to proactively finance farmers for crop loan as well as for agriculture term loans to ensure KCC saturation. There is need of creation of post-harvest infrastructure through public as well as private sector investments, which will have positive cascading effect on entire agriculture value chain. The district being very vulnerable to climate change, agriculture department and other agencies need to ensure implementation of adequate climate change adaptation measures.

Cooperatives in Dhule district

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

Sr. No.	Type / Block	DHULE	SAKRI	SHIND-KHEDA	SHIR-PUR	TOTAL
A. Details of Non-Credit Cooperative Societies						
1	AH Sector (Milk/ Fishery/ Poultry, etc.)	97	37	49	39	222
2	Consumer Stores	7	1	3	3	14
3	Housing Societies	77	14	9	16	116
4	Cotton Growers Mill	4	1	0	1	6
5	Marketing	14	2	1	9	26
6	Labour Societies	94	33	28	17	172
7	Industrial Societies / Estates	22	3	7	5	37
8	Agro Processing and Sugar	5	1	3	3	12
9	All others	64	23	18	23	128
	Sub-Total (A)	384	115	118	116	733
B. Details of Credit Cooperative Societies						
10	District Central Co-operative Bank	1	0	0	0	1
11	Primary Agriculture Credit Societies (including Tribal)	122	80	117	90	409
12	Urban Banks	1	1	1	2	5
13	Cooperative Societies (Urban and Rural)	102	26	39	27	194
14	Employees' Co-op. Bank	1	0	0	0	1
15	Employees' Co-op. Society	89	13	18	8	128
	Sub-Total (B)	316	120	175	127	738
	Grand Total (A+B)	700	235	293	243	1471

Source: District Deputy Registrar Office, Dhule

Dhule district has a good number of co-operatives in the Animal Husbandry sector.

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 in the district, as indicated in the relevant chapters.

The distribution of co-operative societies is not uniform across the blocks in the district. Dhule block has good presence of co-operative societies in AH sector. There is potential for creation of cooperative societies in Animal Husbandry as well as Agro processing sector in Sakri, Shindkheda and Shirpur blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile

District -	Dhule	State -	Maharashtra	Lead Bank -	Central Bank of India					
1. NETWORK & OUTREACH (As on 31/03/2022)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	22	121	53	26	42	-	-	-	5.2	15530
Regional Rural Bank	1	4	1	1	2	-	-	-	-	-
District Central Coop. Bank	1	59	38	13	8	-	-	-	12.4	32273
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
Primary Agr. Coop. Society	425	-	-	-	-	-	-	-	1.6	4835
Others (MStCB)	1	1	-	-	1	-	-	-	-	-
All Agencies	450	185	92	40	53	-	-	-	3.8	11389
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	2741425	2988154	NA	9%	82.0%	918824	983925	1006824	2%	93.8%
Regional Rural Bank	2568.78	3288	NA	28%	0.1%	4887	5647	5872	4%	0.5%
Cooperative Banks	774534.6	650609	NA	-16%	17.9%	59707	59858	61012	2%	5.7%
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	3518529	3642051	NA	--	100	802311	983418	1073708	9%	100%
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs. lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	244228	258882	142519	6%	86%	505159	568698	628687	11%	92.5%
Regional Rural Bank	563.36	614	1671	9%	1%	5113	6009	6468	8%	1.0%
Cooperative Banks	4622	5362	21571	16%	13%	34430	28566	44513	56%	6.5%
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	249413.4	264857	165761	6%	100.00	544702	603273	679668	13%	100.00
4. CD-RATIO						5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/c)				
Agency	CD Ratio			Agency	During 2021-22		Cumulative			
	31-Mar-20	31-Mar-21	31-Mar-22		Deposit	Credit	Deposit	Credit		
Commercial Banks	55	58	62	Commercial Banks	NA	NA	NA	NA		
Regional Rural Bank	105	106	110	Regional Rural Bank	NA	NA	NA	NA		
Cooperative Banks	58	48	73	Cooperative Banks	NA	NA	NA	NA		
Others	-	-	-	Others	NA	NA	NA	NA		
All Agencies	55	56	63	All Agencies	NA	NA	NA	NA		
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	229750	90%	107719	86%	71956	98%	-	-	-	-
Regional Rural Bank	2856	1%	1613	1%	1229	2%	-	-	-	-
Cooperative Banks	21571	8%	15779	13%	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	254177	100%	125111	100%	73185	100%	-	-	-	-
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	230289	176659	77%	242033	179247	74%	203857	232508	114%	88%
Regional Rural Bank	1463	2442	167%	1514	2520	166%	1322	2856	216%	183%
Cooperative Banks	18317	17316	95%	20453	31061	152%	12021	18813	157%	134%
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	250069	196417	79%	264000	212828	81%	217200	254177	117%	92%
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	102500	40489	40%	110000	54734	50%	76200	71016	93%	61%
Term Loan (Agr)	17500	28372	162%	24000	68003	283%	47000	32696	70%	172%
Total Agri. Credit	120000	68861	57%	134000	122737	92%	123200	103712	84%	78%
Non-Farm Sector	65847	101000	153%	65000	73126	113%	50000	129895	260%	175%
Other Priority Sector	64222	26556	41%	65000	16965	26%	44000	20570	47%	38%
Total Priority Sector	250069	196417	79%	264000	212828	81%	217200	254177	117%	92%
9. RECOVERY POSITION										
Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	
Commercial Banks	-	-	-	-	-	-	-	-	-	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	-	-	-	-	-

Sources : Lead Bank & SLBC

Banking Profile

Dhule district has a banking network with 116 branches of Commercial Banks, 4 branches of Maharashtra Gramin Bank, 59 branches of Dhule & Nandurbar DCCB, 1 branch of MStCB and 425 Primary Agriculture Credit Societies (PACS). However, higher concentration of branches (93 branches) is in urban and semi-urban areas. The per branch population in the district is 11,389 which is better as compared to 14,000 population per branch for the state.

Remote parts of the Sakri & Shirpur blocks remains poorly covered in terms of branch network. 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 sector in meeting the increasing financial needs of various sectors. New generation banks like Small finance banks, payment banks & BCs are functioning in the district. Central Bank of India is functioning as lead bank in the district.

The Priority Sector targets and achievements during the last three years was as detailed below:
(₹ lakh)

Sr. No.	Year	Crop Loan			Term Loan		
		Targets	Ach.	% ach.	Targets	Ach.	% ach.
1	2019-20	102500	40488.88	40	17500	28372.31	162
2	2020-21	110000	54734.00	50	24000	68003.00	283
3	2021-22	76200	71016.05	93	47000	54095.75	69

It may be observed from the above table that the targets in respect of crop loan lending were never achieved in the past three years. However, agriculture term lending has shown improvement over last couple of years. Though the DCCB has limitations, it has always achieved crop lending target allocated to it.

CD Ratio : The CD Ratio of the district was 63 % as on 31 March 2022. During the last two years, it was 55 % and 56 % respectively. There is increase in CD ratio in FY 2021-22 as compared to previous years.

Financial Inclusion: Financial inclusion is a key enabler of economic and social development. In India, a large section of the population still lives outside the ambit of formal financial services. In addition to bank branches, different kind of financial services are rendered through BCs, ultra-small branches and customer service points.

About 1.87 lakh bank accounts have been opened under PMJDY in the district as on 31 March 2021 and the district is fully covered with one account per family. Overdraft facility has been provided to around 8600 accounts. The response to PMSBY and PMJJBY is good in the district, however, for the APY it is not up to the mark. In the district 155362, 85281 and 15410 number of account holders subscribed to the PMSBY, PMJJBY and APY respectively.

All the banks and branches are running on the CBS platform. The Dhule DCCB has also completed the CBS in all the branches and running fully on CBS. The DCCB has started issuance of RuPay Kisan cards and it has also opened ATM centers/ micro ATMs in all the branches.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total • land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	• MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops

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

Utility

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

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

Limitations and constraints

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

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

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

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

Source: NCUI 2018

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

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

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

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

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

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

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

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

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NAB Sanrakshan 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. Bhausahab 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, co-operative credit societies.

1.5.1 Sector-wise/Activity-wise distribution of Cooperatives

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

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

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

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

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

1.5.2 Central Sector Scheme on PACS Computerisation

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

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

- To bring in efficiency, accountability, transparency and achieve profitability.
- To bring in accuracy and uniformity in the conduct of business, accounting with entries originating at the transaction level and reporting thereof through standardization of processes, implementation of Common Accounting System (CAS) and Management Information System (MIS) and compliance to stipulations.

- c. To help transform PACS into Multi Service Organizations (MSO) offering to members in particular and the rural population in general, an array of services covering agriculture and allied activities; financial and non-financial products and literacy on related matters
- d. To facilitate better implementation and purveying of schemes like; interest subvention and subsidy claims) and programs of Governments.

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

The project envisages computerisation of all the activities undertaken by the PACS mainly focussing on credit/ non-credit business related to agriculture and allied activities. Key components of the project are hardware, comprehensive ERP solution, state specific customisation in the common software & support system, maintenance and training.

NABARD is the implementing agency for the project. The implementation will be monitored by national/ state/ district level implementation & monitoring committees. The project will be implemented through the Project Monitoring Units (PMU) at national/ state/ district levels.

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

Chapter 2 - Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop production, Maintenance and Marketing

2.1.1.1 Introduction

Dhule district is divided into three agro-ecological zones. Dhule and Shindkheda and East part of Sakri comes under 'Scarcity zone'. Shirpur tehsil comes under 'assured rainfall zone' and western part of Sakri tehsil comes under 'Transition zone' (High rainfall & medium to deep black soil). The gross cropped area in the district continued to remain the same for the last ten years. The total net sown area in the district is 5.24 lakh ha of which 1.15 lakh ha is sown more than once. The area under Kharif crops was 4.16 lakh ha and that under Rabi & summer crops was 1.01 lakh ha during 2021-22. The major crops grown in the district are Cotton, Jowar, Bajra, Maize, Groundnut and Pulses. The farmers in the district are totally dependent on monsoon rains. The district is categorised under Drought Prone Area as 3 out of 4 blocks fall under rain shadow area. Out of the 681 villages, 424 villages are coming under drought prone area. The rainfall in the district during 2021-22 was 669 mm. The soil in the district is light, medium and black, suitable for Jowar, Maize, Bajara and Cotton.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- In Dhule district, around 57,372 ha area has been brought under irrigation facility (net irrigated area). The area under irrigation in the district is 12 % of area under cultivation. Though the district has 12 medium and 56 minor irrigation projects, 93% of the net irrigation is done through wells. Due to watersheds of NABARD and various ongoing schemes of the Government as also due to increased irrigation facility, the cropping intensity of the district is on increase and stood at 116% during 2021-22. Water use efficiency is at present estimated to be only 38% from canal and about 60% from ground water irrigation schemes.
- According to Kharif cropping pattern of the district, cotton occupied an area of 2,40,200 ha in 2020-21 which reduced to 2,32,400 ha during 2021-22, it is estimated to be at 2,35,100 ha during 2022-23. An area of 1.88 lakh ha was under food grain crops during 2022-23. The major crops grown in Dhule district during Kharif season are Cotton, Bajra, Maize, Jowar, Nagali, Moong, Urad, Tur, Groundnut, while crops like Jowar, Wheat, Gram, Oilseeds, etc. are grown during Rabi season and Sunflower is grown in summer season. Vegetable crops like chilly, brinjal, bhendi, pea, beans, onion and tomato are grown on large scale.
- The productivity per ha of some of the major crops like Jowar, Bajra, Maize, Cotton, Soybean and Wheat has been 1600 kg, 702 kg, 1605 kg, 209 kg, 1068 kg and 2200 kg respectively for the year **2021-22**.
- In the district 34 % of farmers have land holding of less than 1 ha and 36% of farmers had landholding of 1-2 ha. Thus, 70% of the farmers in the district are small and marginal farmers.
- There are 932 seeds/ planting material outlets, 995 fertiliser/ pesticide outlets & 614 pesticide distribution centres in the district.
- **Supply of Seeds:** To ensure supply of quality agricultural inputs to farmers, targets have been fixed for quality testing of seeds, fertilizers, etc. Quality seeds for paddy and soybean are made available to farmers by "Mahabeej", through a number of outlets.

- **Chemical Fertilizers:** Use of bio-fertilizers in the district needs to be propagated. In the Karif season -2021 chemical fertilizers were used to the extent of 1,00,127 MT.
- **Storage & marketing:** District has 1.84 lakh MT capacity for storage of food grains but still there is a gap of 2.18 lakh MT. There are 4 APMCs, local haats which provide marketing facilities to farmers. Extension service is provided by KVK & Agriculture Department in the district.
- **GoI scheme on Interest Subvention for crop loans** - Government of India provides interest subvention of 1.50 % to Public Sector Banks, Regional Rural Banks and Cooperative Banks in respect of short term production credit up to ₹ 3.00 lakh provided to farmers out of their own resources, provided they make available short term credit @ 7% p.a. at ground level. Further, GoI provides additional interest subvention of 3% to farmers who repay their loans on or before the due date.
- **State Government Scheme on Interest Subvention** - In addition to GoI interest subvention scheme, Government of Maharashtra is also extending interest subvention to banks @1% to enable them to finance @6%. It also extends interest rebate to farmers on prompt repayment.
- **Pradhan Mantri Fasal Bima Yojana (PMFBY)** – The scheme is being implemented in the district for kharif as well as rabi season. During 2021-22, 54,350 farmers participated in the insurance scheme, of which 12807 farmers received insurance claims of ₹ 937.30 lakh for crop damage.

2.1.1.3 Assessment of Credit Potential for financial year 2023-24

Based on the above, credit potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Name of the Crop	SoF	Physical Units (ha)	Total Financial Outlay	Bank Loan
1	Cotton	0.682	84000	57288.00	57288.00
2	Wheat/Gram etc	0.445	23000	10235.00	10235.00
3	Bajra	0.272	27000	7344.00	7344.00
4	Maize	0.395	24500	9677.50	9677.50
5	Moong & Udid	0.222	7800	1731.60	1731.60
6	Soyabean	0.494	8000	3952.00	3952.00
7	Jowar	0.321	5000	1605.00	1605.00
8	Groundnut	0.395	4700	1856.50	1856.50
9	Tur	0.371	3330	1235.43	1235.43
10	Paddy	0.593	2500	1482.50	1482.50
11	Sugarcane	1.087	2100	2282.70	2282.70
	Sub Total			98690.23	82681.05
	Add 10 % for Post Harvest / consumption requirements				9869.02
	Add 20 % for Repairs and Maintenance expenses of Farm assets				19738.05
	Total				128297.30

Crop-wise and Block-wise assessment of potential for the financial year 2023-24 is given in Annexure-I.

PLP for 2023-24 has indicated increase of 15.83 % over the PLP projection of 2022-23 and 53% more than the ACP for 2022-23. The ground level credit flow to the sector during 2019-20 stood at ₹ 40488.00 lakh. It increased to ₹ 54734.00 lakh in 2020-21, which again increased to ₹ 71016.03 lakh during 2021-22. The projections have been moderated, in view of the pattern of crop loan disbursement in the district. Some new farmers (especially small and marginal farmers) are expected to come under the fold of institutional credit. Banks may make efforts for physical coverage of 80 % of the eligible farmers.

2.1.1.4 Critical intervention required for creating a definitive impact

- There is need to increase irrigation infrastructure to increase cropping intensity.
- Awareness is required to be created amongst farmers for crop diversification and cultivation of climate resilient varieties.

2.1.1.5 Suggested Action points

A. Banks

- Publicity needed for creating awareness to cover new borrowers as also for proper use of KCCs by the farmer (Action – Banks)
- Banks to sanction credit limit under KCC, keeping in view Scale of Finance and revised guidelines of KCC limits. (Action – Banks)
- Banks to put thrust on issue of RuPay cards to facilitate all kinds of Bank transactions in addition to the operations on the credit limits. (Action – Banks)

B. State Government

- Strong integrated marketing system with scientific harvesting and collection of produce at all collection centres with facilities for gradation, standardization, packaging, storage and transportation should be provided. Large scale promotion & marketing of agro processed products is also required. (Action – Agri. Deptt., Co-operation Deptt.)
- Awareness level of farmers to be enhanced through continuous farm training and awareness programme / demonstrations on soil and water management, usage of improved seeds, organic farming and adoption of appropriate cropping pattern suiting to the agro climatic conditions of the district. (Action – Agri. Deptt.)
- Association for scientific dissemination of information relating to good farm practices, input supply, marketing of produce, etc. to be encouraged through FPOs. (Action – Agri. Deptt., NABARD, Banks)

2.1.2 Water Resources

2.1.2.1 Introduction

Agriculture accounts for 80% of water needs at present and there is considerable scope for increasing efficiency of water use in this area. Water Resource projects can be classified into three categories a) Major Irrigation Projects where culturable command area is more than 10000 ha; b) Medium Irrigation Projects where culturable command area is between 2000 ha to 10000 ha and c) Minor Irrigation Projects where the irrigated area is below 2000 ha.

2.1.2.2 Status of Water Resources in the District

The normal rainfall in the district is around 566 mm. Net cultivable area (NSA + all fallows+ misc. tree crops) is 4.33 lakh ha. Average Net cropped area (i.e. NSA) & gross cropped areas

are respectively 4.09 lakh ha & 5.24 lakh ha. The area under irrigation in the district 57,372 ha which is 12 % of area under cultivation (NSA).

Rivers in the district - Tapi, Panzara, Burai, Arunawati, Aner, Bori, Kan and Aru rivers are prime water sources. Panzara River is having length of 136 km and is the largest in the district which flows through Sakri, Dhule and Shindkheda blocks. Tapi River flows through Shindkheda & Shirpur blocks to reach Ukai dam located in the Gujarat state. Burai 77 km in Shindkheda and Sakri, Arunawati and Aner 88 km in Shirpur, Bori 38 km in Dhule, Kan 35 km and Aru 32 km flows in Sakri and Shindkheda block of the district. Panzara and Kan River meet at Datarti village in Sakri. Total length of rivers in the district is 485 km.

The rainfall for the past three years has been **844** mm during 2019-20, **717** mm during 2020-21 and **669** mm during 2021-22. The area under irrigation in the district is only 12% of area under cultivation. Ground water constitutes about 93 % of the total source of irrigation and remaining 7 % irrigation facility is provided by surface irrigation. Water use efficiency is at present estimated to be only 38% from canal and about 60% from ground water irrigation schemes.

NABARD has signed MoU with Government of Maharashtra for financing 26 incomplete major & medium irrigation projects in the state from Long Term Irrigation Fund (LTIF). One project from the district viz. Lower Panzara irrigation project has been financed under the scheme. Further, loan of ₹ 1500 crore has been sanctioned under RIDF for Sulwade-Jamfal-Kanoli irrigation project.

Status of available Ground Water resources in Dhule district as per report on the dynamic ground water resources of Maharashtra (2011-2012) -

District	Blocks (Nos.)	Safe	Semi critical	Critical	Over exploited	Others	Net GW availability for irrigation (Ha-m)	No. of new wells feasible
Dhule	04	04	0	0	0	0	27103.92	15000

As per report on “Dynamic Ground Water Resources of India, 2017” status of ground water utilization is as under -

S. No.	District	Total Annual Ground Water Recharge	Total Natural Discharges	Annual Extractable Ground Water Resources	Total Current Annual Ground Water Extraction	Net Ground Water Availability for future use	Stage of Ground Water Extraction (%)
1	Dhule	71955.66	4176.84	67778.81	36331.79	27103.92	53.6

2.1.2.3 Availability of irrigation infrastructure in the district

Sr. No.	Block	Major Irrigation projects	Medium Irrigation projects	Minor Irrigation projects		Percolation tank	KT weir	Storage weir	Lift irrigation schemes	Irrigation wells	Pump sets	
				State	Local						Diesel	Electric
1	Dhule	0	1	14	0	129	17	271	1	4519	0	1875
2	Sakri	0	5	11	0	135	11	587	6	2143	700	1738
3	Shirpur	0	2	8	2	63	6	123	5	5533	25	5185
4	Shindkheda	0	4	21	0	57	14	180	2	5280	0	2302
	Total	0	12	54	2	384	48	1161	14	17475	725	11100

Pump set, sprinkler drip irrigation system dealers & Servicing and repair centres: - There are around 6 main dealers and 8 sub dealers of micro irrigation systems like drip and sprinkler. The minor repairs can be carried out at Dhule. However, for major repairs and replacement of spare parts, the people in the district have to visit Jalgaon or Nasik.

Maharashtra Micro Irrigation Project

Centrally Sponsored Micro Irrigation Scheme has been implemented with State share and the National Mission on Micro Irrigation is in vogue since 2010. The GoM provides 60% subsidy to Small and Marginal Farmers and 50% subsidy for other farmers for purchase of sprinkler and drip irrigation equipment.

2.1.2.4 Assessment of Credit Potential for financial year 2023-24

Based on the above narration, potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Dug Wells (Alluvial)	1.35	650	877.50	789.75
2	Dug Wells (Hard Rock)	1.73	700	1211.00	1089.90
3	Submersible Pump sets	0.61	1250	762.50	680.63
4	Diesel Pump Sets	0.35	415	145.25	130.73
5	Drip Sets (Ha)	0.85	8200	6970.00	3485.00
6	Sprinkler Sets (Ha)	0.30	2140	642.00	321.00
7	Lift Irrigation (Big) (Ha)	2.00	490	980.00	882.00
8	Lift Irrigation (Small) (Ha)	1.00	480	480.00	432.00
9	Deepening/Renovn. of Well	0.55	550	302.50	272.25
10	Rain water harvesting	1.00	110	110.00	73.70
	Total		14985	12480.75	8156.96

Activity wise and Block-wise assessment of potential for the financial year 2023-24 is given in Annexure-I.

GLC Review: The amount of credit support extended to this sector during the year 2019-20 was ₹ 2260.00 lakh, which increased to ₹ 6342.00 lakh during 2020-21. During 2021-22, it was decreased to ₹ 4228.05 lakh. It is observed that the credit flow to the sector is increasing over past 3 years, due to increasing finance to micro irrigation facilities.

2.1.2.4. Critical intervention required for creating a definitive impact:

Micro irrigation systems need to be popularized and bank credit needs to be made available for these systems for efficient use and conservation of groundwater in the district. There is more scope for popularizing micro irrigation in Sakri and Shirpur block especially for sugarcane as traditional flood irrigation methods are still followed by farmers. Further, Solar pumps to be popularized and bank finance with subsidy scheme for solar pumps are to be popularized.

2.1.2.5 Suggested Action Points

A. State Government

- Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDCL/Government may consider availing of financial assistance through RIDF for developing adequate infrastructure.
- Due to the paucity of water in rivers, the existing LIs are facing acute water shortage. Irrigation Department should construct KT Weirs at such locations. For this purpose, GoM can avail loan from RIDF/other sources. Alternatively, KT weirs can be financed as a part of LI scheme also. **Action: Department of Irrigation, Government of Maharashtra)**
- 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 area. Especially, flood irrigation for sugarcane and banana crops may be discouraged, particularly in Shirpur block. **(Action: Department of Agriculture, Govt of Maharashtra)**
- Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation on sugarcane farms in Shirpur block through bank loans. **(Action: Department of Irrigation, Government of Maharashtra)**
- Promoting extensive use of water saving devices may require awareness creation through leaflets, field visits.
- There is a need to introduce model structures for rainwater harvesting. **(Action: Department of Agriculture, Govt of Maharashtra)**
- For recharge of ground water, recharge structures may be compulsorily constructed by farmers availing subsidy under various land development schemes. In critical areas, this may be taken up under NREGS.

B. Banks

- Artificial recharge measures through construction of rain water harvesting structures like percolation tanks, farm ponds etc. will have to form an integral part of the minor irrigation development.
- Wells which conform to spacing norms and require less than 3m deepening may be covered on priority basis.
- Consider financing for micro irrigation systems, especially for crops like sugarcane and banana.

2.1.3 Farm Mechanization

2.1.3.1 Introduction

Farm mechanization is important to accelerate the growth of both production and productivity. "Farm mechanization not only saves time and labour, cuts down crop production costs, reduces post-harvest losses, but also promotes sustainable use of natural resources through machine assisted resource-conservation farming such as, raised-bed planting, precision farming, drip or sprinkler irrigation". It also contributes to improving the quality of life of rural work force and farm families.

Operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing needs precision to increase the efficiency of the inputs and to reduce the losses. As per the district statistical information/ RTO data, there were 7618 tractors and 4215 trailers as on 31 March 2018. The district has 13 tractors per thousand ha. of gross cropped area of 5.24 lakh ha.

2.1.3.2 The latest technological development and any new and emerging activities in the district.

With a view to enhance the agricultural productivity new technology is being adopted in the district. Various schemes supported with grants have been published by the Agricultural Department. The farmers are approaching for the improved implements under the various grants /subsidy schemes available in the district.

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

The infrastructure and support services generally required for the sector are as given under -

- There is adequate and strong dealer network for tractors in the district.
- Fuel required for the operation of the tractors and other machineries is easily available.
- Repair and service centres for tractors are adequately available.
- Trained and skilled manpower for operation of tractor and other farm implements are available.
- Agriculture Department implements centrally sponsored Farm Mechanization Scheme in which bullock powered, manually powered and tractor powered farm equipments are provided to farmers or group of farmers.
- NABARD is implementing a GoI scheme for establishment of agri-clinics / agro business centres under which services of tractors / trailers, farm implements, etc. are made available on rental basis.

2.1.3.4 Assessment of Credit Potential for 2023-24

Considering the above mentioned factors, potential for the sector is given below:-

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Tractors	6.50	815	5297.50	4238.00
2	Power Tillers	2.50	780	1950.00	1560.00
3	Agri. Implements	1.20	620	744.00	595.20
4	Misc. Farm Machinery	0.55	940	517.00	413.60
	Total		2880	8508.50	6806.80

Activity wise and Block-wise assessment of potential for the year 2023-24 is given in Annexure-I.

The ground level credit extended by the various banks during 2019-20 was ₹ 3826.00 lakh which increased during 2020-21 to ₹ 9124.00 lakh. It was ₹ 7269.62 lakh during 2021-22.

2.1.3.5 Critical intervention required for creating a definitive impact in the sector

The demand for the tractors is consistent, however, there is a need to propagate small tractors of Horse Power ranging from 25 HP to 35 HP as this power is sufficient for usage of tractor on own farm and for custom hire. The population vis-a-vis usage of power tiller is a cause of concern even though the machine is very economical and useful for small farm operations of small and marginal farmer.

2.1.3.6 Suggested action points:

A. Government Departments

- Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action line dept., GoM)
- Devising smaller cost effective machinery suitable for small farms, which constitute the vast majority of farmer (Action line dept., GoM Agri. Universities)
- Suitable crop planning on the farm and in the area can be quite useful to gainfully employ the tractor. The monoculture of crops and varieties in the area results in high seasonal fluctuation in its use. (Action line dept., GoM)
- There is need to revamp the tenancy legislation so that the land lease market is encouraged and the size of the tractor operated farms is increased to justify the existing farm machinery. (Action line dept., GoM)
- Training relating to farm machinery and equipment should be imparted to the farmers and artisans. (Action line dept., GoM)

B. Banks

- Promoting purchase of tractors by JLGs (Action : Banks)
- Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided. (Action-Banks)
- Special training programs for educated, unemployed rural youth for repair of small machinery especially seed drills and cultivators (Action: RSETI, NABARD)
- Separate Schemes may be prepared for financing new and replacement of farm machinery independent of tractor Model schemes may be prepared and circulated among member banks. (Action: Lead Bank).

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 farmer. 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 farmer.

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

Digital Agriculture Mission 2021-2025.

A framework for creating Agristack is in process which will serve as a foundation to build innovative agri-focused solutions leveraging digital technologies. Under National e-Governance Plan in Agriculture, funds are released to the States/Union Territories for the projects involving use of modern information technologies and for customization/shifting of web & mobile applications. Various mobile applications including Kisan Suvidha have also been developed to facilitate dissemination of information to farmers on the critical parameters viz., Weather, Market Prices, Plant Protection, Agro-advisory, Extreme Weather Alerts, Input Dealers (of Seed, Pesticide, Fertilizer, Farm Machinery), Soil Health Card, Cold Storage & Godowns, Soil Testing Laboratories and Veterinary Centre & Diagnostic labs, Crop Insurance Premium Calculator and the Government schemes.

(Source: PIB post dated 05 April 2022 on Digital Agriculture Mission)

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

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

- i. **Delineation and geo-tagging of watershed:** The delineation and geo-tagging of assets created under the watershed projects has been carried out through the BHUVAN portal developed by NABARD in collaboration with National Remote Sensing Cell. The watershed boundaries have been demarcated and georeferenced and further project-based MIS is uploaded for the projects through the portal.
- ii. **Agro weather advisories:** Agro weather advisories are beneficial for the farmers to plan their cultivation practices, fertiliser and the spraying of weedicide, pesticides on the crops. To serve this purpose Automatic Weather Stations have been installed in 44 watershed projects in 15 districts of Maharashtra state. These weather stations communicate the weather data for a given watershed area and the same is correlated with the cropping systems which then is converted into crop-weather advisories with the help of SAUs, KVKs and other institutions like IFFCO Kisan Sanchar Limited. The advisories are mostly relayed through mobile phones in the form of text as well as voice messages.
- iii. **Agriculture Produce Preservation Lifecycle Enhancement System (APPLE):** APPLE is basic system which uses the non-ionizing, germicidal UV-C light for decontamination of the fruit and vegetables as a whole or as fresh cut product. UV-C light inhibit the microbial growth and reduces various physiological process which increases the shelf life of the products and reduces the post-harvest losses by 20-30%. This AI based APPLE system is installed in the TDF Sakri project in Dhule district (Maharashtra). The system is being handled and managed by the Nisargraj FPC which procure the fruit and vegetables about 4 tonnes/day in the peak season. Similar system is also being installed by Global Fresh FPC in Junnar Block of Pune District.
- iv. **Monitoring of TDF projects:** In order to ensure effective monitoring of TDF projects and enumeration of survival of orchards NABARD has deployed a digital solution which enable field level data collection for geotagged locations for

individual wadi level measurements. The data on survival is collated on realtime basis from the enumerator's alongwith geotagged photographs.

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

- i. Nandurbar - C-CFDAT (Consortium for Carbon Financing and Disruptive Agricultural Technologies) for Climate Resilience in Agro-Forestry Value Chains - DronAcharya
- ii. Yavatmal – Weather stations in Pida village of Kalamb block, Sawarkheda & Shedi villages of Ralegaon block in Yavatmal district under climate proofing watershed projects supported by NABARD.
- iii. Nasik – Initiatives of IFFCO Kisan - Agri Mobile App with Image Recognition, Green SIM platform for timely advisories to farmers, Automated wireless weather stations (AWWS), IoT based automated drip irrigation systems, Soil Moisture Sensors promoting effective water utilization and wastage reduction.
- iv. Palghar & Thane: Use of Artificial Intelligence (AI) Technology in vegetable production in the Crops like – Chili, Okra, Bottle gourd, Bitter gourd, Cluster bean etc.
- v. Sangli – Use of Drones for spraying fertilizers by Wangi PACS in Sangli district with support under the Agriculture Infrastructure Scheme will not only help in reducing cost to the farmers but also in increasing production and quality of the crops.

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

2.1.4 Plantation & Horticulture

2.1.4.1 Introduction

The agro-climatic condition of the district favours cultivation of fruit crops like, mango, mandarin orange, sweet orange, custard apple, ber. In some areas, ginger, onion and spices like chillies, turmeric etc. (which gives scope for processing units) are also grown. The area covered under Government sponsored programme viz. MGNREGA forms major horticultural base in the district. There is also scope for growing horticulture crops in watershed areas supported by NABARD. About 41,000 ha area is under horticulture crops in the district. Out of the total net sown 4.09 lakh ha area of the district, fruit crops cover 20,000 ha (4%), vegetable crops cover 21,520 ha (4.4%) and floriculture crops cover 167 Ha (0.03%).

With a view to giving focused attention on horticultural development in the country, GoI has launched a centrally sponsored scheme namely Mission for Integrated Development of Horticulture (MIDH) for the holistic growth of the horticulture sector. The State Government has given special thrust for development of horticulture through various schemes and policy initiatives such as Employment Guarantee Scheme (EGS), medicinal plants development programme, sericulture development programme, promotion of contract farming etc. Under MGNREG programme during year 2018-19, fruit plantation was done on 122 ha area in Dhule district and the proposed target for the year for 2019-20 is 400 ha.

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

Availability of Infrastructure

- Four Government nurseries and 05 Kisan nurseries are present in the district with a availability of 2.96 lakh of seedlings of custard apple, mango, mandarin orange, lime, aonla, etc
- Road/ Rail transportation facility is available for transportation of horticulture produce to market.
- There are 4 APMC markets, 9 sub markets, 40 godowns in the district. However, no processing infrastructure is available for horticulture produce in the district. APMC markets available in the district are only used for selling field crops.
- Capacity of 1200 MT is available in three cold storages.
- Under NHM, Agriculture Department has established poly-houses in villages.
- Extension services are available from Agriculture College, Agriculture Department, Krishi Vigyan Kendra (KVK), etc.
- Subsidy programmes: NHM, NHB, NMPB, Drip Irrigation, Organic farming, Biofertilizers etc. State Govt: PPP-IAD, MACP

Critical gaps

- Extension of horticulture crops related knowledge is weak. There is need to educate farmers about the cultivation of horticulture crops, use of drip/sprinkler irrigation system, polyhouse.
- No organized marketing, storage, processing infrastructure is available for horticulture produce in the district.
- The present status of Medicinal and Aromatic plants in Dhule district is negligible with oil extraction plants existing only at Dhule (Citronella) and Sakri (Citronella & Palmarosa). Before taking up such plantation on commercial basis, the farmers may study the market conditions and arrange for marketing prior to actual cultivation of the aromatic plants.

2.1.4.3 Assessment of Credit Potential for financial year 2023-24

Based on the above narration, potential for the sector is given below:

(₹ in lakh)

Sr. No.	Activity	Unit Cost	Physical Units (ha/ No.)	Total Financial Outlay	Bank Loan
1	Mango	1.65	400	660.00	594.00
2	Grape	11.65	29	337.85	304.07
3	Pomegranate	2.05	1060	2173.00	1955.70
4	Ber	0.60	185	111.00	99.90
5	Guava	1.08	182	196.56	176.90
6	Aonla	0.79	208	164.32	147.89
7	Sapota (Chikku)	1.29	121	156.09	140.48
8	Custard apple	1.14	104	118.56	107.44
9	Floriculture	6.50	140	910.00	819.00

10	Shade nets (1000 m2 area) (Nos.)	6.27	119	746.13	335.76
11	Post-Harvest Management (onion chawl) (Nos.)	5.50	560	3080.00	1540.00
12	Medicinal and Aromatic plants	3.30	72	237.60	213.84
13	Sericulture	1.00	11	11.00	9.90
	Total		3191	8902.11	6444.88

(Government subsidies have been considered while calculating bank loans for Pack House, shade nets and onion chawls)

Activity wise and Block-wise assessment of potential for the year 2023-24 is given in Annexure-I. The total credit flow to the sector during 2019-20 was ₹ 781.00 lakh, ₹ 1270.00 lakh during 2020-21 and ₹ 1344.72 lakh during 2021-22, as per Lead Bank reports.

2.1.4.4. Critical intervention required for creating a definitive impact:

The infrastructure facilities such as roads, transportation need to be improved and agro-based industries and processing units are required to be promoted for tapping a very good market of Surat & Nasik for the local produce. Further, infrastructure facilities for post-harvest handling, value addition, primary processing and storage facilities need to be strengthened to take advantage of this market. There is good potential for processing of mango (Amchur- dried raw mango powder making), banana, papaya and custard apple in the district. Further, shade net/poly house units established in the district are remained unutilised due to lack of proper knowledge. Low cost storage structures at the village level to be encouraged to facilitate the farmers to sustain market volatility.

2.1.4.5 Suggested Action Points

A. Government Departments

- There is scope to promote nurseries. Government may give thrust for setting up of public nurseries. (Action: Agriculture Dept.)
- High density planting for mango, orange, guava and cashew, if promoted will ensure enhanced productivity and better returns to the grower. Horticulture Directorate and the State Agriculture Universities may popularise such package of practices. (Action: Horticulture Directorate, Agriculture University)
- Effective use of mobile, audio-visual aids will help in transferring technology at ground level. (Action: KVK, NGOs)
- Minor horticulture crops like Aonla, Tamarind, mushroom etc., having good economic significance may be popularised in the district. (Action: Agriculture/ tribal devt. Dept.)
- The Government shall play a catalytic role in popularisation of contract farming of medicinal and aromatic plants and development of standard package of practices for organic cultivation and medicinal plants. Meeting of corporate with line departments/ banks could be convened to firm up contract farming area. (Action: Agriculture Dept.)
- Effective PPP model requires to be developed by leasing waste land for cultivating economically important horticulture crops. (Action: Agriculture/ forest/ revenue Dept.)

B. Banks

- Growers' Associations such as Farmers' clubs may play a key role in identifying beneficiaries and coordinating with banks for encouraging bank finance. (Action: Banks, NABARD)
- Agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme. (Action: Banks, NABARD)

2.1.5 Forestry and 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.

Situated in the western peninsular region of the country, Maharashtra has geographical area of 3,07,713 sq km, which is 9.36% of the geographical area of the country. Maharashtra, the third largest State in the country is ranked second among the States in terms of the recorded forest area. As per the India State of Forest Report 2021, the State has reported extent of recorded forest area (RFA) 61,952 sq km which is 20.13% of its geographical area, against the target of 33 per cent, set under the National Forest Policy (1988). Maharashtra accounts for 8 percentage of the total forest area in India. Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists 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 go much in favour of the sector which harbours almost 50% of the population.

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

like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

2.1.5.1.2 Agroforestry Systems

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

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			

2.1.5.1.3 Forestry in Dhule

The forest in the district is spread over 2,08,890 hectares which is 29% of district geographical area. However, majority of this area is open shrub land. As per the India State of Forest Report 2021, the dense forest cover of the district is 30166 Ha which is just 4.19% of the total geographical area of the district. The major area in forest lies in Sakri block (35.27%), whereas least forest area is in Shindkheda Block (7.60%). Forestry is important investment in various parts of watershed from ridge to valley, whereby wastelands are being converted into productive asset and about 25% of the investment in watersheds is for development and maintenance of forestry.

The programme under forestry development is mostly undertaken under Government sponsored subsidy oriented schemes and as such the demand for bank credit from the farmers is negligible. However, to ensure ecological balance and to meet increasing demand for fodder, timber, fuel-wood and other forest produce, development of forestry on private wastelands with institutional credit support is necessary.

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

- Adequate planting material, transportation, extension services and collection centres for NTFP are available to establish mutually beneficial models where farmers are

shareholder. There are 4 Government nurseries and 5 owned by the farmers, fulfilling demand of saplings.

- ii. Existing infrastructure requires scientific and hygienic facilities, collection points. The participation of forest corporations, private companies and corporate are expected to take care of these.
- iii. Areas which are presently under plantation are continuously under danger of grazing. It is necessary to protect these areas using cattle protection trenches.
- iv. There is no dense forest in the district, 37% of the total forest area being semi dense and rest is open forest. This implies fast flow of runoff water and consequential soil erosion in the forest area.
- v. There is wide scope for growing bamboo both in the forest and non-forest areas, and thereby generating additional income for the farmers besides regenerating the soil health.

2.1.5.3 Assessment of Credit Potential for 2023-24

In view of the above mentioned details, potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (ha)	Total Financial Outlay	Bank Loan
1	Farm forestry – Melia Dubia	1.10	1600	1760.00	1584.00
2	Nursery for farm forestry (Acacia, Gliricidia etc.)	3.10	39	120.90	108.81
	Total		1639	1880.90	1692.81

Activity wise and Block-wise assessment of potential for the year 2023-24 is given in Annexure-I. The ground level credit flow to the sector during 2019-20 & 2020-21 stood at ₹ 1.00 lakh and ₹ 2.00 lakh. It increased to ₹ 7.34 lakh in the year 2021-22.

2.1.5.4. Critical intervention required for creating a definitive impact:

Availability of institutional credit is necessary for development of forestry on private wastelands in all the four blocks of the district.

2.1.5.4 Suggested Action Points

Banks

- Banks may explore the possibility of financing the investments in clusters so as to provide better marketing opportunities to the growers.
- Banks may utilize the forum of Farmers' Clubs to propagate new ideas in the rural areas by inviting the representatives of such industries to address the farmers and devise methods to finance this activity.
- Banks may also seek help from the NGOs to prepare bankable projects in the backward areas for cultivation of varieties of Bamboo which could be used as a raw material for Paper industry and Bamboo craftsmen in the tribal belts of the district.
- Potential exists for plantation of softwood trees for paper / pulp industry (under buy back arrangement model). Banks can lend to the industry for raising plantation by the farmers in private wastelands.

Government Departments

- Contract farming is a key for success of the sector. Manufacturing units may be encouraged in that direction.
- Convergence between MGNREGS and the National Afforestation Programme is required.
- Organizing capacity building events for the community on regeneration of medicinal plants, promotion of NTFP entrepreneurship like (Honey bee keeping, mahua collection, gum collection, Tendu leaves collection etc).
- Development of eco-tourism at Aner dam & in the area of Nageshwar temple.
- Forest department may promote on experimental basis cattle protection trenches to reduce wild animal menace causing harm to crops cultivated in farm lands, adjoining the forest areas.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Introduction

Dairy provides supplementary income generating opportunities for the rural households. Small and marginal farmers of Dhule predominantly rely on kharif crops, since very little arable land (less than 20%) is under assured irrigation which limits rabi and summer crop cultivation. Hence, leaving lot of scope for dairy farming, this not only offers employment throughout the year but also improves nutritional intake.

As per 20th Live Stock Census 2019, the district accounts for 2.3% of State's livestock population. There are around 3.5 lakh cattle and 1 lakh buffalos in the district. The total milk production in the district during 2017-18 is estimated at 3.91 lakh litre per day by animal husbandry department, Dhule. The estimated per capita milk availability works out to 195 gm per day as compared to 243 gm per day for the State. Minimum milk requirement as recommended by ICMR is 250 gm per day, thus indicating the scope for further expansion. Animal Husbandry has emerged as an ideal subsidiary occupation for farmer. Dairy development is one of the favoured activities of small/marginal farmers as it provides continuous income with shorter gestation period. It is estimated from the Live Stock Census data that the breedable female milch cattle population in the district comprise 44,972 cross bred cattle, 2,45,564 indigenous cattle and 4,92,632 buffaloes.

2.1.6.2 Availability of Infrastructure, critical gaps and issues to be addressed

- Feed and fodder: Cattle feed is available from two cattle feed manufacturing units in the district. The aggregate production per day is about 300 MT.
- Veterinary services are provided through 118 institutions consisting 1 polyclinic, 3 mini polyclinic, 43 Gr I dispensaries (Z.P), 1 mobile vet clinic, 31 Gr II dispensaries of Z.P. and 39 Gr II dispensaries of State.
- A.I. facilities are available through all Veterinary institutions out of which 71 belong to Zila Parishad and 43 belong to the State Department.
- There is requirement of 95 veterinary graduates, which is otherwise being catered through 45 veterinary graduates. Similarly, as per norm of one AI centre for 1000 breedable female cattle/ buffaloes, there is a gap of 46 AI centres.
- There are 606 dairy cooperatives in the district of which only 303 are registered societies and only 129 are functioning.

- The district has 3 Milk Federations and as against an installed capacity of 1,30,000 litres per day, the actual procurement is 39,672 litres per day.
- Shashi Dairy Pvt. Ltd. a Gujarat based milk processing unit having capacity of 50,000 LPD has taken over Devkinandan dairy and is operational in Sakri block. The present milk processing is around 18000 LPD, having 30 milk collection centres in the block. Besides, Jeewandhara Dairy in Dhule, Vishalsagar Dairy at Biladi, Dhule, Lakshmi Dairy in Sakri, and Vikas Dairy in Dhule are operational.
- NABARD has prepared Are Development Scheme (ADS) on 1 +1 HF cow unit. It has been circulated amongst bankers, which is helping in financing the activity.

2.1.6.3 Assessment of Credit Potential for the financial year 2023-24

In view of the above mentioned details, potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Cross Breed Cows	0.70	7100	4970.00	3727.50
2	Buffaloes	0.80	3800	3040.00	2280.00
3	Private Vet. Clinic with retail outlet	3.50	19	66.50	49.88
4	Bulk Milk Coolers	22.00	35	770.00	577.50
5	Fodder production	0.26	150	39.00	29.25
6	Cattle feed mixing Units	18.00	30	540.00	405.00
7	Working capital for dairy	0.60	10700	6420.00	4815.00
	Total		21834	15845.50	11884.13

(Assumption for calculating working capital – working capital limit as scale of finance fixed by DLTC is ₹ 15,000/- per animal with 3-month cycle. Therefore, for one year per animal limit works out to ₹ 60,000/- (10000*6). Also, it has been assumed that, 50% of the animals purchased under TL will get WC and half of that number of non-bank (term) loan animals will get WC)

Activity wise and Block wise potential for the year 2023-24 are given in Annexure-I.

The credit flow to the sector during 2019-20, 2020-21 & 2021-22 was ₹ 4240.00 lakh, ₹ 13977.00 lakh & ₹ 5382.23 lakh respectively (Source – Lead Bank reports). The sector holds good potential for lending.

2.1.6.4 Critical Intervention required or creating a definitive impact

- Revival of defunct societies and milk processing plant
- Bridging of gap in Veterinary and AI infrastructure.

2.1.6.5 Suggested Action Points.

A. Government Departments

- Private veterinary clinics/dispensaries could be encouraged under the scheme for Agri-clinics and Agribusiness centres (ACABC)

- Payment mechanism under Government Dairies has to be made transparent and timely to improve procurement. Milk routes are to be developed. (AH & Dairy Dept.)
- There is a need for promoting fodder development programmes in Watershed areas and linking to dairy programmes.

B. Banks

- Commercial banks need to prepare banking credit plan for dairy in association with milk unions and AH Dept. and avail of subsidy under various government sponsored programmes like DEEDS implemented through NABARD.
- Farmers can be encouraged for establishment & production of quality fodder seed farms. Banks should also extend finance for cultivation of green fodder as well as for feed plants.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Introduction

The poultry sector provides gainful employment for farmers to increase their income levels. Poultry provides animal protein in the form of egg and meat. Poultry sector is yet to be fully developed in the district. Commercial layer units are concentrated in Dhule and Sakri blocks while broilers units are more around Dhule city due to demand from the urban consumer. The demand for poultry products is also on the rise. All these factors, therefore, offer good scope for exploitation of the available potential.

The district has total poultry population of 11.12 lakh birds as per 20th Livestock Census consisting of 3.07 lakh backyard birds and 7.77 lakh poultry farm & hatcheries birds. There are about 5.89 lakh commercial layers in the district. As per Integrated Sample Survey Scheme data for 2017-18, the egg production in the district is 1869 lakh annually i.e. around 5.12 lakh eggs per day and improved birds accounted for 81% of total bird population. The district is deficient in poultry produce and is dependent on other districts/ States to meet its requirements.

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

- There is no Government hatchery in the district; however, day old chicks (DOC) are available from private hatcheries at Aurangabad, Nasik and Gujarat.
- Health services, including vaccination, are available through Animal Husbandry department and private hatcheries.
- There are 5 Layer farms (Dhule), 31 broiler farms (Dhule and Sakri) and 2 private hatcheries in the district. The Zilla Parishad has proposed one Hatchery project with breeding stock of 6300 parents in the district.
- Marketing arrangements exist in the private sector.
- The district has a location specific advantage due to two national highways and road side dhabas provide continuous demand for poultry products.
- Basic feed ingredient viz. maize is locally produced in sufficient quantity.

2.1.7.3 Assessment of Credit Potential for 2023-24

Based on the above, potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Commercial broiler (1000 bird unit)	4.20	110	462.00	346.50
2	Commercial layer (1000 bird unit)	9.92	110	1091.20	818.40
3	Eggs & Broiler Carts	0.30	225	67.50	60.75
4	Feed mixing plant	17.00	5	85.00	76.50
5	Working capital for poultry	* Not applicable	230	517.00	517.00
	Total		680	2222.70	1819.15

(* - Assumption for calculating working capital – working capital limit as per GoM circular is ₹ 80,000/- per 1000 birds with 3 month cycle for broiler. It is ₹ 1,50,000/- per 1000 birds with 9 month cycle for layer. Accordingly, unit cost has been calculated separately. Also, it has been assumed that, 100% of the units financed under TL will get WC)

For the year 2019-20 & 2020-21 credit flow to the sector was ₹ 135.00 lakh & ₹ 571.00 lakh. In 2021-22 credit of ₹ 1049.18 lakh was extended to the poultry sector.

Activity wise and Block wise potential for the year 2023-24 are given in Annexure-I.

2.1.7.4 Critical intervention required for creating a definitive impact

- Subsidy for poultry feed may be provided for development of this sector. There is a good scope for poultry feed plants considering the huge population of poultry.
- Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds is possible through SHGs. Improvements are needed in terms of extension services and training facilities which may be provided by KVK/Dept.

2.1.7.5 Suggested action points

For Banks:

- Poultry unit could be expanded on the lines of venture capital fund through tie up with corporate/ private units.
- Contract broiler farming could be explored in tie up with corporate.
- Banks to consider credit support for expansion of existing units and to provide working capital requirements.
- Unemployed veterinary graduates should be supported for owning poultry unit along with consultancy under Agriclincs Agribusiness scheme.

For Government Departments

- Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs in coordination with banks.
- AH department may make efforts to promote backyard poultry with improved LIT birds and Duck rearing especially among tribal through SHGs.
- Training of farmers regarding scientific management of poultry farms may be undertaken by Animal Husbandry department.

2.1.8 Animal Husbandry-Sheep, Goat and Piggery

2.1.8.1 Introduction

Sheep & Goat rearing is important agriculture allied activity in the district. Adequate land is available for free grazing. The activity is generally taken up by poor families. Preference of small and marginal farmers for this activity lies primarily in quick proliferation of the animals, higher growth rate and ease with which sheep/goat as well as their products can be marketed. Goatery activity has scope for being promoted under stall-fed condition considering environmental sustainability. Piggery activity is on a low profile.

As per 20th livestock census, there are 3.32 lakh goats, 0.98 lakh sheep and 0.10 lakh pigs. The estimated numbers of sheep shorn are 2.26 lakh. Deccan sheep and Sangamneri and Osmandbadi goats are found in the district. Anti-poverty government programmes like SC/ST Action Plan, mainly contemplate sheep goat farming.

2.1.8.2 Availability of Infrastructure, critical gaps and issues to be addressed

- There are 6 registered slaughter houses in the district. In villages, hygienic slaughter houses are not available.
- Animals are available in the local markets as well as from the Farm of Maharashtra Sheep and Goat Development Corporation, Bilakhed and College of Agri., Dhule.
- Health cover is provided through veterinary aid centres of Z.P. and State A.H. Department. Details are given under Dairy chapter.
- Farmers' training is provided by Animal Husbandry Department.
- NABARD has prepared Are Development Scheme (ADS) on 10+1 goat unit. It has been circulated amongst bankers, which is helping in financing the activity.

Gaps in infrastructure and support services

- Out of 78 sheep/goat co-operative societies, 45 societies are defunct. There are no registered piggery societies in the district.
- Extension services for popularising these activities on commercial lines need strengthening.
- Inadequate provision of veterinary facilities due to stagnant budgetary provisions.

2.1.8.3 Assessment of Credit Potential for the financial year 2023-24

The potential for the sector is assessed as under:-

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Sheep Rearing (40+2)	3.50	805	2817.50	2113.13
2	Goat Rearing (20 +1)	2.50	1690	4225.00	3168.75
3	Goat Breeding units (500+25)	30.00	8	240.00	180
4	Working capital for goatery	0.15	7000	1050.00	1050.00
	Total		9503	8332.50	6511.88

(Assumption for calculating working capital – working capital limit as per GoM circular is ₹ 15,000/- per 10 animals with 9 month cycle. Therefore, same cost has been considered for 1 year. Also, it has been assumed that, 100% of the units financed under TL will get WC)

The credit flow during 2019-20 for this sector was ₹ 3684.00 lakh, which increased to ₹ 6505.00 lakh during 2020-21. It was ₹ 9795.14 lakh during 2021-22 as per Lead Bank reports. Commercial Banks are the main lending agencies for this sector.

Activity wise and Block wise potential for the year 2023-24 are given in Annexure-I.

2.1.8.4 Critical Intervention required for creating a definitive impact

- In order to sustain the livelihood of the sheep farmers, institutional intervention to enhance accessibility to fodder and feed, veterinary services and strengthening of the extension services is needed.

2.1.8.5 Suggested action points

A. Banks

- Banks should encourage stall fed goat rearing units which could also be a group activity for SHGs. (Action: Banks)

B. Government Departments

- Animal Husbandry Department may identify proper sources for procurement of good quality of sheep, goat, and pigs for rearing purpose. (Action: Animal Husbandry Department)
- The State Govt. may consider establishing sheep/goat breeding farms for providing good quality animals. (Action: Animal Husbandry Department)
- Modernisation of woollen blanket weaving units can be encouraged in the private sector. (Action: DIC)

2.1.9 Fisheries Development

2.1.9.1 Introduction

Dhule is a land locked district and hence there is scope only for inland fisheries. The potential sources of fisheries lie in village ponds, reservoirs, irrigation tanks and rivers and the activity provides good opportunity for self-employment. The peculiar soil texture and severe climatic conditions of district have prohibited large scale fresh water pisciculture. However, the activity can be undertaken in ponds, reservoir and tanks in a limited scale. The total water spread area of 9125 ha comprising of ponds, tanks and reservoirs, is suitable for undertaking fisheries activity in the district. However, due to non-availability of water throughout the year, only about 5381 ha is suitable for undertaking fishing activity in the district. Total length of the 8 main rivers in district is 456 km. The fish production during 2016-17 was 2140 MT. The culture of Rohu, Catla, Mrigal and common carp is generally popular in the district.

2.1.9.2 Availability of Infrastructure, critical gaps and issues to be addressed

- The FFDA provides training to fishermen for 10 days with a stipend of ₹ 50 per day.
- Two seed farms at Mukti and Aner produce about 10 lakh spawn every year.
- There are 63 Fishermen Coop. Societies having membership of 4442 fishermen.

- Fish seed, rice bran, groundnut oil cakes, manure, phosphate are available within the district.
- Commissionerate of Fisheries is spreading awareness about the code of responsible fishing among the fishing community, traders, exporters, processors and producers through education and displaying posters.
- To fulfil the requirements of fish seed in the district, construction of a hatchery is planned in the district budget.

Gaps in Infrastructure and support services

- Arrangements have to be made for sufficient quantity of feed and other inputs.
- As against the demand of 100 lakh fish seed availability of fish seed is only 10 lakh in the district. The gap in fish seed supply is met by importing it from Kolkata, Valsad (Gujarat), Raipur (Chhattisgarh), Palghar or from Andhra Pradesh at higher costs.
- The financial and managerial strength of Fishermen' Cooperative Societies should be improved. Of 63 societies, 25 societies are defunct, 16 societies incurred losses and remaining societies are involved in the activity.

2.1.9.3 Assessment of Credit Potential for the financial year 2023-24

Based on the above narration, potential for the sector is given below:-

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Composite fish culture pond (new)	7.00	8	56.00	47.60
2	Composite fish culture (existing- renovation)	4.00	9	36.00	30.60
3	Working capital for fishery	1.00	41	41.00	34.85
	Total		58	133.00	113.05

Assumption for calculating working capital – working capital limit as per GoM circular is ₹ 2,00,000/- per ha for composite fish culture in pond with 12 month cycle. Also, it has been assumed that, 85% of the units financed under TL will get WC. Activity wise and Block wise potential for the year 2023-24 are given in Annexure-I.

The credit extended to this sector is only from Commercial banks. The credit extended during 2019-20 was ₹ 22.00 lakh, which increased to ₹ 91.00 lakh during 2020-21 and then increased to ₹ 261.92 lakh during 2021-22.

2.1.9.4 Critical Intervention required for creating a definitive impact

- Identification of reservoir for scientific stock management and development.
- Encouraging fishermen to undertake fresh water prawn farming in order to increase fish production and make available seeds of fresh water prawns.
- Strengthening of inland fish marketing by providing infrastructure facilities like marketing platforms etc.
- Renovation, expansion and upgradation of the existing fish seed production farms.

2.1.9.5 Suggested Action Points

A. Government Departments

- A policy decision to revamp/rehabilitate weak fisheries coop. societies needs to be taken by State Government. (Action: fisheries dept.)
- Adequate supply of fry/fingerlings to fish farmers is essential. The entrepreneurs may be encouraged to take up seed production to supplement government efforts. (Action: fisheries dept.)
- Need to form SHGs/ JLGs of fishermen/women to ensure availability of micro credit to fishermen engaged in fishing operation. (Action: NABARD, MAVIM)
- The benefit of subsidy and priority in allotment of lake, ponds etc. provided by Government to Fisheries Cooperative societies should also be extended to SHGs. They should be treated at par with societies for availing benefit under the sector. (Action: Revenue/ fisheries dept.)
- State Government may create infrastructure for development of reservoir fisheries in the district. (Action: fisheries dept.)

B. Banks

- Banks should give due importance to the activity and ensure credit disbursement to the maximum possible extent.

2.1.10 Farm Credit - Others (FPOs, Bullocks and Bullock Carts etc.)**2.1.10.1. Introduction:**

Collectivizing farmers into Producer Organizations (POs) has been considered as one of the way to overcome the challenges faced by the small and marginal farmer. This approach is demonstrating the potential to be more successful in breaking farmer's dependency on intermediaries, and enabling them access better markets (inputs and output). In the last decade, efforts have been made towards creating and strengthening POs and thus strengthening their position in the mainstream value chain/s. Over the years, there has been a growing interest in promoting an enabling environment for the FPOs. Several initiatives have been taken by the Government, Apex financial institutions such as NABARD, private donor organizations, financial institutions and many other institutions to support the growth of the FPOs and facilitate their emergence as successful business enterprises.

The use of bullocks and bullock carts for agricultural operations and for transportation in rural areas is as old as agriculture. It also offers avenue for farmers, particularly small and marginal farmers, to remain gainfully employed in the lean period and raise their income. Bullocks continue to be source of power for agricultural operation for a large number of farmers with small unirrigated land holdings as mechanisation is not a viable option for them. As per latest livestock census, there are 144092 plough animals in the district.

2.1.10.2 Availability of Infrastructure, Critical Gaps, issues to be addressed

In Dhule District, all stakeholders put together, there are 40 plus FPOs already registered. There are 10 producer organisations with membership of about 4000 farmers registered and their handholding is being done by NGOs with NABARD support. Under Central Sector Scheme of GoI for Promotion of FPOs (CSS-FPOs), there are 28 FPOs being promoted covering all 4 blocks in the district. Out of those, 2 FPOs are being promoted through NABARD appointed Development Support Centre. Further, Agriculture Technology Management

Agency (ATMA) have formed 28 producer companies in the district. Beside these about 10-12 FPOs are registered in the district voluntarily without any support from Govt agencies.

There has been good amount of convergence mobilised for NABARD promoted FPOs in the district for commercial input supply, dal processing, processing activities, farm equipments, pack house, etc. These convergence support will help the FPCs to diversify and increase the business turnover sustainably.

There are 2.30 lakh farmers, of which 1.61 lakh are small & marginal farmers. There are 4 APMCs and 9 sub markets in the district. Good quality bullocks are available in Dhule and Dondaicha markets. Bullock carts are available in Songir, Shevali and Shindkheda markets, as also at adjoining Parola Taluka of Jalgaon district. Veterinary facilities are also available in the district. Feed and fodder availability is adequate.

Gaps in Infrastructure and support services

- During drought, availability & affordability of fodder and water becomes major problem.
- Sugar mills which used to provide good business to bullock carts have become non-functional.

2.1.10.3 Assessment of Credit potential for the financial year 2023-24

Based on the above mentioned facts, potential for the sector is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Finance to FPOs/FPCs	0.25	23	5.75	5.18
2	Bullocks	0.60	1850	1110.00	999.00
3	Bullock Carts	0.40	510	204.00	183.60
	Total		2383	1319.75	1187.78

The credit flow to this sector has been meagre. Activity wise and Block-wise physical and financial projections for 2023-24 are given in Annexure-I

2.1.10.4 Critical Intervention required for creating definite impact

- Rearing of male calves for use as draught animals.
- Mandatory annual health check-up camps.
- Training centres for upgrading the skills of carpenters.

2.1.10.5 Suggested Action Points.

A. Government Departments

- Commodity specific cluster based FPOs are being promoted in the district under CSS-FPO scheme viz. Banana, Pomegranate, etc. The handholding and convergence for strengthening of business model with forward and backward linkages needs to be done. (Action: KVK/Agric Dept./ATMA/NABARD)
- The FPOs should be made aware about NABARD, SFAC, NABKISAN grant/loan schemes so that they can avail its benefits. (Action: ATMA/NABARD)

- CSR agencies willing to invest in district can help the FPCs to create backward and forward linkage infra-structure to upscale and diversify FPO operations. (Action: CSR partners)
- In each block, the best performing FPO (preferably with strong forward linkage network) may be identified as Umbrella FPO and all the stakeholders to support this FPO for connecting other emerging FPOs for leveraging its value addition and forward linkages network (Action: Agri Dept., ATMA, KVK, NABARD)

B. Banks

- Banks should come forward to extend working capital and term loans to FPOs/Farmers Collectives/Societies having concrete business plans with good management. (Action : Banks)
- Bullock carts and bullock pairs can be financed as two separate units or in combination. Larger part of requirement of institutional credit for BC/BP is however, met under the Government Sponsored Schemes. Wherever such requirement arises, banks should encourage financing of the activity. (Action : Banks)
- The Banks should finance for quality animals and bullock cart simultaneously so that the farmers would be able to derive the intended benefit. (Action : Banks)

2.1.11 Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 Introduction

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

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

The advantages of IFS are indicated below:

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

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. In Dhule there is need for shift from cotton monoculture to mixed farming involving oilseeds and pulses clubbed with dairy activity. In tribal areas of Sakri block multi layered cropping of vegetables is picking up.

2.1.11.2 – District scenario

- Sakri and Shirpur are predominantly tribal blocks. The tribal farmers practice monoculture. It is imperative to evolve suitable strategies for augmenting the farmers'

income. Integration of various agricultural enterprises viz., cropping, animal husbandry, poultry, goatery, forestry etc. have great potentialities in the tribal agricultural economy.

- Seven Climate Change Adaptation (CCA) projects implemented in the district have propagated the integrated farming system model with combination of Wadi (Orchard-Mango + Guava/Aonla) on 1 acre with border plantation of Bamboo, teak, moringa etc. and intercropping of commercial vegetables with improved techniques.
- In Sakri block, TATA-CINI has integrated aforesaid components with TDF-WADI as part of their initiative "Smart Village Program- Lakhpati Kisan". In Aamli & Mohgaon cluster of Krishi Vigyan Kendra, Dhule & GIZ have demonstrated food & nutritional security farming model under Pro Soil project. Training on vermicomposting, azolla production, improved fodder plot, local animal health worker training etc. were conducted in the SDP project in Sakri block.

2.1.11.3 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

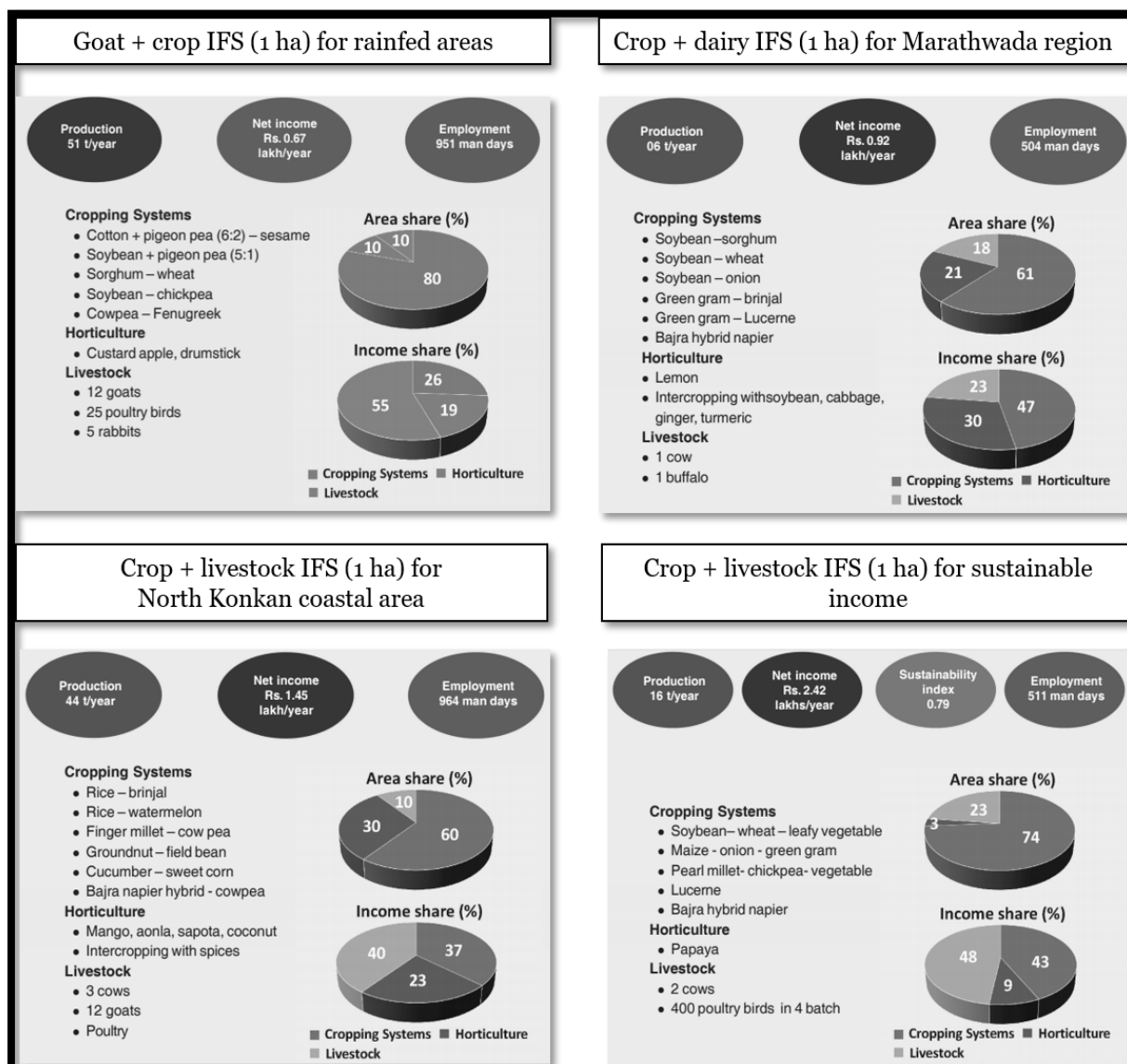
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

The credit potential for IFS is projected under respective sectoral chapter

2.1.11.4 Issues and Suggestions

- Farmers are ensured stable prices and longer holding duration for cotton, which is presently not possible for other vegetable crops or pulses/oilseeds. Creation of Post-harvest marketing infrastructure will enable better price realisation and consequent shift to integrated farming.
- 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.

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



IFS Models suggested by 02 Agriculture Universities (Extract from the proceedings of the State Level Unit Cost Committee Meeting held on 09 May 2022)

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

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

Models for 1 Hectare Area			
Irrigated Condition		Dryland condition	
Components	Estimated Expenditure (Amt in ₹)	Components	Estimated Expenditure (Amt. in ₹)
Crop Loan (72% of land Area)	114238	Crop Loan (50% of land Area)	12363
Horticulture (23.60%)	641532	Horticulture (40%)	9333

Animal Husbandry (4.4%)	349126	Animal Husbandry (5%)	274360
Total	₹ 1104896	Farm Pond (5%)	-
		Total	₹ 296056

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

Irrigated Model for 1 Hectare Area	
Components	Estimated Expenditure (Amt in ₹)
Crop Loan	67413
Horticulture_ Boundry Plantation	2552
Animal Husbandry_ (Cow+Goat)	487886
Vermi Compost	11853
Total	₹ 5,69,704

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

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage & marketing infrastructure

2.2.1.1 Introduction

The rural-urban supply chain is not only crucial for food security but also for the income of those employed in the urban and rural areas, be it farmers, wholesalers, truckers, processors and retailers that are part of the supply chain. Fruit and vegetable growing hubs with marketable surpluses have potential for a sustainable supply. Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centres. There is a significant gap between the demand and supply of storage infrastructure in the country.

The Maharashtra State Agricultural Marketing Board (MSAMB) has schemes like Farmers market, onion storage structure, godown construction, information display, grain handling unit etc and the projects under its fold are like terminal markets, pre cooling and cold storage, MACP, AIDP and PPP mode projects. Dhule has around 40 warehouses with a combined storage capacity of 1,84,583 MT, a majority of them are located in Dhule and Sakri talukas. Additionally, there are three cold storages of total 1200 MT capacity. To some extent Non Agri produce – such as fertilizers – are also stored, though during the harvesting season, almost all space is blocked for agri-produce. Almost all of the warehouses provide the warehouse receipt finance system for the farmers who store their commodities.

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

- In the district, all the necessary infrastructure and support required for construction of godowns/ cold storage are available. Human resources such as civil/ agricultural engineers, extension officials, skilled manpower for construction of scientific storage facilities, skilled manpower for agricultural marketing etc. are available in the district.
- Building materials, transport facilities for agricultural produce etc. are also available in the district
- As per the data published by Maharashtra State Warehousing Corporation only 12 to 15 percent farmers are making use of the Corporation's godowns. The facilities are mainly used by trade. Farmers prefer to sell their products immediately in the market.
- Subsidy claims are rejected for the want of complete documentation.

Facility	No. of Units	Capacity (MT)	Accredited to Warehouse Receipt Finance
Private Warehouses (NABARD Supported)	14	53,083	No
Sate Warehousing Corporation	23	1,31,000	Yes
Cold Storage	3	500	Yes
Total	40	1,84,583	1,31,500

2.2.1.3 Assessment of Credit Potential for financial year 2023-24

On the basis of the present level of production of agricultural and other allied products and surplus available, the storage capacity of 4.02 lakh MT is required for storage of surplus

production as against the present available storage capacity of 1.84 lakh MT. Thus, an additional storage capacity of 2.18 lakh MT is required to be created. On the basis of the available data on agricultural production and considering the existing storage capacity, there is a need for creation of additional storage capacity during the period for 2023-24 is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Godowns (Up to 1000 MT)	55.00	90	4950.00	3712.50
2	Cold Storage Units (Up to 1000 MT)	180.00	15	2700.00	1350.00
3	Market Yards	100.00	3	300.00	225.00
4	Modernisation of Market Yards	110.00	2	220.00	165.00
5	Gradation, Standardisation Infrastructure	65.00	58	3770.00	2827.50
	Total		168	1194.00	8280.00

Block wise physical and financial projections for 2023-24 have been furnished in Annexure-I. The ground level credit extended to the sector during 2019-20 was ₹ 5273.00 lakh which increased to ₹ 14235.00 lakh in 2020-21 and then ₹ 10850.12 lakh during 2021-22.

2.2.1.4. Critical intervention required for creating a definitive impact:

There is a need for construction of storage facilities across the district. The strengthening of the storage facilities in other blocks especially cold storages for high value agro is also needed.

2.2.1.5 Suggested action points:

A. Government Departments

- The Maharashtra State Warehousing Corporation (MSWC) may increase the warehousing capacity in the district through construction of new godowns and better utilization of existing capacity (Action – MSWC)
- The godowns may be accredited for issue of Negotiable Warehouse Receipts (NW₹) and pledge financing. (Action – various banks and other related departments /entities)
- The new godowns constructed should be as per the WDRA guidelines. (Action - banks financing the projects and all related departments/entities.)
- The godown at the PACS level may be strengthened/ modernized. (Action- DDR/ DCCB).

B. Banks

- The financing banks need to ensure submission of various documents such as affidavit, completion certificate, utilisation certificate etc. in the format prescribed as per requirement in case of subsidy claim. (Action-Banks)
- To encourage farmers to take benefits of godown facilities, MSWC is required to conduct awareness programmes for the farmers to make the use of godowns for getting remunerative prices as also for better maintenance of their farm produces. (Action-Banks)

2.2.2 Land Development

2.2.2.1 Introduction

The district has 8200 ha of cultivable wasteland which can be reclaimed for plantation/cultivation of crops. The agronomic productivity of land is highly dependent on effective soil and plant nutrition management. Crop yield depends on the complex interaction of plant growth and all other development factors, the role of prudent soil and plant nutrition management is particularly important to ensure a sustained level of productivity for any given cropping system.

Land development activities include all activities undertaken by farmers to improve productivity of land, prevent erosion of soil and improve land quality, which include soil conservation measures, land reclamation, on farm development, rain water harvesting, farm ponds etc. On- farm development activities are important for increasing water use efficiency and avoiding ill effects of excess water in case of irrigation and other projects.

Integrated watershed development

The details of watershed programs that have been implemented in the district through NABARD are as under: -

- 'NABARD-Indo German Watershed development program' - 17 watersheds covering 17 villages and 16966 ha area was treated.
- RIDF Watershed - Under Rural Infrastructure Development Fund (RIDF), one project has been sanctioned to Agriculture Department covering 10 villages in Dhule block with project outlay of ₹ 712.48 lakh and loan assistance of ₹ 676.86 lakh.

Water harvesting structures

- *Farm Pond*: It is used as critical crop saving irrigation in kharif and pre-sowing irrigation in short duration rabi crop. The district does not have any major irrigation project. Due to small land holdings, farmers are not willing to spare land for farm ponds. Agri. Dept. is providing 50% subsidy for construction of farm Ponds.
- *Lined farm ponds*: During summer, farmers growing horticultural crops, especially pomegranate, grapes and oranges, face shortage of irrigation. Some farmers are using polythene to line their farm ponds to reduce water seepage losses. NABARD has also prepared model schemes for various pond sizes, which may be popularized.
- *Jalyukta Shivar Abhiyan*- 129 villages were selected in the first phase of the implementation of the scheme. ₹ 6442 lakh expenditure has been incurred on 4106 works in these villages. It has created additional water storage capacity of 24,000 TMC & brought 20,000 ha area under irrigation.

2.2.2.2 Availability of Infrastructure, Critical Gaps issues to be addressed

Available infrastructure

- The district has sufficient number of technical experts and extension personnel for creating awareness on various activities of land development.
- The district has three soil testing labs. During the year 2015-16, more than 22,000 soil samples were analysed & reports were given to farmers. Target of 37,000 soil samples have been kept for 2016-17.

- Land levelling / terracing in irrigated command / high rainfall areas - The percentage of small farmers and marginal farmers is 70%, therefore the requirement of sophisticated machinery in land development is negligible.

Critical Gaps

- A major constraint in land development is the weak coordination among various agencies. viz. govt. departments, farmers, NGOs, banks etc.
- Factors like - low investment capacity of tribal farmers, lack of association of banks with watershed development programme, poor extension and lack of motivation by the agencies and limited awareness of bank staff about land development investments have adversely affected development of this sector.
- The fragmented land holdings have created problems for taking up land development works.

2.2.2.3 Assessment of Credit Potential for the financial year 2023-24 :

Keeping in view the lot of scope for land development activities, the projections for the financial year 2023-24 is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Organic farming	0.50	580	290.00	261.00
2	Polythene mulching	0.25	1350	337.50	303.75
3	Land levelling	0.35	925	323.75	291.38
4	Soil and water conservation – farm bunding	0.21	1425	299.25	269.33
5	Farm ponds	1.50	2300	3450.00	3105.00
	Total		6580	4700.50	4230.45

Activity wise and Block-wise assessment of potential for the year 2023-24 is given in Annexure-I.

The ground level credit extended by the various agencies for the year 2019-20 was ₹ 1173.00 lakh, which increased to ₹ 2950.00 lakh during 2020-21 and increased to ₹ 7279.65 lakh during 2021-22 as per Lead bank reports.

2.2.2.4 Critical intervention required for creating a definitive impact in the sector

- Organic farming and tank silt application: There are 1110 water bodies spread over 1.02 lakh ha area in the district. The farmers need to be guided on application of silt from the tanks for increasing the productivity of their agricultural land.
- There is a need to establish organic produce certifying laboratories. Arrangement of marketing facilities for organic farming products needs to be developed, so as to motivate more number of farmers to adopt organic farming.

- Bio-fertilizers and bio-pesticides - There is a need to popularize eco-friendly inputs like bio-fertilizers, bio-pesticides, vermi-compost among farmers so that collateral damage to the environment is minimised.
- There are many villages where farmers are producing traditional varieties of paddy without use of chemical fertilizers and pesticides. Such areas need to be tapped for organic farming and proper guidance and demonstration may help in increasing the area under organic farming. It will also help farmers to adapt to climate change.
- Bankers should come forward for lending for this activity although it is abstract and not seen in concrete form but good farmers to be encouraged in land levelling etc. Overcautious approach of banks to extend financial assistance for the activity.

2.2.2.5 Suggested Action points

A. Banks

- Banks may form Joint liability Groups/User Groups in completed command area and train them to take responsibility of distribution and maintenance of water network. (Action: Banks)
- In view of the benefits of farm ponds and other water harvesting structures, banks may orient their branch staff towards financing for dry land farming and assess credit requirement and develop credit plans for treated watershed villages. (Action: Banks)
- Solar Water Pumping associated with Drip Irrigation cluster may be promoted with credit support especially for small farmer (Action: Banks)

B. Government Departments

- Agri. Dept. should encourage farmers to construct Rain Water Harvesting structure in their fields. Technical knowledge in this regard may be made available by Agriculture Department. (Action: AGRI. DEPT.)
- Awareness on Integrated Nutrient Management & Integrated Pest Management may be mooted to reduce the dependence on chemicals in agriculture. (Action: Extension Agencies)

2.2.3 Agri. Infrastructure- Others

2.2.3.1 Introduction

Quality of soil is very important for increasing agricultural production and productivity. The district is categorised under drought prone area as 3 out of 4 blocks fall under rain shadow area. Out of the 681 villages, 424 villages come under drought prone area. The soil in the district is light, medium and of black quality suitable for Jowar, Maize, Bajra and Cotton. The district has 8200 ha of cultivable wasteland which can be reclaimed for plantation/ cultivation of crops.

Biotechnology is modern technology that encompasses techniques such as Molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology, genetic engineering for developing better plant varieties, superior livestock, quality seed production, process and product development. Commercialization, business development, environment concerns and Intellectual Property Rights (IPR) are key features of biotechnology. Bio-fertilisers (*compost*), bio-pesticide (eg. *neem*), rhizobium biotechnology

(eg. *leguminous crops*), bio-control agents etc. are traditionally being used as substitutes for chemical fertilizers & pesticides.

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

- The district has three soil testing laboratories. Further, College of Agriculture Dhule & KVKs are extending support for agriculture development.
- Laboratories need to be established to certify organic produce and to provide market linkages.
- There is a need to educate farmers about use of organic fertilizers and its benefits.
- It is necessary to educate farmers on the benefit of silt application. Stream/ river/ rivulet silt application is effective in increasing soil fertility, improve the ground water table and water storing capacity of the land.

Encourage agricultural graduates to come forward to provide extension service to farmers by setting up training institutions and bio plants / seed production units under ACABC scheme.

2.2.3.3 Assessment of potential for the financial year 2023-24

The potential physical numbers that could be covered under bank finance during the year 2023-24 is as under:-

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Fruit & Vegetable Market Waste Compost (100 TPD)	190.00	6	1140.00	570.00
2	Bio-fertilizers/ Bio-pesticides Unit (200 ton / annum)	22.00	8	176.00	88.00
3	Miscellaneous (vermi compost / culture)	4.25	305	1296.25	1037.00
	Total		319	2612.25	1695.00

The ground level credit extended by the various agencies for the year 2019-20 was ₹ 6978.00 lakh, which increased to ₹ 12936.00 lakh during 2020-21 and ₹ 6626.79 lakh during 2021-22 as per Lead bank reports.

Activity wise and Block-wise assessment of potential for the year 2023-24 is given in Annexure-I.

2.2.3.4. Critical intervention required for creating a definitive impact:

Bankers need to come forward for credit linkage for popularising the activities like commercial production units for Bio-pesticides / fertilizers, Vermi Composting, other Organic inputs, establishment of seed bank, tissue culture units etc. Commercial organic input units manufacturing units can get interest subvention benefit under Agri Infra Fund (AIF).

2.2.3.5 Suggested Action points

A. Banks

- Banks may form Joint Liability Groups/User Groups and encourage and extend the required financial support for setting up bio-fertilizer and bio-pesticides production units, vermi composting, coir pith composting units, etc. by individual farmers/SHGs for increasing their supply, availing the subsidy from KVIC/GoI Schemes.

B. Government Departments

- Organic farming and export of fruits/vegetables (organically grown) are good business propositions and banks may reach out to these farmers for credit requirements. Farmers' Cooperatives/ producer companies, exclusively for promotion of organic farming can be promoted.
- Conversion of urban garbage into bio-organic manure on a large scale may be taken up by APMC, Government machinery, NGOs, industrialists etc.
- To encourage better marketing of organic manure, wide publicity and awareness can be created among the farmers.

2.3 Agriculture – Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

An agro-industry is an enterprise that processes biomass, i.e. agricultural raw materials, which include ground and tree crops as well as livestock and fisheries, to create edible or usable forms, improve storage and shelf life, create easily transportable forms, enhance nutritive value and extract chemicals for other uses. An agro-processing plant can open up new crop and livestock opportunities to the farmer and thus increase the farm income and employment. In Dhule district, major crops cultivated in Kharif season are jowar, bajra, maize, tur, soybean, sesame, groundnut and cash crops like cotton and sugarcane, whereas in rabi major crops cultivated are wheat, gram, jowar, and sunflower and in summer season ground nut and bajra are cultivated. Major fruits cultivated in the district are ber, custard apple, aonla, lemon, pomegranate, mango, guava, papaya and banana. Out of 2151 industrial units in the district, 680 small units are engaged in food processing activities, generating employment for 4461 persons. The growth rate in industrial development is low in the district.

a) Assessment of raw material base in the district

Sr. No.	Type of crop	Area sown (ha)	Annual Production (MT)	Raw produce consumed/ marketed fresh units (MT)	Produce available for processing units (MT)
1	Food grains				
	Wheat	24800	45900	30000	15900
	Paddy	4900	6700	2000	4700
	Maize	59600	192900	47800	145100
	Jowar and Bajara	61900	41800	12000	29800
2	Oilseed and Pulses				
	Oilseeds	37300	17000	3080	13920
	Pulses	29400	9400	500	8900
3	Fruits	20000	243511	170457	73054
4	Sugarcane	1100	93900	0	93900
5	Cotton	232700	50269	0	50269

b) Present status of post-harvest activities in the district

(Amount in ₹ lakh)

Crop/ Activity	Type of unit	No of blocks having the units	No of units	Credit flow for the units
Food grains	Flour mills	4	500	20.00
	Rice mills/ rice bran units	2	25	
	Dal mills	3	25	245.00
	Starch	1	1	0
Oil seeds	Oil extraction	2	3	40.00
	Oil crushing	2	20	
Fruits and vegetables	Fruit juice	4	100	15.00
Cotton	Ginning and pressing	1	5	3000.00

2.3.1.2 Availability of Infrastructure, Critical Gaps, issues to be addressed

- There are around 600 dal/rice/flour mill units, 100 fruit processing units and 5 cotton ginning units in the district.
- Government of India (GOI) has approved a new Central Sector Scheme – Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of ₹ 6,000 crore for the period 2016-20. PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.
- GoI announced in 2014 setting up of a Special Fund viz. Food Processing Fund of ₹2,000 crore in NABARD for providing direct term loans at affordable rates of interest to Designated Food Parks (DFPs) and food processing units in the DFPs.

Scope of Food and Agro Processing: Block-wise potential for such activities is as under:

Block	Activities
Dhule	Mango/ fish processing, onion processing
Sakri	Rice mills, Poha mills, poultry feed units, Fruit processing
Shirpur	Oil mills, tomato/ banana/ vegetable processing, papad making
Shindkheda	Rice mills, mango, oil mills, milk processing, fruit processing

2.3.1.3 Assessment of Credit Potential for the financial year 2023-24:

The details of projections are given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
1	Starch units	460.00	20	9200.00	6900.00
2	Refined oil mill	375.00	15	5625.00	4218.75
3	Cotton ginning and pressing	250.00	20	5000.00	3750.00
4	Dal processing	2.00	49	98.00	73.50
5	Chilli grinding	2.50	55	137.50	103.13
6	Mango/Fruit processing	10.00	29	290.00	217.50
7	Rice Mill	2.50	25	62.50	46.88
8	Jaggery Making Unit	10.00	06	60.00	45.00
9	Millet/cereal based Value added products making units (RTE/Instant mixes)	15.00	25	375.00	281.25
7	Groundnut oil mill	4.20	51	214.20	160.65
	Total		295	21062.20	15796.65

Activity wise and Block-wise bifurcation of potential for the financial year 2023-24 is given in Annexure-I. 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.

The projections have been arrived at in view of the block wise development needs as also potentials and raw material availability. The credit flow (GLC) to this sector is not available as the bankers do not segregate data for this sector.

2.3.1.4 Critical intervention required for creating a definitive impact:

- Entrepreneurs are encountering a number of constraints pertaining to finance, marketing, technological and export for smooth running of their entrepreneurial units.
- Urgent need to provide the facilities to the entrepreneurs for setting up of economically viable units equipped with latest technologies and skills by organizing different entrepreneurial motivational and skill oriented programs frequently.
- Assured quality electricity / power supply is essential for the development of the sector.

2.3.1.5 Suggested Action Points

Banks:

- As agriculture produce is seasonal, units have to maintain huge stocks and entrepreneurs have to bear heavy interest cost for stock holding. Banks/Govt. may have to look into the issue of working capital needs of processing units for ensuring the viability of these units.
- Provide loans to unemployed youth trained by MCED/MITCON for agro and fruit processing.
- Encourage SHGs to undertake *nachni*/rice papad making activity on commercial basis.
- Banks should become more proactive and provide encouragement and guidance to potential entrepreneurs.

Government Departments:

- State Government may provide fiscal concessions in taxation.
- Animal Husbandry Department/ DIC may encourage entrepreneurs to start agro processing units.
- Capacity building of farmers to enable them shift to the other modes of drying of fruits under solar dryer units as to overcome the difficulties being faced by them.
- Promoting and handholding of Farmers' Producer Organisations to act as a link between the farmers and the processing industry.

2.3.2 Agri Ancillary Activities - Others

(Loans to Cooperatives Societies, ACABC, etc.)

2.3.2.1 Introduction

Agriculture Ancillary activities provide the necessary vigour and deepening of the agriculture sector activities. It provides the necessary spread and the requisite linkages for the sector to establish, strengthen and grow. It includes activities, such as, to promote and develop marketing, processing and storage of agricultural, horticultural and forest produce, distribution of agricultural machinery, implements and other inputs. It also covers inter-State, import and export trade. PACS dealing with marketing play a significant role in procurement of food items and also their distribution under Public Distribution Systems. It is pertinent to provide them with necessary credit support to plug in the cash liquidity issues for efficient running of the system.

Agri-Clinic and Agri-Business Centres (ACABC) scheme aims to create gainful self-employment opportunities to unemployed agriculture professionals. Back ended composite subsidy of up to 44% can be obtained under the scheme for projects up to 1 crore.

2.3.2.2 Availability of Infrastructure, critical gaps issues to be addressed

- There are 424 PACS and 1 Marketing Federation working in the district.
- MANAGE affiliated training centre is not situated in the district. Thus, hampering the certification for ACABC candidates.
- More than 90% of cotton produced is sold in neighbouring state. There is scope for more cotton ginning and pressing units.
- SHG movement is doing reasonably well in the district. However, JGL financing is not taking up in the district. Many bankers still get confused between SHG and JLG.
- Public awareness about the PMJDY account usage and JLG needs to be increased.

2.3.2.3 Assessment of Credit Potential for the financial year 2023-24

The potential physical number of units that could be covered under bank finance during the year 2023-24 is given as under:-

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Agri-clinics & Agribusiness Centers (ACABC)	20.00	26	520.00	416.00
2	Loan to PACS for processing	50.00	78	3900.00	3120.00
3	Loans to marketing federations	100.00	7	700.00	560.00
	Total		111	1486.00	4096.00

Activity wise and Block-wise bifurcation of potential for the financial year 2023-24 is given in Annexure-I.

2.3.2.4. Critical intervention required for creating a definitive impact:

The PACS/societies needs to strengthen their business models with professional management.

2.3.2.5 Suggested Action Points

A : Banks

- Awareness about the ACABC scheme among the various stakeholders needs to be built up. Exposure visit of the Bankers' to successful Agri-preneurs supported under ACABC may be undertaken.

B. Government Department

- Operations and management of PACS may be strengthened. (Action: DDR/ DCCB/ NABARD)

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 1st July 2020:—

- (i) (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) (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) (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 ₹ 1 crore for MSMEs within 59 minutes through a dedicated online portal, www.psbloansin59minutes.com.

Retail and Wholesale trades as MSMEs:

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

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

Critical Interventions and Suggested Action Points:

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

3.2 Industries in Dhule:

Most of the district is covered by Deccan trap, which have plagioclase feldspar labrodorite and pyroxene augite as the main minerals. The trap being dense, hard and durable is used as building stone, road material etc. The cotton textile mill at Dhule is the only large scale industry in the district. There are other registered factories like cotton ginning and pressing, manufacture of edible oils, bidi making, repairs of motor vehicles, leather works and bone meal units. The ginning and pressing industry has acquired a significant place in the set-up of the district because of a large scale production of cotton. The district is a leading groundnut producing area, hence there are number of oil mills in the district. There are two cooperative sugar factories which are now defunct.

Small Scale Industries: Saris and clothes are woven on looms in Dhule city. There are mills extracting oil from groundnut and sesame at Mhasdi, Nizampur, Kasare, Jaitane, Pimpalner and Dahivel in Sakri taluka. Mats, Blankets and coarse mats called *zore* are also woven here. Copper and brass utensils are made at Songir in Dhule taluka. Rolling bidis, making earthen pots, bricks and tiles are some of the other industries in the district. There are saw mills at Shirpur, Dhule and Pimpalner.

Large Scale Industries: There are ginning and pressing mills at Dhule, Dondaiche, Nardane and Shirpur. There are spinning mills at Dhule and Shirpur. There is textile mill at Dhule. Sugar Factories are located in Sakri, Dhule, and Shirpur. However, all sugar factories are defunct. There are oil mills at Kusumba, Dhule and Nizampur. There is a vegetable ghee factory at Dhule. There are dal mills and starch factories at Dhule and Dondaicha Dhule has an industrial estate.

Trade, Commerce and Export: Cotton is the most important item of export from the district. Groundnut, chillies, Oil-seeds, starch, milk, jowar and pulses are the other items of export along with cotton which are largely exported to Mumbai and Gujarat.

3.3 The area specific non-farm activities in the district are as given below:

There is a wide scope for development of artisans and employment generating NFS activities in the district.

Sr. No.	Activity	Area/villages	Block
1	Copper/brass utensils making	Songir village	Dhule
2	Woollen blanket	Nizampur & adjoining villages	Sakri
3	Woollen blanket	Malpur and nearby villages	Shindkheda
4	Darri weaving	Jaitane, Mhasadi, Datarti	Sakri
5	Carts manufacturing	Songir	Dhule
6	Rope making	Nagaon	Dhule
7	Agro processing - Chilly processing	Dondaicha	Shindkheda
8	Leather work	Mhasdi	Sakri
9	Dhabas /restaurants	All villages on national highways	All blocks

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

- There are 31 Large Scale Industries in the district with Capital Investment of ₹ 30.98 lakh providing employment opportunities to 9554 persons. The total number of MSME

units is 2120 with capital investment of ₹ 63842 lakh providing employment opportunities to 28337 persons. Out of the total number of 2120 enterprises, 1778 are micro, 336 are small and 6 are medium.

- The district is having road length of 5593 km with villages having all weather roads. Rail route of 81.61 km from Bhusawal to Surat and Dhule to Chalisgaon goes through Shindkheda and Dhule taluka respectively.
- A Govt. Polytechnic, 4 Govt. ITIs and 4 non-Govt. ITIs having capacity of training 1552 candidates. Besides, MITCON, MCED, DIC, KVIB and a few private consultancy agencies provide consultancy services to prospective entrepreneurs.
- There are 62 weavers' (power loom) societies registered in the district with total membership of 1304. The aggregate share capital of the societies is ₹ 54.11 lakhs including share capital contributed by the government.

Gaps:-

- Water shortage and erratic power supply hamper the progress in this sector.
- Skill up-gradation training facilities for the beneficiaries under govt. sponsored programs such as NRLM, PMRY, MPBCDC, KVIB are not adequate.
- Deteriorating financial health of Industrial Societies, SSI units, Cottage and Village Industries due to power and water shortage.
- Facilities for consultancy services for processing, packing, gradation, forwarding and export not available.
- Rail transport is required to connect Dhule city, Shirpur city and Dondaicha town in the district for its industrial development.

3.5 Assessment of Credit Potential for the financial year 2023-24

(Amount in ₹ lakh)

Sr. No.	Sector	Unit Cost	No. of units	Financial Outlay	Bank Loan
A	Term Loans (Integrated TL & WC)				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	50	60	2500.00	2700.00
2	Small Enterprises	500	7	2800.00	3150.00
3	Medium Enterprises	2500	1	2000.00	2250.00
(b)	Service Sector Enterprises				
1	Micro Enterprises	50	50	2000.00	2250.00
2	Small Enterprises	500	10	3000.00	4500.00
3	Medium Enterprises	2000	1	1500.00	1800.00
B	Working Capital				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	25	300	6000.00	6750.00
2	Small Enterprises	110	50	5000.00	4950.00
3	Medium Enterprises	600	9	4500.00	4860.00
(b)	Service Sector Enterprises				
1	Micro Enterprises	12	5000	50000.00	54000.00
2	Small Enterprises	100	500	40000.00	45000.00
3	Medium Enterprises	500	30	12000.00	13500.00
	Total		6008	131300.00	145710.00

Activity wise and Block-wise assessment of potential for the year 2023-24 is given in Annexure-I.

The ground level credit extended by the various agencies for the year 2019-20 was ₹ 1010.00 crore, which decreased to ₹ 731.00 crore during 2020-21 and further ₹ 963.32 crore during 2021-22 as per LDM / SLBC reports. The increase in MEME potential has been worked out on the basis of average lending to MSME sector in the past 3 years.

3.6 Critical Interventions and Suggested Action Points:

- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- 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.
- 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
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs and sanction the cases.
- DIC/ KVIB and other sponsoring agencies may strengthen post sanction supervision/ guidance for the units financed by the banks under various govt. sponsored programmes. Close coordination among agencies involved in promotion of NFS to be ensured particularly among DIC, KVIC, MCED, MITCON and DRDA.
- Vocational/skill up-gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies.
- Improvement in backward and forward linkages like raw material, transport, labour, marketing facilities, etc., to be effected for promotion of rural artisans based activities, cottage & village industries and SSI.
- Organising exhibitions cum sales outlets at periodical intervals at important places.
- Cluster development concept to be ensured.
- Concerned agencies to compile success stories of the beneficiaries assisted under the programmes for motivational awareness among prospective entrepreneurs/ replication.
- Agro processing park can be established at Dhule, Dondaicha and Sakri.

Chapter – 4

Credit Potential for Export Credit, Education and Housing

4.1 Credit Potential for Export Credit:

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

Sr.No.	Product	Districts
1	Banana	Jalgaon, Nanded, Nandurbar, Akola, Pune, Solapur, Dhule, Parbhani, Buldhana, Wardha, Kolhapur, Hingoli
2	Pomegranate	Nasik, Solapur, Ahmednagar, Pune, Sangli, Osmanabad, Washim, Buldhana, Latur
3	Grapes	Nasik, Sangli, Solapur, Pune, Osmanabad, Ahmednagar
4	Onion	Nasik, Ahmednagar, Pune, Solapur, Jalgaon, Dhule
5	Vegetable	Nasik, Ahmednagar, Pune, Jalgaon, Nagpur, Thane, Palghar
6	Red chillies	Nandurbar, Buldhana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane
9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	Kesar Mango	Beed, Ahmednagar, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, Jalgaon, Amravati, Wardha, Beed, Nanded, 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	Naded, Latur, Buldana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, Jalgaon

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.

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

4.1.2 Availability of Infrastructure, critical gaps, issues to be addressed.

- The district has excellent rail & road connectivity with Mumbai and Surat ports for exports.
- Warehouse and cold storage infrastructure is available to collect goods for export.
- 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 improved.
- There is need to focus on export oriented production through APEDA. Organizing of seminars, workshops and camps for farmers, scientist and bankers is essential to promote the sector in the district.
- 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.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to sensitize them about current export regulations/ policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications, Sanitary & Phytosanitary (SPS) requirements, etc.

4.1.3 Assessment of Credit Potential for the financial year 2023-24

The potential physical numbers that could be covered under bank finance during the year 2023-24 is given as under:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Pre-Shipment/Packing Credit	100.00	12	1200.00	1200.00
2	Post-Shipment	125.00	13	1625.00	1625.00
	Total		25	2825.00	2825.00

Activity wise and Block-wise bifurcation of potential is given in the Annexure-I.

4.1.4 Critical intervention required for creating a definitive impact:

Facilities / labs for certification / quality control are to be established for testing of export quality produce/ commodities.

4.1.5 Suggested Action Points

- Agriculture Department may organize buyer-seller meets before the commencement of harvesting season in case of horticulture crops and on regular intervals for vegetable and other exportable commodities.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- 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.
- APEDA/ Regional centres may be established in more number of districts which can function for:-Developing agro products and agro industries relating to the scheduled products for export, Fixing of standards and specifications for the scheduled products for the purpose of exports, Training in various aspects of the industries connected with the scheduled products, Updating exporters regarding various central government schemes.
- A nodal agency for export needs to be created which can disseminate trade related useful information to exporters, identify buyer's market and take up exporters' queries.
- Organization of export through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed.
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.)
- Since the value added products (e.g. garlic paste) have huge demand, processing plants need to be set up for boosting exports.

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

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

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

Central Sector Interest Subsidy (CSIS) Scheme

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

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

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

Action Points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
- Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions, etc will encourage many students for availing education.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Banks may assess the employability and expected remuneration attached to the course and also the institution's standing in a realistic manner to ensure that repayment of loan is ensured.
- There is a mismatch between the higher cost of education and the potential income levels of students after completion of education in some professional courses, which needs to be addressed.
- While the banks may pro-actively finance new cases to deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by banks. Awareness on financial discipline may be created by Banks among college students towards prompt repayment of loans.

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

4.2.2 Availability of Infrastructure, critical gaps

The status of the educational institutions and student intake capacity is as given below:

Type of educational institution	Number of institutes	Students		Total number of students
		Male	Female	
Primary schools	1585	1.16 lakh	1.03 lakh	2.19 lakh
Higher secondary	148	0.68 lakh	0.50 lakh	1.18 lakh
Colleges	59	0.18 lakh	0.14 lakh	0.32 lakh
Medical and para-medical	8	450	193	643
Engineering/ IT	22	4424	1896	6320

Institutes offering professional courses like medicine (MBBS, BAMS) and engineering are present in the district.

4.2.3 Assessment of Credit Potential for the financial year 2023-24

Assessment of potential for the financial year 2023-24 is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Education Loans	15.00	700	10500.00	8400.00
2	Education Loans - Abroad	30.00	70	2100.00	1680.00
	Total		770	12600.00	10080.80

The Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – I .

During 2019-20 and 2020-21 disbursement by banks was ₹8.46 crore and ₹ 6.14 crore respectively.

4.2.4 Action points/issues to be addressed

- NPA level of education loan is increasing as the students after getting employment don't return the loan. Some of the reasons are -students getting employed abroad, girls not informing the banks about their employment details after marriage.
- Banks need to give focused attention to education loan portfolio. Generally, a student is given loan from the service area of the branch where he resides and not from the branch where the educational institute is located.
- Banks may display their schemes at the schools and colleges for wider publicity.
- While the banks may pro-actively finance new cases to the deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by banks. Educational institutions may transparently provide the precise information regarding various fees charged by them so that there is no gap between the demand by a student and the supply by a banker.

4.3 Credit Potential for Housing

4.3.1 Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

The Economic Survey of Maharashtra 2021-22 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 Mukht 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.

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.

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

As per Census 2011 out of the total 4.08 lakh households in Dhule, out of which 2.96 lakh dwell in rural and 1.12 lakh in urban area. Further, 3.45 lakh households had own houses. Remaining 0.63 lakh households dwell in rented or other type of accommodation. Thus 63,000 households need own houses and the demand can be met up to 2022 with banks support.

4.3.2 Availability of Infrastructure, critical gaps

- There are many free spaces available in the city and block headquarter. Further, due to expansion of municipal limits new villages have been added to the city.
- Construction of multi-storey apartments is increasing due to increase in FSI by government.
- Construction material and skilled labour is available in sufficient quantity.

4.3.3 Assessment of Credit Potential for the financial year 2023-24

The potential physical numbers that could be covered under bank finance during the year 2023-24 is given as under.

(Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Housing Loans - New	20.00	1300	26000.00	20800.00
2	Housing Loans - Repair	5.00	1550	7750.00	6200.00
	Total		4150	33750.00	27000.00

Activity wise and Block-wise bifurcation of potential is given in Annexure-I.

During 2019-20 & 2020-21 disbursement was ₹ 130.69 crore & ₹ 38.66 crore respectively.

Role of NABARD in rural housing finance: Recognising the importance of housing in rural areas, NABARD had made refinance for rural housing as an eligible activity in the year 2001-02. Additionally, since January 2016 NABARD has started direct lending to cooperatives & state housing boards/ corporations for rural housing projects.

4.3.4 Suggested action points

a) For Banks

- Although thrust is placed on direct and high yielding advances viz., educational loans and housing loans by the commercial banks, overall envisaged positive growth has not taken place. Cooperative bank and RRB may arrange to diversify their activities instead of concentrating on traditional activities.
- 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.

b) For Government Department

Housing Corporation may coordinate with banks for identification and financing housing loans in rural areas and committed funds may be parked within a fixed timeframe with banks to reduce the default by borrowers.

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 ₹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 Maharashtra

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

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

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

5.1.3 Status of RIDF in the district

During the year 2021-22, 04 rural bridge projects were sanctioned in the district out of the total 392 projects in the State with RIDF loan of ₹1074.60 lakh. These projects, when completed, are expected to strengthen access to 22 markets, 24 pilgrim / tourist centres and create irrigation potential of 50,879 ha. As on date, Tranches I to XX under RIDF have been closed. The ongoing tranches are from XXI. 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 hereunder :

(₹ lakh)

Sl. No.	Sector	Sanctioned	
		No. of Projects	Loan
1	Rural Connectivity (Roads)	17	3856.55
2	Rural Connectivity (Bridges)	25	3112.47
3	Water Resource Development (Irrigation Projects)	2	155713.03
	Total	44	162682.05

5.1.4 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. NABARD has so far released ₹12279.25 crore for implementation of these projects. Out of these 25 projects, or command area development of 22 projects, an amount of ₹112.07 crore was also released. It is expected that the projects, when completed, would bring an additional area of 8.50 lakh ha under irrigation.

“One project(s) viz., Lower Panzara has been sanctioned under LTIF by NABARD in Dhule District with an amount of ₹4.00 crore. The project is expected to irrigate 9980 ha.

5.1.5 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.

5.1.5 Potential Sectors for Support in District

- Rural Roads & Bridges network for improving connectivity.
- Irrigation projects - more intensive finance to ensure completion and potential creation for agricultural purpose. Also, maintenance of lift irrigation schemes as well as revival of Fad irrigation system on Panzra River.

- Water harvesting structures, micro irrigation for optimum water utilization.
- Animal Husbandry Sector.
- Rural Godowns, Cold Storages, Market yards, Rural Haats, Cold Chains etc.
- Public Health Institutions' Infrastructure
- "Pay & Use" toilets in rural areas

5.2 Social Infrastructure involving Bank Credit

5.2.1.1 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).

"Swachha Bharat Mission" has caught the attention of public at large and in the process, sanitation is gaining importance. The State Government has roped in some corporates and other institutions to invest their CSR funds in construction of toilets in all the schools.

5.2.1.2 Availability of Infrastructure, critical gaps, issues to be addressed

- There are 1585 Primary School and 148 higher Secondary School in Dhule District. Further, there are more than 89 colleges in various streams.
- Literacy rate is 72.80% in Dhule as per Census 2011.
- Most of the households have been provided with sanitation unit under Swachha Bharat Mission.

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

The potential physical numbers that could be covered under bank finance during the year 2023-24 is given as under:- (Amount in ₹ lakh)

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Drinking water RO units	15.00	67	1005.00	1005.00
2	PHC/ Para Nursing medical centres	50.00	28	1400.00	1400.00
3	School buildings	50.00	19	950.00	950.00
4	Sanitation units	0.12	355	42.60	42.60
	Total		349	3397.60	3397.60

Activity wise and Block-wise bifurcation of potential is given in Annexure-I.

5.2.4 Action Points at District Level

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 / farmer
- 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, i.e. 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:

Clean energy is the “Need of the Hour” for mooted development process on a sustainable basis. As the world witnesses a growth in demand for clean energy, the generation of power through new and renewable energy has been the thrust area of every State and Central Government. One of the important measures identified by the National Action Plan for Climate Change (NAPCC) to address global warming is increasing the share of renewable energy in total electricity consumption in the country. NAPCC had set the target of 5% renewable energy purchase for FY 2009-10, with the target increasing by 1% for next 10 years. As per the Revised Priority Sector guidelines issued by RBI vide their Circular updated 05 December 2019; Bank loans upto a limit of ₹ 15.00 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification will come under Priority Sector. For individual households, the loan limit of ₹ 10.00 lakh per borrower will be considered under priority sector. Considering the cattle wealth in the district, there is a scope for financing bio-gas plants along with dairy units, so as to enable better use of animal dung and creation of additional source of energy.

5.3.2. Infrastructure and linkage support available, planned and gaps:

The infrastructure for sales and after sales services viz. suppliers/repairs of solar equipment's and availability of trained manpower are the constraints. The arrangement for supply/construction and maintenance of bio-gas plants is available in the district. Due to setting up of Asia's largest windmill plant in Dhule and Nandurbar districts, infrastructural facilities such as construction material, trained labour, etc. became available in the district for specified purpose. Further, the electricity produced by Wind energy in the district is 152.50

MW which is one of the highest in the country. The capacity of windmills erected in Dhule and Nandurbar districts by M/s Suzlon Energy Ltd., Pune is given below:

District	No. of Wind Turbine Generators (WTG)	Capacity	Total MW electricity generated
Dhule	271	1.25	344.75
Nandurbar	122	1.25	152.50
Total	393	2.50	497.25

The ground level credit flow in the renewable energy sector was ₹ 12.00 lakh and ₹ 2859.00 lakh during the years 2019-20 and 2020-21 respectively.

5.3.3. Assessment of potential for the Financial Year 2023-24

Potential for the sector is assessed as given below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2023-24			
			Unit cost	Physical units	TFO	Bank Loan
1	Biogas plant units	No.	0.40	200	80.00	72.00
2	Solar Lanterns	No.	0.25	950	237.50	213.75
3	Solar Water Pump sets	No.	5.50	125	687.50	412.50
	Total			1275	1005.00	698.25

Activity wise and Block-wise bifurcation of potential is given in Annexure-I.

Ground level credit flow for the sector for 2019-20 & 2020-21 was ₹12.00 lakh & ₹ 2859.00 lakh respectively.

5.3.4 Critical Interventions required

- The after sales services are not sufficient to meet the requirements of the plant holder. Defunct Bio Gas plants need repair for which necessary training to the concerned beneficiaries is essential. KVIB/ ZP can jointly work in this direction.
- Lack of extension support and non-availability of skilled masons are the hurdles in promotion of biogas plants.

5.3.5. Suggested Action Points:

Government Departments:

- MEDA may organise training programme for enterprising villagers/youth to promote use of solar unit. List of eligible farmers/entrepreneurs may be sent to banks for financing. (Action: MEDA)
- Defunct Biogas plants need repair and user friendly plastic tank based units may be promoted for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction. (Action: KVIB/ZP)
- Bank branches and Government offices may use solar energy for internal lighting (Action: Bank/Govt)
- Industry Association may persuade all service units to use solar power (Action: Industries Association)

Banks:

- Banks may consider financing Biogas along with dairy units so as to enable better use of animal dung and creation of additional source of energy. (Action: Banks)

6. Informal Credit Delivery System

6.1 Introduction:

The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular.

As on 31 March 2022, there are 118.93 lakh SHGs with aggregate bank deposits of about ₹ 47,240.48 crore, annual loan off take is ₹ 99,729.22 crore and loans outstanding at ₹ 1,51,051.30 crore in the country, whereas in Maharashtra State, there are 13.33 lakh SHGs with savings of ₹ 2742.76 crore. During 2021-22, a total of 2,05,229 SHGs were disbursed loan to the extent of ₹ 3423.45 crore which accounts for 3.43 % of the total loans disbursed in the country.

6.2 Micro Finance Profile of the District:

Total number of SHGs formed in the district constituted 1.3 % of the figure for Maharashtra State as on 31 March 2022. It has been planned under NRLM to include the entire rural poor women population under the SHG- BLP programme. During past 10 years number of SHGs savings linked in Maharashtra have increased from 70,000 to 10.83 lakh. During the same period, number of SHGs savings linked in Dhule district has increased from 1,600 to 14,482.

Total No. of blocks in the district	4
No. of blocks where SHGs exist	4
Total No. of blocks where SHGs are linked	4
No. of NGOs in the district	8
No. of NGOs participating in linkage program	2 (MAVIM & MSRLM)
No. of additional NGOs to be roped in during the year	0
Total No. of bank branches in the district	CBs- 132; Coops.- 55; RRBs- 4
Of which No. of branches participating in linkage program	CBs- all; Coops.- 50
No. of additional branches to be roped in	CBs- Nil; Coops.-02
No. of Govt. / other agencies participating	Govt. Depts.- 2

The salient features of SHG- BLP in the district are as under:

S. N.	Particulars	As on 31 March 2022
1	No. of SHGs promoted in the district	19950
2	No. of SHGs credit linked in the district	16587
3	Amount of Bank loan availed (₹ lakh) in the district	11050
4	Percentage of women SHGs in the district	96
5	Average loan disbursed per SHG (₹) in the district (2020-21)	1,60,000
6	Average loan disbursed per SHG (₹) in the State (2020-21)	1,45,000
7	Average loan disbursed per SHG (₹) in the Country (2020-21)	2,01,118
8	NPA position in the district (2020-21)	8.40%
9	NPA position in the State (2020-21)	10.10%
10	NPA position in the Country (2020-21)	4.73%
11	Loan outstanding per SHG (2020-21) district	86,000
12	Loan outstanding per SHG (2020-21) State	110031.20
13	Loan outstanding per SHG (2020-21) Country	178694.40

The SHGs have been formed by SRLM, MAVIM, NULM & various NGOs. NPA position is better than state average, but is still below national average. The NPAs are mainly in old SHGs for which proper handholding was not extended. Average loan size is small due to lesser amount of loans sanctioned to NULM SHGs by banks. Private Banks & MFIs are extending bigger volume of loans per SHG.

Capacity building programmes and VLPs – During 2018-19, 100 village level programs were conducted through banks for credit linkage of SHGs. For capacity building of SHGs 3 programs were conducted. For capacity building of bankers 2 training programs were conducted.

6.3 EShakti - Digitization of SHG books of accounts:

- As an initiative to further strengthen the SHG accounting system, NABARD has initiated a project to digitize the records of all the SHGs. The data is being captured on the website, viz., www.eshakti.nabard.org created by NABARD. Initially, this project was taken up on a pilot basis Dhule district. In phase II it was extended to Wardha. In phase III Chandrapur, Nagpur, Aurangabad, Raigad and Kolhapur districts have been covered.
- It is expected that the intervention will enable the policy makers, banks, financial institutions, government departments, etc., to identify those SHGs and members who require assistance. It will also enable effective monitoring of the SHGs, help SHG members to get access to wider range of financial services, increase bankers' comfort in credit appraisal and linkage of SHGs, facilitate transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits,
- The process of digitization of around 4000 SHGs in Dhule district is complete by capturing socio-economic data of those SHGs in the system. These SHGs are updating their monthly SHG transactions through tablet devices. Access to the database for all the banks has been enabled. SHGs are finding it easier to access credit facilities from banks.
- The number of SHGs digitized in the district are 4025 out of these number of SHGs credit linked are 2900 i.e. 72%. The number of SHGs digitized but not credit linked are 1125. The data regarding the same is available on our website www.eshakti.nabard.org, which bankers can readily access through the Bankers login id and password.

6.4 Financing of Joint Liability Groups

Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD in the States with the support of 3 RRBs and was later mainstreamed. Apart from extending 100% refinance support to Banks, NABARD also extends financial support for awareness creation and capacity building of all stakeholders of this programme. Besides, NABARD extends grant support for formation and nurturing of JLGs to banks and other JLG promoting agencies.

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering the presence of 1,60,000 small and marginal farmers & agricultural labourers, there is potential for formation / promotion of 32,000 JLGs which can be credit linked in phased manner in the district.

6.5 Issues related to Micro finance

- Imbalance among commercial banks in credit linkage of SHGs. Private Banks like ICICI and HDFC are positively taking up credit linkage of SHGs, whereas nationalized banks are in general reluctant in credit linkage of SHGs.
- There is need for DCCB to step up credit linkage of SHGs to bring about balanced spread and growth of credit linkage in the district as they have good network of branches spread over entire district. However, the weak financial position of Dhule and Nandurbar DCCB may be a setback for development and credit linkage of SHGs.
- Banks are not able to supervise the SHGs financed due to staff constraints.
- Monitoring mechanism of SHGs by NGOs has to be strengthened.
- The NPA level of SHGs formed under SGSY was a matter of concern; hence the bankers are reluctant to finance the SHGs.

6.6 Future Strategy

There is a need to propagate the concept of SHG-2 amongst the bankers as the product provides scope for enhanced bank credit to the SHGs. This would also address the inadequacy of repeat finance by banks. There is still an estimated potential of formation of around 3300 SHGs in the district. The services of NGOs are being taken up for credit linkages as well as recovery from SHGs. Bankers are sensitized by conducting workshops.

Livelihood & Entrepreneurship Development Programs (LEDPs) are being conducted for identified SHG members through NABARD grant support. After undergoing these training programs, those SHGs will become ready to take bank loans for income generating activities. 3 LEDP programs have been conducted in the district so far.

Suggested strategies for improving quality of SHGs

- More emphasis on training and capacity building programs for all SHG members
- Regular grading of SHGs
- Regular audit of accounts maintained by SHGs
- Facilitation for graduation of SHGs from micro credit to micro enterprise.

6.7 Assessment of potential under SHG-BLP

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

(as on 31.03.2020)

1	Population of the district	20.50 lakh
2	Rural population	14.79 lakh
3	No. of households (2 above / 5*)	2.96 lakh
4	No. of SHGs required (3 above / 15**)	19,733
5	No. of SHGs already savings linked	16,587
6	Balance (4-5)	3,146

*average members per household

**average members per SHG

6.8 Assessment of Credit Potential for the financial year 2023-24**(Amount in ₹ lakh)**

Sr. No.	Activity	Unit Cost	Physical Units (No.)	Total Financial Outlay	Bank Loan
1	Self Help Groups (SHGs)	1.90	4710	8949.10	8949.10
2	Joint Liability Groups (JLGs)	3.50	3050	10675.00	10675.00
3	PMJDY	0.10	8330	833.00	833.00
4	Loans to State sponsored organizations for SC/ST	2.50	1530	3825.00	3825.00
	Total		17620	24282.10	24282.10

Activity wise and Block-wise bifurcation of potential is given in Annexure-I.

PLP Projections for PESA Blocks in Dhule District

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

In Dhule district, there are two blocks which have been covered under PESA Act. As against the Total Priority Sector projections of ₹ 4210.05 crore for the district as presented in this PLP 2022-23, the % of block projection to district projection in the PLP for the total priority sector is more than the % of Block Population to District population, as can be found from the following table.

Sr. No.	District Population	Name of the block under PESA	Block Population	% of Block Population to District population	PLP 2023-24 projections for the district in ₹lakh	PLP 2023-24 projections for the block in ₹lakh	% of block projection to district projection in the PLP 2023-24
1	2050862	Sakri	464913	22.67	421005.77	95840.96	22.76
2	2050862	Shirpur	422137	20.58	421005.77	114631.78	27.22

District Specific Action Points – Dhule

- Awareness level of farmers to be enhanced through continuous farm training and awareness programme / demonstrations on soil and water management, usage of improved seeds, organic farming and adoption of appropriate cropping pattern suiting to the agro climatic conditions of the district.
- Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDG/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. Flood irrigation for sugarcane and banana crops may be discouraged, particularly in Shirpur block.
- Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation on sugarcane farms in Shirpur block through bank loans.
- High density planting for mango, orange, guava and cashew, if promoted will ensure enhanced productivity and better returns to the grower.
- Minor horticulture crops like Aonla, Tamarind, mushroom etc., having good economic significance may be popularised in the district.
- Popularisation of contract farming of medicinal and aromatic plants.
- Potential exists for plantation of softwood trees for paper / pulp industry (under buy back arrangement model). Banks can lend to the industry for raising plantation by the farmers in private wastelands.
- Organizing capacity building events for the community on regeneration of medicinal plants, promotion of NTFP entrepreneurship like (Honey bee keeping, mahua collection, gum collection, Tendu leaves collection etc).
- Development of eco-tourism at Aner dam & in the area of Nageshwar temple.
- Commercial banks need to prepare banking credit plan for dairy in association with milk unions and AH Dept.
- Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs in coordination with banks.
- A policy decision to revamp/rehabilitate weak fisheries coop. societies needs to be taken by State Government.
- Agri. Dept. should encourage farmers to construct Rain Water Harvesting structure in their fields. Technical knowledge in this regard may be made available by Agriculture Department.
- Solar Water Pumping associated with Drip Irrigation cluster may be promoted with credit support especially for small farmer.
- Awareness on Integrated Nutrient Management & Integrated Pest Management may be promoted to reduce the dependence on chemicals in agriculture.
- Capacity building of farmers to enable them shift to the other modes of drying of fruits under solar dryer units as to overcome the difficulties being faced by them.
- Agro processing park can be established at Dhule, Dondaicha and Sakri.
- Agriculture Department may organize buyer-seller meets before the commencement of harvesting season in case of horticulture crops and on regular intervals for vegetable and other exportable commodities.
- 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.)
- Since the value added products (e.g. garlic paste) have huge demand, processing plants need to be set up for boosting exports.

ANNEXURE-I

**Activity-wise / Block-wise Potential Linked Physical and Financial Estimates
for the Financial Year 2023-24**

State: - Maharashtra

District: - Dhule

(Amount in ₹ lakh)

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
I. Agriculture								
A. Agriculture & allied activities								
(i) CROP Production and maintenance, marketing								
Jowar	0.321	ha	Phy	1800	103	722	2375	5000
		100%	BL	577.80	33.06	231.76	762.38	1605.00
Bajra	0.272	ha	Phy	6340	13150	5260	2250	27000
		100%	BL	1724.48	3576.80	1430.72	612.00	7344.00
Maize	0.395	ha	Phy	5210	12478	3512	3300	24500
		100%	BL	2057.95	4928.81	1387.24	1303.50	9677.50
Cotton	0.682	ha	Phy	26262	5290	26524	25924	84000
		100%	BL	17910.68	3607.78	18089.37	17680.17	57288.00
Groundnut	0.395	ha	Phy	1265	2395	588	452	4700
		100%	BL	499.68	946.03	232.26	178.54	1856.50
Paddy	0.593	ha	Phy	0	2500	0	0	2500
		100%	BL	0.00	1482.50	0.00	0.00	1482.50
Soyabean	0.494	ha	Phy	295	4000	42	3663	8000
		100%	BL	145.73	1976.00	20.75	1809.52	3952.00
Moong & Udid	0.222	ha	Phy	1140	1186	2828	2646	7800
		100%	BL	253.08	263.29	627.82	587.41	1731.60
Tur	0.371	ha	Phy	780	1197	416	937	3330
		100%	BL	289.38	444.09	154.34	347.63	1235.43
Sugarcane	1.087	ha	Phy	47	793	140	1120	2100
		100%	BL	51.09	861.99	152.18	1217.44	2282.70
Wheat/Gram etc	0.445	ha	Phy	7109	3345	6273	6273	23000
		100%	BL	3163.51	1488.53	2791.49	2791.49	10235.00
Sub Total crop loan (a)			BL	26673.37	19608.87	25117.92	27290.07	98690.23
Post Harvest/ consumption (b=10% of a)			BL	2667.34	1960.89	2511.79	2729.01	9869.02
Repairs and Maintenance (c=20% of a)			BL	5334.67	3921.77	5023.58	5458.01	19738.05
Sub Total (i=a+b+c)			BL	34675.38	25491.53	32653.29	35477.09	128297.30
Term Loan								
(ii) Water Resources								
Dug Wells (Alluvial)	1.35	Nos.	Phy	140	170	160	180	650
		90%	BL	170.10	206.55	194.40	218.70	789.75
Dug Wells (Hard Rock)	1.73	Nos.	Phy	150	190	160	200	700
		90%	BL	233.55	295.83	249.12	311.40	1089.90
Submersible Pumpsets	0.61	Nos.	Phy	320	310	300	320	1250
		90%	BL	174.24	168.80	163.35	174.24	680.63

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
Diesel pump Set	0.35	Nos.	Phy	125	110	70	110	415
		90%	BL	39.38	34.65	22.05	34.65	130.73
Drip Sets	0.85	Ha.	Phy	2400	1800	1800	2200	8200
		50%	BL	1020.00	765.00	765.00	935.00	3485.00
Sprinkler Sets	0.30	Ha.	Phy	540	500	500	600	2140
		50%	BL	81.00	75.00	75.00	90.00	321.00
Lift Irrigation (Big)	2.00	Ha.	Phy	140	120	70	160	490
		90%	BL	252.00	216.00	126.00	288.00	882.00
Lift Irrigation (Small)	1.00	Ha	Phy	110	130	120	120	480
		90%	BL	99.00	117.00	108.00	108.00	432.00
Deepening/Re novn. of Well	0.55	Nos	Phy	150	150	130	120	550
		90%	BL	74.25	74.25	64.35	59.40	272.25
Rain water harvesting	1.00	Nos.	Phy	30	35	20	25	110
		67%	BL	20.10	23.45	13.40	16.75	73.70
Sub Total (ii)			BL	2163.62	1976.53	1780.67	2236.14	8156.96
(iii) Farm Mechanisation								
Tractors	6.50	Nos.	Phy	180	225	210	200	815
		80%	BL	936.00	1170.00	1092.00	1040.00	4238.00
Power Tillers	2.50	Nos.	Phy	210	170	150	250	780
		80%	BL	420.00	340.00	300.00	500.00	1560.00
Agri Implements	1.20	Nos.	Phy	150	160	130	180	620
		80%	BL	144.00	153.60	124.80	172.80	595.20
Misc. Farm Machinery	0.55	Nos.	Phy	220	210	210	300	940
		80%	BL	96.80	92.40	92.40	132.00	413.60
Sub Total (iii)			BL	1596.80	1756.00	1609.20	1844.80	6806.80
(iv) Plantation/ Horticulture / Sericulture								
Mango	1.65	Ha.	Phy	110	95	95	100	400
		90%	BL	163.35	141.08	141.08	148.50	594.00
Grapes	11.65	Ha.	Phy	8	10	11	0	29
		90%	BL	83.88	104.85	115.34	0.00	304.07
Pomegranates	2.05	Ha.	Phy	260	400	200	200	1060
		90%	BL	479.70	738.00	369.00	369.00	1955.70
Ber	0.60	Ha	Phy	35	50	30	70	185
		90%	BL	18.90	27.00	16.20	37.80	99.90
Guava	1.08	Ha	Phy	60	50	40	32	182
		90%	BL	58.32	48.60	38.88	31.10	176.90
Amla	0.79	Ha	Phy	60	60	50	38	208
		90%	BL	42.66	42.66	35.55	27.02	147.89

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
Sapota	1.29	Ha	Phy	30	40	25	26	121
		90%	BL	34.83	46.44	29.03	30.19	140.48
Custard Apple	1.14	Ha	Phy	29	35	15	25	104
		90%	BL	30.49	35.91	15.39	25.65	107.44
Floriculture	6.50	Ha	Phy	40	35	30	35	140
		90%	BL	234.00	204.75	175.50	204.75	819.00
Shade net 10 R	6.27	Nos.	Phy	34	30	25	30	119
		45%	BL	95.93	84.65	70.54	84.65	335.76
Post Harvest Management - (onion chawl)	5.50	Ha	Phy	150	250	100	60	560
		50%	BL	412.50	687.50	275.00	165.00	1540.00
Aromatic Medicinal Plants	3.30	Ha	Phy	22	15	15	20	72
		90%	BL	65.34	44.55	44.55	59.40	213.84
Sericulture	1.00	Ha	Phy	2	2	2	5	11
		90%	BL	1.80	1.80	1.80	4.50	9.90
Sub Total (iv)				1721.70	2207.78	1327.84	1187.55	6444.88
(v) Forestry & Wasteland Development								
Farm Forestry - Melia Dubia	1.10	Ha.	Phy	400	420	400	380	1600.00
		90%	BL	396.00	415.80	396.00	376.20	1584.00
Nursery for farm forestry	3.10	Nos.	Phy	8	11	10	10	39.00
		90%	BL	22.32	30.69	27.90	27.90	108.81
Sub Total (v)				BL 418.32	446.49	423.90	404.10	1692.81
(vi) Animal Husbandry- Dairy								
Cross Breed Cows	0.70	Nos.	Phy	1700	2000	1600	1800	7100
		75%	BL	892.50	1050.00	840.00	945.00	3727.50
Buffaloes	0.80	Nos.	Phy	800	1100	900	1000	3800
		75%	BL	480.00	660.00	540.00	600.00	2280.00
Private Vet. Clinic with retail outlet	3.50	Nos.	Phy	4	5	5	5	19
		75%	BL	10.50	13.13	13.13	13.13	49.88
Bulk Milk Coolers	22.00	Nos.	Phy	9	7	9	10	35
		75%	BL	148.50	115.50	148.50	165.00	577.50
Fodder production	0.26	Nos.	Phy	45	35	30	40	150
		75%	BL	8.78	6.83	5.85	7.80	29.25
Cattle feed mixing Units	18.00	Nos.	Phy	10	5	5	10	30
		75%	BL	135.00	67.50	67.50	135.00	405.00

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
Working capital for dairy	0.60	Nos.	Phy	2400	3000	2500	2800	10700
		75%	BL	1080.00	1350.00	1125.00	1260.00	4815.00
Sub Total (vi)			BL	2755.28	3262.95	2739.98	3125.93	11884.13
(vii) Animal Husbandry-Poultry								
Commercial Broiler (1000 bird unit)	4.20	Nos.	Phy	40	30	20	20	110
		75%	BL	126.00	94.50	63.00	63.00	346.50
Commercial Layer (1000 bird unit)	9.92	Nos.	Phy	40	30	20	20	110
		75%	BL	297.60	223.20	148.80	148.80	818.40
Eggs & Broiler Cart	0.30	Nos.	Phy	60	55	55	55	225
		90%	BL	16.20	14.85	14.85	14.85	60.75
Feed mixing plant	17.00	Nos.	Phy	1	1	2	1	5
		90%	BL	15.30	15.30	30.60	15.30	76.5
Working capital for poultry	.8 x 4 broil +1.5 x layer	Nos.	Phy	80	70	40	40	230
		100%	BL	188.00	141.00	94.00	94.00	517.00
Sub Total (vii)			BL	643.10	488.85	351.25	335.95	1819.15
(viii) Animal Husbandry-SGP								
Sheep Rearing (40+2)	3.50	Nos.	Phy	140	225	240	200	805
		75%	BL	367.50	590.63	630.00	525.00	2113.13
Goat Rearing (20 +1)	2.50	Nos.	Phy	390	450	400	450	1690
		75%	BL	731.25	843.75	750.00	843.75	3168.75
Goat Breeding units (500+25)	30.00	Nos.	Phy	2	3	2	1	8
		75%	BL	45.00	67.50	45.00	22.50	180.00
Working capital for goatery	0.15	Nos.	Phy	1700	1800	1860	1750	7000
		100%	BL	216.00	292.50	279.00	262.50	1050.00
Sub Total (viii)			BL	1359.75	1794.38	1704.00	1653.75	6511.88
(ix) Fisheries								
Composite Fish Pond (New)	7.00	Nos.	Phy	2	3	2	1	8
		85%	BL	11.90	17.85	11.90	5.95	47.60

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
Composite Fish Culture (existing-renovation)	4.00	Nos.	Phy	2	3	2	2	9
		85%	BL	6.80	10.20	6.80	6.80	30.60
Working capital for fishery per ha	1.00	Nos.	Phy	10	8	15	8	41
		85%	BL	8.50	6.80	12.75	6.80	34.85
Sub Total (ix)			BL	27.20	34.85	31.45	19.55	113.05
(x) Farm Credit - Others								
Finance to FPOs/FPCs	0.25	Nos.	Phy	5	7	5	6	23
		90%	BL	1.13	1.58	1.13	1.35	5.18
Bullocks/other draught animals	0.60	Nos.	Phy	450	450	350	600	1850
		90%	BL	243.00	243.00	189.00	324.00	999.00
Bullock Carts	0.40	Nos.	Phy	90	120	150	150	510
		90%	BL	32.40	43.20	54.00	54.00	183.60
Sub Total (x)			BL	276.53	287.78	244.13	379.35	1187.78
Total Term Loan (ii to x)			BL	10962.29	12255.60	10212.41	11187.12	44617.42
Total Farm Credit (A = Total of i to x)			BL	45637.67	37747.13	42865.70	46664.21	172914.72

B. Agriculture Infrastructure								
(i) Storage Facilities								
Godowns (Up to 1000 MTs)	55.00	Nos.	Phy	20	25	20	25	90
		75%	BL	825.00	1031.25	825.00	1031.25	3712.50
Cold storage (1000 MT)	180.00	Nos.	Phy	5	3	3	4	15
		50%	BL	450.00	270.00	270.00	360.00	1350.00
Market Yards	100.00	Nos.	Phy	0	1	1	1	3
		75%	BL	0.00	75.00	75.00	75.00	225.00
Modernisation of Market Yards	110.00	Nos.	Phy	0	1	1	0	2
		75%	BL	0.00	82.50	82.50	0.00	165.00
Gradation, Standarisisation Infrastructure	65.00	MT	Phy	15	18	15	10	58
		75%	BL	731.25	877.50	731.25	487.50	2827.50
Sub Total (i)			BL	2006.25	2336.25	1983.75	1953.75	8280.00
(ii) Land Development								
Organic Farming	0.50	ha	Phy	100	130	150	200	580
		90%	BL	45.00	58.50	67.50	90.00	261.00

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
Polythene Mulching	0.25	ha	Phy	200	300	350	500	1350
		90%	BL	45.00	67.50	78.75	112.50	303.75
Land Levelling / OFD	0.35	ha	Phy	230	250	245	200	925
		90%	BL	72.45	78.75	77.18	63.00	291.38
Farm bunding - Soil and water conservation	0.21	ha	Phy	225	400	400	400	1425
		90%	BL	42.53	75.60	75.60	75.60	269.33
Farm Ponds	1.50	ha	Phy	500	700	600	500	2300
		90%	BL	675.00	945.00	810.00	675.00	3105.00
Sub Total (ii)			BL	879.98	1225.35	1109.03	1016.10	4230.45
iii) Agri. Infrastructure - Others								
Fruit & Vegetable Market Waste Compost (100 TPD)	190.00	Nos.	Phy	2	1	1	2	6
		50%	BL	190.00	95.00	95.00	190.00	570.00
Biofertilizers – Biopesticides Unit (200 tonne / annum)	22.00	Nos.	Phy	2	3	1	2	8
		50%	BL	22.00	33.00	11.00	22.00	88.00
Miscellaneous (vermi Compost/Culture)	4.25	ha	Phy	80	100	75	50	305
		80%	BL	272.00	340.00	255.00	170.00	1037.00
Sub Total (iii)			BL	484.00	468.00	361.00	382.00	1695.00
Total Agri infrastructure (B = i + ii + iii)			BL	3370.23	4029.60	3453.78	3351.85	14205.45
C. Ancillary Activities								
i) Food and Agro Processing								
Starch Unit	460.00	Nos.	Phy	4	5	3	8	20
		75%	BL	1380.00	1725.00	1035.00	2760.00	6900.00
Refined Oil mill	375.00	Nos.	Phy	4	3	3	5	15
		75%	BL	1125.00	843.75	843.75	1406.25	4218.75
Cotton Ginning and pressing	250.00	Nos.	Phy	4	4	2	10	20
		75%	BL	750.00	750.00	375.00	1875.00	3750.00
Dal Processing	2.00	Nos.	Phy	15	14	10	10	49
		75%	BL	22.50	21.00	15.00	15.00	73.50
Chilli Grinding	2.50	Nos.	Phy	20	10	10	15	55
		75%	BL	37.50	18.75	18.75	28.13	103.13

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
Fruit Processing-Pickle, Pulp, Amchur Powder, Custard Apple Pulping	10.00	Nos.	Phy	5	10	5	9	29
		75%	BL	37.50	75.00	37.50	67.50	217.50
Rice Mill (Home Units)	2.50	Nos.	Phy	0	15	0	10	25
		75%	BL	0.00	28.13	0.00	18.75	46.88
Jaggery Making Units (Khandsari)	10.00	Nos.	Phy	1	3	0	2	6
		75%	BL	7.50	22.50	0.00	15.00	45.00
Millet/cereal based Value added products making units (RTE/Instant mixes)	15.00	Nos.	Phy	10	4	3	8	25
		75%	BL	112.50	45.00	33.75	90.00	281.25
Groundnut oil mill	4.20	Nos.	Phy	14	15	10	12	51
		75%	BL	44.10	47.25	31.50	37.80	160.65
Sub Total (i)			BL	3516.60	3576.38	2390.25	6313.43	15796.65
ii) Agri Ancillary Activities – Others								
Agri Clinic and Agri Business Center	20.00	Nos.	Phy	7	6	5	8	26
		80%	BL	112.00	96.00	80.00	128.00	416.00
Loans to PACS for processing	50.00	Nos.	Phy	20	20	13	25	78
		80%	BL	800.00	800.00	520.00	1000.00	3120.00
Marketing Federation	100.00	Nos.	Phy	2	2	1	2	7
		80%	BL	160.00	160.00	80.00	160.00	560.00
Sub Total (ii)			BL	1072.00	1056.00	680.00	1288.00	4096.00
Total Ancillary (C = i + ii)			BL	4588.60	4632.38	3070.25	7601.43	19892.65
Total Agriculture (A+ B + C)			BL	53596.50	46409.11	49389.73	57617.48	207012.82

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
II. Micro, small and Medium Enterprises(MSME)								
A. Term Loan								
(a) Manufacturing Sector								
Micro Enterprises	50.00	Nos.	Phy	30	10	10	10	60
		90%	BL	1350.00	450.00	450.00	450.00	2700.00
Small Enterprises	500.00	Nos.	Phy	3	1	1	2	7
		90%	BL	1350.00	450.00	450.00	900.00	3150.00
Medium Enterprises	2500.00	Nos.	Phy	0	1	0	0	1
		90%	BL	0.00	2250.00	0.00	0.00	2250.00
(b) Service Sector								
Micro Enterprises	50.00	Nos.	Phy	25	11	5	9	50
		90%	BL	1125.00	495.00	225.00	405.00	2250.00
Small Enterprises	500.00	Nos.	Phy	4	2	2	2	10
		90%	BL	1800.00	900.00	900.00	900.00	4500.00
Medium Enterprises	2000.00	Nos.	Phy	0	0	0	1	1
		90%	BL	0.00	0.00	0.00	1800.00	1800.00
Sub Total (A) Term Loan			BL	5625.00	4545.00	2025.00	4455.00	16650.00
B. Working Capital								
(a) Manufacturing Sector								
Micro Enterprises	25.00	Nos.	Phy	90	80	60	70	300
		90%	BL	2025.00	1800.00	1350.00	1575.00	6750.00
Small Enterprises	110.00	Nos.	Phy	18	13	8	11	50
		90%	BL	1782.00	1287.00	792.00	1089.00	4950.00
Medium Enterprises	600.00	Nos.	Phy	3	2	2	2	9
		90%	BL	1620.00	1080.00	1080.00	1080.00	4860.00
(b) Service Sector								
Micro Enterprises	12.00	Nos.	Phy	1725	862	1034	1379	5000
		90%	BL	18630.00	9309.60	11167.20	14893.20	54000.00
Small Enterprises	100.00	Nos.	Phy	132	147	74	147	500
		90%	BL	11880.00	13230.00	6660.00	13230.00	45000.00
Medium Enterprises	500.00	Nos.	Phy	10	4	10	6	30
		90%	BL	4500.00	1800.00	4500.00	2700.00	13500.00
Sub Total (B) Working Capital			BL	40437.00	28506.60	25549.20	34567.20	129060.00
Total MSME (A+B)			BL	46062.00	33051.60	27574.20	39022.20	145710.00

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
III. Credit potential for Export Credit, Education & Housing								
A. Export Credit								
Preshipmnet export	100.00	Nos.	Phy	3	2	3	4	12
		100 %	BL	300.00	200.00	300.00	400.00	1200.00
Post shipment	125.00	Nos.	Phy	5	4	2	2	13
		100 %	BL	625.00	500.00	250.00	250.00	1625.00
Total Export Credit			BL	925.00	700.00	550.00	650.00	2825.00
B. Education								
Education Loans	15.00	Nos.	Phy	200	150	150	200	700
		80%	BL	2400.00	1800.00	1800.00	2400.00	8400.00
Education Loans- Abroad	30.00	Nos.	Phy	20	20	10	20	70
		80%	BL	480.00	480.00	240.00	480.00	1680.00
Total Education			BL	2880.00	2280.00	2040.00	2880.00	10080.00
C. Housing								
Housing Loans - New	20.00	Nos.	Phy	325	325	300	350	1300
		80%	BL	5200.00	5200.00	4800.00	5600.00	20800.00
Housing Loans - Repair	5.00	Nos.	Phy	500	300	350	400	1550
		80%	BL	2000.00	1200.00	1400.00	1600.00	6200.00
Total Housing			BL	7200.00	6400.00	6200.00	7200.00	27000.00
Total Export, Education & Housing (A+B+C)			BL	11005.00	9380.00	8790.00	10730.00	39905.00
IV. Credit potential for Infrastructure								
A. Social Infrastructure								
Drinking Water RO units	15.00	Nos.	Phy	15	20	12	20	67
		100 %	BL	225.00	300.00	180.00	300.00	1005.00
PHC/Nursing para medical centres	50.00	Nos.	Phy	5	8	5	10	28
		100 %	BL	250.00	400.00	250.00	500.00	1400.00
Schools Bldg	50.00	Nos.	Phy	4	5	5	5	19
		100 %	BL	200.00	250.00	250.00	250.00	950.00
Sanitation units	0.12	Nos.	Phy	80	100	75	100	355
		100 %	BL	9.60	12.00	9.00	12.00	42.60
Total Social Infrastructure			BL	684.60	962.00	689.00	1062.00	3397.60

ACTIVITY	UNIT COST	UNIT SIZE		DHULE	SAKRI	SHIND-KHEDA	SHIRPUR	TOTAL
B. Renewable Energy								
Bio-gas Plants	0.40	Nos.	Phy	50	50	50	50	200
		90%	BL	18.00	18.00	18.00	18.00	72.00
Solar Lanterns	0.25	Nos.	Phy	200	350	200	200	950
		90%	BL	45.00	78.75	45.00	45.00	213.75
Solar Pump sets	5.50	Nos.	Phy	40	25	30	30	125
		60%	BL	132.00	82.50	99.00	99.00	412.50
Total Renewable Energy			BL	195.00	179.25	162.00	162.00	698.25
Total Infrastructure (A+B)			BL	879.60	1141.25	851.00	1224.00	4095.85
V. Credit potential for SHG, JLG PMJDY								
Self Help Groups (SHGs)	1.90	Nos.	Phy	1500	1210	900	1100	4710
		100 %	BL	2850.00	2299.00	1710.00	2090.10	8949.10
Joint Liability Groups (JLGs)	3.50	Nos.	Phy	800	700	750	800	3050
		100 %	BL	2800.00	2450.00	2625.00	2800.00	10675.00
PMJDY	0.10	Nos.	Phy	1900	2100	2100	2230	8330
		100 %	BL	190.00	210.00	210.00	223.00	833.00
Loans to state sponsored organisations	2.50	Nos.	Phy	450	360	350	370	1530
		100 %	BL	1125.00	900.00	875.00	925.00	3825.00
Total SHJ, JLG etc.			BL	6965.00	5859.00	5420.00	6038.10	24282.10
Total Priority Sector (I to V)			BL	118508.10	95840.96	92024.93	114631.78	421005.77

Annexure II

An overview of flow of Ground Level Credit- Agency-wise/ Sector-wise

(Amount in ₹ lakh)

Sr. No.	Agency/Category	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan							
	CBs	86800.00	33107.91	93257.94	42714.00	63754	54858.47	74257
	RRB	600.00	278.02	622.69	346.00	425	486.27	600
	DCCB	15100.00	7102.95	16119.37	11674.00	12021	15671.31	14220
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total(A)	102500.00	40488.88	110000.00	54734.00	76200.00	71016.05	89077.00
2	Term Loan (MT+TL)							
	CBs	14308.00	19398.34	19653.75	52150.00	46702.00	52861.45	49623.00
	RRB	102.00	916.83	138.89	1325.00	298.00	1126.58	300.00
	DCCB	3090.00	8057.14	4207.36	14528.00	0.00	107.72	0.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total(B)	17500.00	28372.31	24000.00	68003.00	47000.00	54095.75	49923.00
3	Total Agri Credit							
	CBs	101108.00	52506.25	112911.69	94864.00	110456.00	107719.92	123880.00
	RRB	702.00	1194.85	761.58	1671.00	723.00	1612.85	900.00
	DCCB	18190.00	15160.09	20326.73	26202.00	12021.00	15779.03	14220.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Agri Credit (A+B=C)	120000.00	68861.19	134000.00	122737.00	123200.00	125111.80	139000.00
4	Non Farm Sector/MSME							
	CBs	65398	100200.29	64559.51	72132.00	49700.00	95140.75	49700.00
	RRB	385.00	439.70	377.26	377.00	300.00	599.55	300.00
	DCCB	64.00	360.03	63.23	617.00	0.00	591.87	0.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (D)	65847.00	101000.02	65000.00	73126.00	50000.00	96332.17	50000.00
5	Other priority Sector							
	CBs	63783.00	23951.97	64561.58	12251.00	43700.00	29648.31	49640.00
	RRB	376.00	807.88	375.39	472.00	300.00	644.04	360.00
	DCCB	63.00	1795.99	63.03	4242.00	0.00	2441.82	0.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (E)	64222.00	26555.84	65000.00	16965.00	44000.00	32734.17	50000.00
6	Grand Total							
	CBs	230289.00	176658.51	242032.78	179247.00	203856.00	232507.97	223220.00
	RRB	1463.00	2442.43	1514.23	2520.00	1323.00	2856.45	1560.00
	DCCB	18317.00	17316.11	20452.99	31061.00	12021.00	18812.72	14220.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (C+D+E)	250069.00	196417.05	264000.00	212828.00	217200.00	254178.14	239000.00

Annexure III

Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities

(Amount in ₹ lakh)

Sr. No.	Particulars	2019-20				2020-21				2021-22				2022-23 (ACP target)			
		CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total	CBs	Coops.	RRB	Total
I.	Crop loans	33108	7103	278	40489	42714	11674	346	54734	54859	15670.88	486.26	71016.03	69741.97	13820.00	485.03	84047.00
II.	Term Loans																
a	MI	2250	0	10	2260	6327	0	15	6342	4221.62	0.00	6.43	4228.05	1063.78	0.00	0.39	1064.17
b	LD	1168	0	5	1173	2944	0	6	2950	7270.03	0.00	9.62	7279.65	9986.46	0.00	0.40	9986.86
c	FM	3774	0	52	3826	9050	0	74	9124	7237.10	0.00	32.52	7269.62	1440.51	0.00	1.97	1442.48
d	P&H	781	0	0	781	1270	0	0	1270	1344.72	0.00	0.00	1344.72	253.90	0.00	0.00	253.90
e	DD	4076	0	164	4240	13741	0	236	13977	5273.78	0.00	108.45	5382.23	7127.81	0.00	117.03	7244.84
f	Poultry	135	0	0	135	571	0	0	571	1049.18	0.00	0.00	1049.18	1643.40	0.00	0.00	1643.40
g	S/G/P	3650	0	34	3684	6456	0	49	6505	9747.12	0.00	48.02	9795.14	5772.21	0.00	51.82	5824.03
h	Fisheries	22	0	0	22	91	0	0	91	261.92	0.00	0.00	261.92	457.73	0.00	0.00	457.73
i	F/WLD	1	0	0	1	2	0	0	2	7.34	0.00	0.00	7.34	1.94	0.00	0.00	1.94
j	SMY	2528	2415	330	5273	9398	4356	481	14235	10138.14	0.00	711.98	10850.12	9982.77	0.00	30.37	10013.14
k	BG	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l	Sericulture	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Others	1014	5642	322	6978	2301	10172	463	12936	6519.06	107.73	0.00	6626.79	11982.96	0.00	84.55	12067.51
	Sub-total-II	19399	8057	917	28373	52151	14528	1324	68003	53070.01	107.73	917.02	54094.76	49713.47	0.00	286.53	50000.00
III	NFS	100200	360	440	101000	72132	617	377	73126	95140.74	591.89	599.56	96332.19	49725.70	0.00	274.30	50000.00
IV	OPS	23952	1796	808	26556	12251	4242	472	16965	32416.90	107.73	209.56	32734.19	49640.76	0.00	359.24	50000.00
	Grand Total (I+II+III+IV)	176659	17316	2443	196418	179248	31061	2519	212828	235486.54	16478.23	2212.40	254177.17	218821.90	13820.00	1405.10	234047.00

Annexure IV

Indicative unit costs for various agricultural activities as arrived at by NABARD/Unit Cost Committee

Sr. No.	Item	Unit Cost (₹)
A	Minor Irrigation	
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	Farm Mechanisation	
1	Conventional carts 5 qtl	16000
2	MAIDC tyre carts 3 T	28400
3	MAIDC Steel carts 3 MT	38500
C	Plantation and Horticulture (₹/ha)	
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
D	Land Development	
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
E	Animal Husbandry	
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
F	Fisheries	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming (Pond & input)	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
G	Integrated farming system (Pl see chap 2.1.11)	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000

For details please refer to the NABARD website.

Annexure V**Scale of Finance for major crops fixed by District Level Technical Committee (DLTC) for 2022-23****(Amount in ₹)**

Sr.	Name of the Crop	SoF per ha
A	KHARIF CROPS	
1	Jowar(Irr.Hybrid/Local)	32100
2	Bajra (Hybrid)	27200
3	Paddy (hybrid)	59300
4	Nagali	19800
5	Maize (Hybrid)	39500
B	RABI CROPS	
6	High yielding Wheat (Irrigated)	44500
7	Maize (Hybrid)	37100
8	Jowar (Irrigated / Hybrid)	32100
9	Dadar	27200
10	Sunflower	32100
C	OILSEEDS & PULSES	
11	Tur(irrigated)	37100
12	Moong/Urad	22200
13	Til	24700
14	Soyabean	49400
15	Sunflower	32100
16	Gram	37100
17	Kardai	32100
18	Groundnut (Irrigated - kharif)	37100
19	Groundnut (Summer)	39500
20	Sunflower (Summer)	32100
D	CASH CROPS	
21	Cotton (Irrigated/Hybrid)	74100
22	Cotton (Rainfed)	49400
23	Onion	69200
24	Chilli	61800
E	HORTICULTURE CROPS	
25	Grapes	321200
26	Banana	116500
27	Banana(tissue)	148300
28	Mango	148300
29	Papaya	86500
30	Pomogranate	128500
31	Pomegranate (drip)	128500
32	Guava	44500
33	Custard Apple	44500
F	SUGARCANE	
34	Pre Seasonal	98800
35	Suru (Seasonal)	98800
36	Ratoon (Khodwa)	74100

SoF- Scale of finance)

Annexure V (A)

Scales of Finance (SoF) for working capital for "Animal Husbandry"
fixed by District Level Technical Committee (DLTC) for 2022-23

Sr. No.	Name of the Activity	Unit Size	SoF per unit (₹)
1	Cow / buffalo rearing	01 animal	15,000
2	Sheep / Goat rearing	10 + 1 animals	30,000
3	Poultry - Broiler birds	1000 birds	1,00,000
4	Poultry - Layer birds	1000 birds	1,20,000

Annexure V (B)

Scales of Finance (SoF) for working capital for "Fishery"
fixed by District Level Technical Committee (DLTC) for 2022-23

Sr. No.	Name of the Activity	Unit Size	SoF per unit (₹)
1	Fish farming in Artificial Pond	01 hectare	1,00,000
2	Fish farming in cage cultivation	01 cage	1,00,000
3	Fish capture in open pond, river	01 fisherman	30,000
4	Bio-flock fishing (subject to GoI guidelines)	01	40,000

List of Abbreviations

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

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

List of District Development Managers

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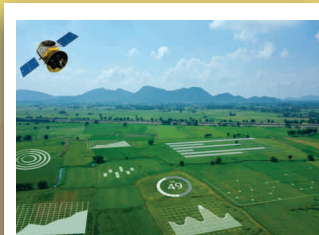
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Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

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Building Trust for Rural Prosperity

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e-mail:ho@nabsanrakshan.org

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