



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : गोंदिया

DISTRICT : GONDIA

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

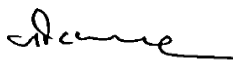
संभाव्यतायुक्त ऋण योजना (पीएलपी) अग्रणी बैंक योजना के तहत प्रत्येक जिले के लिए जिला ऋण योजना के मार्गदर्शन, नियोजन और उसे अंतिम रूप देने के लिए एक महत्वपूर्ण दस्तावेज है। यह दस्तावेज़ जिले में विभिन्न क्षेत्रों के लिए ऋण क्षमता का एक विस्तृत वैज्ञानिक आकलन प्रदान करता है और प्राथमिकता प्राप्त क्षेत्र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

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

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

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

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



(जी एस रावत)
मुख्य महाप्रबंधक
15 सितंबर 2022

FOREWORD

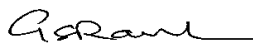
Potential Linked Credit Plan (PLP) is a vital document for guidance, planning and finalising the District Credit Plan for each district under Lead Bank Scheme. The document provides a detailed scientific assessment of credit potential for various sectors in the district and also highlights the sector-specific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

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

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

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

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



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

**POTENTIAL LINKED CREDIT PLAN 2023-24
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Executive Summary

1. District characteristics

Gondia district is situated in the Eastern part of Maharashtra. It has 8 blocks with a total geographical area of 5641 Sq. km. Out of 5.64 lakh ha of the total area, the cultivable land is 2.20 lakh ha. The average rainfall of the district is 1326.54 mm per annum. The district population (2011 Census) is 13.22 lakh with 10.97 lakh (82.98 %) in rural areas. There are 2.58 lakh land holders of which 69.63 % of land belongs to small & marginal farmers and average land holding in the district being 0.61 ha. The major crops grown during Kharif are paddy, oilseed and vegetable etc and during Rabi, Paddy, Maize and Vegetable etc. The cropping intensity is 140%. The CD ratio as on 31.3.2022 was 38.30%. The district has also been identified for paddy cultivation more than 85% cultivable land. Farmers are gradually adopting the crop diversification to increase their income. Agriculture Department and ATMA has acted their major role to change this pattern.

2. Sectoral trends in credit flow

The Ground Level Credit Flow under Priority Sector for the last 5 years is as detailed below:

(₹ in Lakh)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
Crop Loan	20,820.97	20,078.79	21,843.99	31,445.74	28,675.99
Agri Term Loan	8,993.97	9,462.56	12,004.69	26,361.76	27,332.84
Total Agri Credit	29,814.94	29,541.35	33,848.68	57,807.5	56,008.83
NFS/MSME	23,234.04	20,321.10	31,110.53	89,886.93	68,988.84
OPS/NPS	21,861.08	49,732.97	40,538.79	48,609.46	14,440.75
Total	74,910.06	99,595.42	1,05,498.00	1,96,303.89	1,39,438.42

The size of the Annual Credit Plan (ACP) under Priority Sector for the year 2021-22 is ₹ 139438.42 crore which includes ₹ 560.08 crore for total agriculture (30%). The Commercial Banks have the major share in ACP achievement with ₹ 1092.04 crore which is 78.31 % of the overall ACP achievement of 2021-22. The share of District Central Cooperative Bank (DCCB) in ACP achievement for the year 2021-22 stood at ₹ 198.91 crore (14.26% of ACP achievement of 2021-22). Vidarbha Konkan Gramin Bank, the only RRB in the district has disbursed ₹ 103.42 crore with the meagre share of 7.41 % in overall ACP achievement of 2021-22. The total number of KCC/Rupay KCCs issued stood at 35000 as on 31.03.2022.

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

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2023-24 has been assessed at ₹ 2423.96 crore as against ₹ 2212.89 crore projected for the year 2022-23 showing 9.53% growth over the previous year.

a. Crop Production, Maintenance and Marketing: The district has a predominant agrarian economy and about 55% of the work-force is pursuing agriculture and activities allied to agriculture. The main crop grown is paddy. Other crops are Tur, Gram, Urad (white gram), Moong (green gram), Oilseeds (Til & flaxseed), Sugarcane, etc. Out of the total geographical area of 5.64 lakh ha, Gross Cropped Area is 2.94 lakh ha. The cropping intensity is 140 %. We have assessed the potential of ₹ 801.81crore which is 33.07 % of the total projection of ₹ 2423.96

crore. The projections under crop loan has been increased by 6.50%, taking into account the area under cultivation, actual GLC flow during previous years, recovery, NPAs and number of farmers eligible for availing crop loan. The Agriculture Term Loan, the projections have been assessed upward to ₹ 440.22 crore for the year 2023-24 taking into account the implementation of CSS on FPO, AIF, PM-FME, AMI, SMART project.

b. Micro, Small and Medium Enterprises (Investment and Working Capital): Micro, small and medium enterprises are an important employment generating sector. With revised definitions of MSME, the estimated potential of ₹ 795.60 crore is assessed under this sector which includes Investment Credit of ₹ 155.70 crore and working capital of ₹ 639.90 crore. The Rural Non-Farm sector, besides providing an avenue for supplementing farm incomes, offers employment opportunities to the labour forces in the rural areas, thereby helping prevent their migration to urban areas. Several small units are leading to closure due to non-availability of uninterrupted power supply, absence of skilled labour etc. Close co-ordination and joint efforts of bankers, DIC and KVIB officials and others are required for development of various rural nonfarm activities in the district.

c. Micro-finance

The SHG Bank Linkage Programme has been gaining momentum in the district on account of realization by the banks that SHG channel is one of the most cost- effective route to cover the unreached poor and at the same time, a viable business opportunity with repayment well over 99%. The potential plan for 2023-24 envisages the livelihood activities to SHG members with credit linkage of Rs.15235.00 lakh.

d. Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others

The total Potential for other sectors (Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others) out of total Priority Sector loans has estimated Rs. 23397.30 lakh. These sectors are moving towards development in slower motion as people are not much educated and unawareness about adoption of new technology, lack of higher education and migration of people to nearby cities which hinders to credit financing to Housing and other sector priority areas.

4. Developmental initiatives: There is a need to develop organisation of farmers to improve the bargaining power. Hence FPOs have been promoted in the district by Agriculture department, SFAC and NABARD. NABARD has promoted 8 FPOs in the district. There are 3 TDF projects involving 2500 tribal families in Deori and Salekasa blocks under NABARD grant assistance by providing them horticulture plants etc. MAVIM-CMRCs is supported with NABARD grant assistance for the promotion of Rural Marts at Gondia block and Tiroda block to make available the platform for sale of products made by SHG women. Present JLG project is undergoing to supplement the credit with arrangement of VKGB so as to generate the livelihood activities and improvement of economic life of women.

5. Thrust areas for 2022-23

Thrust areas for Gondia District are mainly MSME sector, NTFP collection/ processing, Tribal Development, sustainable agricultural practices, improvement in productivity in agriculture & allied sectors, SHG Financing, financing under Post-Harvest management, construction of storage, livelihood development under different projects and Food Processing etc.

6. Major constraints and suggested action points

The Crop diversification- sugarcane cultivation should be promoted by Agriculture Department in the district. It will also increase the farmers' income and credit flow under crop loan and land will be utilized over the year. Paddy needs plenty of water and brings low income to the farmers. There is a need for crop diversification like vegetables, high value crops and sugarcane crops. It will also develop the processing plants and slowly will develop the other infrastructure facilities like transportation and storage etc.

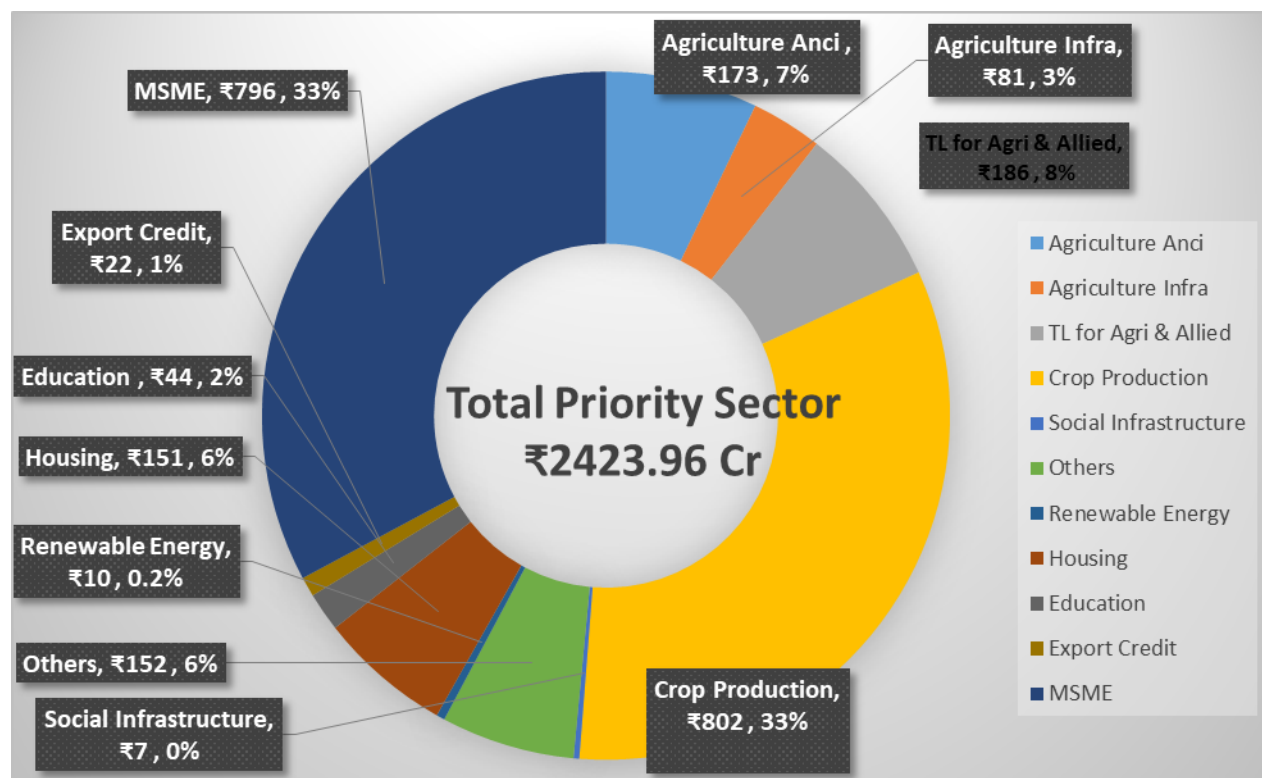
7. Way forward

The Gondia district has good potential for Animal Husbandry, Export promotion and SHG/JLG financing activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers' income. Banks may play pro-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 PLP PROJECTIONS FOR 2023-24
 (₹ lakh)

Sr. No.	Sector/Activity	PLP projections
1	Crop Production	80,181.40
2	Term loan for Agriculture and Allied Activities	18,573.94
3	Agriculture Infrastructure	8,105.95
4	Agriculture Ancillary activities	17,342.50
	Total Agriculture and Allied Activities (1+2+3+4)	1,24,203.79
5	Credit Potential for Micro, Small and Medium Enterprises (MSME)	79,560.00
6	Potential for Export Credit	2,240.00
7	Credit Potential for Education	4,428.00
8	Credit Potential for Housing	15,120.00
9	Credit Potential for Renewable Energy	956.80
10	Credit Potential for Others	15,235.00
11	Social Infrastructure involving bank credit	652.50
	Total Priority Sector	2,42,396.09

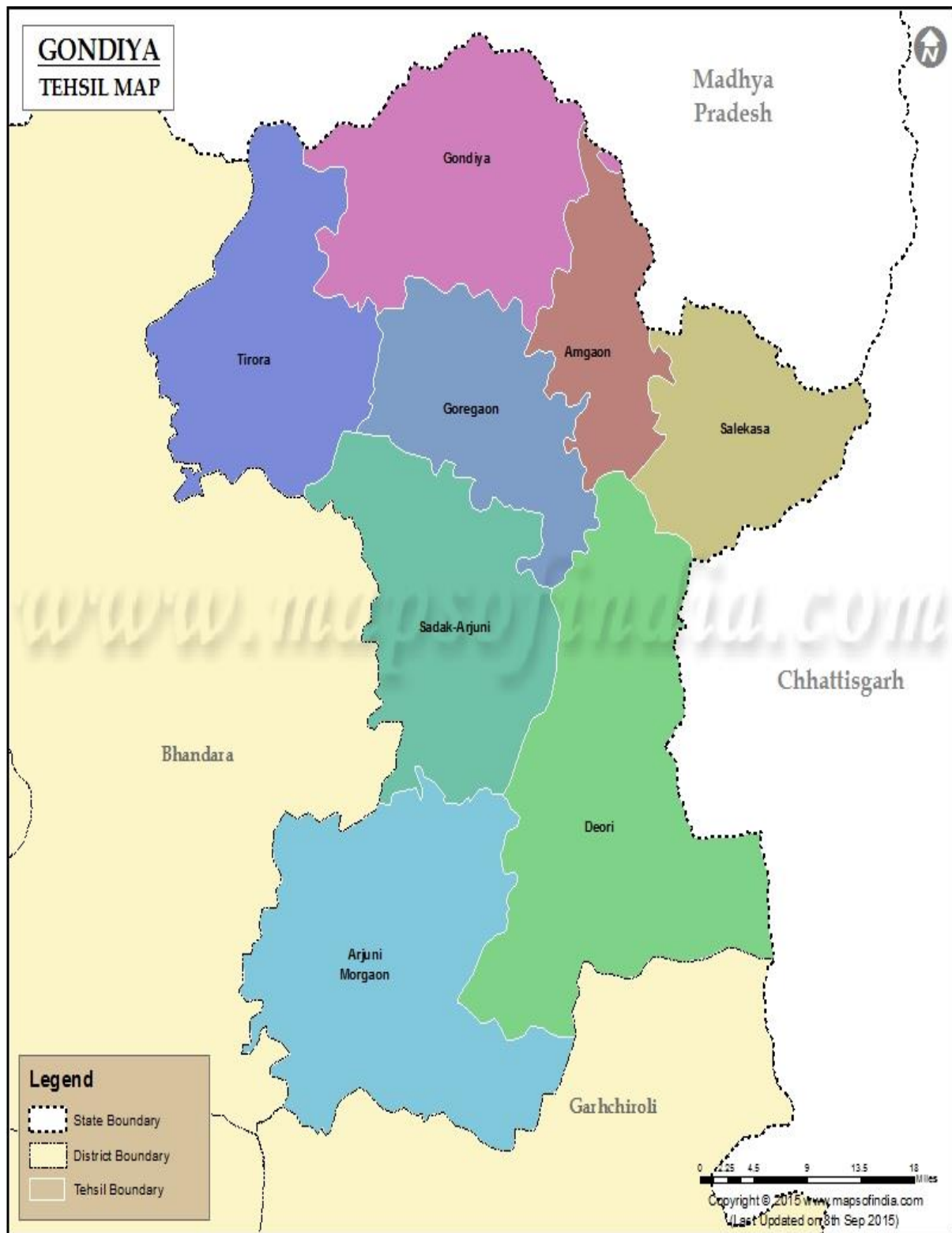
Figure 1.1. Broad Sector-wise PLP Projections for 2023-24 (₹ lakh)



Appendix B
Summary of Sector / Sub-sector wise PLP projections – 2023-24

(Rs in lakh)

Sr.No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	80,181.40
ii	Water Resources	2,838.19
iii	Farm Mechanisation	4,430.00
iv	Plantation and Horticulture (including sericulture)	749.30
v	Forestry and Waste Land Development	273.42
vi	Animal Husbandry – Dairy	5,661.28
vii	Animal Husbandry – Poultry	990.40
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	1,829.92
ix	Fisheries (Marine, Inland, brackish water)	1,368.64
x	Others – Bullock, Bullock cart, etc.	432.80
	Sub Total	98,755.35
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	6868.00
ii	Land development, Soil conservation, Watershed Development	885.95
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi composting)	352.00
	Sub Total	8,105.95
C	Ancillary activities	
i	Food and Agro processing	10,180.00
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	7,162.50
	Sub Total	17,342.50
I	Total Agriculture (A+B+C)	1,24,203.79
II	Micro, Small and Medium Enterprises	
i	MSME – Term loan	15,570.00
ii	MSME – Working capital	63,990.00
	Total MSME	79,560.00
III	Export Credit	2,240.00
IV	Education	4,428.00
V	Housing	15,120.00
VI	Renewable Energy	956.80
VII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	15,235.00
VIII	Social Infrastructure involving bank credit	652.50
	Total Priority Sector (I to VIII)	2,42,396.09



District Profile

Gondia District Profile for 2023-24									
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	5234	Agro-climatic Zone		Eastern Plateau & Hill Region					
No. of Sub Divisions	4								
No. of Blocks	8	Climate		Tropical hot					
No. of Villages (Inhabited)	942								
No. of Gram Panchayats	547	Soil Type		Black,Red, Sandy clay					
3. LAND UTILISATION [Ha]				4. RAINFALL & GROUND WATER					
Total Area Reported	564100			Normal	Actual	2019-20	2020-21	2021-22	
Forest Land	256400	Rainfall [in mm]		1326.54		1248.83	1414.2	1274.37	
Area Not Available for Cultivation	0			Variation from Normal		-77.71	87.66	-52.17	
Permanent Pasture and Grazing Land	40772	Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	0			65929.38		15383.64		50545.74	
Cultivable Wasteland	57567	5. DISTRIBUTION OF LAND HOLDING							
Current Fallow	0	Classification of Holding		Holding		Area (Ha)			
Other Fallow	0			Nos.	% to Total	Area (ha)	% to Total		
Net Sown Area	209381	<= 1 Ha		186963	72.39	78386		37.44	
Gross Cropped Area	294194	>1 to <=2 Ha		51606	19.98	67410		32.19	
Area Cultivated More than Once	84813	>2 Ha		19704	7.63	63585		30.37	
Cropping Intensity [GCA/NSA]	140	Total		258273	100.00	209381		100.00	
6. WORKERS PROFILE [in '000]				7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	258	Category		Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	238	Population (Census 2011)		1322	662	661	1097	226	
Agricultural Labourers	281	Scheduled Caste		175	87	89	134	41	
Workers engaged in Household Industries	63	Scheduled Tribe		214	106	108	91	123	
Workers engaged in Allied Agro-activities	8	Literacy rate		84.96%	92.04%	77.89%	74.60%	82.20%	
Other workers	142	BPL		144					
8. HOUSEHOLDS [in '000]				9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households	293	Having brick/stone/concrete houses		NA	Having electricity supply			293	
Rural Households	244	Having source of drinking water		293	Having independent toilets			293	
BPL Households (stastics 2015)	144	Having access to banking services		293	Having radio/tv sets			293	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	883	Anganwadis		1776	Dispensaries			31	
Villages having Agriculture Power Supply	850	Primary Health Centres		40	Hospitals			12	
Villages having Post Offices	168	Primary Health Sub-Centres		242	Hospital Beds			1392	
Villages having Banking Facilities	128	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Primary Schools	883	Fertiliser/Seed/Pesticide Outlets [Nos]		1559	Agriculture Pumpsets[Nos]			18168	
Villages having Primary Health Centres	279	Total N/P/K Consumption [MT]		9720	Pumpsets Energised [Nos]			13568	
Villages having Potable Water Supply	856	Certified Seeds Supplied [MT]		42016	Agro Service Centres [Nos]			15	
Villages connected with Paved Approach Roads	883	Pesticides Consumed [MT]		NA	Soil Testing Centres [Nos]			2	
13. IRRIGATION COVERAGE [Ha]					Agriculture Tractors [Nos]			3267	Plantation nurseries [Nos]
Total Area Available for Irrigation (NIA + Fallow)	112281	Power Tillers [Nos]		28	Farmers' Clubs [Nos]			108	
Irrigation Potential Created	122800	Threshers/Cutters [Nos]		461	Krishni Vigyan Kendras[Nos]			1	
Net Irrigated Area(Total area irrigated at least once)	111512	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Area irrigated by Canals / Channels	111512	Rural/ Urban Mandi/Haats [Nos]		7	Wholesale Market [Nos]			7	
Area irrigated by Wells	31511	Length of Pucca Road [Km]		6412	Godown [Nos]			193	
Area irrigated by Tanks	NA	Length of Railway Line [Km]		141	Godown Capacity[MT]			46790	
Area irrigated by Other Sources	NA	Public Transport Vehicle [Nos]		3272	Cold Storage [Nos]			2	
Irrigation Potential Utilized (Gross Irrigated Area)	110782	Goods Transport Vehicle [Nos]		10890	Cold Store Capacity[MT]			7940	
15. AGRO-PROCESSING UNITS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No of units	Capacity [MT]	Crop	2020-21		2021-22		Avg. Yield [kg/Ha] for 2021-22	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	450	NA		Area in Ha	Prodn. (MT)	Area in Ha	Prodn. (MT)		
Sugarcane (Gur/Khandsari/Sugar)	2	NA	Paddy (kh.)	192407	555864.00	194734	578165.00		2969.00
Fruit (Pulp/Juice/Fruit drink)			Tur	4995	3546.00	5789	4162.00		718.95
Spices (Masala Powders/Pastes)	9	NA	Til-oilseed	994	427.00	921	119.00		129.21
Dry-fruit (Cashew/Almond/Raisins)			Wheat and other cereal	NA	NA	NA	NA		NA
Cotton (Ginning/Spinning/Weaving)			Gram	NA	NA	NA	NA		NA
			Jawas- oilseed	1098	2745.00	1100	2800.00		2545.45
Milk (Chilling/Cooling/Processing)	3	NA	Sugarcane	1058	44436.00	997	41265.00		41389.17
			Pulses	NA	NA	NA	NA		NA
			Vegetables & fruits	952	99960.00	1708	4270.00		2500.00
Meat (Chicken/Motton/Pork/Dryfish)			Total	201504	706978.00	205070	733086.00		3574.81
Animal feed (Cattle/Poultry/Fishmeal)	5	NA	Source: DSAO, Gondia						
17. ANIMAL POPULATION AS PER CENSUS 2019				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		Animal Markets [Nos]			
Cattle - Cross bred	34675	3925	30750	Disease Diagnostic Centres [Nos]		0		Milk Collection Centres [Nos]	
Cattle - Indigenous	257952	129413	128539	Artificial Insemination Centers [Nos]		103		Fishermen Societies [Nos]	
Buffaloes	92527	19606	72921	Animal Breeding Farms [Nos]		0		Fish seed farms [Nos]	
Sheep - Cross bred	NA	NA	NA	Animal Husbandry Training Centres [Nos]		0		Fish Markets [Nos]	
Sheep - Indigenous	486	486	NA	Dairy Cooperative Societies [Nos]		175		Poultry hatcheries [Nos]	
Goat	194975	31025	163950	Improved Fodder Farms [Nos]		2		Slaughter houses [Nos]	
Pig Cross breed	2	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY (2017-18)					
Pig Indigenous	364	NA	NA	Fish	Production (MT)	7045.000	Per capita Avail (gm/day)		14.59
Horse/Donke/Camel	42	NA	NA	Egg	Production (Nos in Lakh)	427.020	Per capita Avail (Nos/day)		138
Poultry -layer	202523	NA	NA	Milk	Production ('000 MT)	63.780	Per capita Avail (gm/day)		167
Poultry- Broiler	176203	NA	NA	Meat	Production (MT)	NA	Per capita Avail (gm/day)		NA
Sources if not mentioned against the respective items	Item Nos 1,6,7, 9,& 10(Census 2011), Item nos 2,3,5,12,13 & 14(DSAO/Statistic dept) , Item Nos 4 (WRD/DSAO, Item No 8 BPL Survey, ItemNo 15 (Food & Drug admn), Item 16 (DSAO), Item No17 (AH census 2019), Item No 18 & 19 (AH/directory of Economics & statistics 2018-19)								

Predominant economic activities prevalent in the district

The geographical area of Gondia District is 5234 sq. km. and it is divided into 3 revenue sub divisions viz, Gondia, Tiroda and Deori. The population of the district as per 2011 census was 13,22,507, of which the share of rural and urban population was at 82.92% and 17.08 % respectively. Gondia is predominantly district of agriculturists. Out of the total rural population of 10.97 lakh in the district, around 1.86 lakh are having agriculture as the main activity. There are 2.37 lakh land holders of which 69.63 % of land belongs to small & marginal farmers and average land holding in the district being 0.61 ha. The district is covered by black soil, red soil and sandy soils and has an annual average rainfall of 1326.54 mm. The net sown area is 2.09 lakh ha with net irrigated area at 1.11 lakh ha, forming 53.10% of the net sown area. Major crops in terms of area are paddy, tur, jawar, Sugarcane and Til (oilseed) etc. The climate of the district is also suitable for horticulture and plantation crops like Mango, guava, custard apple, Jackfruit, Lemon, Ber and sapota (chickoo) etc and flowers like rose, mogra, marigold and other decorative flowers under greenhouse conditions.

Other economic activities in the district

The other economic activities of the district are Dairy/poultry/goat rearing, fisheries etc has very good potential in the district with market support from Nagpur. The district has a number of creeks/rivers and other fresh water bodies which offer very good potential for brackish water/fresh water fish culture. Paddy is main cropping activity in the Gondia district. The district has 5 MIDCs located at Tiroda, Gorgaon, Gondia, Deori and Amgaon. The Adani Thermal Power Plant is major Engery generation plant in the district which generates 3300MW every year.

There is no other large scale industry in the district. There are 284 rice mills in the district as paddy is main agriculture produce here. Gondia city is popularly known as Rice City due to large number of rice mills.

Economic condition Factors affecting the rural economy and development of various sectors

The mono-crop pattern, exploitation of water in rabi crops and reluctance for crop diversification in the district have adversely affected the rural economy and development of various sectors. Inadequate infrastructure facilities like transportation, storages, weak banking network and marketing etc. have affected the rural economy and development of other priority areas.

Economic condition

The nominal Gross State Domestic Product (GSDP) at current prices for 2020-21 was Rs 2711685 Crore and the same is estimated for 2021-22 at Rs 3197782 Crore. The per capita State Income for the year 2020-21 was Rs.193121 crore and the same is estimated for the year 2021-22 at Rs 225073 crore . The Gross District Domestic Product (GDDP) at current prices for the year 2019-20 with respect to Gondia district is Rs. 19502 Crore and the same is estimated for 2020-21 for the district is Rs 19511 crore.

(Source: Economic Survey of Maharashtra 2021-22). Cooperatives in Gondia district.

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

Sr. No	Type	Number of Societies in the district
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	285
2	Consumer Stores	0
3	Housing Societies	20
4	Weavers	0
5	Marketing	15

Sr. No	Type	Number of Societies in the district
A. Details of Non-Credit Cooperative Societies		
6	Labour Societies	99
7	Industrial Societies	37
8	Agro Processing and Sugar	0
9	All others	769
	Total	1225
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	329
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	-
<i>Source: DDR Gondia District</i>		

The block-wise distribution of the above table may also be presented below:

Sn.	Cooperatives	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
		1	2	3	4	5	6	7	8	
1	AH Sector (Milk/Fishery/Poultry etc.)	30	15	67	39	39	15	36	44	285
2	Consumer Stores	1	0	9	0	1	0	3	0	14
3	Housing Societies	1	0	14	1	1	0	3	0	20
4	Weavers	0	0	0	0	0	0	0	0	0
5	Marketing	3	2	2	2	2	1	2	1	15
6	Labour Societies	12	6	32	12	7	7	12	11	99
7	Industrial Societies	5	1	10	0	6	0	1	11	34
8	Agro Processing and Sugar	0	0	0	0	0	0	0	0	0
9	All others	84	56	247	79	56	33	127	76	758
10	Primary Agriculture Cooperative Societies	47	17	61	52	37	24	66	25	329
	Total	183	97	442	185	149	80	250	168	1554

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. The Gondia block has maximum presence (67) of AH sector societies followed with Sadak Arjuni, Goregoan and Arjuni Morgona block. There is potential for creation of cooperative societies in Milk,Poultry and Fishries sector in Deori, Goregoan, Arjuni Morgan, Salekesa, Tiroda sadak blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile

1. NETWORK & OUTREACH (As on 31.03.2022)										
District -	Gondia		State -	Maharashtra		Lead Bank -		Bank of India		
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	15	75	38	9	28	-	-	218	3	2400
Regional Rural Bank	1	24	21	1	2	-	-	74	12	3600
District Central Coop. Bank	1	31	26	1	4	-	-	-	14	4200
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	-	-	0	0
Primary Agr. Coop. Society	329	329	-	-	-	-	-	-	3	900
SFBs	4	4	-	-	4	-	-	-	42	12000
Total	350	463	85	11	38	-	-	292	74	23100
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit (Rs in lakh)				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	454153.00	538065.00	623094.10	15.80	82.23
Regional Rural Bank	NA	NA	NA	NA	NA	35431.00	37191.00	38842.88	4.44	5.13
Cooperative Banks	NA	NA	NA	NA	NA	104580.00	92516.00	95779.42	3.53	12.64
Total	NA	NA	NA	NA	NA	594164.00	667772.00	757716.40	13.47	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loans & Advances (Rs in lakh)				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	NA	NA	113539	NA	81.95	150261.00	177214.00	215953.00	21.86	74.42
Regional Rural Bank	NA	NA	16661	NA	12.03	14095.00	15116.00	16787.00	11.05	5.78
Cooperative Banks	NA	NA	8345	NA	6.02	47876.00	63428.00	57445.00	-9.43	19.80
Total			138545.00	NA	100.00	212232.00	255758.00	290185.00	13.46	100.00
4. CD-RATIO										
Agency	CD Ratio			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
	31-Mar-20	31-Mar-21	31-Mar-22							
Commercial Banks	33.09	32.94	34.66							
Regional Rural Bank	39.78	40.64	43.22							
Cooperative Banks	45.78	68.56	59.98							
Total (AVG)	35.72	38.30	38.30							
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022) (Rs in Lakh)										
Agency	Priority Sector Loans		Loans to Agri Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans
Commercial Banks	141070.00	70.43	51495.00	55.54	30319.74	57.77	240.00	100.00	18220.00	63.11
Regional Rural Bank	16033.00	8.00	5465.00	5.89	8502.72	16.20	0.00	0.00	3235.00	11.21
Cooperative Banks	43209.00	21.57	35751.00	38.56	13659.98	26.03	0.00	0.00	7415.00	25.68
Total	200312.00	100.00	92711.00	100.00	52482.44	100.00	240.00	100.00	28870.00	100.00
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs in Lakh)										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	
Commercial Banks	70490.84	71825.26	101.89	80491.47	149591.44	185.85	108200.57	109204.51	100.93	129.56
Regional Rural Bank	7204.74	7685.39	106.67	8144.29	8895.99	109.23	8596.74	10342.58	120.31	112.07
Cooperative Banks	17104.42	25987.35	151.93	21763.98	37816.46	173.76	33322.69	19891.33	59.69	128.46
Total	94800.00	105498.00	111.28	110399.74	196303.89	177.81	150120.00	139438.42	92.88	127.33
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS(Rs in Lakh)										
Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	
Crop Loan	23000.00	21843.99	94.97	30000.00	31445.74	104.82	35000.00	28675.99	81.93	93.91
Term Loan (Agr)	17500.00	12004.69	68.60	19399.67	26361.76	135.89	25000.00	27332.84	109.33	104.61
Total Agri. Credit	40500.00	33848.68	83.58	49399.67	57807.50	117.02	60000.00	56008.83	93.35	97.98
Non-Farm Sector/NPS	35100.00	58405.04	166.40	22999.96	89886.93	390.81	66820.00	68988.84	103.25	220.15
Other Priority Sector	19200.00	13244.28	68.98	38000.11	48609.46	127.92	23300.00	14440.75	61.98	86.29
Total Priority Sector	94800.00	105498.00	111.28	110399.74	196303.89	177.81	150120.00	139438.42	92.88	127.33
9. RECOVERY POSITION (Rs in Lakh)										
Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand	Recovery	Recovery [%]	Demand	Recovery	Recovery [%]	Demand	Recovery	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	169862.22	85808.86	50.52	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Source: LDM										

Banking Profile

The district has good banking network with 75 branches of Commercial Banks, 24 branches of Vidarbha Konkan Gramin Bank, 31 branches of Gondia DCCB, 4 Small Finance Banks and 329 Primary Agriculture Credit Societies (PACS). However, concentration of branches (more than 40) is in urban and semi-urban areas. Major part of the district remains poorly covered in terms of branch network. The other financial intermediaries that also play an important role in channelizing the financial resources are Non-banking financial institutions and Non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. The bank of India is functioning as lead bank in the district.

The Ground Level Credit Flow under Priority Sector for the last 5 years is as detailed below:

(Rs in Lakh)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
Crop Loan	20820.97	20078.79	21843.99	31445.74	28675.99
Agri Term Loan	8993.97	9462.56	12004.69	26361.76	27332.84
Total Agri Credit	29814.94	29541.35	33848.68	57807.5	56008.83
NFS/MSME	23234.04	20321.10	31110.53	89886.93	68988.84
OPS/NPS	21861.08	49732.97	40538.79	48609.46	14440.75
Total	74910.06	99595.42	105498.00	196303.89	139438.42

The size of the Annual Credit Plan (ACP) under Priority Sector for the year 2021-22 is ₹ 139438.42 crore which includes ₹ 560.08 crore for total agriculture (30%). The Commercial Banks have the major share in ACP achievement with ₹ 1092.04 crore which is 78.31 % of the overall ACP achievement of 2021-22. The share of District Central Cooperative Bank (DCCB) in ACP achievement for the year 2021-22 stood at ₹ 198.91 crore (14.26% of ACP achievement of 2021-22). Vidarbha Konkan Gramin Bank, the only RRB in the district has disbursed ₹ 103.42 crore with the meagre share of 7.41 % in overall ACP achievement of 2021-22. The total number of KCC/Rupay KCCs issued stood at 35000 as on 31.03.2022.

CD Ratio : The total deposits of the banks stood at Rs.7577.16 cr whereas the total advances stood at Rs.2901.85 crore. Thus the CD Ratio of the district was 38.30 % as on 31 March 2022.

Financial Inclusion: Financial inclusion is a key enabler of economic and social development. In India, where a large section of the population still lives outside the ambit of formal financial services viz. such as credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of financial serves are rendered through 292 BCs.

Pradhan Mantri Jan Dhan Yojana (PMJDY) : PMJDY has been successfully implemented in Gondia district since August 2014. The guidelines issued by RBI/GoI have been made available to Banks through Lead Bank Office. There are 499829 Jan Dhan accounts with the total deposit of Rs.203.11 crore in the district.

Social Security Schemes- (PMJJBY, PMSBY, APY): The banks in Gondia district have successfully implemented the Social Security Schemes viz. PMJJBY, PMSBY & APY. The banks have covered 55767, 164030 and 22040 respectively as on 31.03.2022.

Direct Benefit Transfer- (DBT) : The DBT has been launched and successfully implemented in the district for transfer / remittance of various subsidies to the bank accounts of concerned

beneficiaries. Currently, the subsidy is being remitted for GoI / GoM schemes viz. LPG, Student Scholarship, Fertilizer Subsidy, MNREGA payments, PMAY, Niradhar beneficiaries, etc.

CBS project in District Central Cooperative Bank : Gondia DCCB has successfully implemented Core Banking Solutions (CBS) and migrated all the branches to CBS. The bank has procured and implemented the CBS solution and also commenced RTGS/NEFT services.

Pradhan Mantri Mudra Yojana (PMMY) :The banking network in Gondia district has also successfully implemented Pradhan Mantri Mudra Yojana (PMMY) schemes in 03 categories viz. Shishu, Kishor and Tarun.

Impact :The captioned initiatives under Financial Inclusion has resulted in positive outcome in terms of enhanced coverage under banking /financial system, risk mitigation of beneficiaries through social security schemes at very low premium, remittance of incentives directly to beneficiaries' accounts, motivation for undertaking entrepreneurial activities enabling income generation and ultimately increased awareness about various government interventions.

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

- 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 of for exploiting the potentials and prioritise resource requirement for the purpose.

Methodology

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

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

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

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

S.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• 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

S.No.	Sector	Methodology of estimation of credit potential
		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 • 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

S.No.	Sector	Methodology of estimation of credit potential
		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 stakeholder 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 supports 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

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 Rs.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 Rs. 50,000 crore to total cover of Rs. 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 Rs.2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs.6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

Skill Development

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

Inclusive Welfare Focus

- A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of

PM Gati Shakti, and social development projects based on felt needs of the North-East.

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

Sr. No	Type	Number of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572

	Total	739582
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	1469

Source: NCUI 2018

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

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

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

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

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

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

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

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

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

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

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. ₹ 1.5 cr	25% of the Credit Facility

Annual Guarantee Fee	Upto 0.85% of sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

1.2 Policy Initiatives – Reserve Bank of India

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

- i. Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.
- ii. Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.
- iii. **Kisan Credit Card Scheme** - Eligibility criteria for farmers engaged in fisheries/ aquaculture
RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.
- iv. **Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector**
To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.
SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to Rs.500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs.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 Rs.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 Rs. 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of Rs. 46,072.70 crore and disbursements were to the extent of Rs. 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 Rs.800.78 crore and Rs.3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at Rs.85, 127.38 crore and Rs.55, 676.68 crore, respectively.

ii) Micro irrigation Fund (MIF)

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

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

As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.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 Rs.10 lakh to Rs.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 Rs. 10 lakh to Rs.20 lakh and categorised as under.

- Loans up to Rs. 10 lakh -No collateral and no margin to be charged
- Loans above Rs. 10 lakh and up to Rs. 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 Rs. 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 Rs.50,000/- and above, the new scheme with maximum support of Rs. 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 Rs.520.71 lakh has been sanctioned and Rs.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 Rs.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 Rs.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 Rs.97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

1.3.9 Off Farm Sector Initiatives

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

1.3.10 Agriculture Credit Target during 2022-23

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

Agriculture credit target for the year 2022-23 has been fixed at Rs.18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs. 37,800 crore for working capital and Rs. 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:

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

Agriculture

1. An incentive grant of Rs. 50,000 to 20 lakh farmers who repay their crop loans regularly.
2. Rs. 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. Rs. 911 crore will be made available to 43.12 lakh farmers in the year 2022-23.
4. Rs. 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. Rs 1000 crore will be provided in the next 3 years for a special action plan for Soyabean and cotton crops for enhancing the productivity and for value - chain development.
6. Farm ponds have been included under Mukhyamantri Shashwat Krishi Sinchan Yojana with increase in amount of farm ponds subsidy by 50% to Rs.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. Rs. 2,000 crore had been provided in last year's budget for strengthening 306 APMCs. It is expected to attract an investment of Rs. 10,000 crore in the next two years.
9. An amount of Rs.6,952 crore will be provided towards minimum support price for procurement of agricultural commodities.
10. Investment of Rs. 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 Rs.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 Rs. 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 Rs.50 crore for the maintenance and repair of 173 fishing centres

Skill Development

19. An innovation hub with an investment of Rs. 500 crore will be set up in every revenue region of the state to create skilled human resource in the field of fintech, nano, biotechnology, 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 Rs. 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 Rs. 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 Rs. 6,000 crore).

Road Development

24. Mukhyamantri Gram Sadak Yojana Phase-II - Works of 10,000 km of roads costing about Rs. 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 Rs. 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 Rs. 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 Rs. 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 Rs. 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 poultrys, cooperative dairies, other agricultural processing cooperatives, cooperative sale and purchase unions, cooperative credit societies.

1.5.1 Sector-wise/Activity-wise distribution of Cooperatives

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

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

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

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

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

1.5.2 Central Sector Scheme on PACS Computerisation

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

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

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

Keeping in view the priority and the benefits of PACS computerisation, Government of India has announced the Centrally Sponsored Project for Computerisation of PACS (CSP-PCP) with a budget of Rs.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 Rs.1,528 crore by GoI, Rs.736 crore by state governments/ UTs and Rs.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

The district has a predominant agrarian economy and about 55% of the work-force is pursuing agriculture and activities allied to agriculture. The main crop grown is paddy. Other crops are Tur, Gram, Urad (white gram), Moong (green gram), Oilseeds (Til & flaxseed), Sugarcane, etc. Out of the total geographical area of 5.64 lakh ha, Gross Cropped Area is 2.94 lakh ha. The cropping intensity is 140 %. The district has predominance of small and marginal farmers. On account of this factor, farming has become an occupation for subsistence for a majority of farmers. The net irrigated area constitutes 111512 ha (53.10% of the net sown area). The average rainfall is 1326.54 mm and it is widely distributed in 4 months from June to September. The district received a rainfall of 1274.37 mm (i.e.106.61%) during the year 2021-22. In the district, the sowing was done in 2,94,000 ha of which 205070 ha in kharif, 22741 ha in rabi, and 66189 ha in summer during 2021-22. The total sowing area of paddy was 194734 ha.

2.1.1.2 Flow of Ground Level Credit of Crop Loan during last 3 years

The crop loan disbursement has shown increasing trend during past 3 years. The agency-wise GLC flow for last three 3 years in Gondia district is as under:

(Rs in Lakh)				
S No	Agency -wise	2019-20	2020-21	2021-22
1	CBs	8662.20	7742.09	8706.92
2	CCB/ SCB	11169.82	19540.40	16527.25
3	RRB	2011.97	4163.25	3441.82
	Total	21843.99	31445.74	28675.99

(Source: LDM, Gondia)

2.1.1.3 Crop Loan Disbursement

Crop Loan disbursement of Rs. 16527.25 lakh was made by the GDCCBs during 2021-22, which decreases by 18.23 % against Rs.19540.40 lakh made during 2021-21. Vidharbha Kisan Gramin Bank crop loan disbursement reduces from Rs.4163.25 Lakh during 2020-21 to Rs 3441.82 lakh during 2021-22. The Commercial Banks have registered a growth of 12.46% in crop loan disbursement from Rs.7742.09 lakh during 2020-21 to Rs. 8706.92 lakh during 2021-22.

2.1.1.4 Availability of infrastructure, critical gaps and interventions, critical gaps and interventions required, action points/issues

1. The Zilla Parishad provides subsidy for purchase of rotator, paddy ripper, and multi-crop threshers to small farmers.
2. There are improved seeds, fertilizers, pesticides, insecticides, etc available in the district.
3. The DSAO arranges drum seeder demonstration, pest management, training to the farmers on nurseries for seed development, micro irrigation, organic manure/ pesticides, vermi compost, SRI Method, Trico Card lab, soil testing etc.
4. There are Agricultural Research Centres at Navegaonbandh and Amgaon in the district. Similarly, the district is having Krishi Vigyan Kendra at Hiwara under the aegis of ICAR and Dr. Punjabrao Deshmukh Agricultural University, Akola.
5. The KVK is disseminating area specific technology for various crops. It gives various trainings for improvement in production of crops, use of fertilizers, lac production, extension services etc. There are five seed farm/ trial cum demonstration farms at Karanja, Deori, Amgaon, Mhali and Hiwara in the district.
6. A network of 7 APMCs is available in the district for marketing of agricultural produce.

7. GOI / RBI / NABARD have been focusing on the need to streamline credit delivery Mechanism to simplify the existing systems to provide timely and hassle - free credit to the farmers.
8. Kisan Credit Card has emerged, as an innovative credit delivery tool to meet the farmers' needs in a timely and hassle - free manner. As on 31.03.2022, the banks have issued 52055 KCCs to the farmers.
9. There are 1643 seed/fertilizer outlets, 193 rural godowns having capacity of 46790 MT approx. and 2 cold storages for crop produces in the district.
10. There are 75 Commercial Bank branches, 360 GDCCB branches/Societies and 24 RRB branches and 292 BCs attached to Commercial Bank and RRB Branches.
11. **Pradhan Mantri Fasal Bima Yojna (PMFBY):** The crop insurance scheme introduced by GoI wef 01.04.2016 provides a comprehensive insurance cover against the failure of the crop, thus helping in stabilizing the income of the farmers and encourage them for adoption of innovative practices.
12. **National Agriculture Market (NAM):** Measures are being taken to help the farmers get better value of their produce. The coverage of National Agriculture Market (e-NAM) will be extended from the current 250 markets to 585 APMCs. For the value addition of farmers produce, assistance up to a ceiling of Rs 75 lakh will be provided to every e-NAM market for establishment of cleaning, grading and packaging facilities.
13. **Pradhan Mantri Krishi Sinchayee Yojna (PMKSY):** has been formulated with the vision of extending the coverage of irrigation: 'Har Khet Ko Pani' and improving water use efficiency 'More crop per drop' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. PMKSY has four components:-
 - i. AIBP/CADWN by MoWR, RD & GR
 - ii. Har Khet ko Pani by MoWR, RD & GR
 - iii. Watershed by department of Land resources, MoRD
 - iv. Per drop more crop by Department of Agriculture & Cooperation, MoA & FW.

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

1. Ensuring 100% comprehensive coverage of farmers under the newly introduced scheme viz PMFBY would help farmers in mitigating the climate/other risks and prevent their losses.
2. Extensive use of drip irrigation for cultivation would help farmers in optimum utilization of water and also enhancing the productivity.

2.1.1.5: Assessment of potential for the year 2023-24

Keeping in view the developments in the field of agricultural practices, creation of infrastructure as also the availability of various inputs, potential for the flow of short-term credit for the year 2023-24 is assessed as under:

(Rs in lakh)

Sr.No.	Name of the Crop	Unit (No/Area)	Scale of finance	Physical units	Bank Loan
1	Paddy	Ha	0.43	121600	52288
2	Maize	Ha	0.37	2300	851
3	Pulses	Ha	0.32	6500	2080
4	Oilseeds	Ha	0.26	8400	2184
5	Vegetables	Ha	0.25	8300	2075
6	Wheat	Ha	0.35	2400	840
7	Sugarcane	Ha	0.80	1700	1360
				151200	61678
Post Harvest/ household /		10% of the Sub Total			6167.80

Sr.No.	Name of the Crop	Unit (No/Area)	Scale of finance	Physical units	Bank Loan
	consumption requirements				
	Repairs and Maintenance expenses of Farm assets	20% of the Sub Total			12335.60
Total					80181.40

- The PLP potential have been projected under each crop on data available from Agriculture Department. Although the realizable potential is assessed at Rs 80181.40 lakh for the year 2023-24, achievement can be higher than projected potential amount.
- In addition, the cultivable land is also diverted to the horticulture crops and other crops. As per analysis, the land available for cultivation of crops is around 220246 Ha. Accordingly, the crop loan projections work out to Rs 80181.40 lakh including 30% component for Post harvest Expenses and maintenance expenses on farm assets as against projections of Rs 75285.93 lakh during 2022-23.

2.1.1.6: Suggested Action points

1. The Irrigation Dept needs to gear up implementation of the ongoing irrigation projects to enhance the creation of irrigation potential and also to ensure optimum utilization of the created potential. (Action: Irrigation Dept).
2. Adequate and timely supply of quality seeds and fertilizers, particularly to small and marginal farmers to be ensured. Farmers need to be educated for taking up mixed crops /diversification of crops/ crop rotation.(Action : Agriculture Dept).
3. Farmers need to be organized in Producers' Groups for aggregation, processing and marketing of their produce. Exposure visits of farmers to different parts of the state and the country, it will help them to learn new agri technologies and agronomy practices. (Action: ATMA).
4. Banks should increase financing of projects for drip & sprinkler sets, shadenets, warehouses, etc. under subsidy schemes of the State and Central Govt. Further, banks should cover landless and tenant farmers with crop loans through JLG mode of financing. (Action: Banks).
5. A large number of applications are pending for energisation of agricultural pump sets with State Electricity Board. Further, there is an erratic electric supply (MSEDCL).
6. The Solar pumpset are required to be supplied to the needy farmers on priority basis. (Action- MSEDCL)
7. Banks may encourage farmers to avail of crop insurance facility under PMFBY through approved insurance companies. (Action:Banks)
8. Farmers may be sensitized for adoption of best package of practices in farming like use of organic manures and fertilizers, soil testing, use of organicpesticides etc to enhance the productivity. (Govt Depts)

Chapter 2.1.2 WATER RESOURCES

2.1.2.1 Introduction

The Water Resources projects can be classified under three major categories viz: major irrigation (command area more than 10,000 ha), medium irrigation (command area between 2000 to 10,000 ha.) and minor irrigation (command area less than 2000 ha.). Minor irrigation holds the key for boosting agricultural production and productivity since these projects are small in nature and thus, are manageable by a group of people as well as individuals.

The MI projects are broadly classified in two parts depending on sources of water i.e. Ground water and Surface water. Besides, efficient irrigation systems like Drip and Sprinkler, underground pipelines are also included under MI as it helps in increasing the area under

irrigation. In Gondia district, the main source is the rivers viz, Wainganga, Gadhwai, Chulband, Pangoli and Bagh. The net irrigated area in the district is about 111512 ha which constitutes 53.25 % of the net sown area of 209381 ha.

Rainfall data for last 3 years of the district.

Year	2019-20	2020-21	2021-22
Rainfall (mm)	1248.83	1414.20	1274.37

2.1.2.2 Availability of infrastructure, Critical gap and intervention required/ Action and Issue to be addressed:

i) Energisation of pump-sets:-Total No of 16476 pumpsets have been energized till 31 March 2022 and 6510 Nos of pumpsets have been planned to energize during 2022-23. During 2021-22, 1839 Nos of Pumpsets have been distributed and commissioned by MSEB.

ii) **Availability of diesel outlet:-** Although the exact data of diesel pump-sets is not readily available, it may not be even 15-20 % of total electric pump-sets in the district for two reasons 1) Use of diesel pump-sets is costlier than electric pump-sets. Diesel is not available on credit. Further, in case of drought conditions, there are chances of deferring the recovery of electricity. 2) The diesel pump-sets are not suitable where capacity required is more than 10 HP (eg: for large LIS). Also, there is shortage of diesel supply due to availability of a small network of 103 fuel outlets in the district.

iii) **Ground Water Status:-** The ground water status depends upon rainfall, rainwater harvesting measures taken, replenishment, natural discharge during monsoon and annual draft. The net ground water available in the district for future use is 46188.52 Ham and Annual GW Allocation for Domestic Use as on 2025 is 5909.92. The following is the categorization in terms of Ground water resources.

District	Total Annual Ground Water Recharge	Total Natural Discharges	Annual Extractable Ground Water Resource	Current Annual Ground Water Extraction (Values in Ham)				Stage of Ground Water Extraction (%)
				Irrigation	Industrial	Domestic	Total	
Gondia	66729	4180	62549.10	10153.58	297.06	5909.92	16360	26.16

Source : Dynamic ground water resources of India, 2020

iv) **Pump-set, sprinkler / drip irrigation system dealers and Servicing & Repair Centre:-** There are 7 dealers of micro irrigation systems like drip and sprinkler in the district. These dealers also offer the services of maintenance and repairs. However, as regards repairs to rigs and drilling machines, no facilities are available in the district.

v) **Water Lifting permissions:-** Water Lifting Permission (WLP) is required to lift water directly from river and tail water of reservoirs/dams. The irrigation department has issued total 281 WLPs. There are 196 WLPs from 4 major irrigation projects and 85 from Medium and Minor irrigation projects. If we consider one LIS of five hectares, additional 48,800 WLPs can be issued in coming years.

vi) The district is having 4 major projects (Pujaritola, Sirpur, Kalisarar, and Etiadoh), 7 medium projects and 60 MI projects for facilitating irrigation.

vii) The Ground Level Credit could not be extracted from LBS Returns as it appears included under other heads.

2.1.2.3 Assessment of potential for the year 2023-24

(Rs in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dug wells	No	1.33	395	525.35	394.01

2	Pumpsets (Diesel) 5HP	No	0.35	2070	724.5	543.38
3	Rainwater harvesting	Ha	0.40	1750	700.00	525.00
4	Lift Irrigation (small)	Ha	0.42	270	113.40	85.05
5	Drip Irrigation Set	Ha	1.00	990	990.00	742.50
6	Sprinkler Irrigation set	Ha	0.30	190	57.00	42.75
7	Pipeline System	No	0.25	320	80.00	60.00
8	Renovation/Deepening of wells	No	0.60	990	594.00	445.50
	Total				3784.25	2838.19

2.1.2.4: Suggested Action points/Issues

1. Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDCL/Government Dept may develop adequate infrastructure, by availing finance from NABARD under NIDA/RIDF or through other sources.
2. 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. Especially, flood irrigation for sugarcane and banana crops may be discouraged so that surplus water can be used for other high value crops.
3. Low water intensive but high value crops should be encouraged in the Lift Irrigation commands.
4. The average annual rainfall is 1326.54 mm. Major portion of this rainfall is lost as run off. There is an urgent need to introduce model structures for rainwater harvesting. Department of Agriculture may take the help of Agriculture Universities to formulate model designs and introduce them in selected areas or priority basis.
5. The Water Users Associations should be trained in water budgeting to ensure optimum use of available water for select crops. (Action: Department of Irrigation, Government of Maharashtra)
6. Desilting of small and medium reservoirs should be taken up to increase storage capacity of the reservoirs. MREGS funds may be used for the labor component.
7. Due to paucity of water in river, the existing LIS are facing acute water shortage. At such locations, Irrigation Department should construct KT Weirs. For this purpose, GoM can avail loan from RIDF. Alternatively, KT weirs can be financed as a part of LI scheme also.
8. Developing/augmenting distribution network, where irrigation sources (both assured and protective) are available or created. Encouraging community irrigation through registered Water Users Groups/FPOs/NGOs. Focus should shift from providing 'More Irrigation' to 'Better Water Management' so that the same amount of water is sufficient to cover a larger area.
9. Solar pumpsets need to be popularized among farmers by Government, NGOs; KVKs. Banks may encourage financing for such investments.
10. Integrated development of tanks, deepening of tanks including de-silting of tanks may be undertaken on priority basis through community participation.
11. As the State Government Act enforces formation of Water Users' Association to take over the irrigation structures created, the concerted efforts are required to ensure participation of WUAs in the irrigation command area.(Action : Irrigation Dept).
12. Since success rate of individual LIS is higher than that of the Co-operative LIS, more individual LIS should be encouraged to exploit the surface water potential.(Action: Irrigation Dept)

Chapter 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 zero-tillage, raised-bed planting, precision farming, drip or sprinkler irrigation” Besides facilitating and ensuring timeliness, thoroughness and cost effectiveness of agricultural operations, it contributes to improving the quality of life of rural work force and farm families.

The Gondia district has 3267 tractors and 28 power tillers as on 31 March 2022. The net sown area of the district is 209381 ha while the gross cropped area is 294194 ha. The net irrigated area is 111512 ha, which is about 53.25 % of the net sown area of the district. The number of tractors registered so far work out to 17 per 1000 ha of net sown area of the district which is far below the desired level. The break-up of Agriculture term loan has not been reported sub-sector wise in the LBR returns.

2.1.3.2: Infrastructure and linkage support available, planned and gaps

1. Agri Implements Exhibition for promotion of new and hi-tech agricultural equipments would help farmers in reducing time for land preparation, regular maintenance of fields thereby enhancing the productivity.
2. There are adequate and strong dealer network for tractors in the district. These dealers are not only selling tractors but also power tillers, cultivators, ploughs, reapers, threshers etc. There are also local manufacturers of farm implements in Gondia District. However there is a need to strengthen the dealer network for combine harvesters.
3. Fuel required for the operation of the tractors and other machinery is easily available in the district. The Repair and Service Centres for tractors are adequately available in the district. However, Centers for Repairs of Agri Implements and Shops for spare parts of combine harvesters are not easily available.
4. Trained/Skilled manpower for operation, maintenance and repair of tractors and other farm implements are available in the district.
5. The availability of skilled manpower for operation, maintenance and repair of combine harvesters is a constraint in the district. The farmers may be facilitated by providing custom hiring facilities at block level through PACS, APMCs, KVK and FPOs.

2.1.3.3: Assessment of Credit potential for the year 2023-24

The agricultural machineries and implements suitable for the district and the potential physical numbers that could be covered under bank finance during the year 2023-24 is given below

(Rs in lakh)

S n.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tractor	No	7.00	465	3255.00	2604.00
2	Power Tillers	No	2.50	400	1000.00	800.00
3	Threshers	No	1.20	800	960.00	768.00
4	Others- Agri Implements	No	1.50	160	322.50	258.00
	Total				5537.50	4430.00

2.1.3.4 Action points

1. The use of the tractor for custom hiring may be encouraged through legislative measures. (Action: Agriculture Dept/ATMA)
2. 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:Agriculture Dept/ATMA)
3. 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:Agriculture Dept/ATMA)
4. Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and for its proper use. Training relating to farm machinery and equipment should be imparted to the farmers and artisans. (Action:Agriculture Dept/ATMA)
5. Service units should be encouraged and mobile service units should be started. Adequate soft loans for such purposes should be provided. (Action-Banks)
6. Special training programs for repair of small machinery especially seed drills and cultivators should be encouraged. (Action : Agriculture Department)
7. Promote research for development of small tools which are viable on smaller holdings. (Action: Agriculture Universities).
8. Separate Schemes may be formulated for financing new and replacement of old farm machinery independent of tractors. Model schemes may be prepared and circulated among member banks. (Action: Lead Bank).

2.1.3.5. Digital technological Innovations in Agriculture

Indian Agriculture accounts for nearly 16% of the GDP employing 49% of the workforce. The Indian farmer faces myriad problems in cultivation and production which adversely impacts farming income. The major challenges of the agricultural sector are poor yield/ yield plateaus, degrading soil, water stress, inadequate market infrastructure, post-harvest losses, wastages, increasing number of climate change incidents etc., which contribute to poor income levels of farmers. There is therefore a need to bring in efficiencies in agricultural operations and marketing through digitization which will also bring about substantial increase in income of the farmers.

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

Digital Agriculture Mission 2021-2025.

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

Market Prices, Plant Protection, Agro-advisory, Extreme Weather Alerts, Input Dealers (of Seed, Pesticide, Fertilizer, Farm Machinery), Soil Health Card, Cold Storage & Godowns, Soil Testing Laboratories and Veterinary Centre & Diagnostic labs, Crop Insurance Premium Calculator and the Government schemes.

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

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

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

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

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

- i. Nandurbar - C-CF DAT (Consortium for Carbon Financing and Disruptive Agricultural Technologies) for Climate Resilience in Agro-Forestry Value Chains – DronAcharya.
- ii. Yavatmal – Weather stations in Pida village of Kalamb block, Sawarkheda & Shedi villages of Ralegaon block in Yavatmal district under climate proofing watershed projects supported by NABARD.
- iii. Nasik – Initiatives of IFFCO Kisan - Agri Mobile App with Image Recognition, Green SIM platform for timely advisories to farmers, Automated wireless weather stations (AWWS), IoT based automated drip irrigation systems, Soil Moisture Sensors promoting effective water utilization and wastage reduction.

- iv. Palghar & Thane: Use of Artificial Intelligence (AI) Technology in vegetable production in the Crops like – Chili, Okra, Bottle gourd, Bitter gourd, Cluster bean etc.
- v. Sangli – Use of Drones for spraying fertilizers by Wangi PACS in Sangli district with support under the Agriculture Infrastructure Scheme will not only help in reducing cost to the farmers but also in increasing production and quality of the crops.

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

Chapter 2.1.4

PLANTATION & HORTICULTURE (INCLUDING SERICULTURE)

2.1.4.1 Introduction:

The climatic condition of Gondia district is suitable for cultivation of horticulture crops like mango, chickoo (sapota), guava, custard apple, jackfruit, lemon, ber, etc. Similarly, flowers like rose, mogra (jasmine), zendu (marigold), and other decorative flowers can be grown with the systematic approach under greenhouse conditions. In the district, it is reported that 57567 ha land is not used for cultivation which could be used for Plantation & Horticulture activity. Since last 4-5 years, plantation of medicinal and aromatic crops such as safed musali, rauwolfia, wekhand, shatavari, coleus etc. have been started on a small scale in the district.

Sericulture: Rearing of Tasar silk worms on naturally available / planted Arjun trees in adjoining forest is a traditional activity in some parts of Arjuni Morgaon block of Gondia district. GoI has set up a Central Research Center at Bhandara to improve the Tasar production technique and bring about the qualitative progress. The Directorate of Sericulture, purchases cocoons from the farmers depending upon grades. State Govt. provides DFLs, training to the farmers, rearing appliance/ farm equipments etc under various schemes. Most of the cocoon production is on Govt. land/ plantations by Forest Department. The GLC data could not be extracted from LBS returns as it appears under single head.

2.1.4.2: Infrastructure and linkage support available, planned and gaps

1. The district holds favourable climatic conditions for growth of horticulture crops like mango, guava etc. but it is not favourable climate for pomegranate.
2. The district has 1.06 lakh ha under irrigation.
3. There is a Government nursery and 5 private nurseries in the district. These nurseries would be able to cater to the requirement of planting material of farmers in the district.
4. The National Horticulture Board has been providing support in terms of subsidizing the Commercial Horticulture and Cold Storage Schemes.
5. Existing horticultural nurseries may be upgraded for producing quality seedlings and grafts.
6. National Sericulture Development project is being implemented in the district. The Sericulture department provides all necessary linkages.
7. There are State Government Depts involved in sericulture development and related activities such as providing DFLs, pre cocoons services, reeling/ spinning/ manufacturing of yarn, demonstration cum Training and service centre in Bhandara District (at Paoni, Dawadipar and Bhandara) and in Gadchiroli District (at Armori).
8. There is Inter State Tasar Project at Arjuni Morgaon, which provides DFLs (cocoon seed) to farmers. This also provides pre-cocoon services like grainage, rearing, seed supplying and maintenance of Tasar food plants. It has three mud- houses. It has also a reeling unit with 10 machines for taking up promotional and training activities by farmers. It has affiliated farmers for Tasar silk cocoon rearing.

9. The district does not have post cocoon activity like reeling/ spinning of yarn/ manufacturing of quality yarn/ weaving of cloth/ dyeing/ design development/ weaver center etc. Hence, the cocoons are supplied to Bhandara and other districts.

2.1.4.3: Assessment of Credit potential for the year 2023-24

The potential for plantation and horticulture is assessed as under:

(Rs in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mango	Ha	1.57	120	188.40	150.72
2	Custard Apple	Ha	1.14	220	251.46	201.17
3	Lemon	Ha	1.67	160	267.20	213.76
4	Guava	Ha	1.08	105	113.40	90.72
5	Shadenet /Green House (Small) –veg cultivation	10 R	3.63	32	116.16	92.93
	Total				936.62	749.30

2.1.4.4: Suggested Action points

1. In view of the export potential of horticulture, the government may consider constructing their own post-harvest facilitation centres viz. pre-cooling units, cold storages; refer vans, etc. for the farmers at reasonable cost.
2. Agriculture Department may facilitate training and extension facilities for farmers to make them aware of improved technologies like minor irrigation, SRI Method for paddy, Natural storage Method etc.
3. Banks may consider financing comprehensive Value Chain projects in order to boost credit growth as also to facilitate creation of post-harvest infrastructure.
4. Banks may also consider financing hi-tech ventures like tissue culture, polyhouse, modern packaging facilities, etc.
5. The establishment of Farmers' Producer Companies for organized production and marketing of horticulture produce would be helpful in development of this sector (Agri Dept/NABARD)
6. Banks may explore the potentials, popularize the schemes and finance for various horticultural activities.
7. Meeting of corporates along with line departments/banks could be convened to firm up contract farming area.
8. Soil testing, quality control laboratories and testing facilities for residual limits at one place may be set up at least at taluk level. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.

Chapter 2.1.5

FORESTRY & WASTELAND DEVELOPMENT

2.1.5.1 Introduction

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

In the State of Maharashtra, the Forest Cover is 50,798 sq km (16.51 % of GA) which includes 8734 sq km very dense forest, 20589 sq.km moderately dense forest, 21475 sq.km open forest.

(Source : India State of Forest Report 2021). 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.

A. Agro-forestry

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 50.71% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population. For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. Very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

B. Agro-forestry 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** comprises of food grain component

C. Forest covers in Gondia District

Gondia district is a forest rich district having 256400 ha land under forest cover about 45.45% of its geographical area (Source: DSAO, Gondia). The main forest trees available in the district are teak, bija, saja, dhawada, garadi, lendia, tendu, mouha, salai, mowai, surya, bamboo, palas etc. Main produce is Tendu leaves, Teak, Bija wood, Timber, Bamboo, firewood etc. Other produces are lac, gum, hirda, behada, mouha, palas seed, honey, khus-grass etc. Leaves of trees are used for Patraval and drone making. Forest area is predominantly spread in the northern region covering Tiroda, Arjuni Moregaon and Deori blocks of the district. The GLC data could not be extracted from LBS returns as it appears under other heads.

2.1.5.2: Availability of Infrastructure, critical gaps & interventions

1. The NFTP collectors are getting minimum support price for tendu patta as it is under the state government's control, to ensure the interest of community dependent on forests as well as to keep up the supply chain of such minor produce.
2. Teakwood is the most preferred forest species by the farmers in the region. There is good scope to promote eucalyptus for harvesting the essential oil that can be used in the pharmaceutical sector for which there exists a growing demand.
3. Capacity building initiatives and closer inter-action of community dependent on forests and the district forest department is necessary for maintaining sustainable supply chain of forest produce, its value addition and to ensure better returns to the farmers.
4. An informal honey gatherers group has been formed through cluster approach in the district.
5. There is 61.10 sq km area under wild life sanctuaries like Nagzira, Navegaon which attracts tourists and provides opportunity for promotion of tourism.
6. Through the banking channel, financial support to nurseries, use of community land under watershed area for growing commercially significant trees, bringing wasteland under bamboo, custard apple, teak cultivation etc may have to be promoted.
7. Forests are good source for expeditions and explorations, trekking groups can be attracted through promotion of tourism which will also generate a seasonal source of livelihood options to the locals, there is scope for PPP models that can be worked out.
8. Forest department may promote on experimental basis - cattle protection tranches to reduce wild animal menace causing harm to crops cultivated in farm lands, adjoining the forest areas.

Potential for Development

1. The potential trees that can be raised for commercial purpose include Eucalyptus, Bamboo, Melia, Silver Oak, Simarauba, Pongamia, Acacia, Subabul, Casurina, Neem, Jatropha, etc.
2. Bamboo has immense potential and can be an important commercial plantation. The present level of production of bamboo from the forest is unable to meet the requirement of green bamboo. Besides, there is potential for setting up industries for new generation bamboo products such as pre-fabricated rural housing, flooring, panels, corrugated sheets, bamboo shoots, etc. for domestic and export market. Thus, there is a huge gap in demand and supply for bamboo which could be tapped by commercial plantations on private wastelands in the State.
3. There is a good potential for raising 'energy plantations' for meeting the biomass requirement of power generation units in the State, which are understood to be running below installed capacity due to non-availability of adequate raw material. Suitable species include Eucalyptus, Subabul, Melia, Casurina etc.

4. There is good potential for setting up 'forest clonal nursery' for production of superior clonal ramets of commercial forest species, particularly Eucalyptus and Acacia hybrids, in association with the wood based company(s) to meet the growing demand for raw material.
5. Maharashtra is a drought prone State. Agroforestry/ farm forestry is the best means to sustainably develop these lands and add to the agricultural income of the farmer.
6. The potential for forming FPOs / OFPOs of NTFP collectors / artisans dealing with Bamboo products can be exploited for addressing the whole value chain.

2.1.5.3: Assessment of Credit potential for the year 2023-24

(Amt in Rs lakh)						
Sr.No.	Activity	Unit (Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Farm Forestry-NT	Ha	0.38	210	79.80	71.82
2	Bamboo Plantation	Ha	0.30	400	120.00	108.00
3	Energy plantation Subabul, Casurina etc	Ha	0.65	160	104.00	93.60
	Total Forestry and Wasteland				303.80	273.42

2.1.5.4: Issues/Suggested Action points

1. The Project with PPP model is required to be promoted; there is immense scope to provide tailor-made credit support under the sector to communities depending on the forests for their livelihood and also to bring in large track of wasteland under commercial/social forestry. (Action: banks)
2. The lead bank has already initiated support through SHG and JLG mode in the rural area, this approach can also significantly help small groups of MFP collectors. Bank support can be towards equipment, tools, collection centers etc. (Action: Banks)
3. In addition to providing crucial information and awareness on forestry, farmers can be motivated for taking integrated agro-forestry activities on their farm land. (Forest Department)
4. Forest department to discuss with locals, ways that can check wild animal menace which cause harm to wheat, soya bean and gram crops. Cattle protection tranche can be thought on an experimental basis. (Forest Department)
5. Wastelands with Government Departments, Corporates, Education Institutions and Hospitals may be brought under tree top cover. (Agriculture Department)
6. Identify and list the minor forest produces and collectors to undergo GCP, GACP trainings. (Forest Department).

2.1.5.5 Other related matter

1. Forest Department of Maharashtra State is implementing massive 'Tree plantation programme' to increase forest cover.
2. The State Forest department encourages the village communities and other stakeholders to participate in plantation activities. Several initiatives have been undertaken by the State Forest Department like training the farming communities; the concept of easy farming through 'Maharashtra Green Tube Channel' wherein the farmers could learn the advance technologies of agriculture and forestry related activities through online media.
3. In Maharashtra the Joint Forest Management (JFM) process was initiated in 1992 and currently it covers 6,86,688 ha managed by 2,153 FPCs. About 1.5 % of Maharashtra's forest cover comes under the purview of JFM activities.

4. Sant Tukaram Vangram Yojana is launched with a view to create awareness about the importance of forest & wild life, to protect the forest from illegal tree cutting, encroachments, etc. Under the scheme 12,194 Joint Forest Management Committees (JFMC) were constituted in 15,500 villages. The best performing three committees at district & state level and one committee for Aurangabad region were awarded JFMC award. The JFMC manages 27.04 lakh ha of forest area. The expenditure incurred during 2017-18 was Rs. 75 lakh.
5. In Maharashtra State, 'Social Forestry (Samajik Vanikaran)' is being implemented since very long.
6. Sant Tukaram Vangram Yojana is launched with a view to create awareness about the importance of forest & wild life, to protect the forest from illegal tree cutting, encroachments, etc. Under the scheme 12,084 Joint Forest Management Committees (JFMC) were constituted in 15,500 villages in the state (Source: Economic Survey of Maharashtra – 2020-21).

Chapter 2.1.6 **Animal Husbandry - Dairy**

2.1.6.1 Introduction

Animal Husbandry sector is one of the rapidly progressing sectors playing a significant role in improving rural economy of the district by providing gainful employment to rural poor and thereby increasing their ability to face crop failures during droughts and floods. As per Live Stock Census 2019, the total cattle population in Gondia district was 385154 comprising of 292627 cross breed/exotic Cattle/ indigenous cattle and 92527 buffaloes, 194975 goats/sheep. The popular indigenous cattle breed is Gir while Murrha and Nagpuri breeds are popular buffaloes.

Dairying is one of the important sources of subsidiary income to the farmers as the income from dairy is stable and continuous throughout the year. During the slack seasons of agriculture, it become the major source of income. Its success is largely depends on the development of appropriate technologies with supporting infrastructure that has linked the urban consumer base and rural milk producers and brought the benefits of development research in the form of inputs and services to the farmers' doorstep. The data regarding Ground Level credit has not been available with LDM.

The rural population of the district is 10,97,413 consisting of 5,50,154 male and 5,47,259 female. There are 2,58,000 cultivators including Marginal and small farmers and 2,81,000 agriculture labourers who do not have their own agricultural lands. There is average one cattle with 2 farmers in rural areas which is very low cattle rearing ratio in the district. It has high potential to develop this activity in the district. The activity can also be helpful to generate sustainable income. The per capital availability of milk in the state is 266 gm per day during 2021-22. The per capita availability of milk is 167 gm per day as against recommended 250 gm in the district. There is enough scope to increase the milk production in the district. The GLC data could not be extracted from LBS returns as it appears under other heads.

2.1.6.2-Availability of Infrastructure, Critical Gaps and Interventions Required

(i) Veterinary Hospitals and AI Centers: There are total 103 AI Centres/Veterinary clinics in the district as against 125 AI centers required in the district.

(ii) Feed and fodder: Green fodder is seasonally available, whereas dry and concentrated fodder is adequately available in the district. Rice, pulses, gram etc are the major crops grown in the district that provide fodder in the form of crop residue (dry fodder). The commercial cultivation of fodder is not very popular in the district. Fodder Development schemes are

implemented by Agriculture and AH Departments. The concentrated feed is available through private agents and farmers also prepare concentrated mixture by purchasing the ingredients. Green fodder cultivation is insisted as a part of the proposed mini / commercial dairy units.

2.1.6.3: The assessment of credit potential for the year 2023-24

(Rs in Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Cows Cross Breed (Pair)	No	1.33	640	851.20	680.96
2	Buffaloes (Pair)	No	1.54	340	523.60	418.88
3	Fodder Cultivation	Ha	0.45	790	355.50	284.40
4	Commercial Dairy (10 animals-Buffaloes)	No	7.00	210	1470.00	1176.00
5	Commercial Dairy (10 animals-CB Cow)	No	7.00	360	2520.00	2016.00
6	Milk Collection Unit	No	12.00	15	180.00	144.00
7	Feed Mixing Production Unit	No	10.00	22	220.00	176.00
8	Milk processing Unit	No	20.00	16	320.00	256.00
9	Private Veterinary Clinic	No	3.30	11	36.30	29.04
10	Cold storage for milk and milk products	No	32.00	5	160.00	128.00
11	KCC to Cow Unit	1 cow	0.10	1600	160.00	160.00
12	KCC to Buffalo Unit	1 Buffalo	0.12	1600	192.00	192.00
	Total				6988.6	5661.28

2.1.6.4 - Issues / Suggested Action Points:

1. Animal Husbandry Dept should make efforts for establishing a Breeding Farm in the district so that good quality animals can be made available to farmers. Alternatively, proper source for supply of good quality animals may be identified. (Action : Animal Husbandry Dept)
2. Closed dairy societies should be revived and made functionally viable. Milk procurement and marketing infrastructure needs to be improved through cooperative and private dairies. (Action : Dairy Development Dept)
3. Given the importance and need for dairy development, banks should increasingly finance for dairy activities with area based approach for financing in clusters, taking into account backward and forward linkages.
4. Calf rearing may be encouraged on a large scale with the help of bank finance by identifying suitable beneficiaries and it may be clubbed with mini dairy units. (Action: AHD and Banks)

2.1.6.5 - Other related matters:

Government Sponsored Schemes:

1. **Rashtriya Gokul Mission:** The scheme is being implemented with the objectives of Development & conservation of indigenous breeds, Enhancing milk production & productivity of bovine population by increasing disease free high genetic merit female population and check on spread of diseases, Distribution of disease free high genetic merit bulls for natural service, To bring all breedable females under organised breeding policy through AI or natural service using germ plasm of high genetic merits, To arrange quality AI services at farmers' doorstep, To create e-market portal for bovine germ plasm for connecting breeders and farmers, etc.

2. **National Animal Disease Control Programme:** GoI started 100 per cent centrally sponsored National Animal Disease Control Programme on mission basis from 2019-20 to achieve effective control on Foot and Mouth Disease (FMD) and Brucella by 2024-25 and complete eradication by 2029-30.
3. **Kisan Credit Card (KCC) Scheme** – Working Capital for Animal Husbandry and Fisheries: From the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.
4. **Navinypuarn Scheme - 06/04/02 Milch Animal Group Distribution Scheme:** Under this scheme, subsidy is being provided @ 50% to General Catgory and 75% to SC/ST beneficiaries.
5. **Dairy Infrastructure Development Fund (DIDF):**
In the Union Budget for FY 2017-18, setting up of Dairy Infrastructure Development Fund (DIDF) was announced. Accordingly, the fund of Rs. 8004 crore titled DIDF was set-up with NABARD with total financial outlay of Rs. 10881 crore for the project comprising
 - (a) Rs. 8004 crore to be raised by NABARD from market
 - (b) Rs. 2001 crore to be contributed by Eligible End Borrowers (EEBs) towards margin
 - (c) Rs.12 crore to be contributed by National Dairy Development Board (NDDB)/National Cooperative Development Corporation (NCDC) on prorata basis towards Project Management and Learning
 - (d) Interest Subvention of Rs. 864 crore to be provided to NABARD by Department of Animal Husbandry Dairying and Fisheries (DADF), Ministry of Agriculture and Farmer Welfare, Government of India, through budgetary support from Government of India.

(Source: www.dahd.nic.in/www.nabard.org)

Chapter:2.1.7

Animal Husbandry– Poultry Development

2.1.7.1: Introduction

Poultry development is considered as an important allied activity. Development of commercial poultry is yet to take roots in the district. The high summer temperatures, cold winters, high rainfall and poor awareness among the farmers are the main constraints. As per Live Stock Census 2019, poultry population in the district Gondia is 378726 consisting of 202523 poultry layer and 176203 poultry broiler in farms/hatcheries. The poultry entrepreneurship in the district needs to be developed. There are 3 registered units in different blocks in the district. Duck rearing has little scope in the district. The scope for poultry exists on account of good demand for eggs and meat in the urban areas and in the industrial areas of the district. There are 4 Central Grower units at Goregaon, Salekasa, Tiroda and Arjuni Morgaon blocks in the District. There is scope for developing more units in the district. The GLC data could not be extracted from LBS returns as it appears under other heads.

2.1.7.2: Availability of Infrastructure, critical gaps & interventions required

1. The training is imparted by KVK, R-SETI, MCED, MITCON, AH department and the extension services are provided through Extension Officers which need to be increased.
2. Other infrastructure availability like water, transportation and electricity are adequate. Health services, including vaccination, are available through AH department and private hatcheries.

3. Most of the units in the district are being operated on contract basis with private companies and the feed is being provided by these companies. Hence, there is a scope for setting up of new feed plants.
4. The Government may explore developing comprehensive value chain in Poultry Sector viz. adequate production of raw material for poultry feed, setting up of poultry feed units, commercial broiler/layer farms, hatchery units, marketing tie-ups, transportation arrangements, etc.
5. There are no hatchery in the district. However, Day Old Chicks (DOC) can be procured from private hatcheries at Nagpur. Necessary training to farmers can be arranged at Regional hatchery, Nagpur.
6. Health services, including vaccination, are available through AH department and private hatcheries. Poultry feed is available through agents. The district is deficient in terms of supply of poultry produce and is dependent on other districts/States for meeting its requirements.
7. Private sector may be taken an initiative to set up hatchery/ies in the district for better availability of DOC.
8. Subsidised rate for poultry feed may be provided by Government for development of this sector.

2.1.7.3: Assessment of Credit potential for the year 2023-24

(Rs In

lakh)

Sr.No	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Commercial Broiler/Layer Unit (1000 birds)	No	4.00	86	344.00	275.20
2	Egg Cart	No	0.15	200	30.00	24.00
3	Retail Dressing Unit	No	10.00	11	110.00	88.00
4	Poultry Feeder Unit	No	16.00	17	272.00	217.60
5	Central Grower Unit	No	20.00	17	340.00	272.00
6	KCC to Poultry Unit (100 Broiler)	No	0.08	320	25.60	25.60
7	KCC to Poultry Unit(100 layer)	No	0.15	320	48.00	48.00
8	KCC to Poultry Unit(100Deshi)	No	0.05	800	40.00	40.00
	Total				1209.60	990.40

2.1.7.4 Suggested action points

1. The feed prices of poultry are vulnerable to many factors. A dedicated system of price strategy may be developed and implemented by the State Government (Action: AH Dept)
2. One of the major hurdles faced by the sector is unwillingness of insurance companies to provide the insurance or charge high premium looking to the high risk in the sector. Steps should be taken by State Government to subsidize the high premium insurance rates.
3. Sponsoring of poultry units under Government Sponsored Schemes in coordination with poultry development centres will help in planned growth of the sector.
4. Enhancing availability of government support in the form of poultry development centers and establishment of hatchery unit.

5. AH department may make efforts to promote backyard poultry with improved LIT birds and Duck rearing especially among tribals and through SHGs.
6. Promotion of Producer Companies in Poultry Sector by adopting a cluster approach may be explored by the AH department.
7. Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs / JLGs .
8. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard poultry.
9. Banks may devise a product to finance FPOs / Producer Companies / private companies in setting up entire value chain for poultry sector.
10. Financing Contract broiler farming could be explored in tie up with established market players in the sector (Action: Banks)
11. Poultry unit could be expanded on the line of VCF through tie up with corporates/private units, besides exploring assistance under special subsidy schemes and RSVY (State Govt)
12. The department of Animal Husbandry may establish a poultry breeding farm for supply of good quality indigenous birds /chicks to the farmers and also for facilitating training to the farmers.

2.1.7.5 Other related matters: Navinypuarn Scheme - 1000 starting poultry farming (avocation) in Maharashtra State by rearing 1000 broiler birds: Under this scheme, subsidy is being provided @ 50% to General Category and 75% to SC/ST beneficiaries.

Chapter 2.1.8

Animal Husbandry – Sheep, Goat and Piggery

2.1.8.1: Introduction

Livestock plays an important role in the development of agrarian rural economy. It also supplements farm income, resulting in growth of rural economy by creating employment opportunities. Flow of income to the owners through livestock production is continuous throughout the year irrespective of season. Animal Husbandry and the livestock production are, thus, playing a vital role in the sustainable economic upliftment of the rural masses, besides providing essential nutrition at affordable prices.

Sheep and Goat rearing is carried out as an important economic activity mainly for landless agricultural laborers and to small/marginal farmers. It is an important subsidiary activity, next only to dairying providing gainful self-employment, improved nutrition and additional income to poor farmers. Sheep and goats serve as a source of subsidiary income to a large number of people living in rural areas. The income comes from sale of wool, meat, manure and skin of the dead animals.

Agro-climatic conditions in the district are conducive for these activities. The total population of sheep, goats and pigs in the district as per livestock census 2019 was 1189, 194975 and 366 respectively. (Livestock census 2019). Goat rearing is the most popular activity. Sheep rearing is practiced comparatively on a very small scale. Goats are of non-description type and the climate of the district is suitable for various developmental activities under the sector. The GLC data could not be extracted from LBS returns as it appears clubbed under one head.

2.1.8.2: Availability of Infrastructure, critical gaps & interventions required

1. This district has 256400 ha of forest land and 57567 ha of cultivable wasteland and 40772 ha pasture and grazing land to support rearing of sheep and goats. (Source : District Statistical Abstract, State Government)
2. The Goat and Sheep rearing have been traditional activities by small farmers in the village. Common grazing lands are available. There is also a trend of migration of sheep.

There is also growing awareness about stall-fed goat farms in the district and a few farms have been established.

3. The details of the Veterinary dispensaries are given in the dairy chapter. There is adequate grazing land available in the district. There is a need to set up breeding farms. There are no slaughter house which need to be set up. R-Seti, Gondia provides training on Goat/sheep rearing activities.
4. Formation of Producer Companies of Sheep, Goat and Piggery need to be established for organised production and marketing with appropriate forward and backward linkages.
5. Breeding and rearing facilities as per the requirement of market need to be developed.
6. This activity is mostly taken up in all the blocks in the District. The activity can be focussed in Deori, Salekasa and Amgaon block.
7. To improve the quality of indigenous breed, there is a need to produce and distribute good quality rams/bucks, which can survive in different agro-climatic conditions.
8. The markets for livestock products as per demand / prescribed standards need to be explored.
9. The Department of Animal Husbandry may establish a sheep and goat breeding farm for supply of good quality rams and bucks to the farmers and also for facilitating training to the farmers.
10. To avoid inbreeding in goat and sheep flocks, farmers may be encouraged to exchange bucks/ rams, once in 2 year. Training of shepherds in scientific management of sheep may be taken up on an extensive scale.

2.1.8.3: Assessment of Credit potential for the year 2023-24

(Amt in Rs lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Goat Farming (10+1) Unit	No	0.78	630	491.40	393.12
2	Commercial Goat Rearing Unit (100+5)	No	12.00	135	1620.00	1296.00
3	KCC to Goat Rearing Unit (10+1)	No	0.18	800	140.80	140.80
	Total AH (SGP)				2252.2	1829.92

2.1.8.4: Suggested Action Points

1. Bank may finance stall fed goatery for matured SHGs and progressive farmers.
2. Banks may encourage goatery activity through SHGs.
3. Research centre or common service centre on leather processing/ tannery, wool processing units and quality improvement of animals may be established by Sheep and Goat Development Corporation.
4. The AH department may conduct intensive training to farmers, entrepreneurs and SHGs on stall-fed goat units.
5. In view of the nomadic status of communities involved in this activity, Institutional financing has been a big challenge. Hence, AH Department, in coordination with Banks, may develop suitable schemes for financing this sector with the help of reputed NGOs as intermediates
6. The Department of Animal Husbandry may establish a sheep and goat breeding farm for supply of good quality rams and bucks to the farmers and also for facilitating training to the farmers.

2.1.8.5 - Other related matters:

1. **State breeding policy for Goat:** Breeding policy for goats primarily aims at increased meat production for meeting not only its local demand but also to explore the export avenues. At the same time, goat milk is also important in rural economy. This will also

act as an added impetus to make the rural goat farming more sustainable. Hence, on this background desired genetic improvement amongst the goat population will help in reaping the benefits of dual purpose breeds through the use of identified breeds. Priority for this purpose will be given to selective breeding/up gradation of the recognized local indigenous breeds like Osmanabadi and Sangamneri. Efforts will be made for identifying the local indigenous goat breeds through rigorous phenotypic characterization. Besides using these local indigenous breeds, a strategy will be adopted to evolve sturdy goat, which would sustain and thrive in the heavy rainfall areas. Through up gradation of the identified sturdy goat and after finalizing desired phenotypic characters, such goat will be got registered with NBAGR as a specific breed and will be used for genetic up gradation of the local goat in heavy rainfall areas. Exotic/Indigenous dual purpose goat breeds with twinning trait will also be considered for improvement of nondescript goats through either importation or locally fetching suitable material on experimental basis.

2. **Breeding policy for Sheep:** Breeding policy for sheep primarily aims at increased meat production for meeting not only its local demand but also to explore the export avenues. Hence, on this background impending genetic improvement of the breedable sheep will help in reaping the benefits of meat purpose breeds, through the use of identified breeds. Priority for genetic improvement will be given through selective breeding/ up gradation of the local non-descript sheep population. Extensive use of Deccani breed of sheep will be sought for this purpose. Besides this, possible use of newly identified breed namely Madgyal from Jath, Dist. Sangli will also be explored for genetic upgradation of non-descript sheep in extended home tract. For selection of elite rams (to be used for breeding), organization of Ram Shows will be encouraged and promoted.
3. **Navinypuarn Scheme** – Semi-Stallfed 10 goats and 1 male goat group distribution: Under this scheme, subsidy is being provided @ 50% to General Category and 75% to SC/ST beneficiaries.
4. Subsidy schemes are also available under **District Planning Committee**.
5. **Raje Yashwantrao Holkar Mahamesh Yojana:** This scheme aims at promotion of sheep rearing for Nomadic Tribes-C beneficiaries. Under the scheme, 75 per cent subsidy is given for sheep unit (20+1), distribution of improved male sheep, providing infrastructure for sheep rearing & balanced feed for each sheep unit and 50 per cent subsidy given for purchasing of mini silage baler-cum-wrapper machine & installation of animal feed units.

Chapter 2.1.9 Fisheries

2.1.9.1 Introduction

Fisheries sector plays a strategic role in Maharashtra's economy in terms of contribution towards export, food security, meeting nutritional challenges and employment generation. Gondia district 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. Inland fishery is undertaken mostly in reservoirs or natural water bodies and the activities provide good opportunities for self-employment.

Gondia has five river belts with length 285 kms and is known as "Lake District". The fish fauna found in the water bodies are Mystussingala, Wallago Attu, Clarius batrachus, Channa maurilius, Channa punctatus, Channa gachwa, Notopterus etc. The major carp varieties like Catla, Rohu, Mrigal and exotic carp like Cyprinus Carpio, grass carp and silver carp are cultured in small tanks and reservoirs. The district has 24491 ha Water Spread Area (WSA) from 6905 reservoirs, Ponds, of which 1153 are used for fisheries activities which is having 15816 ha WSA. During the year 2021-22, 8032 MT fish was produced.

2.1.9.2 Availability of Infrastructure, Critical Gaps and Interventions

1. Two fish-seed rearing centres and one hatchery at Gothangaon, Arjuni Morgaon Block are available in the districts which are adequate.
2. During 2021-22, total fish production has been registered as 8032 MT. Thus, the potential needs to be explored over a period of time. (Action : Fisheries Dept)
3. Arrangements are necessary for stocking of required quantity of the fingerlings for the desired production.
4. The productivity is low due to lack of scientific management. The beneficiaries need to be trained to undertake fish culture on scientific lines. (Action : Fisheries Dept)
5. The Department may explore common infrastructure facilities for Reservoir Fisheries Development through RIDF support. (Action : Fisheries Dept, NABARD)
6. Ornamental fish culture engaging women SHGs and its retailing can also be promoted in the district. (Action : Fisheries Dept)
7. There are 134 fishermen's cooperative societies having 11077 members, 15 societies are defunct. These defunct societies should be revived and strengthened. (Action: Fisheries Dept).

2.1.9.3: Assessment of Credit potential for the year 2023-24

(Rs in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fish Pond- New	Ha	7.00	82	574.00	459.20
2	Fish Pond Renovation	Ha	4.00	86	344.00	275.20
3	Reservoir Fishery Boat/ Net	Ha	0.90	92	82.80	66.24
4	Fresh Water Prawn Pond	Ha	14.00	16	224.00	179.20
5	Ornamental Fisheries(Small)	Nos	3.00	2	6.00	4.80
6	KCC to Fisherman	Ha	1.60	240	384.00	384.00
	Total				1614.8	1368.64

2.1.9.4 Action Points

1. Banks should provide adequate finance towards lease rent, purchase of fish seed, equipment, etc. (Action : Banks)
2. The Storage, processing and marketing of fish are not organized and should be strengthened. (Action : Fisheries Dept)
3. Fisheries department may identify potential borrowers in the vicinity of reservoirs and facilitate preparation of loan proposals along with technical and subsidy support in coordination with banks. Further, SHGs/JLGs of fishermen/ women should be formed and linked to bank credit to meet their working capital requirement. (Action: Fisheries Dept, Banks)
4. **Pradhan Mantri Matsya Sampada Yojana (PMMSY):** GOI has launched this scheme on 3rd December, 2020 for a period of five years. The PMMSY is designed to address critical gaps in fish production & productivity, quality, technology, post-harvest infrastructure & management, modernisation & strengthening of value chain, establishing a robust fisheries management and fishers' welfare.
5. **Fisheries and Aquaculture Infrastructure Development Fund (FIDH):** GOI has created this fund with a corpus of Rs. 10,000 crore under this fund through budget announcement in the year 2018. FIDF envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production to achieve the target of 15 million tonnes by 2020 set under the Blue Revolution. Besides, the

FIDF aims to achieve a sustainable growth of 8- 9 per cent, in a move to augment the country's fish production to the level of about 20 million tonnes by 2022-23.

(Source: Official website of Ministry of Fisheries, Animal Husbandry and Dairy)

Chapter 2.1.10

Farm Credit- Others- Bullock, carts, two Wheelers, FPOs/FPCs/ Loans against pledge

2.1.10.1: Introduction

The plough animals and bullocks/bullock carts are essential for agricultural operations. The improved road conditions can be seen with particular reference to rural roads, supported under RIDF. It is quite possible to use the draught animals for transportation of agricultural produce from farm/ village to nearest market place with reduced cost of transportation. For a farmer who uses bullock driven plough, the bullock cart can have low cost value addition which saves transportation costs while reducing environmental pollution.

Gondia district has the total cultivable area of 209381 ha of which 145796 ha land holdings are upto 2 ha indicating existence of large number of small and marginal farmers. These farmers could not afford to purchase mechanized vehicles or agricultural equipments involving high capital costs and hence prefer bullock pair/carts to cater to the daily needs of local transportation of agricultural produce, ploughing, etc. Bullock is an important draught animal for agricultural operations and transport in rural areas

2.1.10.2: Availability of Infrastructure, gaps and interventions required:-

1. Bullocks continue to be source of power for agricultural operations for a large number of farmers with small unirrigated land holdings as mechanization is not a viable option for them. Apart from ploughing and other agricultural operations, these small and marginal farmers' use bullock pair / cart for transportation of paddy from fields to rice mill/godown, other agricultural produce like vegetables etc to the local village market or to APMCs. Similarly, bullock carts are also useful in tribal areas for transport of forest produce.
2. Bullock cart, plough animals, traditional carts are on the verge of becoming obsolete. However, its existence is necessary as it is most affordable, pollution free and multipurpose cart. Bullocks, plough animals, traditional carts, etc. are locally available in the district, besides availability of improved tools including carts.
3. Cattle Markets are available at almost all the blocks. There is no difficulty in getting the required animals from different Centres in the district.
4. Health cover and other infrastructural support required for the activity are not available adequately in the district. The Animal Husbandry Department has to establish more number of veterinary hospitals / dispensaries in the district.
5. The raw material for production of carts is locally available and there are many fabricators producing good quality bullock carts in the district.
6. The small and marginal farmers prefer bullocks and bullock carts in rural and remote tribal areas of the district due to factors like unaffordability of mechanized vehicles, lack of easy availability of fuel viz. diesel/petrol in rural areas, un-motorable roads for driving mechanized vehicles, etc.

2.1.10.3: Assessment of potential for the year 2023-24

(Rs in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loans to FPOs	Nos	20.00	12	225.00	180.00
2	Bullock (pair)	Nos	1.00	178.	178.00	142.40
3	Bullocks cart	Nos	1.50	92	138.00	110.40
	Total				541.00	432.80

2.1.10.4 Suggested Action Points/Issues

1. Tribal Development Department may encourage financing for these activities as major part of requirement of institutional credit for BC/BP is met under the Government sponsored schemes.
2. Banks in remote tribal areas of the district may explore the possibility of financing Bullocks / Bullock Carts converging with Subsidy schemes of the State Government.
3. Banks may finance good quality bullocks in the district to sustain the programme.
4. The Department of AH should take up breed improvement programme as well as male calf rearing.
5. Financing advanced tilting carts will help to carry more loads with less strain.
6. Agriculture Department/ Panchayat samiti may spread these extension activities depending of usefulness and popularity of improved bullock carts.
7. More veterinary institutes are necessary to cater to the health care needs of draught animals in the district.
8. Good quality draught animals may be made available for agriculture purpose.
9. To increase the farmer income, the marginal or small farmers have to use bullock wherever it is possible.
10. Bullock carts can be used for short distance transportation, saving the expenditure on transportation by hiring vehicle.

Chapter 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:

1. Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
2. 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.
3. Higher food production to equate the demand of the exploding population

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

2.1.11.2 Policy Support/Models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from the link -

http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

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

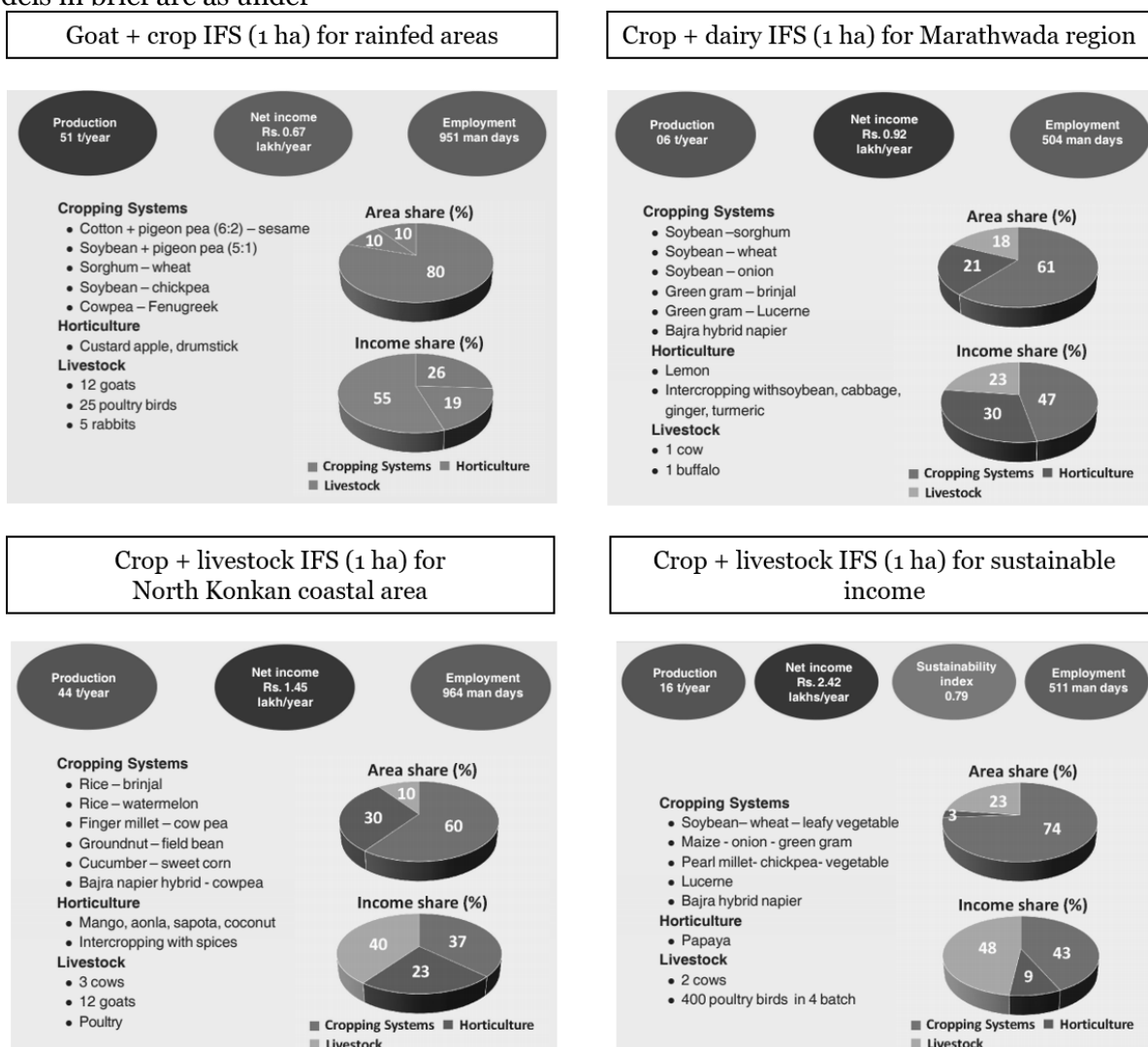
The credit potential for IFS is projected under respective sectoral chapters.

2.1.11.3 Issues and Suggestions

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

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

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



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

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

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

Chapter 2.2

Agriculture Infrastructure

2.2.1-Construction of Storage and Marketing Infrastructure

(Warehouses/Godowns, Market yards, Silos, Cold storage units/Cold chains)

2.2.1.1 Introduction

Indian agriculture sector, despite its high potential is constrained by supply chain inefficiencies and huge post-harvest losses arising out of inadequate storage. 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 produces to connect production, processing and consumption centers.

The Ministry of Food Processing Industries (MoFPI) is the Nodal Ministry of the Government of India to provide policy support, and support for creation of infrastructure, capacity expansion/upgradation and other supportive measures that can contribute to the growth of the food processing sector. The MOFPI has a credit linked subsidy scheme for cold chains. The objective of the scheme is to provide integrated cold chain and preservation infrastructure facilities without any break from the farm gate to the consumer. It covers pre-cooling facilities at production sites, reefer vans, mobile cooling units as well as value addition centres which includes infrastructural facilities like Processing/Multi-line Processing/ Collection Centres, etc. for horticulture, organic produce, marine, dairy, meat and poultry etc. Individuals, Groups of Entrepreneurs, Cooperative Societies, Self Help Groups (SHGs), Farmers Producer Organizations (FPOs), NGOs, Central/State PSUs etc. with business interest in Cold Chain solutions are eligible to setup integrated cold chain and preservation infrastructure and avail grant under the Scheme.

2.2.1.2:-Availability of Infrastructure, critical gaps & interventions required.

In Gondia district, marketing of agricultural produce is done through 7 APMCs and 3 sub-market yards (Kati, Kamtha and Navegaonbandh). Major items purchased and sold included paddy, rice, wheat, oilseeds, horticultural crops etc. The arrivals of crops/ grains traded in APMCs during 2021-22 were as follows:

Sr.No.	Location of APMC	Arrivals in Quintal during 2021-22
1	APMC- Gondia	89456
2	APMC- Tiroda	1124634
3	APMC- Arjuni Morgaon	13329552
4	APMC- Amgaon	840721.18
5	APMC- Goregaon	1048708
6	APMC- Deori	773029
7	APMC- Sadak Arjuni	826210
		18032310.18

(Source: DDR, Gondia)

There are 193 godowns with storage capacity of 46,790 MT. The details of the ownership of godowns and its capacity are as under:

Particulars	No	Capacity (MT)	Particulars	No	Capacity (MT)
Govt.	14	13800	Central Krushak	2	700
PACs	112	9880	Marketing Societies	4	800
LAMP	33	4240	Rice mills' godowns	9	2810
Sale & Purchase	9	2060	Private	10	12500

In the district, all the necessary infrastructure and support required for construction of godowns/ cold storage such as technical experts like civil / agricultural engineers / extension officials for creating awareness and guidance, building materials, skilled manpowers for construction of scientific storage facilities and for warehousing and agricultural marketing, transport facilities for agricultural produce etc is available. The need for a strong MIS system to be put in force to keep track of the physical and financial progress made in the scheme.

2.2.1.3: Assessment of Potential for the year 2023-24

(Amount in Rs lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Storage/Rural Godown (1000 MT)	No	35.00	108	3780.00	3024.00
2	Market yard/Rural Haat	No	15.00	27	405.00	324.00
3	Development /Renovation of Agri Marketing Infrastructure	No	100.00	38	3800.00	3040.00
4	Infrastructure for Cold Storage (500 MT)	No	50.00	12	600.00	480.00
	Total				8585.00	6868.00

2.2.1.4 Suggested Action Points/Issues

1. The godowns sanctioned to PACS may be accredited and registered with WDRA, so that farmers can keep their produce and get remunerative prices as well as avail concessional loan against NW receipts. The services of NABARD Consultancy Services Pvt. Ltd., (NABCONS), which is one of the accreditation agencies for WDRA, may be availed for the purpose.
2. Banks may explore possibilities for financing long term projects like rural godowns, market yards, cold storage etc.
3. The procurement, mainly done at the APMC level, needs adequate infrastructure. The APMCs may meet finance requirement through MSAMB schemes, Bank finance (Action – APMC)
4. The State Warehousing Corporation (MSWC) may consider increasing the warehousing capacity in the state and district through new godown construction and more utilization of its existing capacity and also accredited the godown with WDRA.
5. The godowns may be accredited for issue of NWRS and pledge financing (Action –Banks and The concerned Depts)
6. The new godowns constructed should be as per the specification and details under which the subsidy is sought (Action – banks financing the projects and all related departments/entities)
7. DCCB may ensure that the godown at the PACS level may be strengthened / modernized – (Action: DDR / DCCB)
8. The storage at the Producers level may be increased through Farmers Producers Organisation – (Action: State department).

Chapter 2.2.2

LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

Soil is the main medium of crop cultivation to sustain life on our planet Earth. Thus, Land development is one of the main thrust areas for improving agriculture. Human civilization, irrespective of the level of development of science and technology, cannot exist without land and water resources. Top 12 inch of the land is very important for food security of all life on the planet. Thus, health of the soil is quite significant for improved agriculture.

Government has launched many programs on priority basis concerning Land Development like Soil Health Card Scheme, Enrichment of Soil through important organic micro elements and bio-fertilizers, Land development, Soil and Water Conservation through Watersheds, Land Leveling, Farm Bunds, Farm Ponds, Water Harvesting, Gully Plugging, Terracing, etc. Further, schemes like Micro irrigation systems, farm ponds, Vermi- compost, etc., are being encouraged across the state of Maharashtra.

The Gondia district has 57567ha. of cultivable wasteland which can be utilized for plantation/cultivation of crops. The district has 220246 ha of cultivable land. Further, the cultivated area under various crops is to the tune of 209381 ha which is 95.07% of the total cultivable land, providing ample potential for land development activities to bring more and more land under cultivation. Further, the cultivable land has been decreasing drastically due to rapid urbanization providing more challenges in terms of less farm production. The GLC data could not be extracted from LBS returns as it appears under other heads.

2.2.2.2: Availability of Infrastructure, critical gaps and critical interventions

1. The District Superintending Agriculture Office (DSAO), Agriculture Department of Zilla Parishad, KVK, ATMA, Block level offices, etc., have technical experts and extension personnel for creating awareness on various activities of land development.
2. Earth moving machinery like bulldozers, JCBs, tractors etc. are adequately available in the district on rental basis.
3. There are 8 Soil testing labs including 1 lab each in KVK & ATMA in the district. These labs are not sufficient to cater to the farmers of whole district. There is need to have 8 more labs in the district for the purpose.
4. The Agriculture Department has issued 3097 Soil Health Cards during year 2019-20 in 8 villages of the district. During the year 2020-21, Agriculture Department has set the target of issuing 14111 Soil Health Cards on pilot basis in the remaining villages of the district.
5. The Government departments like Social forestry, forest, agriculture, rural development, etc., are making all out efforts to utilize wastelands for plantation through gram panchayats and through Shatkoti Vriksh Lagwad Yojna.
6. ATMA has very important role to play in Agriculture extension, FPO formation, Group farming, Organic farming, Agro- processing, Value addition, Supply chain Management and Agriculture Marketing etc.
7. The Krishi Vigyan Kendra and a few NGOs are conducting training programmes for farmers on use of bio-control agents, which ultimately create need for setting up manufacturing units for bio-control agents and mass multiplication of predators.

2.2.2.3: Assessment of credit potential for the year 2023-24

(Rs in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Farm pond (20x20x4m)	No	1.50	410	615.00	461.25
2	Land leveling/ Land Reclamation	Ha	1.00	195	195.00	146.25

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
3	Polythene Mulching	Ha	0.12	780	91.26	68.45
4	Soil & Water Conservation	Ha	0.15	800	120.00	90.00
5	Fencing	Ha	2.00	80	160.00	120.00
	Total				1181.26	885.95

2.2.2.4: Suggested Action Points

1. Farm Ponds as Water Harvesting Structures: Erratic behavior of monsoon entails that rainwater be harvested and stored during rainy periods for use for supplementary irrigation during dry spells.
2. Agriculture Department may encourage farmers through exhibitions / seminars to adopt new land development methodologies and use hi-tech equipments to bring more land under cultivation.
3. Use of Bio-fertilizers, Micro-bio Fertilizers, Vermi-composting, organic farming and bio-pesticides may be promoted through awareness programmes(Agri Dept/KVK)
4. There is a need for providing lease hire facility for hi-tech land development equipments through PACS.(DCCB/PACS)
5. KVK should prepare Farm Models for different crops using wells, Micro Irrigation, etc.
6. The banks may consider providing more credit for purchase of land development equipments, dry land farming, farm ponds in rain-fed areas.
7. DSAO should encourage farmers to construct Rain Water Harvesting structure in their field on large scale and to take second crop viz, oilseeds, other pulses, etc. Technical knowledge in this regard may be made available by Agriculture Dept.
8. Extension work related to use of technology like land leveller, mulching, drip irrigation, benefits of land leveling, utility of farm ponds may be taken up in underdeveloped areas and beneficiaries may be made aware of assistance available for such works.
9. Arrangement of marketing facilities for organic farming products needs to be developed, so as to motivate more number of farmers for adoption of organic farming.

Chapter 2.2.3

Agriculture Infrastructure- Others

(Tissue culture, Agri bio-technology, seed production, Bio-pesticides /Bio-fertilizer and Vermi-composting)

2.2.3.1: Introduction

Gondia district is a forest rich district having about 45.45% of its geographical area under forest. The main forest trees available in the district are Teak, Bija, Saja, Dhawada, Garadi, Lendia, Tendu, Mouha, Salai, Mowai, Surya, Bamboo, Palas etc. and main produce is Tendu leaves, Teak, Bija wood, Timber, Bamboo, firewood etc. Other produces are lac, gum, hirda, behada, mouha, palas seed, honey, khus-grass etc. Leaves of trees are used for Patraval and drone making. Forest Protection Committees have been formed and about 63685 ha area has been earmarked to these committees. Forest area is predominantly spread in the northern region covering Tiroda, Arjuni Moregaon and Deori tehsils of Gondia district. The avenues that can be tapped under social and joint forest management program cover availability of nurseries to provide 'true to type' forest trees' planting material, use of forest/agro biomass for vermi-compost and making available seed production plots through farmers participation.

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/Molecular Biology for developing better plant varieties, superior livestock, quality seed production, process and product development. Biological processes and product development for benefit of mankind is the focus of this science.

The use of bio-fertilisers, bio-pesticide, rhizobium biotechnology, bio-control agents needs to go up to replace use of chemicals by natural components. The department of biotechnology (DBT), GoI looks after and formulates policies under biotechnology in the country. A well developed field testing trial policy for introducing genetically modified (GM) varieties of commercially important fruits and vegetables is in place.

Tissue Culture: A popular biotechnology method involves micro-propagation through plant tissue culture using micro-extracts of plant tissue from mother plant. The mother plant is an identified elite plant for its special trait such colour, vigour, taste etc having market demand. In animal tissue culture animal cell-lines are developed where numerous studies for effect of nutrients, heavy metals, reagents on the cells lead to studies involving animal health.

BT Cotton: BT cotton is the best example of translating laboratory results to field level, the BT gene is inserted at molecular level of BT cotton enabling protection from bollworm attack. Today all the cotton growing states are using BT cotton, which was introduced in 2002. India is next to China in the use of BT cotton. Genetically modified (GM) fruits and vegetables have been one of the concerns for the acceptance levels are still at nascent stage. The State Government has plans to field test GM-brinjal, rice, cotton and gram.

Seed Production: Infrastructure for seed production, in the district with seed replacement rate (SRR) may include major kharif crops. The SRR for gram, wheat is more than 45 percent in the State, in general. Seed bank, farmers field seed production plot and participation in production of certified seed through Mahabeej.

Bio-fertilisers: The use of biofertilisers is on the rise as also bio-compost, bio-pesticides and bio-agents, vermi-compost to increase the natural micro flora in the soil to sustain the soil quality for production of crops with low levels of chemical usage. Bio-fertilizers that are Crop Specific are the need of the hour for promoting chemical free farming.

Vermi-compost: Credit flow to animal husbandry in particular cattle may have to be used for accessing potential for vermi-compost units (say 1 vermi-compost unit per 10 animal units).

2.2.3.2: Availability of Infrastructure, critical gaps & interventions.

1. There is an acute need for setting up the commercial production of organic inputs viz. Bio-fertilizer, vermi-compost/hatcheries & Compost from vegetable and fruits, preferably by farmer aggregates like PACS, Producer organizations, co-operative societies etc.
2. Dissemination of knowledge and information about these activities including organic fertilizers through workshops / trainings at village level / block level through agriculture field officers, NGOs, KVK representatives, etc. would have a definitive impact in this sector.
3. The organic farming and seed production by FPOs may be promoted on a large scale.
4. Arrangement of marketing facilities for organic farming products needs to be done, so as to motivate more number of farmers for adoption of organic farming.
5. The Gondia district has two soil testing laboratories at KVK, Hiwara and ATMA in Karanja.

2.2.3.3: Assessment of credit potential for the year 2023-24

(Amt in Rs lakh)

Sr.No	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Seed Production Unit	No	0.50	80	40.00	32.00
2	Vermi- composting Unit (30x30x3m)	No	0.30	800	240.00	192.00
3	Tissue culture (Production & Sale)	Ha	0.75	160	120.00	96.00

Sr.No	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
4	Production of Bio-Pesticides and Fertilizers	No	1.00	40	40.00	32.00
	Total				440.00	352.00

2.2.3.4: Suggested Action Points/Issues

1. The activities such as vermi-composting, use of bio-fertilizer are required to be popularized through extension workers by Agriculture/Horticulture Department.
2. Banks may explore financing vermi-compost units, bio-fertilizer, and Seed production unit in the district.
3. Organic farming and export of fruits/vegetables (organically grown) are good business propositions and banks may reach out to these farmers for credit requirements.
4. Farmers' Cooperatives, exclusively for promotion of organic farming which can also act as business platform for the farmers, may be promoted.
5. Conversion of urban garbage into bio-organic manure on a large scale may be taken up by APMC, Government machinery, NGOs, Industrialists etc.
6. To encourage better marketing of organic manure, wide publicity and awareness be created among the farmers.
7. Women SHG members may be encouraged to take up production of vermi-compost. (Action: Agri Dept, MSRLM, MAVIM).
8. Awareness on biotechnology and organic farming needs to be created among the farmers through exposure visits, media campaign, distribution of brochures/ pamphlets, etc. (Action: Agri Dept, ATMA and NABARD).

CHAPTER 2.3

Agriculture - Ancillary Activities

2.3.1 -FOOD AND AGRO PROCESSING

2.3.1.1: Introduction

The Post-harvest technology and management (agro and food processing) plays a crucial role in value addition to agriculture and has been identified as a thrust area by the GOI. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularisation of Agro/ Food processing sector in India.

The main food/ agro processing industries in Gondia district are rice mill, sortex, grading and packing Poha/Murmura, Masala/ Papad, bakery, animal/ poultry feed, solvent extraction, edible oil, Gur making, etc. Most of these units are in small scale. Under forest based, lac production and processing/ purification, mahua oil is the main industry in the district. The processing of cereal grains is a traditional food processing activity. Depending upon the crop, the cereal crops require thrashing, de-husking and grinding etc. prior to consumption. The district grows turmeric, sugarcane and chillies etc. There is need for its processing and marketing. In this scenario, Ministry of Food Processing Industries (MoFPI), in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme) for providing financial, technical and business support for micro food processing enterprises. The Indicative list of Permissible Activities under Food Processing Sector as shared by Ministry of Food Processing Industries (MoFPI) is given below

1. Cleaning, Air Cooling (Field Heat Removal), Sorting, Grading/Sizing, Packaging, Warehousing, Distribution of Fruits & Vegetables etc.
2. Transportation including in refrigerated van/Cold Chain infrastructure system Packaging and storage including techniques like Silo, Hermetic storage; pest management.

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

The estimates of raw Material Base in the District during 2020-21 for Agro-Food Processing

Sr No	Types of Crops	Area sown (in Ha)	Annual Production during 2021-22 (in MT)
1	Paddy	194734	578165
2	Tur	5789	4162
3	Til Oilseeds	921	119
4	Vegetables	1001	105105
5	Sugarcane	997	41265
6	Other crops	1708	4270
	Total	205150	733086

(Source : DSAO)

The processing of paddy (rice mills) is the major agro/ food processing in the district. There is also Scope in Allied sector- Dairy, poultry, sheep, and goat. The existing arrangements have to be developed in accordance with production quantity, marketing, storage, post-harvest handling & processing, etc.

2.3.1.2: Availability of infrastructure, Critical gap and interventions.

1. There is an adequate availability of raw material in terms of Food grains, pulses, oil seeds, and cash crops like sugarcane, horticulture produces which are required for agro processing industries.
2. The district has good number of Rural Godowns and warehousing units for storage of agriculture produce and more cold storages would also be required for preventing post-harvest losses of horticulture crops.
3. The establishment of basic infrastructure at major agri-produce hubs for scientific storage of horticulture products, post-harvest management, supply chain development, notifying the food processing sector in the potential blocks of the district, etc. would help in creating a definitive impact in this sector.
4. The conducive environment for horticulture crops in the selected blocks has developed mango, guava and pomegranate etc. production in the last decade. Gondia district has good potential for the agro processing sector in the district.

2.3.1.3: Assessment of potential for the year 2023-24:

Keeping in view of high ground level credit flow and initiatives being taken in the Agri Ancillary Sector, the projections have been accordingly assessed.

(Rs in Lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
	Existing Unit					
1	Rice mill	Nos	50.00	60	3000.00	2250.00
2	Dal/ Flour mill	Nos	20.00	86	1720.00	1290.00
3	Gur manufacturing Unit	Nos	20.00	24	480.00	360.00
	New Unit					
4	Rice mill	Nos	100.00	18	1800.00	1440.00
5	Dal/ flour mill	Nos	25.00	150	3750.00	3000.00
6	Gur Manufacturing Unit	Nos	25.00	18	450.00	360.00
7	Poha mill	Nos	20.00	26	520.00	416.00
8	Spices Processing Unit	Nos	10.00	35	350.00	280.00
9	Other Processing Unit	Nos	10.00	98	980.00	784.00
	Total				13050.00	10180.00

2.3.1.4 Government Programs and Plans

1. **Food Processing Fund (FPF):** Government of India has instituted a Special Fund for providing affordable credit to agro processing units in designated food parks with a corpus of Rs 2,000 crore in NABARD. So far, 10 Mega Food Park projects and two individual food processing units have been sanctioned from the Fund involving a term loan commitment of Rs 464.49 crore. The fund is operational during the current year to the extent of the unutilized amount.
2. **Stand UP India:** The Stand-up India scheme was launched by Government of India in April 2016 to support SC/ST and Women entrepreneurs to set up Greenfield enterprises and become job creators. Over 16,000 new enterprises have come up through this scheme in activities, as diverse as food processing, garments, diagnostic centres, etc. As the scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category of entrepreneur, it offers a huge opportunities for the investors in the food processing sector.
3. **Skill Development:** Increasing investments in the sector have led to higher demand for more qualified people. The Government has set up a Food sector skill Council called Food Industry Capacity & Skill Initiatives (FICSI), which has 46 affiliated Training Partners and 192 Training Centers across 26 States in the country. The two institutions under the administrative control of MoFPI, i.e. National Institute of Food Technology Entrepreneurship and Management (NIFTEM), Haryana and Indian Institute of Crop Processing Technology (IICPT), Tanjavur, Tamil Nadu are conducting regular trainings in Food Processing on self-financing basis & sponsored funds from others sources including under Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

NABARD's Initiatives on Food and Agro Processing

1. NABARD provides refinance to banks for food and agro processing activities, supports development of agro processing infrastructure under RIDF.
2. The model schemes on food and agro processing sector prepared by NABARD are freely available at its website www.nabard.org for the guidance of entrepreneurs.
3. Government of India instituted a Special Fund in National Bank for Agriculture and Rural Development (NABARD) with a corpus of Rs. 2000 Crore during 2014-15 for providing direct term loans to establish infrastructure in the Mega Food Parks as also to the individual processing units to be set up in the designated Food Parks, at affordable rate of interest of around 10% p.a.
4. NABARD provides consultancy services through NABCONS for preparation of DPRs, techno-economic and feasibility appraisal reports for clients including individuals, entrepreneurs, NGOs, Government departments, etc.
5. NABARD is the Nodal Agency for implementation of several credit-linked capital investment subsidy schemes of GoI such as establishment of Rural Godowns, Scheme for development and strengthening of Agri-Marketing Infrastructure, Grading and Standardization (AMIGS).
6. Several promotional and developmental initiatives are undertaken by NABARD's ROs/District-level offices viz. Rural Entrepreneurship Development Programmes (REDPs), promotion of Agri Clinics and Agri Business Centres (ACABCs), Producers' Organizations / Companies (POs/PCs), R& D in Agro processing.

2.3.1.5: Suggested Action points

1. Promoting and up-scaling of FPOs at the back end to ensure regular supply of raw materials to the existing units and also they can be encouraged to take up primary processing. (ATMA)
2. With rising awareness of benefits of hygienic food among the public, demand for setting up of food processing units is increasing rapidly, making this sector as the "sunrise" industry. (ATMA/Agri Department)

3. Government may ensure uninterrupted power supply to industrial units including cold storages.(MSEB)
4. Export Facilitation and Guidance Centres may be established initially at select potential blocks to help farmers in necessary certifications and export formalities.
5. Bank may also finance JLG both promoted by them as well as JLG formed by NGO on priority basis.
6. Necessary assistance may be extended to the bankers in their recovery efforts.
7. Support formation and strengthening of Farmer Producer Organizations, which will act as a link between the farmers and food processing industry.
8. There is need for conducting the orientation programmes for the banks for looking into the food and agro processing other than rice mills as economically viable activity.
9. There is a need for preparing the model schemes at the district level for commodity specific projects so that the agro- processing becomes viable.

2.3.1.6 Other related matters:

1. **Chief Minister Agriculture and Food Processing Scheme:** This scheme is being implemented in the State since 2017-18 for consecutive five years. The main objectives of the scheme are to encourage modern technology based projects for quality enhancement of agriculture produce, to encourage exports, to create skilled manpower for agro & food processing and employment generation through small and medium agro & food processing units in rural areas.
2. **Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PMFME):** Under Aatmanirbhar Bharat abhiyaan, GoI has launched all India centrally sponsored PM Formalisation of Micro food processing Enterprises Scheme (PMFME) in partnership with the state governments, for providing financial, technical and business support for upgradation of existing micro food processing enterprises in the unorganized sector. PMFME is going to be implemented on 'One District One Product' basis for a period of five years from 2020-21 to 2024-25. Objectives of the scheme are (i) support for capital investment for upgradation, (ii) Capacity building through skill training, imparting technical knowledge on food safety standards & hygiene and quality improvement, (iii) hand holding support for preparation of DPR, availing bank loan and upgradation and (iv) support to Farmer Producer Organisations (FPOs), Self Help Groups (SHGs), producers' co-operatives for capital investment, common infrastructure and support branding & marketing. Under the scheme, the State has set a target of empowering 20,119 micro food processing industries in five years. Individual micro food processing units for perishable agricultural commodities, food grains, pulses, oilseeds, spice crops, fisheries, poultry, dairy, forest products, etc. are going to be covered under the scheme and individual micro food processing units would be provided 35 per cent of the project cost as credit-linked capital subsidy with a maximum limit of Rs. 10 lakh per unit.

CHAPTER 2.3.2 – AGRI ANCILLARY -OTHERS**(Loans to Farmers Coop Societies, ACABC, PACS/LAMPS/FSS and MFIs)****2.3.2.1: Introduction**

Agriculture Ancillary activity provides the necessary vigor and deepening of the agriculture sector activities. It provides the necessary spread and the requisite linkages for the sector to establish, strengthen and grow. To promote and develop marketing, processing and storage of agricultural, horticultural and forest produce, distribution of agricultural machinery, implements and other inputs, undertake inter-State, import and export trade, wholesale or retail as the case may be and to act and assist for technical advice in agricultural production, cooperative marketing, processing and supply societies have a pivotal role to play.

PACS especially related with marketing, play a significant role in procurement of food items and also their distribution under Public Distribution System. It is pertinent to provide to them with necessary credit support to plug in the cash liquidity issues for efficient running of the activities. Agri-clinic and Agri-Business Centre (ACABC) scheme has been envisaged to support agriculture development and to complement the governments' effort with private participation. It aims to supplement effort of public extension activities depending on local needs and affordability of target group of farmers. It also aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centers are commercial units of agri-ventures established by trained agriculture professionals for income generation and entrepreneurship development. Back ended composite subsidy up to 44% for projects upto Rs.1 crore can be taken up under the scheme.

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

- a. Loans up to ₹ 5 crore to co-operative societies of farmers for purchase of the produce of members (Not applicable to UCBs)
- b. Loans up to ₹ 50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in agriculture and allied services.
- c. Additional Ancillary activities
 - (i) Loans for setting up of Agri-clinics and Agri-business centres (ACABC).
 - (ii) Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
 - (iii) Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture (excluding ST SAO Crop Loans).
 - (iv) Loans sanctioned by banks to MFIs for on-lending to agriculture sector.
 - (v) Loans sanctioned by banks to registered NBFCs (other than MFIs) for on-lending to agriculture purpose.

2.3.2.2: Availability of Infrastructure, Critical gaps

1. Gondia district has a very good network of cooperatives/ institutions at ground level with 329 Primary Agriculture Cooperative Societies (PACS) including Farmers' Service Societies(FSS), Large-sized Adivasi Multi-purpose Societies (LAMPS), Milk cooperatives, Non-agri Cooperative Societies, -Marketing (Panan) Cooperatives, Producers' Cooperatives which includes sugar factories, weavers' cooperatives, industrial cooperatives, Fisheries Cooperatives, Lift Irrigation Cooperatives, etc. Hence, there is good scope for financing these institutions in view of their primary objectives of facilitating farmers' financing for

agriculture and allied activities, aggregation and marketing of their produce, providing remunerative price to farmers' produce, etc.

2. Agriculture graduates have immense opportunities for providing consultancy services like soil and water testing, application of appropriate seeds, fertilizers, pesticides, etc along with sale of these agriculture related inputs, farm equipments, etc. Thus, there is scope for ACABC finance.
3. Government of India instituted a Special Fund in NABARD with a corpus of Rs2000 Crore during 2014-15 for providing direct term loans to establish infrastructure in the Mega Food Parks as also to the individual processing units to be set up in the designated Food Parks, at affordable rate of interest of around 10% p.a.
4. Keeping in view the rural population and existing credit linkage of SHGs in the district, MFIs have a big role to play to cater to such a huge population for micro-finance. Further, there is ample scope for financing to existing SHGs which have been doing good work by starting their own micro-enterprises or income generating activities.

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

(Rs in Lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	ACABC Unit	Nos	20.00	20	400.00	300.00
2	Loans to MFIs/Societies on lending to Farmers/ Women	Nos	50.00	183	9150.00	6862.00
	Total				9550.00	7162.00

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

Micro-level survey through cooperative department, NGOs, BCs, etc. to identify the category wise requirement of loans of these cooperative institutions would help banks in tapping the activity wise potential and enhance their financing in the district.

2.3.2.5: Action Points/issues

1. The Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
2. The concerned departments may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities.
3. Banks may consider financing viable cooperatives (PACS/FSS/LAMPS) for on-lending to their members as the new business opportunity.
4. Bank may organize the awareness camps for financing under ACABC scheme in view of good potential in the District.

2.3.2.6 Other related matters:

1. **PACs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.
2. **Agriculture Infrastructure Fund (AIF):** GOI has created this fund with a total corpus of Rs. 1 lakh for period of 10 years from FY 2020-21. Primary & Secondary agro-horti processing is eligible activity under the same. Interest subvention @ 3% is available under

the scheme with a credit guarantee for loans upto Rs. 2 crore over period of 7 years. PACS is one of the eligible beneficiary under this scheme.

3. Government of India instituted a Special Fund in NABARD with a corpus of Rs2000 Crore during 2014-15 for providing direct term loans to establish infrastructure in the Mega Food Parks as also to the individual processing units to be set up in the designated Food Parks, at affordable rate of interest of around 10% p.a.
4. Keeping in view the rural population and existing credit linkage of SHGs in the district, MFIs have a big role to play to cater to such a huge population for micro-finance. Further, there is ample scope for financing to existing SHGs which have been doing good work by starting their own micro-enterprises or income generating activities.

CHAPTER 3

Credit Potential for Micro, Small & 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) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- (ii) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- (iii) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

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

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

1. 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.
2. 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.
3. Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries (Not applicable for UCBs).
4. 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)
5. 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)
6. 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).
7. Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.

CHAMPIONS: An ICT based system called CHAMPIONS was also launched by the Ministry of MSME. The portal is not only helping and handholding MSMEs, but is also providing guidance to grab the new business opportunities and in the long run, become national and international Champions. Three basic objectives of the CHAMPIONS portal are as follows:

1. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
2. To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.
3. To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

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

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

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

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

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

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

Critical Interventions and Suggested Action Points:

1. Banks may take cognizance of inclusion of Retail and Wholesale trades in MSMEs for the purpose of financing to them.
2. Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
3. Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
4. 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.
5. 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.
6. 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.
7. Finance to MSME units in credit starved district of Gadchiroli and aspirational districts of the State may be focused by Banks.
8. Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
9. 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
10. Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector
11. Banks / Govt Depts may provide information to the customers about various schemes / facilities provided under service sector
12. For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹ 10 lakh to ₹ 100 lakh and sanction the cases.

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

Gondia district has a good number of rice mills. Besides, dairy, gur (jaggery), product of wood, mineral products, fabricated metal products, lac made products and bamboo craft etc are predominant among SSI and village industries. The provision of working capital to these industries would enable them to enhance their turnover and utilize the installed capacity to the maximum. A large number of rice mills are working on the job work basis. These make their work seasonal and are not able to increase their turnover.

GLC for last 3 Years**(Rs in Lakh)**

Year	2019-20	2020-21	2021-22
GLC flow	64285.00	90129.00	68988.84

(Source: LDM, Gondia)

3.2: Infrastructure, Gap and critical interventions

1. There are 5 MIDCs in the district being provided with good basic infrastructure amenities like land, water, electricity, internal roads, drainage, telephone lines, canteens, fire fighting and dispensaries in the industrial estates.
2. To meet the requirements of trained personnel and skilled people, training arrangements have been made at Govt. ITI, Private ITI, Polytechnic Colleges and Engineering Colleges.
3. The District Industries Centre (DIC) and Khadi Village Industries Centre (KVIC) have the presence in Gondia district for implementing various government schemes for the promotion of MSME sector.
4. A large company like Adani Power Group have established power plant in the Gondia district.
5. The agro based activities in the district are mainly paddy processing /rice mill and like milk production & processing and food processing.
6. DIC provides assistance through Margin Money Scheme, Employment Promotion Programme and National Equity Fund to the entrepreneurs for setting up of units. Besides, unemployed are assisted under PMEGP with tie up arrangements with commercial banks.
7. Training programmes are also being organized in collaboration with MCED for entrepreneurs. Marketing support is being given by MSSIDC (Maharashtra Small Scale Industry Development Corporation)
8. There is one engineering college, one polytechnic college and 8 ITIs (Industrial Training Institute) in the district. One airport (Birsia) is proposed for which construction has been started.

3.3 Assessment of credit potential for the year 2023-24**(Rs in Lakh)**

Sr No	Activity	Unit Cost	Physical units	TFO	Bank Loan
A	Term Loan				
a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	50.00	50	2500.00	2250.00
2	Small Enterprises	400.00	7	2800.00	2520.00
3	Medium Enterprises	2000.00	2	4000.00	3600.00
	Sub-total			9300.00	8370.00
b)	Service Sector Enterprises				
	Micro Enterprises	40.00	50	2000.00	1800.00
	Small Enterprises	300.00	10	3000.00	2700.00
	Medium Enterprises	1500.00	2	3000.00	2700.00
	Sub-total			8000.00	7200.00
	Term loan Total-A				15570.00
B	Working Capital				
a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	20.00	200	4000.00	3600.00
2	Small Enterprises	100.00	50	5000.00	4500.00
3	Medium Enterprises	500.00	11	5500.00	4950.00
	Sub-total			14500.00	13050.00
b)	Service Sector Enterprises				
1	Micro Enterprises	10.00	2500	25000.00	22500.00
2	Small Enterprises	80.00	300	24000.00	21600.00
3	Medium Enterprises	400.00	19	7600.00	6840.00
	Sub-total			56600.00	50940.00

	Total working capital- B				63990.00
	TOTAL MSME (A+B)				79560.00

The following table shows the summary of credit potential for the MSME Sector:

Sr No	Type of Credit Facility	Manufacturing (₹ lakh)	Services (₹ lakh)	Total (₹ lakh)
1	Term Loan	8370.00	7200.00	15570.00
2	Working Capital	13050.00	50940.00	63990.00
	Total	21420.00	58140.00	79560.00

3.4: Suggested Action Points:

1. Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
2. Awareness and handholding support may be provided to young entrepreneurs through incubation support. Incubation funds may be created in identified technical institutes.
3. 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.
4. Banks may extend adequate working capital for the small scale enterprises.
5. Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
6. 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.
7. Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector.
8. Banks to finance at least one SC/ST and one woman per bank branch as stipulated under the Stand-Up India Scheme.

3.5 Other related matters: Subsidies are available under schemes of Pradhan Mantri Employment Generation Programme (PMEGP) of GOI and Chief Minister Employment Generation Programme (CMEGP). Both schemes are being implemented through DIC.

Chapter 4

Credit Potential for Export Credit, Education and Housing

4.1- Export credit

4.1.1 Introduction

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

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

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

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

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

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

Signing of MoU between NABARD and APEDA

As per MoU entered between NABARD and APEDA during December 2020, the role of NABARD and APEDA would be:

- a. To work towards capacity development of various stakeholders;
- b. To organize outreach programs, awareness programs and workshops for stakeholders;
- c. To work together for doubling the farmers' income, as set out by the Government of India;
- and d. To strengthen FPOs for attaining the desired outcomes of Agri. Export Policy.

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

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

- a. Capacity building of Agri-food exporting and processing entrepreneurs;

- b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state;
- c. To provide instant service, guidance required by exporters exporting farmers;
- 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, Buldana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane
9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	Kesar Mango	Beed, Ahmednagar, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, Jalgaon, Amravati, Wardha, Beed, Nanded, Parbhani
12	Orange	Amravati, Nagpur, Akola, Wardha, Washim, Buldhana
13	Flowers	Pune, Satara, Nasik, Kolhapur
14	Raisins	Sangli, Nasik
15	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
16	Dairy Products	Ahmednagar, Pune, Satara, Sangli, Kolhapur, Solapur
17	Non – Basmati Rice	Chandrapur, Pune, Gondia, Bhandara, Gadchiroli, Nagpur, Palghar, Thane, Raigad
18	Meat products	Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli Buldana, Nagpur,
19	Pulses	Amravati, Yavatmal, Buldana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, Jalgaon, Dhule, Nasik, Ahmednagar, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.

Sr.No.	Product	Districts
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

Exports – Gondia Scenario

The agricultural sector has been playing a key role in the composition of Indian exports. India's top 10 agricultural export commodities viz. rice of major agricultural commodities. Gondia district is the major rice exporter. About 15% of total rice export (IR-64) is exported to South Africa, Europe and Middle East.

GLC for last 3 years

(Rs in Lakh)

Year	2019-20	2020-21	2021-22
GLC flow	3956.00	999.96	3564.82

(Source: LDM)

4.1.2: Assessment of credit potential of Export credit for the year 2023-24

(Amt in Rs lakh)

Sr No	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Export credit for various commodities	Nos	50.00	56	2800.00	2240.00
	Total				2800.00	2240.00

4.1.3: Critical Interventions and Suggested Action Points

1. 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.
2. 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.
3. Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
4. 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.
5. Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
6. 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.
7. Lack of awareness about overseas buyers is one of the 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, the exporters at times have to rush to bigger cities for getting their formalities done.
8. Organization of exports through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
9. Concerns on the issues such as Certification becoming expensive to small exporters have been expressed.

10. Industries may be set up for value added product of agricultural produce (like Soybean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
11. Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
12. Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
13. Cluster based approach in financing by bankers for enhancing exports.
14. There is a need for diversification of export products as the present range is mostly limited to rice.
15. 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.
16. There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
17. Capacity building of SF & MF for exports.
18. Enhancing bank finance towards infrastructure and post-harvest technology.
19. Integration of bank finance with contemporary developments like Mega Food Parks and promotion of various clusters.

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

4.2- Education loan

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 Rs. 4.5 lakhs are eligible. Those Professional institutions / programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc. The loans are disbursed without any collateral security and third-party guarantee and for a maximum amount of Rs. 7.5 lakhs.

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

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

National Education Policy 2020

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

Economic Survey of Maharashtra 2021-22 – Education

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

GLC for last 3 years

(Rs in Lakh)

Year	2019-20	2020-21	2021-22
GLC flow	393.00	2267.53	427.47

(Source: LDM Office)

4.2.2: Assessment of credit potential in respect of Education for the year 2023-24

(Amt in Rs lakh)

Sr No	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Education Loan- Professional Course in Abroad	Nos	20.00	76	1520.00	1368.00
2	Education Loan- Professional Course in India	Nos	10.00	340	3400.00	3060.00
	Total				4920.00	4428.00

4.2.3: Availability of Infrastructure, critical gaps & interventions and Action points- Education Loan

1. 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.
2. Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions, etc will encourage many students for availing education.
3. 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.
4. 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.
5. 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.
6. While the banks may pro-actively finance new cases to deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Awareness on financial discipline may be created by Banks among college students towards prompt repayment of loans.

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

4.3- Housing Finance

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), 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.
- (iv) 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 (i).
- (v) 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.
- (vi) 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.
- (vii) 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.
- (viii) Outstanding deposits with NHB on account of priority sector shortfall.

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

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

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>.

Gondia being a fastest growing city, has a dominant role in the sphere of economic and industrial activities as it is rail connected city in Eastern Maharashtra. Maharashtra industrial Estate has been established which gives potential for financing dwelling units.

GLC for last 3 years (Rs in Lakh)

Year	2019-20	2020-21	2021-22
GLC flow	7290.00	12701.83	5613.90

(Source: LDM office)

4.3.2: Assessment of credit potential in respect of Housing Finance for the year 2023-24

(Amt in Rs lakh)

Sr No	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Housing Loan-Individual (Construction/Purchase of Ready built house)	Nos	30.00	490	14700.00	11760.00
2	Housing Loan- Repairing of House	Nos	10.00	420	4200.00	3360.00
	Total				18900.00	15120.00

4.3.3: Availability of Infrastructure, critical gaps & interventions and Action points- Housing Finance

1. 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.
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>

CHAPTER- 5 Credit Potential for Infrastructure

5.1 –Infrastructure – Public Investments

5.1.1 - 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.

5.1.2 Rural Infrastructure Development Fund (RIDF)

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

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

5.1.3 Status of RIDF in Maharashtra

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

Sector/ Activities/ Projects	Projects sanctioned	RIDF loan sanctioned (Rs. crore)	RIDF loan disbursed (Rs.crore)
Irrigation (MI, Checkdams, 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 Rs.20601.58 crore and the utilisation accounted for 79% of the sanctions.

5.1.4 Status of RIDF in the Gondia district

The cumulative purpose wise number of projects and amount sanctioned, projects completed and amount disbursed in respect of ongoing tranches (i.e., RIDF XX to XXVII) in the districts given here under:

(Rs in Lakh)

Sl. No.	Sector	Sanctioned			Loan Disbursed
		No. of Projects	RIDF Loan	% share in total	Net released
1	Roads (PWD)	16	1641.01	13.72	1085.96
2	Bridges (PWD)	34	4143.10	34.64	1471.96
3	Rural Roads (Rural Dev Dept)	9	2126.85	17.78	1395.14
4	Lift Irrigation Project (WRD)	2	3960.65	33.11	2164.21
5	Micro Irrigation (AD)	1	88.88	0.75	31.87
	Total	62	11960.49	100	6149.14

(Source: NABARD, Pune)

The RIDF projects in the district are development oriented and connectivity issue have been solved at great extent. The rural people frequently travelled to urban place for employments. There is need to cover the areas like Fishereies , Check dams, rural Drinking water and waste water management etc under RIDF fold.

5.1.5: Long Term Irrigation fund (LTIF)

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were priortized and targeted for completion, through availability of Central Assistance and State share. In Maharashtra, State Government was sanctioned a state share of Rs.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 Rs.12279.25 crore for implementation of these projects. Out of these 25 projects, or command area development of 22 projects, an amount of Rs.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.

5.1.6: NABARD Infrastructure Development Assistance (NIDA)

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 Rs.6655.00 crore. Loans amounting to ₹ 3285.69 crore has been disbursed so far.

5.1.7: The present status under these sectors in the district is as under:-

Irrigation: The net irrigated area is 111512 ha, which is about 53.25 % of the net sown area of the district. As per *Dynamic ground water resources of India, 2020* ground water assessment, The net ground water available in the district for future use is 46188.52 Ham and Annual GW Allocation for Domestic Use as on 2025 is 5909.92 Ham. There is a need to expedite completion of incomplete projects and tap surface and ground water potential to provide better irrigation facilities to the farmers.

Rural Connectivity: At present, the total road-length in the district is 6412 km. The dearth of road network is more acutely felt in the rural areas because of the increased demand for agricultural inputs and other services.

Power: There are 2.48 lakh electrifiable connections in the district. All towns and villages are electrified. Total 883 villages are connected with electricity supply and 850 villages having agriculture power supply.

5.1.8: Action Points at District Level

1. The implementing departments are required to keep constant vigil over the work so that quality of the work being executed is maintained as per the required standards.
2. The implementing Dept may require concentrating on the quantity of water supplied to the villages.
3. The implementing Deptt. may ensure Anganwadis which are functioning in temporary arrangements provided with own premises.
4. The GoM is required to make proper budgetary allocation for maintenance of the assets so that they can be used for a longer period of time.
5. The PWD may ensure connectivity to the market centers through the road network so that concrete benefits can be realised by the beneficiary villagers. Small length of the road may not achieve the desired level of connectivity.
6. PWD may focus on construction of new roads, rather than up gradation of MDRs.

State Govt:

1. There is need for line departments of Government of Maharashtra to keep various projects in pipeline so that the same can be taken up for funding under RIDF.
2. Projects under Irrigation sector may be posed to NABARD only after getting all necessary clearances from Forest / Revenue Departments and completing the formalities relating to land acquisition, rehabilitation etc., to avoid abnormal delay and cost escalation in implementation of projects.
3. Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.
4. People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to form WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
5. PWD may ensure to complete the connectivity of the road network to the market centres so that concrete benefits can be realised by the beneficiary villagers.
6. To achieve the desired level of connectivity, complete road projects may be submitted under RIDF, rather than in short stretches.
7. PWD may focus on construction of new roads in rural areas, rather than upgradation of MDRs.
8. Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.
9. Departments may ensure to submit reimbursement claims periodically through the nodal office; this would enable easy and quick availability of concessional funds provided to the State under RIDF.

5.1.9 Other related matters:

Rural Infrastructure Promotion Fund (RIPF): Despite making remarkable progress under RIDF a number of constraints like inadequate planning, lack of awareness of officials involved in implementation of the projects etc., have been experienced while implementing the RIDF projects. Recognizing the need for capacity building of officials, creation of experimental/critical infrastructure of smaller investments with focus on last mile

connectivity benefiting the community may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure Promotion Fund (RIPF)'. The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHG/SHG Federation and support for survey of potential assessment/demand survey for new Agri/rural infrastructure projects

CHAPTER 5.2

Social Infrastructure involving bank credit

5.2.1 Introduction

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued by RBI and updated as on 11 June 2021, stipulated that Bank loans up to a limit of ₹ 5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹ 10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh are eligible for priority sector classification. Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities subject to the criteria laid down in the Master Directions of RBI under priority sector lending (not applicable to RRBs, UCBs and SFBs).

5.2.2- Assessment of credit potential of Social Infrastructure for the year 2023-24 (Rs in Lakh)

Sr.No.	Activity	Unit	Unit Cost	Phy Unit	TFO	Bank Loan
1	School & Hostel	Nos	50.00	7	350.00	262.50
2	Hospital & Nursing Homes	Nos	50.00	8	400.00	300.00
3	RO Plant-Drinking water	Nos	5.00	16	80.00	60.00
4	Rural Sanitation-incl. Toilets	Nos	5.00	8	40.00	30.00
	Total				870.00	652.50

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

1. There are 1301 and 376 Primary School and Secondary School in Gondia District. Further, more than 41 colleges in various streams.
2. A literacy rate is 74.6% and 82.2% in Rural and Urban Area respectively as per Census 2011.
3. There was no major problem of drinking water except some remote villages.
4. Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower and in case of hospitals – professionals.
5. Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.
6. Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised.

7. Participation of the beneficiaries, especially women, in water supply schemes may be ensured right.
8. The Village Water and Sanitation Committees may be formed and their capacity building may be done.

5.2.4 -Action Points at District Level

State Govt:

- i. Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- ii. 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.
- iii. 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.
- iv. Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, ie., DPC, BLBC, etc.
- v. 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.

5.2.5 Other related matters: Special refinance scheme on Water, Sanitation and Hygiene (WASH) - A NABARD provided refinance to banks for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.

Chapter 5.3 Renewable Energy

5.3.1: Introduction

Clean Energy is the “Need of the hour” for mooted development process on 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. The Government of Maharashtra recognizes green energy as one of its focus sectors and has thus emerged as one of the leader state of India's future renewable energy programme.

Renewable energy effectively utilizes natural sources such as sun light, wind, tides, and geothermal heat which are naturally replenished. Renewable energy technologies range from solar power, wind power and hydro-electricity to bio-mass and bio-fuels for transportation. About 13 per cent of primary energy comes from renewable, with most of this coming from traditional bio-mass like wood-burning. Hydro-power is the next largest source, providing 2-3 per cent and modern technologies like geo-thermal, wind, solar and marine energy together produce less than 1 per cent of total world energy demand. Potential for their use is very large exceeding all other readily available sources.

Bio-fuel

A biofuel is one that does not add to the stock of carbon dioxide in the atmosphere. These are plant forms that, typically, remove carbon dioxide from atmosphere and give up the same

amount when burnt. Biofuels such as ethanol and biodiesel are renewable liquid fuels from biological raw material such as sugar cane, sugar beet, corn, Jatropha and Karanjia. Among these, Jatropha, because of several positive features in it has emerged as the leading biofuel source.

Bio-gas

Due to rising population and greater use of wood as fuel by the rural masses, the forest cover in India is fast decreasing. To reverse this trend, greater emphasis on biogas is needed. Besides providing fuel for cooking and organic manure to rural households, biogas also helps in mitigating drudgery of rural women, recycles animal/human waste. This also helps in cleanliness and better sanitation. Apart from being eco-friendly it is also one of the cheapest sources of energy today.

Solar Energy

India is blessed with long hours of sunshine throughout the year and this can be tapped for generation of energy. Solar water heaters have proved to be the most popular solar equipments so far and photovoltaic cells are fast becoming popular for decentralized power supply especially in rural and remote areas.

Fly Ash

In Gondia district one major thermal power station is situated at Tiroda. This power station is generating 2350 MT of fly ash every day. Presently, the use of Fly Ash has gone up because of large demand from cement industries and brick manufacturers. Now the situation is that the power stations are levying charges for supply of fly ash on commercial use. Attempts are being made to increase the utilization to full extent. Some brick making units have already been set up. Further, farmers are being motivated to use fly ash as manure.

Charcoal Briquette

Agriculture based countries like India produce huge quantities of biomass in the form of agro residues and forest residues. These are used inefficiently causing wastage of energy and polluting the environment. Due to low bulk density, collection and transportation becomes quite expensive. Besides, wastage of energy and pollution, there is a shortage of woody biomass residue or charcoal in rural areas due to depleting forests. This loose biomass can be converted into charcoal briquette.

5.3.2: Assessment of credit potential for the year 2023-24.

(Rs in lakh)

Sr .N o	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio Gas Plant (2/3 Cu M)	Nos	0.40	80	32.00	25.60
2	Solar Pump set	Nos	5.00	135	675.00	540.00
3	Solar Home Light/Street Light	Nos	0.20	120	24.00	19.20
4	Solar Rooftop Energy Unit	Nos	3.00	80	240.00	192.00
5	Briquette Unit	Nos	25.00	9	225.00	180.00
	Total				1196.00	956.80

5.3.3: Availability of Infrastructure, critical gaps & interventions.

1. Government of Maharashtra in line with Government of India has adopted the policy of achieving the target of purchasing 10 percent electricity from renewable sources. Accordingly, policies and incentives have been announced for grid connected electricity generation through renewable energy sources. The State ranks second in the country in terms of installed capacity of renewable power generation projects.
2. The State Government has notified Maharashtra Energy Development Agency (MEDA) as the designated agency to co-ordinate, regulate and enforce the provisions of the

Energy Conservation Act, 2001. MEDA is actively engaged in propagation & promotion of renewable energy and implementation of energy conservation programmes.

3. The district has adequate infrastructure for sales and service including suppliers of solar equipments, arrangement of repairs of solar equipments and availability of trained manpower.

5.3.4: Action Points/Issues

1. The line departments and banks will have to work in coordination with ensuring development of the sector in the district.
2. The government departments need to accord publicity to various schemes for promotion of this sector.
3. The Implementing agencies may initiate necessary steps to motivate people and propagate the use of this alternative source of energy.
4. Banks may consider financing this activity along with Dairy units so as to enable better use of animal dung and creation of additional source of energy.
5. Banks may look at this activity as supporting to agriculture and finance for construction of Biogas plants, other renewable sources of energy such as wind energy, solar energy, bio-fuel/ bio-diesel, mini hydro project on channels, electric generation from rice husk, agriculture waste utilization etc.
6. Defunct plants of biogas are required to be renewed / restarted with the extension machinery by concerned agencies.
7. All line departments, banks, NGOs/VAs are required to be involved for propagating the programme to motivate people to install biogas plants in the district.

5.3.5 Other related matters: NABARD provides 100% refinance to all banks for loans extended for renewable sources of energy and it is one of the thrust areas for NABARD for refinance. Subsidies are also available for solar installations.

Chapter 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1. Introduction:

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

In terms of revised RBI guidelines on priority sector lending, the following classification have been made under this category.

1. Loans not exceeding Rs 50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed Rs 100,000/- and for non-rural areas it does not exceed Rs 1,60,000/-
2. Loans to distressed persons not exceeding Rs 1,00,000/- per borrower to prepay their debt to non-institutional lenders.
3. Overdrafts extended by banks upto Rs 5,000/- under Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts provided the borrowers household annual income does not exceed Rs 1,00,000/- for rural areas and Rs 1,60,000/- for non-rural areas.
4. Loans sanctioned to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/ or the marketing of the outputs of the beneficiaries of these organizations.

Status of SHG BLP: All India vis-a-vis Maharashtra as on 31 March 2022.

Particulars	Maharashtra	India	% Contribution by Maharashtra
Savings Linkage (Nos in lakhs)	12.85	118.41	10.85%
Credit Linkage (Nos. in lakhs)	3.35	76.14	4.40%
Savings Amount (Rs. Cr)	2,662.33	47,153.70	5.65%
Loan Outstanding (Rs.Cr)	4,024.20	1,59,788.90	2.52%
Loan Amount Disbursed during current FY(Rs. Cr)	3,401.70	99,549.23	3.42%

As on 31 March 2022, there are more than 118 lakh SHGs with aggregate bank saving deposits of about Rs 47153 Crore, annual loan take off touching almost Rs 99593 Crore and loans outstanding at nearly Rs 159788 Crore in the country; whereas in Maharashtra state, there are 12.85 lakh SHGs with savings deposits of Rs.2662 Crore which accounts for 5.65 % of total SHGs in the country. In Maharashtra, loan outstanding to Banks is Rs 4024.00 crore.

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

Position as on	No. of SHGs in Maharashtra	No. of SHGS in Gondia District	Share of total SHGs in Gondia district to Maharashtra position (b/a*100)
31/3/2022	1285000	16500	1.28%

With reference to the above table, the total number of SHGs formed constituted 1.28% of Maharashtra State as on 31 March 2022.

Total No. of blocks in the district	8
No. of blocks where SHGs exist	8
Total No. of blocks where SHGs are linked	8
Total No. of bank branches in the district	CBs - 77 ; Coops. - 31 RRBs :24
Of which No. of branches participating in linkage program	CBs - All, Coops. - ALL, RRBs –All
No. of additional branches to be roped in	CBs - 2 Coops.- No, RRBs- No
No. of Govt. / other agencies participating	Govt. Depts. - 3 ; Others- 1

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

Sr. No	Particulars	As on 31 March 2022
1	No. of SHGs promoted in the district	16814
2	No. of SHGs credit linked in the district	13123
3	Amount of Bank loan availed (Rs lakh) in the district (2021-22)	11742.29
4	Percentage of women SHGs in the district	91
5	Average loan disbursed per SHG (Rs.) in the district (2021-22)	198000
6	Average loan disbursed per SHG (Rs.) in the State (2021-22)	192000
7	Average loan disbursed per SHG (Rs.) in the Country (2020-21)	280000
8	NPA position in the district (2021-22)	0.58%
9	NPA position in the State (2021-22)	6.00%
10	NPA position in the Country (2021-22)	2.14%

During 2021-22, Capacity building programmes and VLPs: Various Capacity building programme viz. 5 SHG Leaderships programmes, Bankers Meet and NGO meet and 30 Village level programmes were conducted under SHG-BLP, aiming to upscale SHG credit linkage.

6.3 EShakti - Digitization of SHG books of accounts

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

Currently, 06 districts viz. Aurangabad, Chandrapur, Dhule, Nagpur, Raigad and Wardha are covered under EShakti. Under the project, the base data of SHGs and their members had been captured and subsequently updated at regular intervals. The base data will have socio-economic details of each of the members for all SHGs, including family income, family size, source of income, livelihood activities undertaken, bank account number, savings, details of meetings held, internal loaning, repayment, etc., and will help facilitate effective accounts keeping. 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 in main-streaming of SHG members

access 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, facilitate suitable interventions and convergence of other programmes for social and financial empowerment, to identify suitable interventions and support for proper nurturing and strengthening of SHGs, etc. Prime issues in SHG movement viz., duplication of members, standardization of account keeping, mainstreaming of SHGs with FI agenda and GoI's Digital India mission, bankers' comfort in credit appraisal & linkage through ready availability of data at desktop etc. have been addressed too. The data is being captured using mobile handsets after conduct of SHG meeting every month and is accessible to all the stakeholders through the website www.eshakti.nabard.org created by NABARD. The various MIS reports generated has been of immense help to the bankers in taking faster credit decisions. Gondia district has also potential to be part of E-shakti to leverage the benefits of digitization of SHGs.

6.4 Financing of Joint Liability Groups

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks.

JLG guidelines of November 2014 had specifically provided for and clearly suggested that "incentive to banks will now be available for using BCs / BF's also in promotion and financing of JLGs. By availing of services of BCs / BF's in financing JLGs, the banks can not only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing." Still, only few PSU banks and RRBs are utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results. It is felt that the RRBs due to their sheer rural presence and penetration in backward areas are at an advantageous position and can easily scale up financing of JLGs if the required thrust and focus is provided. A huge opportunity is available with RRBs to easily rope in BCAs/ CSPs for taking on a business facilitator role and persuade them for formation, monitoring and extending hand-holding support to the JLGs as an add-on function. This will not only externalize some of the bank's functions viz., mainly of monitoring, ensuring hand-holding and following up for timely repayments but will also enable the BC Agents to get additional income from managing the JLGs.

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

In cases where it is convenient to engage identified NGOs to act as JLGPI, a tripartite agreement between bank, NGO and NABARD may be entered into. It may be kept in mind that the intention of this initiative is to rope in RRBs to replicate the successful business model of Private Banks with suitable modifications on a sustainable basis. 100% refinance support is available to banks for JLG financing. Bank Loan Disbursed and Outstanding - Joint Liability Groups as on 31 March 2021 (Rs in lakh)

No. of JLGs promoted during 2020-21 (till 31.03.2021)	4127000
Loan Disbursed during 2020-21 (till 31.03.2021)	5831178
Cumulative No. of JLGs promoted as on 31.03.2021(no.in lakhs)	13383.00
Cumulative Loan disbursed as on as on 31.03.2021	21316487.00

(Source: Status of Microfinance in India 2021-21 by NABARD)

During 2020-21, JLG project has been launched on 01.02.2021 in the district. It is sanctioned 2000 JLGs to form and credit arrangement with VKGB, Gondia in the district to develop the livelihood activities and check the migration. With a view to sensitising the stakeholders of the JLG programme, NABARD has been arranging training programmes and exposure visits to successful JLGs. The JLG mode of financing serves as a collateral-substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share-croppers, entrepreneurs 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 lessess through JLG mode of financing.

6.5 Issues related to Micro finance

In Maharashtra, there are 12.85 lakh SHGs but only 2.66 lakh SHGs are having outstanding loans as on 31 March 2022 which is a matter of concern. Nearly 80.00% groups are still outside the purview of the scheme in the state.

Particulars	Maharashtra	India
Gap in credit linkage	73.93%	35.70%
% NPA in SHGs	8.78%	3.58%
Average Savings per SHG	20,719	39,822
Average Credit per SHG	1,20,125	2,09,862

Due to relatively high level of NPA of SHGs in Maharashtra is a matter of concern, Bankers are not able to supervise the SHGs financed due. They are also finding it difficult to rate the SHGs by themselves due to paucity of time at their end. Bankers have to depend on the rating done by NGOs. But on some occasions, their rating falls short of objectivity. Monitoring mechanism of SHGs by NGOs has to be strengthened. All the above issues have been addressed to a great extent with implementation of EShakti.

6.6 Future Strategy

1. While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.
2. Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training. Keeping the above in view, NABARD continued with Micro Enterprise Development Programme (MEDP) to nurture the entrepreneurial talents of members of mature SHGs.
3. NABARD has introduced another initiative viz., Livelihood and Enterprise Development Programme (LEDP) with a view to creating sustainable livelihoods among SHG members. These programmes are implemented in small batches for a maximum of 150 SHG members in a cluster of contiguous villages on a project basis covering 15 to 30 SHGs. The programme provides for livelihood creation in agricultural & allied activities as well as rural off-farm sector activities.

6.7: Assessment of Potential

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

1	Total Population of the district (as per 2011 census)	13,22,000
2	Rural population (as per 2011 census)	10,97,000

3	No. of households (2 above / 5*)	2,19,400
4	No. of SHGs required (3 above / 15**)	14,627
5	No. of SHGs already linked	13,123
6	Balance (4-5)	1,504

*average members per household **average members per SHG

Considering the total poor rural population of the district, it is estimated that there is total potential for promotion and saving linkage of 14,627 SHGs in the district. So far, 13,123 SHGs have been promoted in the district, thereby, leaving a gap for promotion of 1,504 SHGs.

6.8 Assessment of credit Potential for the year 2023-24

(Amt in Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loan to New SHG	Nos	1.00	1150	1150.00	1150.00
2	Loan to Matured SHG	Nos	3.00	3240	9720.00	9720.00
3	Loan to JLG	Nos	2.50	1730	4325.00	4325.00
4	Overdraft under PMJDY	Nos	0.05	800	40.00	40.00
	Total				15235.00	15235.00

6.9 Availability of Infrastructure, critical gaps & interventions required:

1. There is good scope for disbursement of small loans to individuals for consumption, household needs, minor agricultural needs etc.
2. The district also has good potential for financing SHGs and JLGs in view of increasing demand by the groups for commencing income generating activities.

6.10 Action points/issues to be addressed:

1. Banks to undertake quick disposal of all loan applications.
2. Bankers are required to provide adequate quantum of consumption loans especially to SF/MF and small entrepreneurs. This will avoid diversion of production loans for consumption purposes.
3. Banks to extend adequate credit to minorities and women as to meet the benchmark prescribed by RBI.
4. Development Departments may extend necessary help to banks to expand credit and recovery.
5. Regular monitoring of finance to the sector may be taken up on all related fora.

6.11: Enhancement in credit flow – capital formation : Establishment of micro-units by SHGs members will translate into investment credit business of banks thereby increasing capital formation in agriculture and off-farm sector. Lac cultivation women farmers are getting livelihood due to LEDP programme sanctioned to this district. This will surely lead to enhancement in credit flow in priority sector and empowerment of women. The small and micro units will create employment opportunities for women in villages which would result in arresting the trend of urban migration.

Annexure- 1
Activity-wise and Block-wise physical and financial Projections (2023-24)

(Rs. in Lakh)

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
	Credit Potential for Agriculture												
A	Farm Credit												
	Paddy	0.43	Ha	Phy.	16200	18400	12000	15200	17700	14400	12300	15400	121600
			100%	BL.	6966.00	7912.00	5160.00	6536.00	7611.00	6192.00	5289.00	6622.00	52288.00
	Maize/Jowar	0.37	Ha	Phy.	300	400	200	300	500	200	200	200	2300
			100%	BL.	111.00	148.00	74.00	111.00	185.00	74.00	74.00	74.00	851.00
	Pulses	0.32	Ha	Phy.	800	900	600	600	1200	1100	700	600	6500
			100%	BL.	256.00	288.00	192.00	192.00	384.00	352.00	224.00	192.00	2080.00
	Oilseeds	0.26	Ha	Phy.	1100	1000	900	1100	1200	900	1000	1200	8400
			100%	BL.	286.00	260.00	234.00	286.00	312.00	234.00	260.00	312.00	2184.00
	Vegetables	0.25	Ha	Phy.	1200	1000	900	1000	1200	1000	1000	1000	8300
			100%	BL.	300.00	250.00	225.00	250.00	300.00	250.00	250.00	250.00	2075.00
	Wheat	0.35	Ha	Phy.	400	400	200	200	400	200	200	400	2400
			100%	BL.	140.00	140.00	70.00	70.00	140.00	70.00	70.00	140.00	840.00
	Sugarcane	0.80	Ha	Phy.	200	100	100	100	400	100	400	300	1700
			100%	BL.	160.00	80.00	80.00	80.00	320.00	80.00	320.00	240.00	1360.00
	Crop Loan Net			BL.	8059.00	8998.00	5955.00	7445.00	8932.00	7172.00	6167.00	7590.00	61678.00
	Post harvest//consumption requirements		10%	Add	805.90	899.80	595.50	744.50	893.20	717.20	616.70	759.00	6167.80
	Repairs and Maintenance exp on farm assets		20%	Add	1611.80	1799.60	1191.00	1489.00	1786.40	1434.40	1233.40	1518.00	12335.60
	Crop Loan Total			BL.	10476.70	11697.40	7741.50	9678.50	11611.60	9323.60	8017.10	9867.00	80181.40
	Activity: Water Resources												
	Dug wells	1.33	Nos.	Phy.	55	50	40	50	60	50	30	60	395
			75%	BL.	54.8625	49.875	39.9	49.875	59.85	49.875	29.925	59.85	394.0125
	Pumpsets (Diesel) 5HP	0.35	Nos.	Phy.	250	300	250	250	300	250	250	220	2070
			75%	BL.	65.625	78.75	65.625	65.625	78.75	65.625	65.625	57.75	543.38
	Rainwater harvesting	0.40	ha	Phy.	200	200	250	200	250	200	250	200	1750
			75%	BL.	60	60	75	60	75	60	75	60	525.00
	Lift Irrigation (small)	0.42	ha	Phy.	30	30	30	30	40	40	40	30	270
			75%	BL.	9.45	9.45	9.45	9.45	12.6	12.6	12.6	9.45	85.05
	Drip Irrigation set	1.00	ha.	Phy.	140	100	140	100	150	120	140	100	990
			75%	BL.	105	75	105	75	112.5	90	105	75	742.50
	Sprinkler Irrigation set	0.30	ha.	Phy.	20	20	30	30	30	20	20	20	190
			75%	BL.	4.5	4.5	6.75	6.75	6.75	4.5	4.5	4.5	42.75
	Pipeline system	0.25	mt	Phy.	40	40	40	40	40	40	40	40	320
			75%	BL.	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	60.00
	Renovation/Deepening of well	0.60	Nos.	Phy.	150	120	100	120	120	120	140	120	990
			75%	BL.	67.5	54	45	54	54	54	63	54	445.50
	M.I. Total			BL	374.44	339.08	354.23	328.20	406.95	344.10	363.15	328.05	2838.19
	Activity : Farm Mechanization												
	Tractor	7.00	Nos.	Phy.	60	50	60	60	65	60	50	60	465
			80%	BL.	336	280	336	336	364	336	280	336	2604.00
	Power Tillers	2.50	Nos.	Phy.	60	40	70	40	60	40	50	40	400
			80%	BL.	120	80	140	80	120	80	100	80	800.00

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
	Threshers	1.20	Nos.	Phy.	120	80	140	80	120	80	100	80	800
			80%	BL.	115.2	76.8	134.4	76.8	115.2	76.8	96	76.8	768.00
	Others (Agri implements)	1.50	Nos.	Phy.	30	20	25	30	30	20	30	30	215
			80%	BL.	36	24	30	36	36	24	36	36	258.00
	F.M.Total			BL.	607.20	460.80	640.40	528.80	635.20	516.80	512.00	528.80	4430.00
	Activity : Plantation / Horticulture												
	Mango	1.57	Ha	Phy.	10	30	10	10	20	20	10	10	120
			80%	BL.	12.56	37.68	12.56	12.56	25.12	25.12	12.56	12.56	150.72
	Custard Apple	1.14	Ha	Phy.	20	30	20	30	30	30	30	30	220
			80%	BL.	18.288	27.432	18.288	27.432	27.432	27.432	27.432	27.432	201.17
	Lemon	1.67	Ha	Phy.	30	30	10	10	30	20	10	20	160
			80%	BL.	40.08	40.08	13.36	13.36	40.08	26.72	13.36	26.72	213.76
	Guava	1.08	Ha	Phy.	10	20	10	5	20	20	10	10	105
			80%	BL.	8.64	17.28	8.64	4.32	17.28	17.28	8.64	8.64	90.72
	Shade net/Green House	3.63	10 R	Phy	4	4	4	4	4	4	4	4	32
			80%	BL	11.616	11.616	11.616	11.616	11.616	11.616	11.616	11.616	92.93
	P / H Total			BL	91.18	134.09	64.46	69.29	121.53	108.17	73.61	86.97	749.30
	Activity : Forestry & Wasteland Developments												
	Farm Forestry	0.38	Ha	Phy.	30	30	20	30	30	20	20	30	210
			90%	BL.	10.26	10.26	6.84	10.26	10.26	6.84	6.84	10.26	71.82
	Bamboo plantation	0.30	Ha	Phy.	60	60	20	20	40	120	40	40	400
			90%	BL.	16.20	16.20	5.40	5.40	10.80	32.40	10.80	10.80	108.00
	Energy Plantation- Subabul, Casurina etc	0.65	Ha	Phy	10	30	10	30	30	30	10	10	160
			90%	BL	5.85	17.55	5.85	17.55	17.55	17.55	5.85	5.85	93.60
	Forestry Total			BL.	32.31	44.01	18.09	33.21	38.61	56.79	23.49	26.91	273.42
	Activity : Animal Husbandry (Dairy Development)												
	Cows (CB) (pair)	1.33	Nos.	Phy.	80	60	100	80	80	60	120	60	640
			80%	BL.	85.12	63.84	106.40	85.12	85.12	63.84	127.68	63.84	680.96
	Buffaloes (pair)	1.54	Nos.	Phy.	40	40	50	50	40	20	60	40	340
			80%	BL.	49.28	49.28	61.60	61.60	49.28	24.64	73.92	49.28	418.88
	Fodder Cultivation	0.45	Ha	Phy.	100	100	80	100	110	100	120	80	790
			80%	BL.	36.00	36.00	28.80	36.00	39.60	36.00	43.20	28.80	284.4
	Commercial dairy farm (10 animals-Buffaloes)	7.00	Nos.	Phy.	30	20	30	20	30	30	30	20	210
			80%	BL.	168.00	112.00	168.00	112.00	168.00	168.00	168.00	112.00	1176
	Commercial dairy farm (10 animals-CBC)	7.00	Nos.	Phy.	40	30	50	50	50	30	60	50	360
			80%	BL.	224.00	168.00	280.00	280.00	280.00	168.00	336.00	280.00	2016
	Milk Collection Units	12.00	Nos.	Phy.	2	2	2	1	2	1	4	1	15
			80%	BL.	19.20	19.20	19.20	9.60	19.20	9.60	38.40	9.60	144
	Feed Mixing Production Unit	10.00	Nos.	Phy.	3	1	4	1	3	1	8	1	22
			80%	BL.	24.00	8.00	32.00	8.00	24.00	8.00	64.00	8.00	176
	Milk Processing Unit	20.00	Nos.	Phy.	2	1	3	2	2	1	4	1	16
			80%	BL.	32.00	16.00	48.00	32.00	32.00	16.00	64.00	16.00	256
	Private Veterinary clinic	3.30	Nos.	Phy.	1	1	2	1	2	1	2	1	11
			80%	BL.	2.64	2.64	5.28	2.64	5.28	2.64	5.28	2.64	29.04
	Cold Storage for milk and milk products	32.00	Nos.	Phy.	1	0	1	1	1	0	1	0	5

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
			80%	BL.	25.60	0.00	25.60	25.60	25.60	0.00	25.60	0.00	128.00
	KCC to Cow Unit (1 Cow)	0.10	Nos.	Phy.	200	200	200	200	200	200	200	200	1600
			100%	BL.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	160.00
	KCC to Buffalo Unit (1 Buffalo)	0.12	Nos.	Phy.	200	200	200	200	200	200	200	200	1600
			100%	BL.	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	192.00
	AH (DD) Total			BL.	709.84	518.96	818.88	696.56	772.08	540.72	990.08	614.16	5661.28
	Activity : Animal Husbandry (Poultry Farming)												
	Commercial Broiler/layer Unit (1000 birds)	4.00	Nos.	Phy.	10	12	12	8	12	10	12	10	86
			80%	BL.	32.00	38.40	38.40	25.60	38.40	32.00	38.40	32.00	275.20
	Egg Cart	0.15	Nos.	Phy.	20	20	40	20	30	15	40	15	200
			80%	BL.	2.40	2.40	4.80	2.40	3.60	1.80	4.80	1.80	24.00
	Retail dressing Unit	10.00	Nos.	Phy.	1	1	2	1	2	1	2	1	11
			80%	BL.	8.00	8.00	16.00	8.00	16.00	8.00	16.00	8.00	88.00
	Poultry Feeder Plant	16.00	Nos.	Phy.	1	1	4	1	4	1	4	1	17
			80%	BL.	12.80	12.80	51.20	12.80	51.20	12.80	51.20	12.80	217.60
	Central Grower Unit	20.00	Nos.	Phy.	2	2	4	3	2	1	2	1	17
			80%	BL.	32.00	32.00	64.00	48.00	32.00	16.00	32.00	16.00	272.00
	KCC to Poultry Unit (100 Broiler)	0.08	Nos.	Phy.	40	40	40	40	40	40	40	40	320
			100%	BL.	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	25.60
	KCC to Poultry Unit (100 layer)	0.15	Nos.	Phy.	40	40	40	40	40	40	40	40	320
			100%	BL.	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	48.00
	KCC to Poultry Unit (100 Deshi)	0.05	Nos.	Phy.	100	100	100	100	100	100	100	100	800
			100%	BL.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	40.00
	AH (PF) Total			BL.	101.40	107.80	188.60	111.00	155.40	84.80	156.60	84.80	990.40
	Activity : Animal Husbandry (SGP)												
	Goat/Sheep Farming (10+1) Unit	0.78	Nos.	Phy.	80	85	70	70	85	80	80	80	630
			80%	BL.	49.92	53.04	43.68	43.68	53.04	49.92	49.92	49.92	393.12
	Commercial Goat Rearing Unit (100+5)	12.00	Nos.	Phy.	15	15	15	15	20	20	20	15	135
			80%	BL.	144.00	144.00	144.00	144.00	192.00	192.00	192.00	144.00	1296.00
	KCC for Goat Rearing Unit (10+1)	0.18	Nos.	Phy.	100	100	100	100	100	100	100	100	800
			100%	BL.	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	140.80
				BL.	211.52	214.64	205.28	205.28	262.64	259.52	259.52	211.52	1829.92
	Activity : Fisheries Inland												
	Fish Pond (New)	7.00	Ha.	Phy.	10	12	8	10	12	10	12	8	82
			80%	BL.	56.00	67.20	44.80	56.00	67.20	56.00	67.20	44.80	459.2
	Fish Pond Renovation	4.00	Ha.	Phy.	10	12	10	10	12	10	12	10	86
			80%	BL.	32.00	38.40	32.00	32.00	38.40	32.00	38.40	32.00	275.2
	Reservoir Fishery Boat/Net	0.90	Ha.	Phy.	10	10	10	12	12	12	14	12	92
			80%	BL.	7.20	7.20	7.20	8.64	8.64	8.64	10.08	8.64	66.24
	Fresh Water Shrimp Pond	14.00	Ha.	Phy.	2	2	2	2	2	2	2	2	16
			80%	BL.	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	179.2
	Ornamental Fisheries (Small)	3.00	unit	Phy.	1	0	0	0	1	0	0	0	2
			80%	BL.	2.40	0.00	0.00	0.00	2.40	0.00	0.00	0.00	4.80
	KCC to Fishermen	1.60	Ha	Phy.	30	30	30	30	30	30	30	30	240
			100%	BL.	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	384.00
	Fisheries Inland Total			BL.	168.00	183.20	154.40	167.04	187.04	167.04	186.08	155.84	1368.64

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
Activity : Farm Credit - Others													
	Loans to FPO	20.00	Nos.	Phy.	1	2	2	1	2	1	2	1	12
			75%	BL.	15.00	30.00	30.00	15.00	30.00	15.00	30.00	15.00	180.00
	Bullock (Pair)	1.00	No.	Phy.	24	24	18	22	24	22	20	24	178
			80%	BL.	19.20	19.20	14.40	17.60	19.20	17.60	16.00	19.20	142.40
	Bullock Cart	1.50	No.	Phy.	12	12	10	12	12	12	10	12	92
			80%	BL.	14.40	14.40	12.00	14.40	14.40	14.40	12.00	14.40	110.40
				BL	48.60	33.60	26.40	32.00	33.60	32.00	28.00	33.60	432.80
	Total (A)- Bank Loan			BL	12821.19	13733.57	10212.24	11849.88	14224.65	11433.54	10609.63	11937.65	98755.34
B	Agriculture Infrastructure												
Activity : Storage Godown /Market Yard													
	Storage /Rural Godown (1000MT)	35.00	Nos.	Phy.	14	12	14	14	14	12	14	14	108
			80%	BL.	392.00	336.00	392.00	392.00	392.00	336.00	392.00	392.00	3024.00
	Market Yard / Rural Haat	15.00	Nos.	Phy.	4	2	4	4	4	2	4	3	27
			80%	BL.	48.00	24.00	48.00	48.00	48.00	24.00	48.00	36.00	324.00
	Development /Renovation of Agri Marketing Infrastructure	100.00	Nos.	Phy.	4	4	6	4	6	4	6	4	38
			80%	BL.	320.00	320.00	480.00	320.00	480.00	320.00	480.00	320.00	3040.00
	Cold Storage (500 MT)	50.00	Nos.	Phy.	2	1	2	1	2	1	2	1	12
			80%	BL.	80.00	40.00	80.00	40.00	80.00	40.00	80.00	40.00	480.00
	SG/MY Total			BL.	840.00	720.00	1000.00	800.00	1000.00	720.00	1000.00	788.00	6868.00
Activity : (ii) Land Development													
	Farm Pond (20x20x4 m)	1.50	Nos.	Phy.	50	50	40	60	60	40	50	60	410
			75%	BL.	56.25	56.25	45.00	67.50	67.50	45.00	56.25	67.50	461.25
	Land levelling/Reclamation	1.00	Ha.	Phy.	20	30	20	25	30	20	30	20	195
			75%	BL.	15.00	22.50	15.00	18.75	22.50	15.00	22.50	15.00	146.25
	Polythene mulching	0.12	Ha.	Phy.	60	60	160	80	180	60	100	80	780
			75%	BL.	5.27	5.27	14.04	7.02	15.80	5.27	8.78	7.02	68.45
	Soil & water conservation system	0.15	Ha.	Phy.	80	100	120	100	120	80	120	80	800
			75%	BL.	9.00	11.25	13.50	11.25	13.50	9.00	13.50	9.00	90.00
	Fencing	2.00	Ha.	Phy.	10	10	10	10	10	10	10	10	80
			75%	BL.	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	120.00
	L.D. Total			BL.	100.52	110.27	102.54	119.52	134.30	89.27	116.03	113.52	885.95
(iii) Others (Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)													
	Seed Production Unit	0.50	Nos.	Phy.	8	10	12	8	12	10	12	8	80
			80%	BL.	3.20	4.00	4.80	3.20	4.80	4.00	4.80	3.20	32.00
	Vermi composting Unit (30x30x3m)	0.30	Nos.	Phy.	120	120	80	80	120	80	120	80	800
			80%	BL.	28.80	28.80	19.20	19.20	28.80	19.20	28.80	19.20	192.00
	Tissue Culture Plant (production & sale)	0.75	Ha.	Phy.	10	10	40	10	30	20	30	10	160
			80%	BL.	6.00	6.00	24.00	6.00	18.00	12.00	18.00	6.00	96.00
	Production Unit of bio-pesticides and fertilizers	1.00	Nos.	Phy.	3	4	8	4	8	3	6	4	40
			80%	BL.	2.40	3.20	6.40	3.20	6.40	2.40	4.80	3.20	32.00
	Total -OtherLoans			BL.	40.40	42.00	54.40	31.60	58.00	37.60	56.40	31.60	352.00
	Total (B)- Bank Loan			BL.	980.92	872.27	1156.94	951.12	1192.30	846.87	1172.43	933.12	8105.95

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
C	Ancilliary activities												
	Activity : Food and Agro Processing Sector												
	Existing Unit -Modernation												
	Rice mills	50.00	Nos.	Phy.	7	7	10	8	7	5	8	8	60
			75%	BL.	262.50	262.50	375.00	300.00	262.50	187.50	300.00	300.00	2250
	Dal/ floor mills	20.00	Nos.	Phy.	12	10	12	10	12	10	10	10	86
			75%	BL.	180.00	150.00	180.00	150.00	180.00	150.00	150.00	150.00	1290
	Gur manufacturing unit	20.00	Nos.	Phy.	4	2	2	2	4	2	4	4	24
			75%	BL.	60.00	30.00	30.00	30.00	60.00	30.00	60.00	60.00	360
	Activity: Agro & Food Processing - New Unit												
	Rice mills	100.00	Nos.	Phy.	2	2	4	2	2	1	4	1	18
			80%	BL.	160.00	160.00	320.00	160.00	160.00	80.00	320.00	80.00	1440
	Dal/Floor mills	25.00	Nos.	Phy.	22	18	22	20	21	13	18	16	150
			80%	BL.	440.00	360.00	440.00	400.00	420.00	260.00	360.00	320.00	3000
	Gur manufacturing unit	25.00	Nos.	Phy.	3	2	3	3	3	0	2	2	18
			80%	BL.	60.00	40.00	60.00	60.00	60.00	0.00	40.00	40.00	360
	Poha mills	20.00	Nos.	Phy.	4	1	6	4	4	1	4	2	26
			80%	BL.	64.00	16.00	96.00	64.00	64.00	16.00	64.00	32.00	416
	Spices Processing Unit	10.00	Nos.	Phy.	2	4	6	6	6	3	4	4	35
			80%	BL.	16.00	32.00	48.00	48.00	48.00	24.00	32.00	32.00	280
	Other processing units	10.00	Nos.	Phy.	14	12	14	12	14	12	10	10	98
			80%	BL.	112.00	96.00	112.00	96.00	112.00	96.00	80.00	80.00	784.00
	Total bank finance			BL	1354.50	1146.50	1661.00	1308.00	1366.50	843.50	1406.00	1094.00	10180.00
	Others (Loan to Farmers Cooperative Societies/FPOs for disposing of their produces, ACABC, Loan to PACS/FSS/LAMPS, Loan to MFIs for on lending)												
	ACABC Unit	20.00	Nos.	Phy.	2	2	4	2	2	2	4	2	20
			75%	BL.	30.00	30.00	60.00	30.00	30.00	30.00	60.00	30.00	300.00
	Loans to MFIs/societies- on lending to farmers/women	50.00	Nos.	Phy.	30	20	30	20	25	18	22	18	183
			75%	BL.	1125.00	750.00	1125.00	750.00	937.50	675.00	825.00	675.00	6862.50
	Total Others			BL.	1155.00	780.00	1185.00	780.00	967.50	705.00	885.00	705.00	7162.50
	Total (C) Bank Loan			BL.	2509.50	1926.50	2846.00	2088.00	2334.00	1548.50	2291.00	1799.00	17342.50
	Total agriculture Bank Loan (A+B+C)			BL	16311.61	16532.34	14215.18	14889.00	17750.94	13828.90	14073.05	14669.77	124203.79
4	MSME (Micro,Small and Medium Enterprenure)												
A													
i.	Manufacturing Sector -Term loan												
	Micro Enterprises	50.00	Nos.	Phy.	6	6	8	7	6	5	6	6	50
			90%	BL.	270	270	360	315	270	225	270	270	2250
	Small Enterprises	400.00	Nos.	Phy.	1	1	1	1	1	0	1	1	7
			90%	BL.	360	360	360	360	360	0	360	360	2520
	Medium Enterprises	2000.00	Nos.	Phy.	0	0	1	0	0	0	1	0	2
			90%	BL.	0	0	1800	0	0	0	1800	0	3600
	Total I			BL.	630.00	630.00	2520.00	675.00	630.00	225.00	2430.00	630.00	8370.00
ii	Service Sector												
	Micro Enterprises	40.00	No.	Phy.	6	6	8	7	6	5	6	6	50
			90%	BL.	216.00	216.00	288.00	252.00	216.00	180.00	216.00	216.00	1800.00

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
	Small Enterprises	300.00	No	Phy.	1	1	2	1	2	1	1	1	10
			90%	BL.	270.00	270.00	540.00	270.00	540.00	270.00	270.00	270.00	2700.00
	Medium Enterprises	1500.00	No.	Phy.	0	0	1	0	0	0	0	1	2
			90%	BL.	0.00	0.00	1350.00	0.00	0.00	0.00	0.00	1350.00	2700.00
	Total- II			BL.	486.00	486.00	2178.00	522.00	756.00	450.00	486.00	1836.00	7200.00
	Total- I+II (A)			BL.	1116.00	1116.00	4698.00	1197.00	1386.00	675.00	2916.00	2466.00	15570.00
B													
i	Manufacturing Sector- Working capital												
	Micro Enterprises	20.00	Nos.	Phy.	24	26	30	28	24	18	28	22	200
			90%	WC	432	468	540	504	432	324	504	396	3600
	Small Enterprises	100.00	Nos.	Phy.	6	6	7	6	7	6	6	6	50
			90%	WC	540	540	630	540	630	540	540	540	4500
	Medium Enterprises	500.00	Nos.	Phy.	2	0	4	0	2	1	2	0	11
			90%	WC	900	0	1800	0	900	450	900	0	4950
	Total- I			WC	1872.00	1008.00	2970.00	1044.00	1962.00	1314.00	1944.00	936.00	13050.00
ii	Service Sector												
	Micro Enterprises	10.00	Nos.	Phy.	300	320	350	300	330	300	300	300	2500
			90%	WC	2700	2880	3150	2700	2970	2700	2700	2700	22500.00
	Small Enterprises	80.00	Nos.	Phy.	30	40	50	40	30	40	30	40	300
			90%	WC	2160	2880	3600	2880	2160	2880	2160	2880	21600.00
	Medium Enterprises	400.00	Nos.	Phy.	2	2	4	2	3	2	2	2	19
			90%	WC	720	720	1440	720	1080	720	720	720	6840.00
	Total- II			WC	5580.00	6480.00	8190.00	6300.00	6210.00	6300.00	5580.00	6300.00	50940.00
	Total I+II (B)			WC	7452.00	7488.00	11160.00	7344.00	8172.00	7614.00	7524.00	7236.00	63990.00
	MSME Term loan+WC												79560.00
5	Export Credit												
	Export credit for various commodities	50.00	Nos	Phy.	6	8	10	8	6	4	8	6	56
	Total Export Finance		80%	BL	240.00	320.00	400.00	320.00	240.00	160.00	320.00	240.00	2240.00
6	Education Loan												
	EDUCATION LOANS-Professional course in Abroad	20.00	No.	Phy.	10	6	20	8	10	6	10	6	76
			90%	BL.	180.00	108.00	360.00	144.00	180.00	108.00	180.00	108.00	1368.00
	EDUCATION LOANS-Professional course in India	10.00	No.	Phy.	40	40	50	40	40	40	50	40	340
			90%	BL.	360.00	360.00	450.00	360.00	360.00	360.00	450.00	360.00	3060.00
	Total Education Loan			BL	540.00	468.00	810.00	504.00	540.00	468.00	630.00	468.00	4428.00
7	Housing Loan												
	Housing Loan-Individual (Construction Purchase of Ready built house)	30.00	No.	Phy.	60	50	90	60	60	50	65	55	490
			80%	BL.	1440.00	1200.00	2160.00	1440.00	1440.00	1200.00	1560.00	1320.00	11760.00
	Housing Loan-Repairing of House	10.00	No.	Phy.	50	50	60	50	60	40	60	50	420
			80%	BL.	400.00	400.00	480.00	400.00	480.00	320.00	480.00	400.00	3360.00
	Total Housing Loan			BL.	1840.00	1600.00	2640.00	1840.00	1920.00	1520.00	2040.00	1720.00	15120.00
8	Renewable Energy												
	Bio Gas Plant (2-3 Cu. M)	0.40	Nos.	Phy.	8	10	20	6	6	4	20	6	80
			80%	BL.	2.56	3.20	6.40	1.92	1.92	1.28	6.40	1.92	25.60

Sr No	Activity	Scale of finance	Unit Size	Phy./ BL	Amgaon	Deori	Gondia	Goregaon	Arjuni Morgaon	Salekasa	Tiroda	Sadak Arjuni	Total
1		2	3	4	5	6	7	8	9	10	11	12	13
	Solar Pump Set	5.00	Nos.	Phy.	20	10	30	15	20	10	20	10	135
			80%	BL.	80.00	40.00	120.00	60.00	80.00	40.00	80.00	40.00	540.00
	Solar Home Light/street light	0.20	Nos.	Phy.	20	10	20	10	20	10	20	10	120
			80%	BL.	3.20	1.60	3.20	1.60	3.20	1.60	3.20	1.60	19.20
	Solar Rooftop Energy Unit	3.00	Nos.	Phy.	8	10	20	6	6	4	20	6	80
			80%	BL.	19.20	24.00	48.00	14.40	14.40	9.60	48.00	14.40	192.00
	Briquette Unit	25.00	Nos.	Phy.	1	1	2	1	1	0	2	1	9
			80%	BL.	20.00	20.00	40.00	20.00	20.00	0.00	40.00	20.00	180.00
	Total Bank Loan			BL.	124.96	88.80	217.60	97.92	119.52	52.48	177.60	77.92	956.80
9	Informal Credit Delivery System												
	Loan to New SHG	1.00	Nos.	Phy.	130	160	170	130	150	120	160	130	1150
			100%	BL.	130.00	160.00	170.00	130.00	150.00	120.00	160.00	130.00	1150.00
	Loan to Matured SHG	3.00	Nos.	Phy.	350	450	500	350	450	350	440	350	3240
			100%	BL.	1050.00	1350.00	1500.00	1050.00	1350.00	1050.00	1320.00	1050.00	9720.00
	Loan to JLG	2.50	Nos.	Phy.	220	210	220	220	210	210	220	220	1730
			100%	BL.	550.00	525.00	550.00	550.00	525.00	525.00	550.00	550.00	4325.00
	Overdraft under PMJDY	0.05	Nos.	Phy.	100	100	100	100	100	100	100	100	800
			100%	BL.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	40.00
	Total informal credit Delivery system			BL.	1735.00	2040.00	2225.00	1735.00	2030.00	1700.00	2035.00	1735.00	15235.00
10	Social Infrastructure involving bank credit												
	School & Hostel	50.00	No.	Phy.	1	1	2	0	1	0	1	1	7
			75%	BL.	37.50	37.50	75.00	0.00	37.50	0.00	37.50	37.50	262.50
	Hospital & Nursing Homes	50.00	No.	Phy.	1	1	1	1	1	1	1	1	8
			75%	BL.	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	300.00
	RO Plants-Drinking Water	5.00	No.	Phy.	2	2	2	2	2	2	2	2	16
			75%	BL.	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	60.00
	Rural Sanitation (incl.Toilets)	5.00	No.	Phy.	1	1	1	1	1	1	1	1	8
			75%	BL.	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	30.00
	Sub total			BL	86.25	86.25	123.75	48.75	86.25	48.75	86.25	86.25	652.50
	GRAND TOTAL			BL	29445.82	29739.39	36489.53	27975.67	32244.71	26067.13	29801.90	28698.94	242396.09

Annexure- II
Overview of Ground Level Credit Flow- Agency-wise and Sector wise (3 years)

(Rs lakh)

Sr. No.	Agency/ Category	2019-20		2020-21		2021-22		2022-23
		Tar.	Ach.	Tar.	Ach.	Tar.	Ach.	Target
1	Crop loan							
	CBs	9467.84	8662.20	11699.56	7742.09	12492.15	8706.92	15619.00
	CCB/ SCB	11000.42	11169.82	15180.52	19540.40	18301.78	16527.25	30216.00
	RRB	2531.74	2011.97	3119.92	4163.25	4206.07	3441.82	6267.00
	Sub- Total	23000.00	21843.99	30000.00	31445.74	35000.00	28675.99	52102.00
2	Term Loan (MT + LT)							
	CBs	12199.00	10023.77	13777.22	24569.56	19385.49	27075.77	25721.00
	CCB/ SCB	2922.00	73.14	2523.23	1612.53	3620.83	79.78	4695.00
	RRB	2379.00	1907.78	3099.22	179.67	1993.68	177.29	2584.00
	Sub- Total	17500.00	12004.69	19399.67	26361.76	25000.00	27332.84	33000.00
3	Total Agri Credit							
	CBs	21666.84	18685.97	25476.78	32311.65	31877.64	35782.69	41340.00
	CCB/ SCB	13922.42	11242.96	17703.75	21152.93	21922.61	16607.03	34911.00
	RRB	4910.74	3919.75	6219.14	4342.92	6199.75	3619.11	8851.00
	Total Agri Credit (A)	40500.00	33848.68	49399.67	57807.50	60000.00	56008.83	85102.00
4	Non-Farm Sector/MSME							
	CBs	19033.00	30765.63	21829.82	87892.94	65623.03	64593.28	70246.00
	CCB/ SCB	746.00	0.00	818.15	0.00	100.01	0.00	105.00
	RRB	321.00	344.90	351.99	1993.99	1096.96	4395.56	1149.00
	Sub- Total (B)	20100.00	31110.53	22999.96	89886.93	66820.00	68988.84	71500.00
5	Education							
	CBs	0.00	0.00	0.00	0.00	1070.00	417.54	1754.47
	CCB/ SCB	0.00	0.00	0.00	0.00	582.69	1.22	614.68
	RRB	0.00	0.00	0.00	0.00	614.84	8.65	64.85
	Sub- Total (C)	0.00	0.00	0.00	0.00	2267.53	427.41	2434.00
6	Housing							
	CBs	0.00	0.00	0.00	0.00	5630.05	5245.54	6115.22
	CCB/ SCB	0.00	0.00	0.00	0.00	6626.53	354.86	6990.35
	RRB	0.00	0.00	0.00	0.00	445.25	15.55	469.69
	Sub- Total (D)	0.00	0.00	0.00	0.00	12701.83	5615.95	13575.26
7	Other Priority Sector/NPS							
	CBs	29791.00	22373.66	33184.87	29386.85	3999.85	3165.46	17130.31
	CCB/SCB	2436.00	14744.39	2666.09	16663.53	4090.85	2928.22	4314.97
	RRB	1973.00	3420.74	2149.15	2559.08	239.94	2303.71	614.46
	Sub- Total (E)	34200.00	40538.79	38000.11	48609.46	8330.64	8397.39	22059.74
8	Grand Total							
	CBs	70490.84	71825.26	80491.47	149591.44	108200.57	109204.51	123293.00
	CCB/ SCB	17104.42	25987.35	21187.99	37816.46	33322.69	19891.33	46936.00
	RRB	7204.74	7685.39	8720.28	8895.99	8596.74	10342.58	11371.00
	Grand-Total	94800.00	105498.00	110399.74	196303.89	150120.00	139438.42	181600.00

(Source: LDM, Gondia)

Annexure III
Sub-Sector wise and Agency wise credit flow under agriculture and allied activities (3 years)

(Rs lakh)

Sr. No.	Particulars Agencies/Activities	2019-20				2020-21			
		CBs	Coop.	RRB	Total	CBs	Coop.	RRB	Total
I.	Crop Loans	8662.20	11169.82	2011.97	21843.99	7742.09	19540.40	4163.25	31445.74
II.	Term Loans \$								
a)	MI	10023.77	73.14	1907.78	12004.69	24569.56	1612.53	179.67	26361.76
b)	LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	FM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	P&H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	DD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Poultry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	S/G/P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
h)	Fisheries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
i)	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j)	SGMY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total II	Agri Term Lending	10023.77	73.14	1907.78	12004.69	24569.56	1612.53	179.67	26361.76
Total	Agri & Term lending	18685.97	11242.96	3919.75	33848.68	32311.65	21152.93	4342.92	57807.50
Sr. No.	Particulars Agencies/Activities	2021-22				2022-23 (Target)			
		CBs	Coop.	RRB	Total	CBs	Coop.	RRB	Total
I.	Crop Loans	8706.92	16527.25	3441.82	28675.99	15621.00	30215.00	6266.00	52102.00
II.	Term Loans \$								
a)	MI	27075.73	79.78	177.29	27332.80	25721.00	4695.00	2584.00	33000.00
b)	LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	FM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	P&H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	DD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Poultry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	S/G/P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
h)	Fisheries/Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
i)	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j)	SGMY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total II	Agri Term Lending	27075.73	79.78	177.29	27332.80	25721.00	4695.00	2584.00	33000.00
Total	Agri & Term lending	35782.65	16607.03	3619.11	56008.79	41342.00	34910.00	8850.00	85102.00

(Source: LDM, Gondia)

Annexure IV**Indicative unit costs for various agricultural activities as arrived at by State Level Unit Cost Committee for the year 2022-23**

Sr. No.	Item	Unit Cost (Rs.)
A	Minor Irrigation	
1	Dug well	133100
2	Bore well	39300
3	Submersible Pump sets 5 HP	60500
4	Electric Pump sets 5 HP	30000
5	Diesel Pump sets 5 HP	35000
6	Drip Irrigation Systems in Grape, Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (Rs./ha)	100000
7	Drip in Banana (1.5 m*1.5 m)	85000
8	Drip in other fruit crops (Rs./ha)	25000-60000
9	Sprinkler in pulses, oilseeds, other field crops (Rs./ha)	25000-30000
B	Plantation and Horticulture (Rs./ha)	
1	Mango (10 x 10 m)	157000
	Mango (5 x 5 m)	238750
2	Guava (5 x 5 m)	108000
	Guava (2 x 2 m)	276000
3	Grapes	1164915
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Shade net for flowers and vegetables 10 R	363000
17	Shade net for flowers and vegetables 20 R	627000
C	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha)	21000
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha)	25000
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
D	Animal Husbandry	
1	2 CB Cows	133000
2	2 Graded Murrah Buffaloes	154000
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
E	Fisheries	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming	1400000

For details refer to NABARD website

Annexure – V
Scale of Finance for Major Crops Fixed by District Level Technical Committee
(DLTC) for the year 2022-23

Sr. No.	Crop	SoF (Rs/Acre)	SoF (Rs/Ha)
	Kharif Season :		
1	Paddy	17,500	43750
2	Tur	13,000	32500
3	Groundnut	14,000	35000
4	Soyabeans	18,000	45000
	High Yielding Varieties		
5	Paddy	21,500	53750
	Rabi Season :		
6	Hybrid Jowar	9,000	22500
7	Wheat irrigated	14,000	35000
8	Maize	15,000	37500
9	Udid/ Mung	8,400	21000
10	Jawas/ Til (Oil-seeds)	10,500	26250
	Summer Season :		
11	Paddy	24,000	60000
12	Groundnut	10,500	26250
13	Moong	8,400	21000
14	Sunflower	10,100	25250
	Cash Crop :		
15	Papai	22,000	55000
16	Banana	44,000	110000
17	Sugarcane Suru	40,000	100000
18	Sugarcane Khodwa	31,500	78750
19	Mango	25,000	62500
20	Guava	25,000	62500
	Vegetable Crops :		
21	Potato	23,100	57750
22	Ginger	25,200	63000
23	Turmeric	30,000	75000
24	Cabbage	10,500	26250
25	Water Mellon	14,700	36750
26	Chilli Irrigated	25,000	62500
27	Tomato	34,000	85000
28	Brinjal	12,000	30000
29	Cow (1 Unit)		10000
30	Buffalo (1 Unit)		12000
31	Goat/Sheep Rearing Unit (10+1)		17600
32	Poultry farming - (Boiler Unit for 100 birds)		8000
33	Poultry farming - (Layer Unit for 100 birds)		15000
34	Poultry farming - (Deshi Unit for 100 birds)		5000
35	Fisheries- all types per Ha		160000
36	Fishing in River , Pond & Lake etc		10000
37	Fishing with Manual Boat		15000

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 of Maharashtra

Sn.	District	Name of the DDM	Mobile No.	E – mail
1	Ahmednagar	Shri Sheel B Jagtap	9828647823	ahmednagar@nabard.org
2	Akola	Shri Sharad P Walke	7415403877	akola@nabard.org
3	Amravati	Shri Rajendra B Rahate	8269009950	amravati@nabard.org
4	Aurangabad	Shri. Suresh R Patwekar	9575390390	aurangabad@nabard.org
5	Beed	Shri. Tatyasaheb L Markad	8668649552	beed@nabard.org
6	Bhandara	Shri Sandeep M Deogirkar	7073350545	bhandara@nabard.org
7	Buldhana	Shri Vikram B Pathare	7028755522	buldhana@nabard.org
8	Chandrapur	Shri Trunal T Fulzele	9168106384	chandrapur@nabard.org
9	Dhule	Shri N J Suryawanshi	8290044055	dhule@nabard.org
10	Gadchiroli	Shri Trunal T Fulzele	9168106384	gadchiroli@nabard.org
11	Gondia	Shri Avinash Lad	8208487647	gondia@nabard.org
12	Jalgaon	Shri Shrikant K Zambre	8160363418	jalgaon@nabard.org
13	Jalna	Shri Tejal Kshirsagar	7709981977	jalna@nabard.org
14	Kolhapur	Shri Ashutosh Jadhav	9414037647	kolhapur@nabard.org
15	Latur	Shri Pramod S Patil	9089851389	latur@nabard.org
16	Nagpur	Shri Sachin M. Sonone	9805070077	nagpur@nabard.org
17	Nanded	Dileep Damayyavar	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
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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
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33	Mumbai Sub.	Shri Elangaivendhan A.	8277390537	elangaivendhan.a@nabard.org
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---- End of PLP ----



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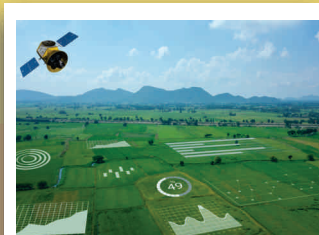
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