



# संभाव्यतायुक्त ऋण योजना 2023-24

## Potential Linked Credit Plan 2023-24

ज़िला : जलगांव

DISTRICT : JALGAON

### राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE



# दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

# ध्येय

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

# Vision

Development Bank of the Nation for Fostering Rural Prosperity

# Mission

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

## प्रस्तावना

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

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

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

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

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



(जी एस रावत)  
मुख्य महाप्रबंधक  
15 सितंबर 2022

## FOREWORD

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

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

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

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

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



**(G S Rawat)**  
**Chief General Manager**  
**15<sup>th</sup> September 2022**

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## Executive Summary

### 1. District characteristics

Jalgaon district is situated in the northern part of Maharashtra. It has 15 blocks with a total geographical area of 11.639 Lakh Ha. Out of 11.639 lakh ha of the total area, the cultivable land is 8.48 lakh ha. The average rainfall of the district is 702.40 mm per annum. The district population (2011 Census) is 42.30 lakh with 26.30 lakh (62.17 %) in rural areas. As per the Agriculture Census 2015-16, there are 478904 land holders of which 76.69% of the farmers (367275) belong to small & marginal farmers. They hold 48.67% of the land holding i.e. 380246 of total area of holding 781388 indicating disparity in distribution of land. The average land holding in the district is 1.63 ha. The major crops grown during Kharif are Cotton, Maize, Jowar, Pulses and Oilseeds and during Rabi, Wheat, chickpeas (Harbhara), Maize. The cropping intensity is 138%. The CD ratio as on 31.3.2022 was 56%. The district is known for banana and gold business as well as producer of world class irrigation system. The district has also been identified for implementation of PoCRA / Nanaji Deshmukh Krishi Sanjivani Prakalp.

### 2. Sectoral trends in credit flow

Total GLC of the district under priority sector was ₹ 5083.76 crore during 2019-20, ₹ 4843.31 crore during 2020-21 and ₹ 5839.82 crore during 2021-22. The total agricultural loans issued during the last three years were of ₹ 2373.89 crore, ₹ 3064.80 crore and ₹ 3486.13 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹ 2709.87 crore, ₹ 1778.51 crore and ₹ 2353.69 crore respectively. The share of agriculture in GLC (PSL) was 59.70% during 2021-22.

The district has 643 bank branches with 354 branches of Commercial Banks, 33 branches of UCBs, 18 branches of Gramin Bank, 238 branches of DCCB, besides 877 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. Out of the Total Advances amounting to ₹ 8399.48 crore disbursed by banks during 2021-22, the disbursements under Priority Sector stood at ₹ 5839.82 crore and disbursement under Non-Priority stood at ₹ 2559.66 crore. Achievement under ACP (priority sector) during 2021-22 stood at 76% of the total ACP target (PSL). There is steady growth in the disbursement under Agriculture after sudden downfall since 2018-19. Though the lockdown / restrictions has affected MSME sector, the financing to SHGs remained satisfactory. Considering the focus of Government on collectivization / FPO's the credit need of this segment is likely to increase over the coming years. The NBFC / MFIs and also emergence of Small Finance Banks has ensured proper credit to SHG, JLGs, small entrepreneurs, landless etc.

### 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 ₹ 9170.83 crore as against ₹ 8862.81 crore projected for the year 2022-23 showing 3.48% growth over the previous year.

For the year 2023-24, while the potential under crop loans has been assessed at ₹ 3290.87 crore that of total agriculture loans is at ₹ 5372.13 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 58.58%, while that of MSME to total Priority Sector loans is 30.13%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 11.29% of total Priority Sector loans. The analysis and projections for some major sub sectors are given below:

**Crop Production, Maintenance and Marketing:** Jalgaon has predominantly been a pro-agriculture district and also well known for its ability to cater to the need of supplying banana to the entire country. It is also known to be the largest producer of cotton. We have assessed the potential of ₹ 3290.87 crore which is 35.88% of the total projection of ₹ 9170.83 crore. The projections under crop loan has been kept almost constant, taking into account the area under cultivation, actual GLC flow during previous years, recovery, NPAs and number of farmers eligible for availing crop loan.

**Agriculture Term Loan** – Taking into account the implementation of CSS on FPO, AIF and PM-FME, the projections have been assessed upward to ₹ 2081.26 crore for the year 2023-24. Steady growth is observed in the GLC to this sector.

**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 ₹2763.63 crore is assessed under this sector which includes Investment Credit of ₹1587.38 crore and working capital of ₹ 1176.25 crore. The assessment under WC is more as the existing units are in need of short term credit which had suffered due to restrictions / lockdown imposed due to COVID-19.

**Others (Loans to SHGs, JLGs, Loans to distressed persons to prepay non-institutional lenders, PMJDY, Loans to State Sponsored Organizations for SC/ST) :** In view of RBIs' existing guidelines on priority sector vide Master Direction dated 04 September 2020 (updated till 02 August 2022), we have assessed PLP projection of ₹ 472.57 crore for the year 2023-24.

#### 4. Developmental initiatives

- 'My Pad- My Right' pilot project of NABFOUNDATION supported by NABARD is under implementation in Jalgaon. Under this project a complete unit set up for making the sanitary pads was given to the SHG. The machines, raw material, training etc. was provided by NABFOUNDATION.
- NABARD has sanctioned 20 FPO Projects in Jalgaon of which 3 are under Dairy sector. Many FPO's have got the input licenses and have started business activities.
- NABARD has sanctioned first ever TDF Wadi project in Raver Block of Jalgaon district covering 500 beneficiaries covering 450 Wadis and 50 Landless beneficiaries.

#### 5. Thrust areas for 2023-24

- **Processing and export of Banana** - The district is famous for its banana. The district has been identified as Agri Export Zone for banana and onion. Under AEZ, it is necessary to establish pre-cooling units, grading and packaging units and cold storages at 2-3 centres located in the major producing area with a view to keep the transport cost at the minimum possible. NABARD has prepared a draft report on Banana Value Chain Financing with consultations of all the stakeholders.
- **Fruit processing** - These activities needs to be encouraged by setting up Exclusive Processing Zones with infrastructure facilities like graders, dehydrators, cold storage, etc.
- **Collectivisation of farm produce and Development of FPOs** - Indian farm producers are unable to realize optimal value from their produce and progress further due to fragmentation of land holdings and lack of organization.

#### 6. Major constraints and suggested action points

- As against the total 268147 Ha Irrigation potential created under all types of irrigation schemes, 231524 Ha has been brought under irrigation, leaving 36623 Ha of potential created. Urgent work on repairs of the canals to restore their full potential should be undertaken.
- The issue of open canal or piped canal has not yet been resolved, hence, the work has not yet started for distribution network. The Head work of Varkhede Londhe project is completed as per sanction but the storing of water has not started due to pending rehabilitation of Tamaswadi village
- There is a need to propagate farm mechanization through farmers group / FPOs.
- The KCC for AH and Fisheries whereby the farmers are provided Working Capital may be extended to all the eligible farmers. Special focus is required to cover the poor fisheries farmers under bank credit.

#### 7. Way forward

The district has good potential for Agriculture and its allied 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 an active role in financing the critical infrastructure through private investment. Since reporting under LBS system has undergone a change, there is a need for a coordinated approach by all the stakeholders for regular monitoring and review in BLBC and DLCC meetings.

## BROAD SECTOR-WISE PLP PROJECTIONS

YEAR 2023-24

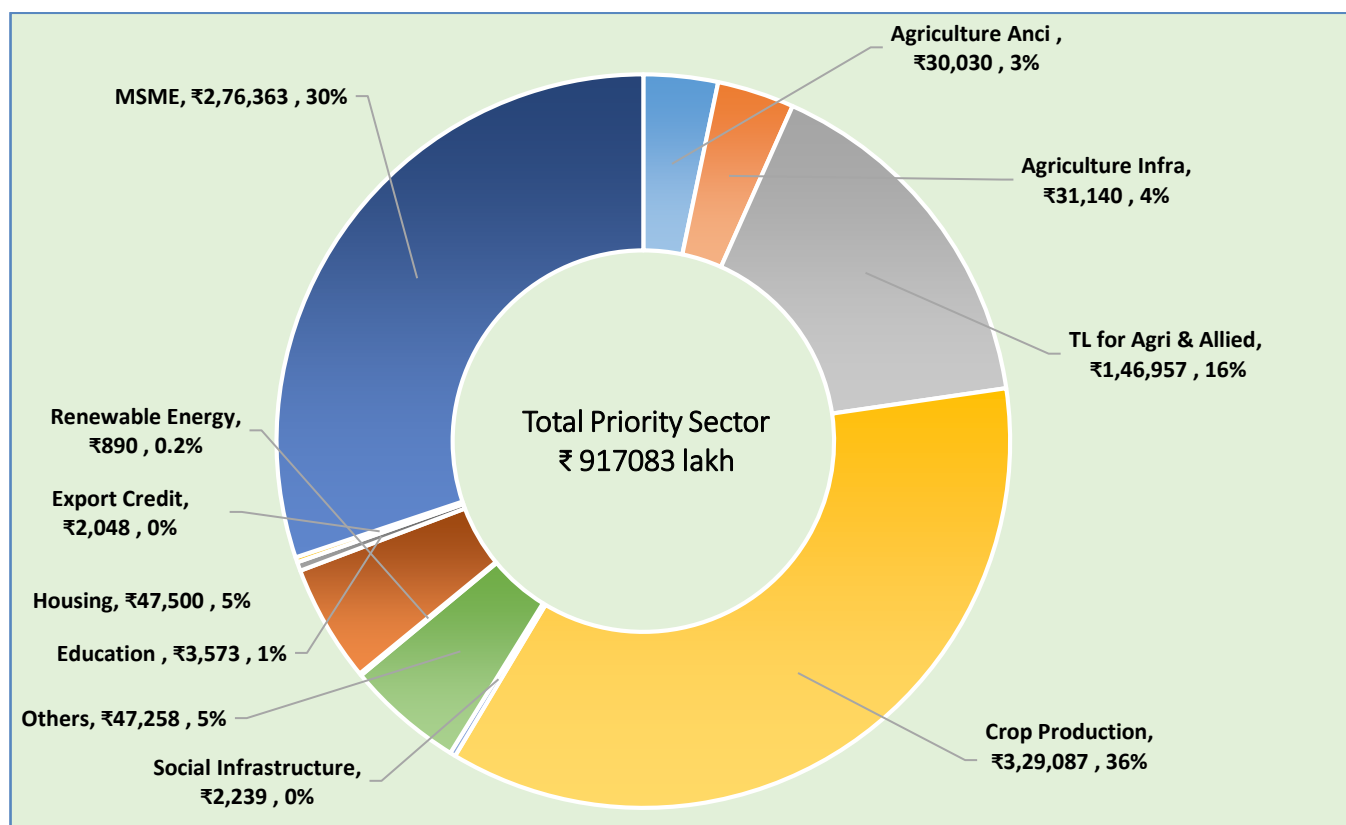
## APPENDIX A

STATE: MAHARASHTRA

DISTRICT: JALGAON

(₹ in lakh)

Sr.No	Particulars	PLP Projections 2023-24
<b>A</b>	<b>Farm Credit</b>	
I	Crop Production, Maintenance and Marketing	329087.33
II	Term Loan for agriculture and allied activities	146956.58
	<b>Sub Total</b>	<b>476043.91</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	31139.52
<b>C</b>	<b>Agri Ancillary activities</b>	30029.87
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>537213.30</b>
II	Micro, Small and Medium Enterprises	276362.50
III	Export Credit	2048.00
IV	Education	3573.00
V	Housing	47500.00
VI	Renewable Energy	890.40
VII	Others	47257.50
VIII	Social Infrastructure involving bank credit	2238.72
	<b>Total Priority Sector (I to VIII)</b>	<b>917083.42</b>



## APPENDIX B

## SUB SECTOR-WISE PLP PROJECTIONS FOR THE YEAR 2023-24

STATE: MAHARASHTRA  
JALGAON

DISTRICT:

Sr. No.	Particulars	PLP Projections 2023-24
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance & Marketing	329087.33
ii	Water Resources	24127.20
iii	Farm Mechanisation	18266.33
iv	Plantation & Horticulture (including Sericulture)	12800.51
v	Forestry & Wasteland Development	7296.00
vi	Animal Husbandry - Dairy	26333.53
vii	Animal Husbandry - Poultry	17803.64
viii	Animal Husbandry - Sheep, Goat, Piggery, etc.	26952.00
ix	Fisheries	10534.17
x	Others - Bullock, Bullock Cart, etc.	2843.20
	<b>Sub-total [Farm Credit]</b>	<b>476043.91</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of Storage Facilities (Warehouses, Market Yards, Godowns, Silos, Cold Storage Units / Chains)	14275.52
ii	Land Development, Soil Conservation, Watershed Development	10924.00
iii	Others (Tissue Culture, Agri Bio-Technology, Seed Production, Bio-pesticides / Fertilizers, Vermi-composting)	5940.00
	<b>Sub-total [Agriculture Infrastructure]</b>	<b>31139.52</b>
<b>C</b>	<b>Ancillary Activities</b>	
i	Food & Agro Processing	25853.07
ii	Others (Loans to Coop. Soc. Of Farmers for disposing of their produce, ACABCs, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending)	4176.80
	<b>Sub-total [Ancillary Activities]</b>	<b>30029.87</b>
	<b>Total Agriculture</b>	<b>537213.30</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
i	MSME - Investment Credit	158737.50
ii	MSME - Working Capital	117625.00
	<b>Total - MSME</b>	<b>276362.50</b>
<b>III</b>	<b>Export Credit</b>	<b>2048.00</b>
<b>IV</b>	<b>Education</b>	<b>3573.00</b>
<b>V</b>	<b>Housing</b>	<b>47500.00</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>890.40</b>
<b>VII</b>	<b>Others (Loans to SHGs, JLGs, Loans to distressed persons to prepay non-institutional lenders, PMJDY, Loans to State Sponsored Organisations for SC/ST)</b>	<b>47257.50</b>
<b>VIII</b>	<b>Social Infrastructure involving Bank Credit</b>	<b>2238.72</b>
	<b>Total Priority Sector</b>	<b>917083.42</b>

District Profile									
District -	Ja lga on	State -	Mahara shtra	Division -	Nashik				
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	11639	Agro-climatic Zone		Deccan Plateau Region					
No. of Sub Divisions	7	Climate		Hot and Dry, Semi Arid (Wetter half)					
No. of Blocks	15	Soil Type		Heavy / Medium Black, Shallow Red					
No. of Villages (Inhabited)	1503								
No. of Panchayats	1149								
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER							
Total Area Reported	1163900	Rainfall [in mm]	Normal	Actual	2019	2020	2021		
Forest Land	155900		702.4		956.7	851.8	753.6		
Area Not Available for Cultivation	80400		Variation from Normal		254.3	149.4	51.2		
Permanent Pasture and Grazing Land	38700	Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	2800			130930.47		104959.68		23639.99	
Cultivable Wasteland	6300	5. DISTRIBUTION OF LAND HOLDING ( As per Agri Census 2015-16)							
Current Fallow	9600	Classification of Holding	Holding		Area				
Other Fallow	4900		Nos.	% to Total	Ha.	% to Total			
Net Sown Area	848300	<= 1 Ha	194457	40.60%	115446	14.77%			
Total or Gross Cropped Area	1172552	> 1 to <= 2 Ha	172818	36.09%	264800	33.89%			
Area Cultivated More than Once	324252	> 2 Ha	111629	23.31%	401142	51.34%			
Cropping Intensity [GCA/NSA]	138%	Total	478904	100.00%	781388	100.00%			
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators	479	Category	Total	Male	Female	Rural	Urban		
Of the above, Small/Marginal Farmers	367	Population	4230	2197	2033	2630	1600		
Agricultural Labourers	917	Scheduled Caste	389	199	190	NA	NA		
Workers engaged in Household Industries	37	Scheduled Tribe	604	310	294	NA	NA		
Workers engaged in Allied Agro-activities	219	Literate	3379	1876	1433	74.76%	85.50%		
Other workers	317	BPL	1219	177	164	NA	NA		
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households	904	Having brick/stone/concrete houses		428	Having electricity supply		973		
Rural Households	625	Having source of drinking water		987	Having independent toilets		621		
BPL Households	279	Having access to banking services		995	Having radio/tv sets		903		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Villages Electrified	1503	Anganwadis		3940	Dispensaries		23		
Villages having Agriculture Power Supply	1503	Primary Health Centres		96	Hospitals		98		
Villages having Post Offices	535	Primary Health Sub-Centres		458	Hospital Beds		6125		
Villages having Banking Facilities	377	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Primary Schools	850	Fertiliser/Seed/Pesticide Outlets [Nos]		8382	Agriculture Pumpssets [Nos]		147797		
Villages having Primary Health Centres	519	Total N/P/K Consumption [MT]		123566	Pumpssets Energised [Nos]		138521		
Villages having Potable Water Supply	1078	Certified Seeds Supplied [QT]		138407	Agro Service Centres [Nos]		3079		
Villages connected with Paved Approach Roads	1503	Pesticides Consumed [MT]		524792	Soil Testing Centres [Nos]		9		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]		38012	Plantation nurseries [Nos]		44		
Total Area Available for Irrigation (NIA + Fallow)	738760	Power Tillers [Nos]		11892	Farmers' Clubs [Nos]		380		
Irrigation Potential Created	268147	Threshers/Cutters [Nos]		634	KVKs [Nos]		2		
Net Irrigated Area (Total area irrigated at least once)	231524	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Area irrigated by Canals / Channels	81036	Rural/Urban Mandi [Nos]		43	Wholesale Market [Nos]		12		
Area irrigated by Wells	150488	Length of Pucca Road [Km]		11111	Godown [Nos]		502		
Area irrigated by Tanks	--	Length of Railway Line [Km]		350	Godown Capacity [MT]		435000		
Area irrigated by Other Sources	--	Public Transport Vehicle [Nos]		790	Cold Storage [Nos]		18		
Irrigation Potential Utilized (Gross Irrigated Area)	268147	Goods Transport Vehicle [Nos]		69259	Cold Store Capacity [MT]		468000		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Type of Processing Activity	No of units	Cap. [MT]		Crop					
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	223	NA		2020-21		2021-22		Avg. Yield [MT/Ha]	
Sugarcane (Gur/Khandsari/Sugar)	7	388000		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)		
Fruit (Pulp/Juice/Fruit drink)	2	NA		Cotton (kharif data for 20-21)	530449	241354	537337	109079	0.20
Spices (Masala Powders/Pastes)	3	--		Jowar (kharif data for 20-21)	37880	63525	69945	100580	1.44
Dry-fruit (Cashew/Almond/Raisins)	2	NA		Maize (kharif data for 20-21)	82583	264596	180671	476067	2.63
Cotton (Ginning/Spinning/Weaving)	105	NA		Bajra (kharif data for 20-21)	9345	11158	15523	11158	0.72
Milk (Chilling/Cooling/Processing)/Ltr	22	491		Oilseeds	26972	31055	32591	18871	0.58
Meat (Chicken/Mutton/Pork/Dryfish)	--	--		Pulses	31163	20933	1005017	33097	0.03
Animal Feed (Cattle/Poultry/Fishmeal)	--	--		Sugarcane	NA	NA	7789	677643	87.00
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES							
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		96	Animal Markets [Nos]		15
Cattle - Cross bred	154451	14120	140331	Disease Diagnostic Centres [Nos]		85	Milk Collection Centres [No]		620
Cattle - Indigenous	422851	237569	185292	Artificial Insemination Centers [Nos]		159	Fishermen Societies [Nos]		101
Buffaloes	269105	9987	269118	Animal Breeding Farms [Nos]		51	Fish seed farms [Nos]		1
Sheep - Cross bred	1837	629	1208	Animal Husbandry Tng Centres [Nos]		1	Fish Markets [Nos]		11
Sheep - Indigenous	38156	7643	30513	Dairy Cooperative Societies [Nos]		721	Poultry hatcheries [Nos]		3
Goat	349130	53330	295800	Improved Fodder Farms [Nos]		NA	Slaughter houses [Nos]		6
Pig - Cross bred	373	206	167	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous	9226	4253	4973	Fish	Production [MT]	5184	Per cap avail. [gm/day]		NA
Horse/Donkey/Camel	3208	NA	NA	Egg	Production [Lakh Nos]	244	Per cap avail. [nos/p.a.]		12
Poultry - Layer	137610	NA	NA	Milk	Production ['000 MT]	314	Per cap avail. [gm/day]		203
Poultry - Broiler	255083	NA	NA	Meat	Production [MT]	317	Per cap avail. [gm/day]		NA
Sources (if not mentioned against the respective item):		Item Nos. 1, 6, 7, 9 & 10 - Census 2019; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey; Item No. 15 - Food & Drugs Administration/Dir. of Eco. & Stat.; Item No. 16 - Agri Census 2015-16 Report; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. and other information from District Statistical Abstract 2021							

## District Profile – Jalgaon

### 1. Predominant economic activities prevalent in the district

The geographical area of Jalgaon district is 11639 Sq. Km. and it is divided into seven revenue sub divisions viz, Jalgaon, Pachora, Chalisgaon, Bhusawal, Amalner, Erandol and Jamner. The population district as per 2011 census was 42.30 lakh, of which the share of rural and urban population was at 62.2% and 37.8% respectively. The Jalgaon district is predominantly district of agriculturists. As per the Agriculture Census 2015-16, there are 478904 land holders of which 76.69% of the farmers (367275) belong to small & marginal farmers. They hold 48.67% of the land holding i.e. 380246 of total area of holding 781388. The average land holding in the district is 1.63 ha. The district is covered by heavy / medium black soils with portions of shallow red soil and has an annual average rainfall of 702.4 mm. The net sown area is 8.49 lakh ha with net irrigated area at 2.32 lakh ha, forming 27.3% of the net sown area. Major crops in terms of area are Cotton, Banana, Maize, Soybean, Wheat and Jowar. The climate of the district is also suitable for horticulture and plantation crops like Banana, Pomegranate and Lime

### 2. Other economic activities in the district

The major economic activities undertaken in the district are Animal Husbandry and Agro-processing. Dairy, Poultry, Oil mills, ginning & pressing and Dal Mills have very good potential in the district. The district has a number of rivers and other fresh water bodies which offer very good potential for fresh water fish culture. The district is industrially developed with 12 MIDCs in the district. The major industrial production in the district is Irrigation pipes, Plastic mats, Chairs. Jain irrigation has biggest production centre for DRIP / Sprinkler unit and also the largest tissue culture lab in Jalgaon district.

### 3. Factors / Infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC)

The drought like situation in the district in the past three years has adversely affected the rural economy and development of various sectors. However, in 2019, the district has experienced excess rains. Inadequate infrastructure facilities for export of banana and food processing like storage, Cold storages, refer vans, pre-cooling chambers, gradations and absence of complete value chain has affected the rural economy and development of various sectors.

### 4. Economic condition

The Gross State Domestic Product (nominal) at current prices for 2020-21 was ₹ 27,11,685 crore and the same is estimated for 2021-22 at ₹ 31,97,782 crore. The per capita state income for the year 2020-21 was ₹ 1,93,121 and the same is estimated for the year 2021-22 at ₹ 2,25,073. The Gross District Value Added (GDVA) at current prices for the year 2020-21 for the district is ₹ 67857 crore, whereas the per capita GDVA at current prices for the year 2020-21 for the dist. is estimated at ₹ 1,31,185 (Source: Economic survey of GoM 2021-22).

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

- i. Jalgaon is famous for Banana production. Establishment of a dedicated Corporation for banana, tissue culture labs, creation of export infrastructure like pack houses, cold storages, ripening & pre cooling chambers, packing, grading & certification would give a fillip to the export of Banana from the district.
- ii. The issue of open canal or piped canal has not yet been resolved, hence, the work has not yet started for distribution network. The Head work of Varkhede Londhe project is completed as per sanction but the storing of water has not started due to rehabilitation of Tamaswadi village.
- iii. The propagation of micro irrigation systems (Drip & Sprinklers) needs to be encouraged for optimising use of water and enhancing irrigation potential in Semi critical blocks. More individual LIS may be encouraged to exploit the surface water potential. Major portion of rainfall is lost as run off. There is an urgent need to introduce model structures for rainwater harvesting.
- iv. There is a need to propagate farm mechanization through farmer groups / FPOs (Aujar Bank for farm implements). There is credit linked subsidy available under Gat Sheti and POCRA also. PACS may be encouraged by DCCB to provide hire-and-use services to enable small and marginal farmers to save time in manual operations in pre and post-harvest activities.
- v. The processing of various agri products under PMFME with convergence under AIF or other related schemes needs to be pushed up. There is huge potential for value added products for

Banana, Lemon and sweet lime in the district. The district merits for the setting-up of a Mega Food Park.

- vi. Entrepreneurs, SHGs, JLGs & Cooperatives should be encouraged by providing need based credit for setting-up of Food & Agro Processing units like flour/dal/oil mills, Gur-Khandsari making, ginger processing etc. under PMFME and other schemes.
- vii. The Jalgaon city is known as “Suvarna Nagari” (Golden City). There are more than 100 units of Gold Jewellery shops existing in the district. Hence, a Gold Cluster has been approved for Jalgaon district by GOI to boost export. Such an effort should be supported by banks.
- viii. Potential end to end value chains with concrete backward and forward linkages (with professional support for value addition, grading, packing, branding etc.) involving all the stake holders may be encouraged in the district
- ix. The commodity specific cluster based FPOs are being promoted under CSS in the district viz. Millets, Banana, Lemon, Sweet Lemon etc. The handholding for strengthening of forward and backward linkages needs to be done with multi stakeholder convergence.
- x. The district needs social/ human developmental interventions, through community participation, besides a host of economic initiatives

**6. Cooperatives in Jalgaon 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
<b>A. Details of Non-Credit Cooperative Societies</b>		
1	AH Sector (Milk/Fishery/ Poultry etc.)	959
2	Consumer Stores	32
3	Housing Societies	367
4	Weavers	6
5	Marketing	16
6	Labour Societies	251
7	Industrial Societies	1
8	Agro Processing and Sugar	28
9	All others	608
	<b>Total</b>	<b>2268</b>
<b>B. Details of Credit Cooperative Societies</b>		
10 - i	Primary Agriculture Credit Societies - General	877
ii	Primary Agriculture Credit Societies – Adivasi (Tribal)	13
iii	Urban Cooperative Banks	3
iv	Other cooperative credit societies	726
<b>C. Details of Multi State Cooperative Societies</b>		
11	No. of MSCS	0

Source: District RCS office Jalgaon

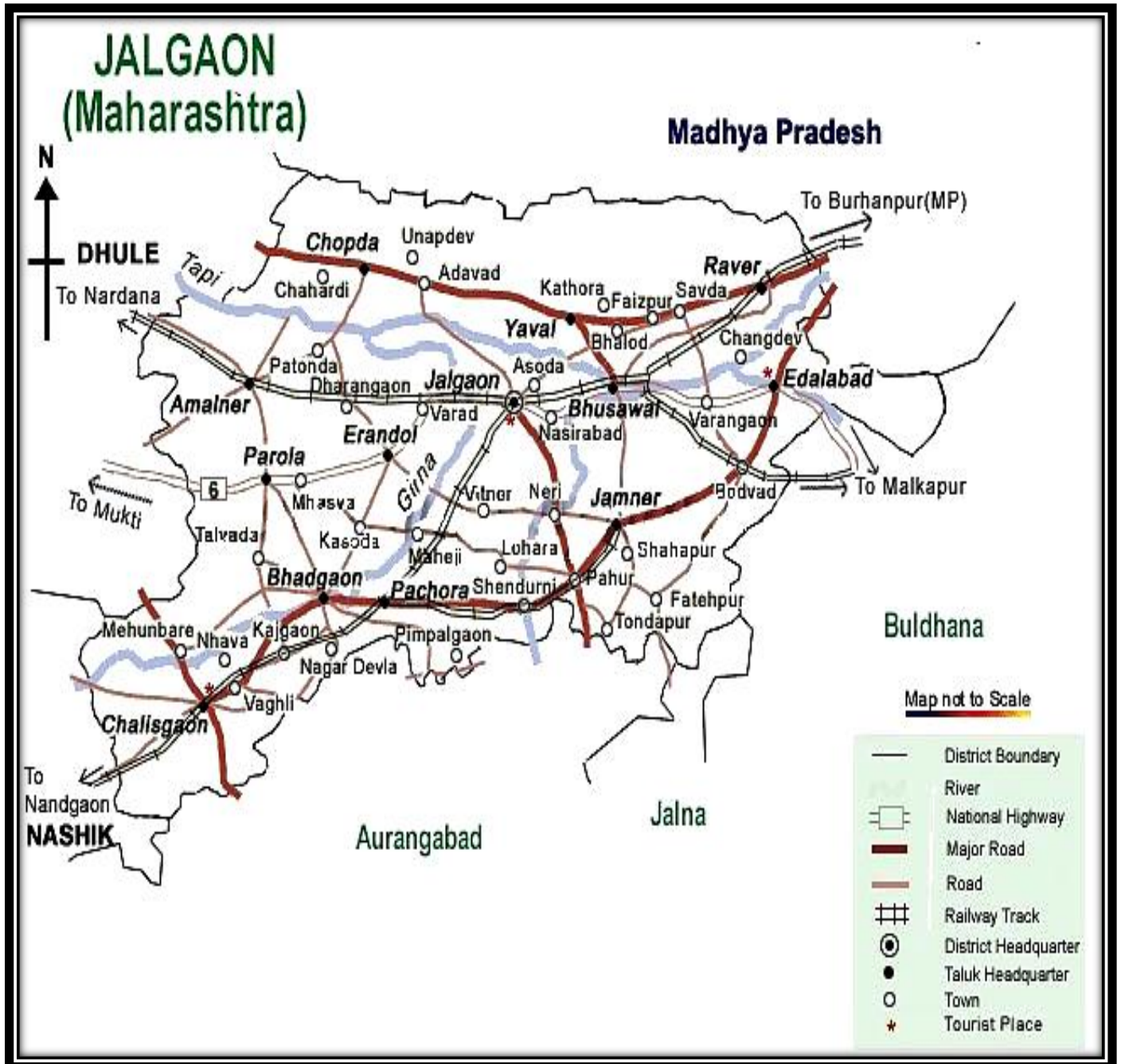
Jalgaon district has a good number of co-operatives in the credit, housing and labour sector.

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

The distribution of co-operative societies is uniform across the blocks in the district except Bodwad block. The Jalgaon, Amalner, Bhusaval Chalisgaon, Jamner, Parola, Bhadgaon blocks have good presence of co-operative societies in the sector animal husbandry, marketing and credit sectors. There is potential for creation of cooperative societies in Animal husbandry and marketing sector/s in Bodwad, Pachora, Dharangaon, Parola & Erandol block/s. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

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# DISTRICT MAP OF JALGAON



## Banking Profile

District	Jalgaon	State	Maharashtra	Lead Bank	Central Bank of India					
1. NETWORK & OUTREACH (As on 31/03/2022)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	41	354	105	156	93	NA	19324	265	4.25	2869
Regional Rural Bank	1	18	8	9	1	NA	286	--	83.50	50202
District Central Coop. B	1	238	193	10	35	NA	5618	--	6.32	3781
UCB	13	33	1	20	12	NA	4712	--	45.55	27383
PACS	877	877	873	4		NA	--	--	1.71	1029
All Agencies	933	1520	1180	199	141	NA	29940	--	0.99	609
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount [Rs.Crore]				
	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	19104	21044	23009	9.34%	85
Regional Rural Bank	NA	NA	NA	NA	NA	223	403	568	40.95%	2
Cooperative Banks	354297	354304	355364	1.00%	NA	3415	3383	3524	4.16%	13
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	354297	354304	355364	1.00%	NA	22742	24830	27101	9.15%	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.crore]				
	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	9963	12330	13828	12.15%	90.81%
Regional Rural Bank	NA	NA	NA	NA	NA	123	166	205	23.49%	1.35%
Cooperative Banks	NA	NA	NA	NA	NA	1332	1691	1194	-29.40%	7.84%
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	1831107	2271101	2271101	100	NA	27448	14187	15227	7.33%	100.00%
4. CD-RATIO			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)							
Agency	CD Ratio					Agency	During 2021-22		Cumulative	
	31-Mar-20	31-Mar-21	31-Mar-22				Deposit	Credit	Deposit	Credit
Commercial Banks	58	59	59			Commercial Banks	NA	NA	NA	NA
Regional Rural Bank	61	41	37			Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	41	50	34			Cooperative Banks	NA	NA	NA	NA
Others	NA	NA	NA			Others	NA	NA	NA	NA
All Agencies	58	57	56			All Agencies	NA	NA	NA	NA
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	509789	87.00%	281003	80.61%	NA	NA	NA	NA	NA	NA
Regional Rural Bank	12152	3.00%	6596	1.89%	NA	NA	NA	NA	NA	NA
Cooperative Banks	62040	10.00%	61014	17.50%	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	583982	100.00%	348613	100.00%	324750	100.00%	NA	NA	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (PRIORITY SECTOR)										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. Lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs. Lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs. Lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	455006	462776	101.71%	534798	415851	77.76%	604958	509789	84.27%	87.06%
Regional Rural Bank	4782	6934	145.00%	5242	9599	183.13%	5482	12152	221.67%	185.00%
Cooperative Banks	165212	38666	23.40%	188394	58881	31.25%	159560	62040	38.88%	31.10%
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	625000	508376	81.34%	728434	484331	66.49%	770000	583981	75.84%	74.25%
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	330000	124173	37.63%	333911	177984	53.30%	250000	177641	71.06%	52.50%
Term Loan (Agr)	102000	113215	111.00%	127882	128495	100.48%	180000	170971	94.98%	100.68%
Total Agri. Credit	432000	237388	54.95%	461793	306479	66.37%	430000	348612	81.07%	67.42%
Non-Farm Sector	128000	216195	168.90%	206195	137643	66.75%	280000	144997	51.78%	81.22%
Other Priority Sector	65000	54792	84.30%	60366	40209	66.61%	60000	90372	150.62%	100.00%
Total Priority Sector	625000	508375	81.34%	728354	484331	66.50%	770000	583981	75.84%	74.25%
9. RECOVERY POSITION										
Agency	June-20			June-21			June-22			Average Rec. [%] in last 3 years
	Amount [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	Amount [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	Amount [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	10775	2688	24.95	17007	7642	44.93	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank, SLBC, MGB and DCCB

### Banking Profile

The district has good banking network with 354 branches of Commercial Banks, 18 branches of Maharashtra Gramin Bank, 238 branches of DCCB, 33 branches of UCBs and 877 Primary Agriculture Credit Societies (PACS). Out of 643 branches in the district 307 branches (48%) are in rural area and remaining 336 branches (52%) are in urban and semi urban area. 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 Central Bank of India is functioning as Lead Bank in the district. The target and achievement under Annual Credit Plan (ACP) for priority sector during the last three years are detailed below:

(₹ lakh)

Sr. No.	Year	Targets	Achievements	% ach.
1	2019-20	625000	508375	81.34
2	2020-21	728433	484331	66.49
3	2021-22	770000	583981	75.84

The size of the Annual Credit Plan (ACP) for the year 2021-22 was ₹ 7700 Crore which includes ₹ 4300 crore for agriculture (56%). The share of District Central Cooperative Bank (DCCB) in ACP achievement stood at 11% for the year 2021-22 in overall ACP. The DCCB has issued Rupay KCCs to all the eligible farmers. The number of KCC issued are 2.25 Lakh in the district against 4.63 lakh PM-Kisan beneficiaries as on 31.03.2022. The CD Ratio of the district was 56% 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 such as credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of financial services are rendered through 265 BCs.

**Progress under PMJDY, PMJJBY, PMSBY and APY:** Under PMJDY, 1327464 accounts have been opened in the district. As regards PMJJBY, PMSBY and APY, 267564, 644439 and 90362 accounts respectively have been cumulatively opened till 31 March 2022. Though there has been a good response for opening accounts under PMSBY and PMJJBY, similar response is lacking under APY, due to its longer period. Awareness camps are being organized by NABARD, FLC and Banks to popularize these schemes. There are still good number of accounts existing with zero balance. Banks have very rarely issued overdraft loans up to ₹. 5000/- in PMJDY accounts where regular transactions are made.

**Direct Benefit Transfer (DBT):** The progress under DBT is now reaching to satisfactory level, though some accounts are yet to be linked with Aadhaar card. The bankers are also facing lot of practical difficulties due to multiple accounts, non-issue of Aadhaar cards, etc. in seeding the accounts with Aadhaar cards.

**CBS project in District Central Cooperative Bank-** The Jalgaon DCCB has become CBS compliant. NABARD has released a grant assistance of ₹488 lakhs to them to facilitate them to go on CBS platform. It has helped them to issue RKCC, to all the eligible farmers in the district. DCCB has issued 1.69 lakh RKCC in the district. They have also opened and operationalized FLC in all the 15 blocks of the district with grant assistance of ₹75.00 lakh from NABARD.

**Micro Units Development and Refinance Agency (MUDRA) and Stand-up India-** The Stand-up India scheme is moving slow. Till 31 March 2022, ₹.3028 lakhs were sanctioned and ₹.1462 lakh were released to 113 Account Holders. Under MUDRA, ₹.981.02 crore was sanctioned and ₹973.68 crore was disbursed to 215661 account holders during 2021-22. The implementation of scheme is being monitored by two Members of Parliament and District Collector. They had organized village / block/district level camps at various places for bankers and villagers. Despite these efforts, they have expressed dissatisfaction over the progress of the scheme and also commented on the accuracy of the data.

### Methodology for Preparation of Potential Linked Credit Plan (PLP)

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

**Objectives of PLP:** The objectives of PLP are:

- To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and priorities 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 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 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 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 <i>Gross Cropped Area for a period of 10 years and data on land holdings</i> , Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. Make assumption to cover 100% of Small/Marginal Farmers and 30% 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

S.No.	Sector	Methodology of estimation of credit potential
		<p>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;</p> <p>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.</p> <p>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</p> <p>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.</p>
3	Farm Mechanization	<p>The potential estimate for farm mechanization takes into account irrigated and un-irrigated 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;</p> <p>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</p> <p>Adjustment of tractor potential with land holdings</p> <p>Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</p>
4	Plantation and Horticulture	<p>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;</p> <p>Feasibility and possibility of shifting from food crops to plantation crops;</p> <p>Estimation of replanting by taking into account approximate economic life of a few plantation crops</p> <p>Estimation of potential for rejuvenation of existing plantation</p>
5	Animal Husbandry – Dairy	<p>Collection of data on number of milch animals as per the latest census</p> <p>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <p>1/6<sup>th</sup> of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</p>

### Utility

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

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

### Limitations and constraints

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

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

## Chapter 1

### Important Policies and Developments

#### 1.1 Policy Initiatives - Government of India

##### 1.1.1 Union Budget of India- 2022-23

##### Agriculture and Food Processing

- The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, at the first stage.
- Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project with an estimated cost of 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
<b>A</b>	<b>Non Credit Cooperative Societies</b>	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	<b>Total</b>	<b>739582</b>
<b>B</b>	<b>Credit Cooperative Societies</b>	
10	Primary Agriculture Credit Societies	93978
<b>C</b>	<b>Multi State Cooperative Societies (MSCs)</b>	
11	MSCs	1469

Source: NCUI 2018

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

Govt. of India has set up a separate Ministry for Cooperation on 06 July 2021, which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble

Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”

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

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

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

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

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

**e. Sahkar se 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

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.

NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

## 1.2 Policy Initiatives – Reserve Bank of India

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

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

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related

assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

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

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

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to 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 Awas 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.

- i. Loans up to Rs. 10 lakh -No collateral and no margin to be charged
- ii. 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, bio-technology, block chain etc. Skill upgradation center will be set up in Gadchiroli district with the help of private participation which will impart skill development training to 5,000 students every year.
20. Innovation and Incubation Ecosystem to encourage Start-ups along with Government seed capital supported by state Government Start-up fund of the size of 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. Bhausaheb Fundkar Orchard Planting Scheme
4. Agriculture Awards given by the Department of Agriculture
5. Horticulture mechanization – Incentive for financing machinery to farmers belonging to SC, ST, women, SF & MF.
6. Dr. Punjabrao Deshmukh Organic Farming Mission
7. Incentive to farmers making prompt repayment under MJPSKY

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

1. Benefit scheme of new wells for farmers belonging to Scheduled Castes and Scheduled Tribes under National Agriculture Development Plan
2. Orchard Plantation Scheme under Mahatma Gandhi National Rural Employment Guarantee Act

3. Establishment of National Horticulture Mission Protected Agricultural Greenhouse under Integrated Horticulture Development Mission
4. Crop Pest Surveillance and Advisory Project (CROPSAP)
5. National Food Security Campaign - Coarse Grain (Maize)
6. National Food Security Campaign- Cereal crops
7. Pradhan Mantri Krishi Sinchan Yojana - More crop per drop
8. Integrated Horticulture Development Campaign: Post-harvest project management Area Expansion
9. Agricultural Technology Management Agency- ATMA
10. Erection of onion storage structure with subsidy for construction
11. Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
12. Central sector scheme of Financing facility under Agriculture Infrastructure Fund"
13. Traditional Agriculture Development Scheme ( Organic Farming)
14. Dryland Area Development under National Sustainable Agriculture Mission (NMSA)

#### 1.4.3 Other State Government Initiatives

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

1. Project on Climate Resilient Agriculture (PoCRA)
2. State of Maharashtra's Agribusiness and Rural Transformation (SMART) Project
3. Jalyukta Shiwar Yojana
4. Maharashtra Agribusiness Network project (MagNet)
5. Mahatma Jotirao Phule Shetkari Karj Mukti Yojna 2019 (MJPSKY)
6. Digital India Land Records Modernization Programme (DILRMP)
7. Gopinath Munde Farmers Accident Insurance Scheme

#### 1.5 Status of Cooperatives in the State

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

Maharashtra is recognised as one of the leading states in India in the field of cooperation. Apart from cooperative banks there is a successful network of sugar cooperatives in the state. The other cooperative network in the state includes cooperative spinning mills, cooperative 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
<b>A. Details of Non-Credit Cooperative Societies</b>		
1	AH Sector (Milk/Fishery/ Poultry etc.)	18,013
2	Consumer Stores	2,431
3	Housing Societies	1,17,914
4	Weavers	745
5	Marketing	1,370
6	Labour Societies	11,171
7	Industrial Societies	6,352
8	Agro Processing and Sugar	1,151
9	All others	37,366
	<b>Total</b>	<b>1,97,487</b>
<b>B. Details of Credit Cooperative Societies</b>		
10	Primary Agriculture Credit Societies	20,897
<b>C. Details of Multi State Cooperative Societies</b>		
11	No. of MSCS	--

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

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

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

As against the ACP target for the state under crop loans for the year 2021-22, the achievement of Co-operative banks in disbursement was 89%. With respect to share of agencies in crop loan disbursement, the share of co-operative banks was of 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 Gol, 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.

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## Chapter 2 -Credit Potential for Agriculture

### 2.1 Farm Credit

#### 2.1.1 Crop Production, Maintenance and Marketing

##### 2.1.1.1 Introduction

The district falls in the Deccan Plateau Region and has a total geographical area of 11.639 lakh ha. Out of this, the net sown area is 8.49 lakh ha. The net irrigated area of 2.315 lakh ha constitutes 27.27% of the net sown area. The average rainfall of the district is 702.4 mm. The area under Kharif crops was 7.36 lakh ha. (96% of land of kharif sowing) and that under Rabi and Summer crops was 3.24 lakh ha during 2021-22. The major crops grown in the district are Cotton, Maize, Jowar, Bajra and Pulses. According to Kharif cropping pattern during 2021-22, cotton sowing increased to 5.37 lakh ha from 5.25 lakh ha during 2020-21. An area of 3.11 lakh ha was under food grain crops. The cropping intensity during 2021-22 in the district was 138%.

Small and scattered land holding and irregular rains are some of the features adversely affecting production and productivity of agriculture in the district. In 2021-22, the excess & untimely rains have adversely affected the productivity. The productivity of some major crops for the last three years is given below:-

Sr No	Crop	Productivity in kg/ha during		
		2019-20	2020-21	2021-22
1	Jowar	1155	1677	1448
2	Bajra	773	1194	728
3	Maize	1628	3204	2636
4	Tur	493	750	400
5	Moong	517	246	211
6	Udid	579	302	201
7	Groundnut	956	970	640
8	Til	308	284	139
9	Soyabean	528	1188	591
10	Cotton	173	455	203

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

The district is covered under the Integrated Cereal Development Programme, Intensive Cotton Development Programme, National Oilseeds Development Programme and National Pulses Development Programme. Under these programmes, the departments are taking various measures for supply of inputs like certified seeds, pesticides, bio-control agents, etc., besides providing training for adoption of improved crop cultivation methods and pest management practices etc.

Irrigation projects supported by NABARD under RIDF and other major and minor irrigation projects implemented under State/Central Govt. schemes together with the network of roads & bridges constructed with NABARD support (more than 600 kms) has significantly improved the infrastructure for production and marketing of crops.

Improved seeds, fertilizers, pesticides, etc., are easily and adequately available in the district. There are 2776 licensed suppliers of seeds, 3079 dealers of chemical fertilizers and 2527 suppliers of pesticides in the district. About 138407 quintals of seeds are reported to have been supplied during Kharif and Rabi/Summer season 2021-22. Cases of supply of spurious seeds (especially Bt. cotton) in the district were reported by farmers. However, district authorities have taken measures to check incidents of supply of spurious seeds.

Further, farmers have also started using organic manure in their field. Non-availability as well as supply of spurious quality of fertilizers was also reported. However, Agriculture Department had initiated steps to stop sale of such inputs. In order to stop the irregularities in obtaining subsidies by the dealers of fertilizers, POS machines have been provided to the dealers by the manufacturers of fertilizers. The subsidy will be provided to them based on the sale made through POS machines with proper pricing. There are 3079 dealers in the district involved in the sale of subsidized fertilizers. Many FPO's have started input supply business in the district.

Agri-clinics established in the district are providing extension services to farmers for soil and water testing, pest management, etc., in addition to providing them training on innovative farm practices, organic

farming on an ongoing basis. These agri-clinics are established at Amalner, Chalisgaon, Raver, Chopda, Bhusawal, Jamner, Pachora, Bhadgaon, Yawal and Parola.

Tissue culture banana plants have been made available on large scale by Jain Irrigation Group in the district. In the month of July 2014, the State Govt. has announced to start a Tissue Culture Lab in the district. However, no further steps have been initiated in this direction so far. Establishment of Banana Corporation has been announced for Jalgaon by Hon'ble Guardian Minister and the necessary planning is being undertaken. Marketing support and Storage facilities are adequately available in the district and details have been given under Storage Godown sub-chapter of this chapter.

The JDCC is not sanctioning the 30% component to its farmers towards post-harvest expenses, repairs and maintenance as envisaged in the KCC scheme resulting in less credit flow and under performance under ACP targets. The issue has also been highlighted in the local media. During Kharif 2022 as at the end of first week of September 2022, the JDCCB has been able to improve its performance and has disbursed crop loan to the tune of ₹ 71115.57 lakh to 168080 accounts. Further, there were ineligible members' accounts in default/NPA, many of them have become eligible after the debt waiver.

### 2.1.1.3 Assessment of Credit Potential for the financial year 2023-24

The crop loan disbursement was ₹ 124173 lakh during the year 2019-20 and ₹ 177995 lakh during the year 2020-21 and ₹ 177641 lakh during the year 2021-22. The target for 2022-23 has been fixed at ₹ 244905 lakh.

Based on the above, potential for the crop loan for 2023-24 is projected as under:

Sr. No.	Name of the crop	Unit (Area)	Scale of Finance (₹ Lakh)	PLP Projections for 2023-24	
				Physical Units	Bank Loan (₹ Lakh)
1	JOWAR	Ha	0.24	50100	12024.00
2	BAZARA	Ha	0.22	11250	2475.00
3	MAIZE	Ha	0.27	100100	27027.00
4	WHEAT	Ha	0.30	35200	10560.00
5	PULSES- TUVAR/ MOONG/ UDID/ HARBHARA / OTHER PULSES	Ha	0.26	92400	22745.00
6	OIL SEEDS - GROUNDNUT /SOYABEAN / / SUNFLOWER /KARDAI / OTHER OILSEEDS	Ha	0.30	24200	7260.00
7	COTTON	Ha	0.40	338200	135280.00
8	SUGARCANE	Ha	1.01	3510	3545.10
9	BANANA	Ha	1.20	25160	31952.00
10	OTHER CROPS	Ha	0.20	1380	276.00
	<b>Sub-Total</b>	<b>Total Units</b>		<b>681500</b>	<b>253144.10</b>
	Add : Post-harvest / Household / Consumption Requirements (10% of Sub-total)				<b>25314.41</b>
	Add : Repairs & Maintenance Expenses of Farm Assets (20% of Sub-total)				<b>50628.82</b>
	<b>Total</b>				<b>329087.33</b>

The block-wise physical and financial projections for 2023-24 are furnished in Annexure I. The PLP projections have been assessed based on the net sown area under each crop, data for kharif planning for 2022-23 published by Agriculture Department, etc.

### 2.1.1.4 Critical intervention required for creating a definitive impact

- I. **Issue of crop loan by DCCB:** The weak financial health of Jalgaon DCCB due to rising NPAs, which earlier had the major share in crop loan disbursement raises concerns. The bank had adopted a policy of sanctioning only 50% of eligible crop loans to the beneficiaries of the Debt waiver scheme. The bank needs to revisit the policy as this can be construed as under financing.
- II. The JDCC is not sanctioning this component to the farmers. While calculation of potential credit flow, the 30% component is added, however, since the JDCCB is not sanctioning this component and some other banks are also not sanctioning full 30%, the unit cost / SoF has been adjusted to make the projections reasonable and realistic. KCC limits may be fixed taking into account Scale of Finance and provision for maintenance of farm assets and consumption needs.
- III. **Recovery of Credit:** Creation of proper climate for recovery would facilitate recycling of funds by banks, thereby increasing the ground level credit flow. The announcement of debt waivers has also affected the recovery negatively.

- IV. Many banks have declared OTS scheme, especially for Crop loan, as the NPA is more under this component.

#### 2.1.1.5 Suggested Action Points

- I. Banks to take measures to issue ATM enabled KCC in all crop loan accounts through branches in CBS mode. GoI has directed for saturation of KCC in all the district by covering all eligible farmers covered under PM-KISAN. Hon'ble District Collector has advised banks to arrange the crop loan camps in the district and ensure maximum disbursement of crop loan to the farmers.
- II. Awareness programmes may be conducted for propagation of use of water saving and conservation devices such as drip irrigation, sprinkler irrigation and construction of farm ponds to be intensified to overcome drought conditions and scarcity of water.
- III. Though the Kisan Credit Card Scheme has been introduced for availability of timely and hassle free credit, the farmers have not been sensitized and encouraged to make frequent drawls on the limits as and when they need money for the farming operations and effect repayments as and when they have surplus funds. Most of the farmers are still operating on the limits adopting the practices of the traditional loaning system.
- IV. In case of post-harvest loan against the negotiable warehouse receipts, the farmers are granted loan at commercial rates. In order to discourage distress sale of produce by farmers and to encourage them to store their produce in warehouses against warehouse receipts, the benefit of interest subvention is available for a further period of up to six months to small and marginal farmers having Kisan Credit Card.

#### 2.1.1.6 Other related matters

**Revision in scale of finance-** For 2022-23, the uniform scale of finance was suggested by SLTC. However, considering the need of the particular crops, the scale of finance has been approved by DLTC of the district. The Bankers were sensitized to adopt the scale of finance. The scales of finance fixed by DLTC for various crops for the year 2022-23 have been given in Annexure V.

**GoI scheme on Interest Subvention for crop loans :** Interest Subvention (IS) @3% had been announced by GoI to both RRBs and DCCBs for the year 2022-23 to enable them to extend the crop loans upto ₹3 lakh @ 7% interest.

**State Government scheme on Interest Subvention:** In addition to GoI interest subvention scheme, Government of Maharashtra is also extending interest subvention to banks @1% to enable them to finance @6%. It also extends interest rebate to farmers on prompt repayment. The effective rate is 0% for crop loan.

**Interest subvention to small and marginal farmers against Negotiable Warehouse receipts:** Since 2011-12, interest subvention to small and marginal farmers against negotiable Warehouse Receipts has been announced. For the appropriate growth and development of the warehousing sector in the country and to bring efficiency in the conduct of warehousing business, the Government of India has introduced a negotiable warehouse receipt (NWR) system in the country by enacting the Warehousing (Development & Regulatory) Act, 2007. At present concessional crop loan @7% with interest rate subvention is available to farmers.

**National Agricultural Market-** Measures are being taken to help farmers get better value of their produce. The coverage of National Agricultural Market (e-NAM) will be expanded from the current 250 markets to 585 APMCs. For the value addition of farmers produce, assistance up to a ceiling of ₹ 75 lakh will be provided to every e-NAM market for establishment of cleaning, grading and packaging facilities.

**Unnat Sheti – Samrudh Shetkari Abhiyan:** The Agriculture department of the State Government is implementing this programme in the district for enhancement in the productivity of crops. The programme was inaugurated on 23 May 2017 at Karanj Village in Jalgaon taluka. The objective of the scheme is to double the farmer's income by 2022 by imparting knowledge on modern techniques, making the Government schemes more user friendly and transparent and by ensuring more income than the loan taken by the farmers.

**Mahatma Jotirao Phule Shetkari Karj Mukti Yojna (MJPSKY) :** Out of total 174617 accounts (applied), Aadhar Verification has been completed for 153062 accounts and so far, 129967 farmers were benefited by MJPSKY amounting to ₹.75068 lakh.

**Project on Climate Resilient Agriculture (PoCRA) -** The Government of Maharashtra (GoM) has received

financial assistance from the World Bank to implement a Project on Climate Resilient Agriculture (PoCRA) / Nanaji Deshmukh Krishi Sanjivani Prakalp to address the drought related vulnerability in the agriculture sector. Agri-planners have been hired to develop the roadmap for climate smart investments in the value chain with focus on storage, post-harvest handling and primary processing for oilseeds & pulses and fruits & vegetables which are the predominant crops in the 15 districts of the project area.

There are 18,768 villages in the project area of which PoCRA plans to intervene in about 5142 villages which include drought affected villages in Marathwada region (3088) and in Vidarbha region (1122) and 932 salinity affected villages in Purna river basin. Jalgaon is one of the 15 identified districts. The project will be implemented in 460 villages of 15 blocks in 6 years period in Jalgaon district (2018-2024).

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## 2.1.2 Water Resources

### 2.1.2.1 Introduction

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

*In Jalgaon district, average annual rainfall is of 702.4 mm but it is received unevenly and with uncertainty and therefore, irrigation becomes essential for enhancing cropping intensity, agricultural production and productivity. Total Annual Ground Water Recharge is 130930.47 Ham including recharge from rainfall and other sources, while the current annual ground water extraction is 104959.68 Ham (Ref. GWRA 2021 National Compilation data)*

*At present, the proportion of net irrigated area to net cropped area in the district is 27.29%. Raver (50%), Erandol (28%), Yawal (27%), Muktainagar (22%), Chopda and Parola (17% each) blocks have better irrigation facilities. While utilisation of surface water should be preferred over ground water, deficient rainfall year after year and wide spread failure of surface water utilisation schemes such as Lift Irrigation Schemes (LIS), has led farmers to rely more on exploitation of ground water. Jalgaon has pioneered the use of drip irrigation and tops in the State. Sprinkler irrigation is used in an area of around 11240 ha. The propagation of micro irrigation systems (Drip & Sprinklers) needs to be encouraged for optimising use of water and enhancing irrigation potential in Semi critical blocks i.e. Amalner, Bhadgaon, Bhusawal, Bodwad, Chalisgaon, Chopda, Erandol, Jamner, Pachora and Parola. In over exploited blocks i.e. Raver and Yawal, bank should not finance any ground water extraction structures.*

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

- **Ground Water level / recharge and Energization of pumpsets:-** The main source of recharge of existing 84,343 irrigation wells is rainfall (65%) followed by surface irrigation (15%) and ground water irrigation (13%). After provision for natural discharge and other drafts, about 23639.99 Ham ground water is available for exploitation under minor irrigation projects. The pump-sets of 5-10 HP are being used by the farmers and are adequately available in the district. As no bank finance is provided for energisation of pumpsets, no estimate has been made for this activity.
- **Increase in command area:-** As against the total 268147 Ha irrigation potential created under all types of irrigation schemes (Minor, Medium and Major), 231524 Ha has been brought under irrigation, leaving 36623 Ha of land to be brought under irrigation as on 31 March 2021.
- **Replacement of pump sets and drip sets:-** On an average, the life of pump-sets, drip sets and sprinkler sets can be taken as five years. Therefore, taking into account the number of old pumps, drip and sprinkler sets in the district, these need to be replaced

### 2.1.2.3 Assessment of potential for the financial year 2023-24

The ground level credit flow under this sector was to ₹ 25337.00 lakh during 2021-22 which has improved from ₹20009.00 lakh in 2020-21 and ₹.15798.00 lakh in 2019-20. Target for 2022-23 has been fixed at ₹31320 lakh. Based on this, potential for the water resources sector for 2023-24 is projected as below:

Sr. No.	Activity	Unit (No. / Ha)	Unit Cost	PLP Projections for 2023-24		
			(₹ Lakh)	Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Dug cum Bore Wells	No.	1.40	2440	3416.00	3074.40
2	Tube Wells	No.	0.60	1760	1056.00	950.40
3	Pump Sets 5 HP (submersible)	No.	0.60	2840	1704.00	1533.60
4	DRIP set (Average cost -various crops)	No.	0.80	11350	11350.00	8172.00
5	Sprinkler Set	No.	0.30	1160	580.00	313.20
6	Lift Irrigation	No.	0.80	1630	1304.00	1173.60
7	Pipe Line (1000 meters)	No.	1.00	9900	9900.00	8910.00
	<b>Total</b>			<b>28640</b>	<b>29310.00</b>	<b>24127.20</b>

The financial estimates have been worked out based on unit cost during 2022-23 and the actual credit flow in past. Block-wise physical and financial projections for 2023-24 have been furnished in Annexure-I.

The Government of India has included 2 over exploited blocks of Jalgaon district viz. Yawal and Raver under Jal Shakti Abhiyan commenced in July 2019 and the district administration has also prepared plan to cover Bodwad and Chopda for special interventions for SC & WRD considering the probable critical situation. NABARD has sanctioned ₹.21392 Lakh to WRD/MI for Varkhede Londhe Barrage Medium Project on Girana River during 2018-19 under RIDF XXIV and ₹.21963.75 Lakh for Shelgaon Barrage irrigation project during 2020-21 under RIDF XXVI.

#### 2.1.2.4 Critical intervention required for creating a definitive impact

- The issue of open canal or piped canal has not yet been resolved, hence, the work has not yet started for distribution network. The Head work of Varkhede Londhe project is completed as per sanction but the storing of water has not started due to pending rehabilitation of Tamaswadi village.
- The propagation of micro irrigation systems (Drip & Sprinklers) needs to be encouraged for optimising use of water and enhancing irrigation potential in Semi critical blocks. More individual LIS may be encouraged to exploit the surface water potential. Major portion of this rainfall is lost as run off. There is an urgent need to introduce model structures for rainwater harvesting.
- There is a tendency amongst farmers to use high HP pumpsets than the required power of the pump-sets. Energisation of pumpsets is required.
- Artificial recharge measures through construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams, etc., will have to form an integral part of the minor irrigation development.
- Due to the 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, Government of Maharashtra can avail loan from RIDF or other low cost funds. Alternatively, KT weirs can be financed as a part of LI scheme also. Low water intensive but high value crops should be encouraged in the Lift Irrigation command areas

#### 2.1.2.5 Suggested Action Points

- The success rate of individual LIS is more than that of the Co-operative LIS. Hence more individual LIS are to be encouraged to exploit the surface water potential.
- Many of the MI/LI schemes have failed on account of technical mismatch, delayed electricity connections, inadequate and erratic power supply. MSEDG/Government may consider availing of financial assistance through RIDF / other sources for developing adequate infrastructure.
- Appropriate mechanism should be evolved wherein all new groundwater structures, irrespective of sources of finance, should be permitted for construction through GSDA.
- The average annual rainfall of the district is 702.4 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.

- V. 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. The Water User Associations should be trained in water budgeting to ensure optimum use of available water for select crops.
- VI. Remotely located pumps may be run by use of solar energy. They may also be run on standalone wind mills. The community lift irrigation schemes may include solar energy for running the prime mover. MEDA may identify locations and promote introduction of these units through bank loan.
- VII. Focus on micro irrigation system needs to be given to sugarcane crop which has the highest water requirements and causes salinity. Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation for sugarcane farms through bank loans.
- VIII. More emphasis may be given to install Water meters on MI water supply as well as Lift Irrigation Schemes so that lapses in flow measurements of these schemes will not affect the data about canal water use.

#### 2.1.2.6 Other related matters

**Long Term Irrigation Fund:** The Hon'ble Union Finance Minister, during his Budget speech 2016-17, has announced creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹ 20,000 Crore by way of budgetary resources and /or market borrowings by NABARD ( both under Gol fully serviced bonds and own borrowings) for funding and fast tracking of the incomplete major and medium irrigation projects identified by Ministry of Water Resources, River Development and Ganga Rejuvenation (MoWR, RD&GR), Gol.

In Maharashtra, State Government was sanctioned a loan amount of ₹ 7242.73 Crore under LTIF for completion of 23 projects. With readily available funds, it is expected that these projects which were ongoing for the past few decades and were expected to get completed by 2019-20 and bring an area of 7.14 lakh ha under irrigation. "An amount of ₹ 211.03 Crore was sanctioned under LTIF for completion of Waghur project, which has brought an area of 11000 ha under irrigation in Jalgaon district. An amount of ₹ 116.72 Crore was released to the State Government.

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

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### 2.1.3 Farm Mechanization

#### 2.1.3.1 Introduction

Farm Mechanization is an important sector as it leads to increased crop production and land productivity, better utilization of irrigation potential, adoption of multiple cropping patterns etc. besides minimizing cost, increasing income, reducing drudgery in operations, increasing cropping intensity. Post-harvest machinery helps in reduction in losses and adds value scientifically through cleaning, grading and packing. The activities considered for financing under farm mechanization sector include tractor, power tiller, combine harvester, agricultural implements, etc.

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

Shortage of labour and costly labour charges for cultivation of land, besides decreasing population of draught animals in the village, necessitates the increased use of farm machinery and implements. There is an increased scope for financing tractors due to its off farm and on farm requirement. There is also a need for financing combined harvesters, power tillers and agricultural implements considering consistent increase in the irrigated area in the district. Although the farm machinery is generally financed as a separate unit by the banks, the need for small agricultural implements are generally met either from own resources or from incidental components of the KCC limit owing to their small outlays.

The tractor population in the district stood at 38012 as on 31 December 2021 which works out to 40.67 tractors per 1000 ha of net sown area of the district as against the State average of 60 tractors per 1000 ha. (Source: Dist. Statistical Abstract 2021).

The availability of various agricultural machinery and implements and their benefits needs to be popularized among all categories of farmers. The Mechanical or Agricultural Engineers and extension workers are most suitable persons for increasing awareness and showcasing the benefits of using the farm

machinery and implements. These people can suitably guide and counsel the farmers about the machinery, its uses, technical parameters, financial cost and other parameters.

**Dealer Network:** There is adequate and strong dealer network for tractors in the district. These dealers not only sell tractors but also power tiller, cultivators, ploughs, reapers, threshers, etc. There are also local manufacturers of farm implements in the district. The usage of combine harvesters in the recent past has increased and it was observed that many combine harvesters are procured on custom hire from other States. The repair and service centres for tractors are adequately available in the district. However, centres for repair and shops for spare parts of combine harvesters are not easily available.

The trained and skilled manpower for operation of tractor and other farm implements are available in the district, however, the availability of skilled manpower for operation, maintenance and repair of combine harvesters is a constraint in the district and needs to be addressed.

NABARD is providing Long Term Refinance to the eligible financial institutions against their Ground Level Credit (GLC) disbursements under Farm Mechanization Sector. NABARD is also providing concessional refinance @ 4% per annum to eligible District Central Cooperative Banks (DCCBs) through respective State Cooperative Banks (StCBs) for providing finance to the activity of Custom Hiring Centre (CHC) promoted by the Primary Agricultural Cooperative Societies (PACS) under its' recent refinance scheme of 'PACS as Multi Service Centre (PACS as MSC)'.

### 2.1.3.3 Assessment of potential for the financial year 2023-24

During 2019-20, 2020-21 and 2021-22, disbursement was ₹ 10529 lakh, ₹ 13771 and ₹ 17285 lakh respectively. The agricultural machinery and implements suitable for the district and potential physical units that could be covered under bank finance during 2023-24 is given below:-

Sr. No.	Activity	Unit (No. / Area)	Unit Cost	PLP Projections for 2023-24		
			(₹ Lakh)	Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Tractors & Trailors	No.	7.50	1180	8850.00	6637.53
2	Power Tillers	No.	3.00	720	2160.00	1620.00
3	Threshers	No.	2.50	530	1325.00	993.80
4	Agri Implements	No.	1.00	10000	10000.00	7500.00
5	Drones & Digital Tech.	No.	20.00	50	1000.00	750.00
6	Repairs and renovation of tractors	No.	0.60	1700	1020.00	765.00
	<b>Total</b>			<b>14180</b>	<b>24335.00</b>	<b>18266.33</b>

Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I. The sub sector- wise / agency wise ground level credit flow during last three years and estimated GLC flow during 2022-23 by all agencies have been given in Annexure III.

### 2.1.3.4 Critical intervention required for creating a definitive impact

- I. In Union Budget 2022-23, Government of India had announced a drone facility for farmers named "Kisan Drones" for crop assessment, digitization of land records, spraying of insecticides and nutrients. The subsidized purchase of agriculture drones for CHCs/Hi-tech Hubs will make the technology affordable, resulting in their widespread adoption. This would make drones more accessible to the common man in India and will also significantly encourage domestic drone production.
- II. In Jalgaon, the drones can be used for spraying purpose for banana and sugarcane. This needs to be encouraged by giving proper training and awareness among the stakeholders.
- III. The liberal finance for threshers and sprayers may be made available especially to small and marginal farmers. The demonstrations regarding usefulness of farm equipment's may be organized in tie-up with suppliers / distributors
- IV. There is a need to propagate small tractors of Horse Power ranging from 25 to 35 hp as this power is sufficient for usage of tractor on own farm and for custom hire. The population vis-a-vis usage of power tiller is a cause of concern even though the machine is very economical and useful for small farm operations of small and marginal farmers. Therefore, there is a need to create awareness for definitive impact of power tillers.

### 2.1.3.5 Suggested action points

- I. The banks may propagate Govt. of India's Credit Linked Capital Investment Subsidy Scheme on Agricultural Marketing Infrastructure, Standardization and Grading as Combine Harvester is an eligible component for subsidy under the scheme.
- II. Establishment of Custom Hiring Centres (at least one per block) through Farmers' group (Farmers' Clubs, JLGs, etc.), Agri-entrepreneurs, FPOs, PACS, etc. needs to be promoted
- III. Banks may come forward to finance power tillers as it is affordable and very useful for small and marginal farmers.
- IV. The liberal finance for threshers and sprayers may be made available especially to small and marginal farmers. The demonstrations regarding usefulness of farm equipment's may be organized in tie-up with suppliers / distributors.
- V. Banks may explore the possibility of financing FPOs for on-lending to their members for purchase of farm implements. There is credit linked subsidy available under Gat Sheti and POCRA also.
- VI. PACS may be encouraged by DCCB to provide hire-and-use services to enable small and marginal farmers to save time in manual operations in pre and post-harvest activities.

### 2.1.3.5 Other related matters

#### 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.

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### **2.1.4 Plantation and Horticulture**

#### **2.1.4.1 Introduction**

Horticulture sector that includes production, postharvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contributes significantly to the economy of the country. The percentage share of horticulture output in Agriculture has become 33%. Significant progress has been made in area expansion resulting in higher production. Over the last decade, the area under horticulture grew by 2.6% per annum and annual

production increased by 4.8%. Area and Production of Horticulture Crops has estimated 27.56 Million Hectare under and 333.25 Million MT respectively in the year 2021-22 (First Advance Estimates). Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. Projected increase in Food Demand in India by 2030 is high in terms of percentage change relative to 2011 for fruits and vegetables i.e. 78% and 37% respectively. This phenomenon provides a good opportunity to the farmers for fetching higher income through high value horticultural crops. The sector also provides excellent opportunities to farmers in rainfed areas, where a significant shift towards horticulture is evident.

Maharashtra with 08 diverse agro-climatic conditions is suitable for growing variety of horticultural crops such as fruits, vegetables, flowers, spices, plantation crops, root and tuber crops, medicinal and aromatic crops etc. The State is the major producer of horticulture crops and occupies a prominent place in the horticulture map of India. It accounts for 7.09% of the total area under horticultural crops and 8.14% of national production. Horticulture holds on an average 30 per cent share in Gross State Value Added (GSVA) of crops sector. The percentage share of horticulture output in agriculture has become more than 30%. Under the purview of agriculture and allied activities, the share of plan outlay for horticulture which was 3.9% during Ninth Five Year Plan, has increased to 4.6% during the Twelfth Plan. (Source: NHB)

The State is the major producer of horticulture crops and occupies a prominent place in the horticulture map of India. It accounts for 8.53 % of the total area under horticultural crops and 9.00% of national production. Horticulture area increased from 18.94 lakh ha in 2019-20 to 21.09 lakh ha in 2020-21, showing an increase of 11.4 per cent. As per first advance estimates, total area under fruit crops during 2021-22 was 8.41 lakh ha, of which area under mango was highest (1.68 lakh ha) followed by pomegranate (1.66 lakh ha), grapes (1.19 lakh ha), orange/mandarin (1.18 lakh ha), banana (0.84 lakh ha) and sweet orange (0.64 lakh ha) in the State.

The total area under horticulture as on 31 March 2021 as per District Agriculture Office, Jalgaon was at 16073 ha (excluding banana). Maximum plantation is for lime at 9282 ha followed by sweet lemon 2591 ha, pomegranate at 1150 ha, Guava at 866 ha and custard apple at 846 ha. The area under banana is around 45686 ha. The Employment Guarantee Scheme of the State Govt. has been focussing on horticulture development. Lime, sweet lime, pomegranate, custard apple, guava and mango are the major horticultural crops in Jalgaon district. During Kharif season, the farmers grow chili, brinjal, lady finger, pea, beans, tomato, onion and radish. The vegetables like ladies finger and tomato are grown on a large scale in summer season.

The district is famous for its banana which not only finds market in various States of the country but also are exported albeit on a small scale. GoI has so far approved and notified 48 Agri Export Zones (AEZs) for various crops/products all over the country. In Maharashtra, 8 Agri Export Zones have been notified. As per Agri Export Policy 2022 of Govt. of Maharashtra, Jalgaon district is one among Identified Clusters for Banana, Onion, Sweet lime and Vegetables crops under Cluster Development Programme. The climate of Jalgaon district is suitable for fruits and vegetables.

In the 12<sup>th</sup> Five Year Plan (2012-17), GoI had set a target of 8% growth for P & H sector over five years. With a view to giving focused attention of horticultural development in the country, GoI has launched a Centrally Sponsored Scheme namely Mission for Integrated Development of Horticulture (MIDH) for the holistic growth of the horticulture sector subsuming interventions under National Horticulture Mission (NHM), National Bamboo Mission, Coconut Development Board, National Horticulture Board, etc. The Mission emphasizes on area based regionally differentiated cluster approach for development of horticulture crops, having comparative advantage. To encourage capital formation in agriculture, thrust has been given for term loans.

**Government Programmes:** The Government had planned to bring additional area of 4300 ha under horticulture crops in the district during 2017-18 under National Horticulture Mission (NHM). During 2014-15, 2015-16 and 2016-17, 788 ha, 770 ha and 1003.15 ha land was covered under horticultural crops. Further, GoI has extended the benefits under Export Promotion Capital Goods Scheme to exporters in the Agri Export Zones. The district has been covered under two zones, one for banana and another for onion. It was expected that onion storage structures will be developed on scientific lines and a pre-cooling and packaging centre will be established soon for banana under AEZ. The Maharashtra State Agricultural Marketing Board (MSAMB) which is the implementing agency for the purpose, has drawn an investment plan of ₹.30.35 Crore covering six districts including Jalgaon for banana plantation. The production credit requirements for banana cultivation have been included under production credit.

**NABARD Initiatives:****Signing of MoU between NABARD and APEDA**

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

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

NABARD has sanctioned grant assistance of ₹38.04 lakh to Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in March 2021 for setting up of Agriculture Export Facilitation Centre (AEFC) at Pune, which is a 'one-stop-shop' for exporters. The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state; c. To provide instant service, guidance required by exporters exporting farmers; and d. To organize need-based training courses in different export-related issues. The beneficiaries of the center would be the existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association.

**Central Sector Scheme (CSS), Government of India for promotions of FPOs thorough product clusters:**

The scheme aims to provide holistic and broad based supportive ecosystem to form new 10,000 FPOs and to provide handholding and support to new FPOs up to 5 years from the year of creation in all aspects of management of FPO, inputs, production, processing and value addition, market linkages, credit linkages and use of technology and capacity building etc. NABARD, NCDC and SFAC will be the major implementing agencies identified for implementation of the schemes alongwith the State agencies. As per Agri Export Policy 2022 of Govt of Maharashtra, Jalgaon district is one among Identified Clusters for Banana, Onion, Sweet lime and Vegetables crops under Cluster Development Programme. The GoM is also considering promotion of Banana Corporation at Jalgaon.

**2.1.4.2. Infrastructure & linkage support available, planned and gaps**

There are 44 nurseries in the district including four nurseries run by the State Government. The production of planting material by these nurseries is expected to meet the requirement. Jain Irrigation is a major supplier of tissue culture banana plants to the farmers. Jain irrigation also supplies pomegranate tissue culture plantlets.

- The district has 18 cold storages with a storage capacity of 468000 MT for fruits and vegetables. There are 242 Onion storages with aggregate capacity of 6,450 MT in the district. There are 502 Godowns with a storage capacity of 435000 MT
- Jain Group has one fruit processing plant of the capacity of 150 MT per day in the district and one onion and vegetable dehydration plant with the capacity of 200 MT per day. Fruit processing for production of jams and sauces is also undertaken, as a household activity/ cottage industry in the district. Processing of banana to make banana chips is a major activity under cottage industry segment. According to District Industries Centre, there are 106 registered units in food processing sector with production capacity of the aggregate value of ₹495 Crore.
- Banana is marketed mainly in North Indian markets, particularly at Azadpur market of New Delhi. Other fruit crops are generally marketed locally, adjoining districts, outside the State and exported also. There are 12 market yards and 31 rural and urban mandis in the district.
- Processing and export of Banana - The district has been identified as Agri Export Zone for banana and onion. Under AEZ, it is necessary to establish pre-cooling units, grading and packaging units and cold storages at 2-3 centres located in the major producing area with a view to keep the transport cost at the minimum possible. NABARD has prepared a draft report on Value Chain financing for Banana.
- Fruit processing activities need to be encouraged by setting up Exclusive Processing Zones with infrastructure facilities like graders, dehydrators, cold storage, etc. There is an urgent need for more value-addition centres and facilities for post-harvest services

### 2.1.4.3. Assessment of potential for the financial year 2023-24

In view of the interest shown by the farmers and feedback received from them as also availability of subsidy under NHM, POCRA, Gatsheti, GLC flow, the credit component has projected for 2023-24. Further, NABARD has prepared Area Development Scheme for shadenet / Green net house and it was launched in 2018.

The sub sector wise / agency wise ground level credit flow during last three years and estimated GLC flow during 2022-23 has been given in Annexure III. During 2019-20, 2020-21 and 2021-22 the disbursement was ₹ 6932 lakh, ₹ 9053 lakh and ₹ 11304 lakh respectively.

Based on the thrust given by the Central and State Government and previous year's credit flow, the potential for the Plantation and Horticulture including Sericulture for 2023-24 is projected as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Mango (10mx10m)	Ha	1.60	280	448.00	403.20
2	Sweet Lime	Ha	1.61	1865	3002.65	2702.40
3	Acid Lime	Ha	1.67	3900	6513.00	5861.70
4	Pomegranate	Ha	2.05	937	1920.85	1728.77
5	Chikoo / Sapota	Ha	1.30	211	283.00	255.70
6	Mulberry Plantation (MP) W/EQUIP	Ha	2.10	106	222.60	200.34
7	MP with Rearing House 20'x50'x12'(ML)x9'(SH)	No.	2.50	33	82.50	74.25
8	Shade net for flowers and vegetables 20 R	No.	6.27	93	585.00	437.36
9	Gerbera (1000 Sq.M)	Ha	12.30	51	627.30	564.57
10	Rose	Ha	2.50	34	85.00	76.50
11	Guava (5mx5m)	Ha	1.08	510	550.80	495.72
	<b>Total</b>			<b>8005</b>	<b>14320.70</b>	<b>12800.51</b>

### 2.1.4.4. Critical intervention required for creating a definitive impact

- I. Area development and extension services through ACABC is crucial and banks to support financing agriculture graduates and participate in Central Government subsidy / incentive Schemes for area development.
- II. The finance by banks for capital investments in activities like pre-cooling / cold storage units, pack houses, grading, sorting, packaging facilities, etc. would help in creating definitive impact in this sector
- III. There is scope to promote nurseries. Government may give thrust for setting up of public and private nurseries.
- IV. Though the State Government has amended the APMC Act, the contract farming under statutory agreement is lacking. Awareness about contract farming need to be created at large scale.

### 2.1.4.5. Suggested Action Points

#### Banks -

- i. Banks to proactively increase finance to the sector, participate in financing the value chain of banana.
- ii. Bankers to support farmers' producer groups/federation to develop the sector. The PM-FME scheme needs to be popularized and financed by banks.
- iii. Insurance of orchards, polyhouse and shadenet to be ensured by banks.

#### Government Departments -

- I. Creation of awareness among farmers is the single- most important step that needs to be accelerated.
- II. Encourage dryland farming as well as irrigated horticulture sector. There is scope to support aromatic crops.
- III. Effective PPP model requires to be developed by leasing waste land for cultivating economically important horticulture crops. Support for precision farming and IOT is required.

- IV. Encourage farmers' participation particularly in newer areas such as protected vegetable and flower cultivation, spice cultivation, processing/export by way of promoting liaison with such national level federations, boards.

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## **2.1.5 Forestry and Waste land Development**

### **2.1.5.1. Introduction**

Forests are the lungs of the planet. The National Forest Policy 1988 recommends coverage of at least 33% of the geographical area under forest & tree cover to maintain the ecological balance of any region. The National Agriculture Policy (July 2000) has also identified agro-forestry and social forestry as the prime requisites for maintenance of ecological balance and augmentation of bio-mass production in the agricultural systems. India's Intended Nationally Determined Contribution (INDC), announced during October 2015, and included creation of an additional carbon sink of 2.5 to 3 billion tonnes of CO<sub>2</sub> equivalent through additional forest and tree cover by 2030. The total Carbon stock of forest in the State including the trees outside forest patches which are more than 1ha in size is 440.51 million tonnes (1,615.20 million tonnes of CO equivalent) which is 6.18 % of total forest carbon of the country.

Situated in the western peninsular region of the country, Maharashtra has geographical area of 3,07,713 sq km, which is 9.36% of the geographical area of the country. Maharashtra, the third largest State in the country is ranked second among the States in terms of the recorded forest area. As per the India State of Forest Report 2021, the State has reported extent of recorded forest area (RFA) 61,952 sq km which is 20.13% of its geographical area, against the target of 33 per cent, set under the National Forest Policy (1988). Maharashtra accounts for 8 percentage of the total forest area in India.

Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

### **Agroforestry**

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

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

### **Agroforestry Systems**

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

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

Forests are the lungs of the planet. The National Forest Policy 1988 recommends coverage of at least 33% of the geographical area under forest & tree cover to maintain the ecological balance of any region. The National Agriculture Policy (July 2000) has also identified agro-forestry and social forestry as the prime requisites for maintenance of ecological balance and augmentation of bio-mass production in the agricultural systems.

Recorded Forest Area (RFA) in the State is 61,952 sq km of which 49,546 sq Km is Reserved Forests, 6,733 sq km is Protected Forest and 5,300 sq km is Unclassed Forests. In Maharashtra, during the period from 1<sup>st</sup> January 2015 to 5<sup>th</sup> February 2019, a total of 3797.16 hectares of forestland was diverted for non-forestry purposes under the Forest Conservation Act, 1980 (MoEF & CC, 2019). Six National Parks, 48 Wildlife Sanctuaries and 6 Conservation Reserves constitute the Protected Area network of the State covering 3.03% of its geographical area.

As per the District wise land use utilization report 2019-20, Jalgaon district has forest cover of 1559.00 Sq.KM which is 13.39 % of total Geographical Area. For development of Government owned wasteland, the social forestry department has to initiate necessary action. The private wastelands, however, could be developed with the help of farm forestry schemes, for which the bank finance is available. There is, however, a need to spread awareness among the farmers/ landowners, about the viability of farm forestry schemes and among the bankers about the bankability of the schemes. There are several farm forestry species that can be developed commercially. The major ones are eucalyptus, acacia, teak, babul, neem, salvadora, bamboo, tamarind, etc.

#### 2.1.5.2 Infrastructure & linkage support available, planned and gaps

In the blocks of Chopda, Yawal and Raver, there is a potential for bamboo plantation and its versatility has potential to support a small family in a number of ways. The Government of India has included 2 over exploited blocks of Jalgaon district viz. Yawal and Raver under Jal Shakti Abhiyan which commenced in July 2019 and the district administration has prepared plan to cover Bodwad and Chopda for special coverage for plantation, SC & WRD interventions. Investment from public and private sector is essential to promote the sector. However, the locals are not very keen to take bamboo as it spreads and reduces the cultivable land in the farms. The scope, hence, is limited only to wasteland development.

**2.1.5.3. Assessment of potential for the financial year 2023-24:-** The potential for Forestry and Wasteland Development for 2023-24 is assessed as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Farm Forestry (eucalyptus, acacia, teak, babul, neem, salvadora, bamboo, tamarind, anjani, etc.)	Ha	0.40	22800	9120.00	7296.00
	<b>Total</b>			<b>22800</b>	<b>9120.00</b>	<b>7296.00</b>

Block wise physical and financial Projections for 2023-24 have been furnished in Annexure I. During 2019-20, 2020-21 and 2021-22 the disbursement was ₹ 4306 lakhs, ₹ 5622 lakhs and ₹7086 lakhs respectively.

#### 2.1.5.4 Critical intervention required for creating a definitive impact

- In a structured way, bring-in the wastelands under commercial/social forestry through PPP mode or with increased community participation. 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.

- ii. 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., through JLG and ABG mode may be promoted.
- iii. 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

#### 2.1.5.5 Suggested Action Points

- I. Project with PPP model is required to be promoted, since there is immense scope to provide credit support under the sector to communities depending on the forests for their livelihood and also to bring in large tracts of wasteland under commercial/social forestry. As an illustration, the model bankable projects on teak, bamboo, eucalyptus, neem, agro-forestry interventions, etc. are available on [www.nabard.org](http://www.nabard.org). Banks and entrepreneurs may utilize the same for financing such ventures. (Action: Banks)
- II. The lead bank has already initiated support for financing 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's, tools, collection centers, etc. (Action: Banks)
- III. 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)
- IV. Forest department may discuss with locals, ways that can check, wild animal menace which cause harm to wheat, Soyabean and gram crops. Cattle protection tranche can be thought of, on an experimental basis. (Forest Department).
- V. Wastelands lying with Government Departments, Corporate, Educational institutions and Hospitals may be brought under tree top cover. (Agriculture Department)

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### 2.1.6. Animal Husbandry – Dairy

#### 2.1.6.1. Introduction

Among the three major sectors of the economy, 'Agriculture and allied activities' sector was the only sector that contributed positively to GSVA in 2020-21 and was least impacted during Covid-19 pandemic. Agriculture & allied activities sector is the predominant activity in the State as more than 50 per cent of population is dependent on this sector for livelihood. Animal Husbandry plays an important role in the rural economy. It is a supportive occupation which not only supplements farm income but also generates gainful employment. It provides essential nutrients at low cost to the livestock rearing families. The Government is framing and implementing policies for genetic upgradation of livestock for sustainable production to enhance livestock sector and also to reduce the regional disparity in production of livestock products.

Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. The milk production during 2019-20 in the State was 120.24 lakh MT while in the district it was 3.14 lakh MT. The per capita availability of milk per day in the district is 203 gms as against the State average of 266 gms per day (in 2018-19) and recommended intake of 250-300 gms per day (*Source – Dy. Commissioner, AH, Jalgaon*). However, after sending the milk outside the district / being processed for sending out, the actual per capita availability is further reduced. Thus, there is a good scope for increasing the milk production in the district.

As per the latest census (20 Livestock census, 2019), the total cattle and buffalo population in the district is 577302 lakh and 269105 lakh respectively, of which 325623 lakh and 259118 lakh are female population. (There is increase in female cattle population by 92018 and buffalo female population by 31795 population over the previous census (19<sup>th</sup>). This may be due to surety of income in dairy sector. The climate of the district is conducive to adaptability of cross bred and up-graded bovines. The rearing of crossbred milch animal in district is suitable except few stressful hot summer month. In improvement of local indigenous cattle, pure indigenous semen of Gir, Sahiwal, Khillar and exotic semen of HF and Jersey is being used. In Buffalo improvement, Murrah and Jafrabadi is being used

State scheme of genetic improvement is going on to increase population of 'true to type' breed. Central National Artificial Insemination Programme (NAIP) project was implemented in selected villages in 2019-

20 and 2020-21 to cover the district having less than 50% AI coverage. Under RKVY project, AI delivery at farmer doorstep was conducted by JK Trust during 2018-20. BAIF BISLD project was implemented in few centres of district which provides quality semen for AI delivery at farmer doorstep. NDP Plan project was implemented by Jalgaon Milk Federation for establishment and upgradation of milk processing unit

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

With an objective to promote setting up of modern dairy farms for production of clean milk, to encourage heifer calf rearing, to bring about structural changes in the unorganized sector and to generate self-employment and provide infrastructure mainly for unorganized sector, GoI is implementing Dairy Entrepreneurship Development Scheme (DEDS) Back ended capital subsidy @25% of the outlay for General category and @33.33% for SC/ST farmers (presently on hold).

To protect cow and its progeny, the State has approved setting up of 'Gowardhan Govansh Seva Kendra' in 34 districts of the State, except Mumbai city and Mumbai Suburban districts. During 2017-18 funds of ₹34.00 crore were budgeted for setting up of 34 'Gowardhan Govansh Seva Kendra' (one per district) in the State. Of these, 22 *kendra* have received first installment of ₹25 lakh and six *kendra* have received two installments of ₹ 25 lakh each and expenditure incurred was ₹8.50 crore.

**Infrastructure:** Veterinary facilities available at present:

Veterinary Poly Clinic	1	A.I. Centers	159
Veterinary Hospitals	7	Rural Live Stock Units	85
Veterinary Dispensaries	96	Composite Live Stock Farm	50+

(Source, AH Deptt. Jalgaon)

The Jalgaon Milk Union has a modern semen bank with state-of-the-art laboratory to process, pack and distribute quality semen from pedigreed bulls of different breeds of cattle and buffaloes. One mobile dispensary for controlling animal diseases is in operation. Milk Union has seven veterinary centres covering 128 villages. There are 721 Dairy Cooperative Societies in the district of which 650 are active and collecting the milk.

Area under fodder cultivation during 2021-22 was 15165 ha and the fodder production was about 2.32 lakh MT. Total green fodder available from all the sources including grazing lands, forest lands and common village lands is about 1.6 lakh tones. There are 14 animal markets at Jalgaon, Chopda, Kingaon, Wakod, Neri, Jamthi, Bodwad, Fattepur, Varangaon Varkhedi, Chalisgaon, Raver, Savda, Dharangaon. Fodder seed / root slips distribution is done by AH and Agri Department from DPDC and Departmental Funds. More than 2000 Chaff cutters are distributed under national Livestock Mission and RKVY Scheme in last 3 years

About 1265890 artificial inseminations (A.I.) have been done during 2020-21. The district requires 200 centres as against existing 159 centres under AH Dept. and 7 under Milk Union, leaving a gap of 34 centres. District authorities are contemplating establishment of 19 new Veterinary dispensaries in the district of Jalgaon at the total cost of ₹. 172 lakh. Similarly based on the norm of one A I centre for 1000 breedable animals, the district has a gap of 14 centres. The district milk federation is having 6 bulk milk coolers (5000 litres capacity), 3 bulk milk coolers of 3000 litres capacity and 2 bulk milk coolers of 2000 litres capacity in the district. They have now installed 6 new BMC of 2000 litres capacity and one BMC of 3000 litres capacity in the district. The federation has also got good infrastructure for milk processing and to sell its products in the market under a brand name as "Vikas".

#### 2.1.6.3 Assessment of potential for the financial year 2023-24

The details of activity wise projection are furnished as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Cows (Cross Breed)	No.	0.66	7310	4824.60	4100.91
2	Cows (indigenous)	No.	0.50	10100	5050.00	4292.50
3	Buffaloes	No.	0.80	10300	8240.00	7004.00
4	Calf Rearing (Heifer)	No.	0.30	2470	741.00	629.85
5	Mini Dairy Units (10 Animals)	No.	6.50	530	3445.00	2928.27
6	Bulk Milk coolers	No.	15.00	161	2415.00	2052.75
7	Pvt Vet Clinics	No.	5.00	25	125.00	106.25
8	Fodder Cultivation	No.	0.50	2500	1250.00	1062.50

9	Working Capital (KCC)	---	0.15	27710	4156.50	4156.50
	<b>Total</b>			<b>61106</b>	<b>30247.10</b>	<b>26333.53</b>

The sub sector wise/agency wise Ground level credit flow during last three years i.e. 2019-20, 2020-21 and 2021-22 stood at ₹ 15336, ₹18795 and ₹23330 lakhs respectively. The target for 2022-23 has been fixed at ₹ 26405 lakh. Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I.

#### 2.1.6.4 Critical intervention required for creating a definitive impact

- I. The DEDS Scheme which was operational till June 2020 needs to be made operational again. The scheme was very popular among dairy farmers.
- II. Government support is required for setting up of Breeding Farm in the district so that good quality animals will be available to farmers.
- III. Animal Husbandary department may explore the possibilities of formation of cold chains in association with 2-3 producers companies / milk cooperative societies in a cluster with appropriate forward linkages and tie-up arrangements. SHGs, Farmers Clubs, JLGs may be encouraged to commence dairy activity within a group/cluster of groups for organised production & marketing of milk.
- IV. Banks may finance Dairy Cooperatives, FPOs for development of cold chain infrastructure.
- V. There is a need to increase the number of milk routes and revive dormant milk societies.
- VI. Steps may be taken to improve the functioning of the primary milk producers cooperative societies to augment the daily milk collection as well as credit flow.

#### 2.1.6.5 Suggested Action points

- I. Banks may encourage dairy development by adopting area based approach for financing in clusters and taking into account the location of chilling/ processing plants and other linkages.
- II. Though efforts were taken by stakeholders for financing of Working Capital to AH&F, the response from the bankers needs to be improved. Against 4902 Applications submitted during 2021-22, only 855 applications were sanctioned and 3884 were rejected keeping 163 applications pending.
- III. DCCB may play major role in financing for dairy activities through SHGs. NABARD has prepared a special Area Development Scheme for dairy in Jalgaon district to be implemented during 2018-23. Since maximum allocation has been made to DCCB, they may finance dairy units on priority basis.
- IV. Keeping in view, huge number of SHGs, which are taking up dairy activity, it is necessary to upgrade the non-descript stock on a large scale in order to improve the local availability of quality animals in the district.
- V. Calf rearing may be encouraged on a large scale with the help of bank finance by identifying suitable beneficiaries with the active involvement of Department of Animal Husbandry / Dairying. The activity may be clubbed with mini dairy units. SHGs can also be encouraged for taking up the programme
- VI. 2 milch animal (Cow/ Buffalo) units are distributed by State AH Dept on 50% and 75% subsidy for General and SC farmer respectively, under Innovative scheme since 2011.
- VII. NABARD is promoting 3 FPO's in Jalgaon district exclusively for dairy sector taking into account the scope and potential available.

#### 2.1.6.6 Other related issues

- Dairy provides supplementary income opportunities for the rural households. Small and marginal farmers of Jalgaon predominantly rely on kharif crops, since very little arable land is under assured irrigation. Hence there is scope for dairy farming which offers employment throughout the year and improves nutritional intake, thus contributing to both health and wealth of a rural family. Jalgaon offers excellent potential for milk production and marketing to adjoining cities.
- Considering infrastructure available in the district and preference of the local people in the district, the estimation for CB Cows has been reduced. The farmers are preferring indigenous Gir and Sahiwal, exotic HF cattle and Jafrabadi and Murrah buffalo breed for milk.
- **Gol scheme on Interest Subvention for AH WC loans:** Interest Subvention (IS) @3% had been announced by Gol for the working capital loan for AH and Fisheries sector sanctioned through KCC upto ₹2 lakh @ 7% (if exclusively taking these activities, otherwise for other farmers who are availing concessional crop loans the overall limit of ₹3.00 lakh is applicable).

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## 2.1.7 Animal Husbandry – Poultry

### 2.1.7.1 Introduction

Poultry farming can be taken on a commercial basis and also as rural backyard units. They provide supplementary income to the underemployed rural poor besides providing nutritional security. Development of commercial poultry is yet to take roots in the district. The high summer temperatures, cold winters, and poor awareness among the farmers are the main constraints.

As per the latest census (20 Livestock census, 2019), the population of poultry in the district has been estimated at Layer 1.37 lakh, Broiler 2.55 lakh, Deshi 2.42 lakh, and the egg production was around 358.71 lakh (259.48 lakh by desi birds and 99.23 lakh by improved poultry). Egg production during the year 2020-21 was about 244 lakh including production from desi birds against the 59648.73 egg production in the State 80% of which was from commercial poultry farming with improved varieties of poultry (fowl).

The per capita availability works out to about 12 eggs per year as against the State average of 50 eggs. The additional requirement is met from other districts. The demand for poultry products being more than the supply, the sector offers good scope for development and bank finance in the district. The activities that are of relevance to the district are 25 layer farms, and around 100 small and medium broiler farms. (Source – Dy. Commissioner, AH, Jalgaon).

### 2.1.7.2 Infrastructure & linkage support available, planned and gaps

The State with 18 Intensive Poultry Development Blocks (IPDBs), 4 central hatcheries in Aurangabad, Kolhapur, Nagpur and Pune and a duck breeding farm is mainly focusing on promotion of low input technology birds (as on March 2017, Statistical Booklet, AHD). The hatcheries have been set up with an objective of production and supply of improved chick, pullets and hatching eggs to farmers/under various schemes, imparting training to farmers/SHGs.

The requirement of chicks in the district is met mostly from hatcheries in Aurangabad district and occasionally from other States. Yashwant Agritech Pvt. Ltd. Paldhi Tal Dharangaon, has 20000 Breeder Satpuda Deshi (CARI Approved Breed) for marginal and backyard farming. The chicks are marketed in district and MP State. Layer and broiler Chicks are purchased from Venkys, Saguna and IB. Feed is supplied by Traders from Venkys, Saguna, Godej, Indian Broiler, Bharsakle Poultry feed companies. Medicines and vaccines are available locally. There are no organised markets and farmers have to depend upon middlemen and traders. 1000 Broiler Poultry unit are distributed by State AH Dept. on 50% and 75% subsidy for General and SC farmer respectively under Innovative scheme since 2011.

NLM scheme has been revised and realigned from FY 2021-22. The scheme is targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme. All the subsidy amount will be channelized through the Small Industries Development Bank of India (SIDBI). The realigned National Livestock Mission will have following three Sub-Missions: (a) Sub-mission on Breed Development of Livestock and Poultry; (b) Sub-mission on Feed and Fodder Development; (c) Sub Mission on Innovation and Extension. The State Government has decided to promote poultry activity through *Navinyapurna Yojana*.

The infrastructure like water, transportation and electricity availability is adequate. 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. The poultry entrepreneurship and gaps in infrastructure/other inputs need to be bridged for growth of the sector.

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

Ground level credit flow during last three years i.e. 2019-20, 2020-21 and 2021-22 stood at ₹7749 lakh, ₹10118 lakh and ₹ 12638 lakh respectively. The target for 2022-23 has been fixed at ₹ 15526 lakh. Against the above background, potential available, the details of activity wise projection for this sector are furnished below:

Sr. No.	Activity	Unit (No.)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Commercial Broiler (1000 Birds)	No.	4.60	2360	10856.00	9227.60
2	Layer poultry (1000 Birds)	No.	9.90	230	2277.00	1935.47
3	Feed Plant	No.	20.00	144	2880.00	2448.00
4	Egg cart	No.	0.25	430	107.50	91.37
5	Retail Dressing unit	No.	6.00	470	2820.00	2256.00
6	Working Capital (KCC)	No.	combined	2590	1845.20	1845.20
	<b>Total</b>			<b>6224</b>	<b>20785.70</b>	<b>17803.64</b>

There is tremendous scope for taking up this activity in the district. However, banks are not extending adequate credit to this sector. Block-wise physical and financial projection for 2023-24 have been furnished in Annexure I. The subsector wise / agency-wise Ground level credit flow during last three years have been given in Annexure III.

**Gol scheme on Interest Subvention for AH WC loans:** Interest Subvention (IS) @3% had been announced by Gol for the working capital loan for AH and Fisheries sector sanctioned through KCC upto ₹2 lakh @ 7% (if exclusively taking these activities, otherwise for other farmers who are availing concessional crop loans, the overall limit of ₹3.00 lakh is applicable). Though lot of efforts were made to popularize the scheme, the response from the stake holders is not encouraging.

#### 2.1.7.4 Critical intervention required for creating a definitive impact

- I. NLM scheme has been revised and realigned from FY 2021-22. The old scheme has supported employment generation and was very popular. The realigned National Livestock Mission can explore the possibility of incorporating those components with the revised scheme.
- II. 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.
- III. Promotion of Producer Companies in Poultry Sector by adopting a cluster approach may be explored by the AH department.
- IV. Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs / JLGs in coordination with banks.

#### 2.1.7.5 Suggested Action Points

- I. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard poultry.
- II. Banks may devise a product to finance FPOs / Producer Companies / private companies in setting up entire value chain for poultry sector.
- III. Financing Contract broiler farming could be explored in tie up with established market players in the sector.
- IV. The KCC for AH and Fisheries where the farmers will be provided KCC for Working Capital requirement may be extended to all the eligible farmers. The Gol has extended Interest Subvention on this amount.

#### 2.1.7.6 Other related issues

Intensive poultry development Block are under development in the district in Pachora, Chopada, Bhadgaon, Bodwad through PPP model for fulfilling local need of day old chicks for small and backyard deshi bird farmer. SWAYAM scheme is implemented in 2017-2020 for TSP villages in Chopda, Raver and Yawal taluka on 100% subsidy for backyard farming with distribution of 20, 15 and 10 four-week old Satpuda deshi chick to 1251 farmers.

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### 2.1.8 Animal Husbandry – Sheep, Goat and Piggery

#### 2.1.8.1 Introduction

Sheep and Goat rearing has been a traditional profession of Bhil and Shepherd (NT) community of the district. Large number of agricultural labourers, most of them living below the poverty line, look at sheep /goat rearing as a supporting activity. Small and marginal farmers have also adopted this activity to generate additional income. Small units of goat have been traditionally popular in view of their coverage

under Govt. sponsored programmes. In view of dwindling area of grazing land, there is a need to encourage semi-intensive system of sheep / goat rearing.

As per the latest census (20 Livestock census, 2019), the sheep and goat population in the district is 0.40 lakh and 3.49 lakh respectively. Sheep population increased in the State by 3.87% (2.7 million) during the period 2012-19 and goat population increased by 25.72% to 10.6 million. (Source – Dy. Commissioner, AH, Jalgaon).

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

NLM scheme has been revised and realigned from FY 2021-22. The scheme is targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme. All the subsidy amount will be channelized through the Small Industries Development Bank of India (SIDBI). The realigned National Livestock Mission will have following three Sub-Missions: (a) Sub-mission on Breed Development of Livestock and Poultry; (b) Sub-mission on Feed and Fodder Development; (c) Sub Mission on Innovation and Extension.

**Gol scheme on Interest Subvention for AH WC loans:** Interest Subvention (IS) @3% had been announced by Gol for the working capital loan for AH and Fisheries sector sanctioned through KCC upto ₹2 lakh @ 7% (if exclusively taking these activities, otherwise for other farmers who are availing concessional crop loans with the overall limit of ₹3.00 lakh is applicable).

Navinyapura Scheme - Stall-fed supply of 10 goats & 1 male goat group distribution. Subsidy at the rate of: General 50%, Scheduled Caste and Scheduled Tribe 75% are given. At District level, out of TSP funds, the Tribal Development Department provides support to tribal beneficiaries for Goat based livelihood.

*Raje Yashwantrao Holkar Mahamesh yojana* is aimed at promotion of sheep rearing for Nomadic Tribes-C beneficiaries. Under the scheme, 75 per cent subsidy is given for distribution of 20+1 sheep unit with infrastructure, 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.

Punyashlok Ahilyadevi Sheli Mendhi Vikas Mahamandal, Bilakhed, Chalisgaon is established in the district. 10 Osmanabadi female + 1 male Goat unit are distributed by State AH Dept. on 50% and 75% subsidy for General and SC farmer respectively under Innovative scheme and SCP scheme ZP since 2011

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

Based on the existing infrastructure, discussions held with department concerned and popularity of stall fed goat rearing, the Potential for the financial year 2023-24 have been estimated as under:-

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Sheep rearing (20+1)	No.	1.50	4000	6000.00	5100.00
2	Goat Rearing (10+1)	No.	0.80	5080	4064.00	3454.40
3	Goat Rearing (20+1)	No.	1.80	3300	6600.00	5049.00
4	Commercial Goat Rearing (50+2)	No.	6.00	1330	7980.00	6783.00
5	Working Capital (KCC)	No.	Combined	11380	6565.60	6565.60
	<b>Total</b>			<b>25090</b>	<b>30549.60</b>	<b>26952.00</b>

Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I. The subsector wise / agency wise Ground level credit flow during last three years have been given in Annexure III. As there is no demand for piggery activity in the district, no estimation has been made for financing to this activity.

**Review of Ground level credit:** The flow of credit during 2019-20, 2020-21 and 2021-22 was at ₹ 13190 lakh, ₹ 17218 lakh and ₹22323 lakh respectively. The target for 2022-23 has been fixed at ₹ 30750 lakh. It has been observed that many other farmers and literate un-employed have also shown interest in taking up this activity as risk factor and involvement of labourers is comparatively minimal in this activity.

### 2.1.8.4 Critical intervention required for creating a definitive impact:

- NLM scheme has been revised and realigned from FY 2021-22. The old scheme has supported employment generation and was very popular. The realigned National Livestock Mission can explore the possibility of incorporating those components with the revised scheme

- II. Research Centre or Common Service Centre on leather processing/ tannery, wool processing units and centre for quality improvement of animals may be established by Sheep and Goat Development Corporation / AH Dept.
- III. To avoid inbreeding in sheep flocks, farmers may be encouraged to exchange bucks/ rams, once in 2 years through training of shepherds in scientific management of sheep may be taken up on an extensive scale.
- IV. The AH department may conduct intensive training to farmers, entrepreneurs and SHGs on stall-fed goat units.
- V. Of late, bankers are observed to be getting more and more reluctant to finance this activity because of misutilisation of loans under the Government sponsored programme i.e. subsequent disposal of animals in quite a few cases. Stern action in such cases by the implementing agency can change the situation

#### 2.1.8.5 Suggested action points:

- I. Government may set up breeding farm for supply of good quality breeding males to farmers.
- II. Stall fed goatery may be promoted among progressive farmers.
- III. Banks may encourage goatery activity through SHGs.
- IV. DRDA may provide adequate allocation of subsidy for this sector under NRLM.
- V. 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.

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### 2.1.9 Fisheries

#### 2.1.9.1 Introduction

Tapi and Girna are the main rivers flowing in the district. The district has total number of 11 rivers/rivulets with total length of 750 km, of which 522 KM is suitable for fishing activity. Only inland fishery is undertaken in the district. The district has 467 water bodies under ownership of different Govt. authorities as detailed in the following table:-

Sr No	Ownership	WSA (ha)	No. of Water Bodies	Average WSA (ha)
1	Irrigation Department	15738	118	133
2	Zilla Parishad	2282	342	7
3	Nagar Parishad	30	1	30
4	Gram Panchayat	3	6	1
	<b>Total</b>	<b>18053</b>	<b>467</b>	<b>171</b>

Fishing activity is undertaken in the district in reservoirs and other natural water bodies. The fish production in the district during 2021-22 was 5184 MT. Hot climate, uncertain rainfall, lack of breeding centres are some reasons for low fish production in the district. There are 18053 ha of **reservoir** water area available for fish production in the district. The fish production during last five years in the district has shown increase in fish production.

#### 2.1.9.2 Infrastructure & linkage support available, planned and gaps

Almost the entire fish production is carried out by the 101 Primary Fish Cooperative Societies with total membership of 9,780 working in the district. With the uncertainty of rainfall, presence of private players in the business is negligible. The water bodies are given on lease to these societies for carrying out fish production activity. Rohu / Catla / Mrigal (Lal Pari) and Cyprinus (Kombda) varieties of fish are produced in the district.

In the absence of major fish seed farms in the district, the fingerlings are procured by the fisheries department from other districts viz., Buldana, Aurangabad, Raigad, Nagar and Pune districts and provided to the fishermen. Jamner, Pachora, Parola, Bhusawal and Muktainagar blocks are the main centres for fish production in the district of Jalgaon. The productivity of community ponds under the village panchayats can be improved by deepening and strengthening them structurally. These ponds are presently given on lease for a period of one year only. This hampers development of the sector. These ponds if given on long term lease (say 5 to 10 years), the expected development can take place and the banks will also be able to provide loan for the activity.

Individual fishermen and Primary Fish Cooperative Societies have been extended financial aid for procuring fishing nets, other accessories and share capital assistance under various State/Centrally

sponsored schemes. There are 14 ice factories with installed capacity of 14,465 MT. With the coordination of the department and more irrigation projects coming up, the activity may get a boost in the period to come. There is a need to form SHGs and JLGs of fishermen and fisher women.

### 2.1.9.3 Assessment of potential for the financial year 2023-24

The Potential for the financial year 2023-24 have been estimated as under:-

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Composite Fish Culture in new pods	No./acre	2.83	2210	6254.30	5628.87
2	Reservoir Fishery	No./acre	1.62	1225	1984.50	1786.05
3	Boats and Nets	No.	1.50	565	847.50	762.75
4	Working Capital (KCC)	No.	combined	2975	2356.50	2356.50
	<b>Total</b>			<b>6975</b>	<b>11442.80</b>	<b>10534.17</b>

Block wise physical and financial projections for 2023-24 have been furnished in Annexure I. The flow of credit during 2019-20, 2020-21 and 2022-23 was stood at ₹ 4307 lakh, ₹ 5625 lakh and ₹ 7025 lakh respectively. The target for 2022-23 has been fixed at ₹ 8631 lakh.

**Gol scheme on Interest Subvention for fisheries WC loans:** Interest Subvention (IS) @3% had been announced by Gol for the working capital loan for AH and Fisheries sector sanctioned through KCC upto ₹2 lakh @ 7% (if exclusively taking these activities, otherwise for other farmers who are availing concessional crop loans with the overall limit of ₹.3.00 lakh is applicable).

### 2.1.9.4 Critical intervention required for creating a definitive impact

- I. As all 101 fishermen Societies are not active, the defunct and inactive fishermen societies and its members in the district need to be revived or transformed into fishermen producer companies. Supply chain and Value chain infrastructure can be setup with these active FPOs with professional management.
- II. A seed production unit needs to be established in the district for easy availability of fish seed in the district itself. Further, marketing and transportation infrastructure needs to be made available in the district for transporting the catch to various centres.
- III. Preparation of proposals of inland pond / reservoir fisheries by the Fisheries Dept. involving subsidies and bank loan and forwarding them to the banks for finance will facilitate expansion of the activity and increase fish production in the district.

### 2.1.9.5 Suggested Action Points

- I. All reservoirs are constructed keeping in view only irrigation purpose. Attention needs to be paid for development of fisheries while constructing irrigation reservoirs.
- II. The farmers may be trained to develop fish culture in their ponds. This will give them additional income.
- III. Fisheries Department may take initiative for training of fishermen in fingerling production, fresh water prawn farming, etc.
- IV. The Fisheries Dept., FFDA and other concerned departments of the State Govt. may take initiative to provide organised markets to the fish farmers.
- V. It is reported that many Societies are borrowing money from other sources to meet their working capital/block capital requirements. Banks may consider providing working capital/fixed asset requirements of good working Primary Fish Cooperative Societies in their area of operations.
- VI. The KCC for AH and Fisheries may be extended to all the eligible farmers. The Gol has extended Interest Subvention on this amount. Very few fishermen have got credit from the formal banking system.
- VII. Though efforts were taken by stakeholders for financing of Working Capital to AH&F, the response from the bankers needs to be improved. Against 4902 Applications submitted, only 855 applications were sanctioned and 3884 were rejected keeping 163 applications pending till 30 June 2022.
- VIII. The District Fisheries Dept. needs to explore the feasibility of establishing a hatchery in the district so that fish seed is available locally. Renovation, expansion and upgradation of the existing fish seed production farm needs to be undertaken. This will boost the activity.
- IX. Identification of reservoir fisheries for scientific stock management and development.

- X. Encouraging fishermen to undertake fresh water prawn farming in order to increase fish production
- XI. Encourage private farmers for construction of new fish ponds for providing employment and providing self-employment to them
- XII. Ornamental fish farming through groups especially women SHGs

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### 2.1.10 Farm Credit - Others – Bullocks, Carts, Two wheelers, etc.

#### 2.1.10.1 Introduction

With increasing and inevitable shift towards farm mechanisation, the importance of bullocks and bullock carts in an agrarian economy is reducing. Nevertheless, bullocks continue to perform agricultural operations in a big way for small and marginal farmers. Similarly, bullock carts continue to provide mobility and transportation to this segment in a cost-effective manner. The usefulness of these animals which also provide organic manure to improve soil fertility can hardly be questioned. In the district, small farmers prefer to own and use bullocks for agricultural operations.

As per Livestock Census 2012, the bullock population in the district was 2.54 lakh, comprising of 0.25 lakh crossbreed and 2.29 lakh indigenous bullocks. It is estimated that there may be 50,000 bullock carts in the district.

#### 2.1.10.2 Infrastructure & linkage support available, planned and gaps

Widespread availability of veterinary centres to take care of animal health as well as local availability of cart manufacturing facilities and service centres meet the requirements of this sector. However, supply of quality recognised breed of bullocks is poor. There is no breeding farm in the district. The increased usage of tractor through custom hire services is the limitation for growth of this sector. A major part of the demand for replacement of bullocks is perhaps met through the tractors. The balance demand is met through domestic availability of calves reared as bullocks. Thus only in marginal cases, bullocks are purchased with the help of bank finance. It is expected that the eventual and inevitable shift towards corporate farming and/or contract farming will lead to setback for this sector, though the shift will open the doors for strengthening mechanisation of Indian agriculture. The district has well established cattle markets at Neri (Jamner Block), Varkhed, Chalisgaon and Savada. The transactions are carried out in a transparent manner under the direct supervision of Bazar Samiti. The receipts for transactions are issued by Samiti. Mainly bullocks of Malavi, Rajasthani and Khillari breeds are purchased in the district.

There are seven sugar factories operating in the district. Farmers find it comfortable to transport sugarcane to these factories by bullock carts within a distance of 10 kms. Presence of cotton ginning mills in the district also provides scope for use of bullock carts for transporting raw cotton to those units for ginning and pressing. Regular weekly livestock markets are held in the district. Animals from neighbouring districts are also brought there for sale, thereby ensuring availability of quality animals in the market. Veterinary facilities, as indicated in Dairy Development Chapter, are also available for this sector. Agri. Clinics and Agri. Business Centres have already come up at Chalisgaon, Raver, Amalner, Chopda, Bhusawal, Jamner, Pachora, Bhadgaon, Yawal and Parola. Required expertise for manufacturing carts is locally available. Livestock feed and fodder are available in required quantity. However, in the absence of sufficient rainfall, farmers find it difficult to maintain animals during water and fodder scarcity period.

#### 2.1.10.3. Assessment of potential for the financial year 2023-24

Considering the limitations and taking into account the size of the replacement market, the exploitable physical and financial Potential for the financial year 2023-24 has been given as under:-

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Bullock Pair	No.	0.90	790	711.00	568.80
2	Bullock Cart	No.	0.80	810	648.00	518.40
3	Misc. Activities	No.	0.50	4390	2195.00	1756.00
	<b>Total</b>			<b>5990</b>	<b>3554.00</b>	<b>2843.20</b>

The loan disbursed for the above activities are not shown separately by the bank in LBR-2. Hence, credit flow during past years could not be indicated. Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I.

**2.1.10.4 Critical intervention required for creating a definitive impact**

- I. Although there are cattle markets in the district, some of them are just at road side. The cattle markets with proper infrastructure with shelter for animals need to be developed. Even, in main cattle markets basic infrastructural facilities like drinking water for farmers as also for cattle, shed, etc., are required to be provided by the State Government
- II. The bullock cart manufacturing carpentry units may be brought into an organised set up and efforts may be made to upgrade their capacity so that they can manufacture improved carts.

**2.1.10.5 Suggested Action Points**

- I. Agriculture Department may help in procurement of quality bullocks of recognised breeds for the farmers
- II. Govt. has to ensure availability of veterinary services in vicinity of villages. Effective mechanism is needed for selection of animals and their insurance at cattle markets itself.
- III. In case of deficient rainfall, farmers find it difficult to maintain animals during water and fodder scarcity period. State Government may make the arrangements for supply of adequate fodder, to prevent the farmers from selling of bullocks.
- IV. Bankers may utilize the forum of FPO's of NABARD at ground level to explore the possibilities of financing Bullocks / Bullock Carts in a cluster or through SHG mode.
- V. 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.

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**2.1.11 Integrated Farming Systems for sustainable income and climate resilience****2.1.11.1 Introduction**

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

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

The advantages of IFS are indicated below:

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

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

**2.1.11.2 Policy Support/Models**

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from the link - [http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf)

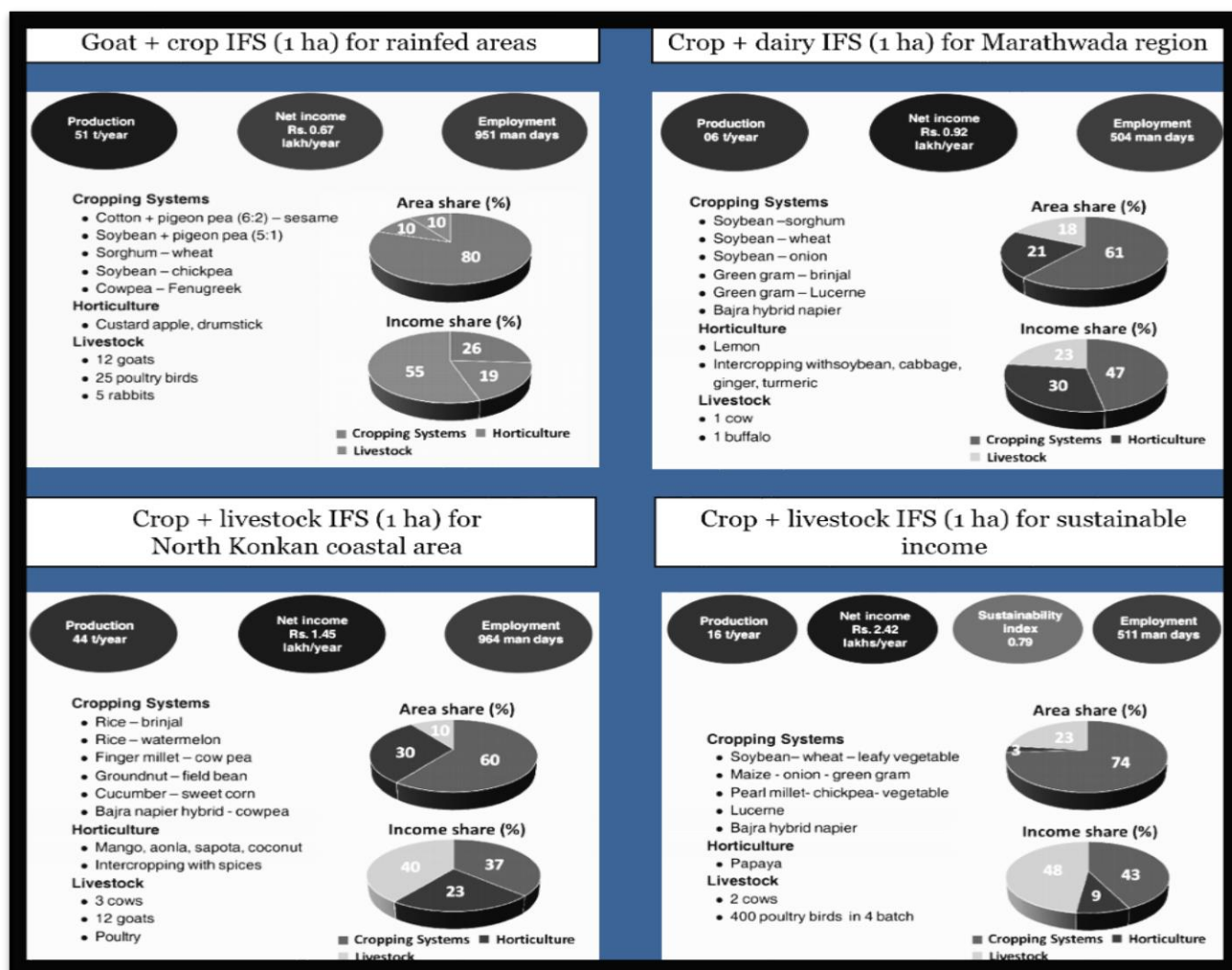
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

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

### 2.1.11.3 Issues and Suggestions

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

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



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

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

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

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

## 2. 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
<b>Total</b>	<b>569704</b>

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

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

**2.1.11.5 Project on Climate Resilient Agriculture (PoCRA)** - The Government of Maharashtra (GoM) has received financial assistance from the World Bank to implement a Project on Climate Resilient Agriculture (PoCRA) / Nanaji Deshmukh Krishi Sanjivani Prakalp to address the drought related vulnerability in the agriculture sector. The Project Development Objective (PDO) is “to enhance climate-resilience and profitability of smallholder farming systems in selected districts of Maharashtra”. **World Bank** is providing a US\$ 600 mn loan to the Government of Maharashtra for financing climate change mitigation measures, in particular, securing access to water for marginal and small farmers. Agriplaners has been hired to develop the roadmap for climate smart investments in the value chain with focus on storage, post-harvest handling and primary processing for oilseeds & pulses and fruits & vegetables which are the predominant crops in the 15 districts of the project area.

There are 18,768 villages in the project area of which PoCRA plans to intervene in about 5142 villages which include drought affected villages in Marathwada region (3088), Vidarbha region (1122) and 932 salinity affected villages in Purna river basin. Jalgaon is one of the 15 identified districts. The project will be implemented in 460 villages of 15 blocks in 6 years period (2018-2024).

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## Chapter 2.2. Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

#### 2.2.1.1 Introduction

Agricultural warehousing accounts for 15% of the warehousing market in India and is estimated to be worth ₹ 8,500 crore. It is, however, perceived to be inadequate and unorganized. More than 40 % of the agricultural warehouses are run by State enterprises such as FCI, CWC and SWCs.

Out of the total present capacity, only 19.44 lakh MT (1.94 MMT) has been registered with WDRA. The warehousing capacity gap estimated by the Planning Commission stands to be at 27 MMT. A study on state of Indian farmers by the Ministry of Agriculture estimated that about 7% of food grains and 30% of fruits and vegetable are lost due to inadequate handling facilities. Approximately, 10% of valuable spices are lost due to lack of proper post-harvest infrastructural facilities.

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/ up gradation and other supportive measures that can contribute to the growth of the food processing sector. MSWC has introduced measures for providing economical services to the farmers to store their primary produce and encourages farmers to avail the facilities of scientific storage by giving rebate upto 50% to them. Besides this, rebate upto 50% is also given to the farmers from S.C. /S.T. categories and notified tribal areas. Warehousing activities of MSWC include scientific storage of food grains, fertilizers, industrial goods, cotton bales, cement, and at some places it runs custom bonded warehouses and container freight stations.

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

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/ up gradation and other supportive measures that can contribute to the growth of the food processing sector.

As per data published by Wakhar Mahamandal, only 12 to 15 percent farmers are making use of Mahamandal's godowns. Hence Mahamandal is required to conduct awareness programmes for the farmers to make use of godowns to get remunerative prices as also for better preservation of their produces.

- The financing banks need to ensure submission of various documents by the entrepreneurs, such as affidavit, completion certificate, utilization certificate etc. in the format prescribed as per requirement in case of subsidy claim.
- The State/Central Government may initiate all the necessary steps to popularize the scheme among, not only the farmers but also the Govt. officials associated with the implementation of the scheme
- There are 12 APMCs, 31 Sub market yards and large number of private distributors, dealers, agents, retail shops, malls, marketing outlets, etc., are available in the district.
- In order to discourage distress sale and to encourage farmers to store their produce in warehouses against warehouse receipts, the benefit of interest subvention is available to SF/MFs having Kisan Credit Card for a further period of up to six months post-harvest on the same rate as available to crop loan against negotiable warehouse receipts for keeping their produce in warehouses.
- There is a significant gap between the demand and supply of storage infrastructure in the country. It is estimated that during the next five years, the requirement of cold storages capacity would be in excess of 12 lakh MT for the entire country
- The new ISAM scheme of GoI has been continued up to 30 September 2022 during 2022-23. As regards continuation during 2023-24, further instructions from Govt of India are awaited.

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

The district is big producer of Cotton, oilseeds, Cereals and Pulses. The total production of cereals, oilseeds and pulses stood at 587805MTs, 18871 MTs and 33097 MTs respectively during 2021-22. Further, the production of cotton stood at 109079 MTs during 2021-22, which was very less than the average production.

Further, the district is also making headway towards producing vegetables, fruits like pomegranates, Orange, lemons etc., and flowers. These commodities need cold storage facilities. On the basis of existing storage capacity and keeping in view the past trend & anticipated growth in the agricultural / non-agricultural production on account of adoption of new technology etc. in the field, the need for creation of additional storage capacity during 2023-24 is estimated as under :-

Sr. No.	Activity	Unit (No. / MT)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Godown (upto 1000 MT)	MT	0.04	39000	1365.00	1023.77
2	Cold Storage Units (up to 1000 MT)	MT	0.12	6700	804.00	603.00
3	Market Yards	No.	25.00	25	625.00	468.75
4	Modernization of Market Yard	No.	15.00	16	240.00	180.00
5	Gradation and Standardization	No.	400.00	40	16000.00	12000.00
	<b>Total</b>			<b>45781</b>	<b>19034.00</b>	<b>14275.52</b>

The announcement of AIF by GoI, extension to AMI and PACS to MSC scheme of NABARD may lead to increase in credit flow to this sector. Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I. The Ground level credit flow during 2019-20, 2020-21 and 2021-22 was at ₹ 5169 lakhs, ₹ 6751 lakhs and ₹ 8432 lakhs respectively for this sector. The announcement of AIF by GoI may lead to development of marketing infrastructure, hence the potential has been assessed accordingly.

#### 2.2.1.4 Critical intervention required for creating a definitive impact and suggested action points

- I. The existing godowns/warehouses may be upgraded and accredited for issue of NWRS and pledge financing (Action: APMC/PACS/Govt Depts.).
- II. There is also need to create village/cluster level storage structures in the form of small warehouses/godowns. The new godowns constructed should be as per the WDRA norm (Action: Banks/APCS/PACS).
- III. There is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centres.

#### 2.2.1.5 Suggested action points

- I. APMCs need to strictly implement the provisions of Maharashtra Agricultural Produce Marketing (Regulation) Act 1963 and provide necessary facilities for marketing of agricultural produce as directed from time to time. This includes land, drinking water facility, compound wall, internal roads, electrification, auction halls, platform, godowns, computers, digital display boards, weigh bridges, farmers hostel, rest rooms for farmers, labourers, traders' shops, etc.
- II. The existing godowns at the PACS level may be strengthened / modernized and may be brought for commercial usage (Action: MSAMB/DDR / DCCB).
- III. Banks may finance for setting up of viable storage infrastructure at FPO/SHG federations level for avoiding distress sale at farmers level (Action: Banks)

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### Chapter 2.2.2 Land Development, Soil conservation and Watershed development

#### 2.2.2.1 Introduction

Soil and Water are the two basic natural resources in agriculture. Maintaining the soil health has become a major challenge, seriously threatening productivity. Natural factors (flood, wind, rain etc.) and manmade factors (deforestation, excessive use of water for irrigation, indiscriminate use of chemical fertilizers and pesticides, neglect of environment, etc.) have contributed to deterioration of soil quality. Soil conservation, restoration of soil fertility, afforestation, are, therefore, needed to be adopted on war footing. The land development activity includes land levelling, contour bunding, creation of proper field and drainage channels, water harvesting structures like farm ponds, use of water saving devices, fertility restoration treatments like reclamation, adoption of organic farming techniques, by way of use of bio-fertilisers and bio-pesticides, improved agronomic practices, etc. The soil of the district is heavy/ medium black and is suitable for crop like cotton. The climate is hot and dry except during rainy season when it is hot and humid. Majority of the population of the district depend directly or indirectly on agriculture, agro-industries and the allied activities. Due to spread of education as also better employment opportunities in the metropolitan cities, the occupation is threatened with labour shortage.

### 2.2.2.2. Infrastructure and linkage support available, planned and gaps

The District Superintending Agriculture Office (DSAO), the Agriculture Department of Zilla Parishad, KVK, block level offices, etc., have technical experts and extension personnel for creating awareness on various activities of land development.

- Soil testing laboratories are available at different centers in the district. Besides, Agriculture Department advises farmers on soil testing, crop selection and use of chemical fertilizers.
- The Government of India has included 2 over exploited blocks of Jalgaon district viz. Yawal and Raver under Jal Shakti Abhiyan commenced in July 2019 and the district administration has prepared plan to cover Bodwad and Chopda for special coverage for plantation, SC & WRD interventions.
- Various Centre and State sponsored schemes were merged and a single scheme namely "Integrated Watershed Development Scheme" is implemented in the district from January 1996. Under the scheme, various land development measures such as land levelling, check dams, bunding, afforestation and field channel tranches were undertaken in 898 villages of the district. The programmes have been now merged into Jalyukta Shivar Abhiyan from 2015-16.
- To effectively demonstrate the benefits of land development, a Watershed Development Project was implemented in Ranaiche village of Amalner block of Jalgaon district with grant assistance from NABARD. Under the project, 830 ha of land has come under direct treatment like construction of farm bunds, continuous contour trenches, earthen check dams, cement dams, plantation of forest and horticulture species, and training to farmers on appropriate agronomic practices, women development through SHGs, etc. The project has already resulted in enhancing the water table in the area. Even during drought due to scanty rainfall there was no scarcity of drinking water, when drinking water in other area was provided by tankers.

### 2.2.2.3 Assessment of potential for the financial year 2023-24

The activities and credit assessment for the year 2023-24 is as under:-

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Various Land Dev. Activities	HA	1.00	3820	3820.00	3056.00
2	Farm Ponds (30x30x3)	No.	2.00	3410	6820.00	5456.00
3	Farm Ponds (25x25x3)	No.	1.50	2010	3015.00	2412.00
	<b>Total</b>			<b>9240</b>	<b>13655.00</b>	<b>10924.00</b>

The activities like vermi- compost, vermi- hatchery and bio-fertilizers have been included in other activities under Agriculture Infrastructure at chapter No. 2.2.3. Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I. The Ground level credit flow during 2019-20, 2020-21 and 2021-22 was at ₹ 6033 lakh, ₹ 7875 lakh and ₹ 9834 lakh respectively and target for 2022-23 was fixed at ₹ 12079 lakh for this sub sector.

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

- 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.
- There is a need for establishing certifying laboratories for the benefit of organic farmers.
- The villages where farmers are producing traditional varieties of crops without the use of chemical fertilizers and pesticides need to be tapped for organic farming and proper guidance and demonstration may help in increasing the area
- There is a necessity to introduce and popularize the scheme for financing Farm pond / Rainwater harvesting associated with drip irrigation.

### 2.2.2.5 Suggested Action points :

- Banks may form JLGs/User Groups in completed command area and train them to take responsibility of distribution network and maintenance of watershed / irrigation projects
- In view of the increase in life saving irrigation facilities through farm ponds and other water harvesting structures, the banks may orient their branch staff towards financing for dry land farming and assess credit requirement and develop credit plans for treated watershed villages.

- III. Extension agencies to create awareness among the farmers about land development and benefits being accrued thereof. The Dept. should encourage farmers to construct Rain Water Harvesting Structure in their field on large scale and to take second crop. Technical knowledge in this regard may be made available by Agriculture Dept.
  - IV. Krishi Vigyan Kendra should prepare Farm Models for different crops using wells, Micro Irrigation and Ponds for Pisciculture etc.
  - V. Farmers may be continuously trained on improved technology packages/ farming practices and NFS activities.
- .....

### Chapter 2.2.3 Agricultural Infrastructure - Others

#### 2.2.3.1 Introduction

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. Hence commercialization, business development, environment concerns and Intellectual Property Right (IPR) are key features of biotechnology.

In addition, use of bio-fertilizers, bio-pesticide, rhizobium biotechnology, bio-control agents needs to go up to replace use of chemicals by natural components. The department of biotechnology (DBT), Govt 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 as colour, vigour, taste etc. having market demand.

**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.

**Biofertilisers:** 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. Biofertilisers that are Crop Specific are the need of the hour for promoting chemical free farming.

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

#### 2.2.3.2 Infrastructure & linkage support available, planned and gaps

The district has 9 soil testing laboratories. Further, 12 ACABCs established in the district are extending good support to agriculture development.

**Tissue culture:** - The Jain Irrigation System Private Limited (JISL) Company at Jalgaon has pioneered tissue culture of 'Grand Naine' a variety of banana since 1994-95. The Jain Tissue Culture laboratory has successfully micro-propagated and sold over 2 million 'Grand Naine' banana plants with outstanding success. It is the largest Banana Tissue Culture laboratory in the country. The farmers have increased their productivity from an average of 12 kg to over 26 kg per bunch per year and have consecutively taken crops with two ratoons in about 30 months. Hence many farmers are going for this tissue culture banana. The JISL are adequately providing plants to the farmers.

**Agri bio technology:** - There are 2 Krishi Vigyan Kendras working in the district at Jalgaon and at Pal in Raver taluka. The district has a District Agriculture Office headed by Superintendent of Agriculture for providing various agriculture extension services to farmers under various State and Central Govt. sponsored schemes. In the district 27 Agriculture Officers and 38 Block Level Agriculture Officers have been posted. A team of 37 supervisors (1 full time and 36 part time) have been working in the district to carry out quality control checks of agricultural inputs supplied to farmers by public/private suppliers to ensure only quality inputs are supplied to farmers. There are 2776 licensed suppliers of seeds, 3079 dealers of chemical fertilizers and 2527 suppliers of pesticides in the district.

**Seed production:-** Nirmal Seeds Pvt. Ltd. (NSPL) was established in 1988 by the agripreneurs at Pachora in Jalgaon district. The Organization was started with "need based research" in the field of seed technology

for farming community. The mandate of NSPL includes crop improvement in respect of hybrids and development of varieties suitable for different agro climatic zones having high tolerance to biotic and abiotic stresses coupled with high yield and quality. The organization is focused towards maximizing the yield for sustainability of agriculture. The NSPL is accredited with ISO 9001-2008 Certification. The unit adequately takes care of seed requirement of the farmers. They are producing seeds for cotton, all types of cereals, oilseeds and pulses.

**Bio-pesticides and Vermi-compost:-** Some of the activities under this sector are eligible for the GOI's subsidy (National Project on Organic Farming) being routed through NABARD. One such unit has been financed by SBI at Pachora.

The loan disbursed for the above activities are not shown separately by the bank in LBR-2. Hence, credit flow during past years could not be indicated

### 2.2.3.3 Assessment of potential for the financial year 2023-24

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

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Tissue culture	No.	100.00	27	2700.00	2025.00
2	Bio control labs/Bio-pesticides / Bio-Fertilizers Units	No.	95.00	16	1520.00	1140.00
3	Seed Production /Expansion	No.	250.00	12	3000.00	2250.00
4	Vermi Composting	No.	0.50	1400	700.00	525.00
	<b>Total</b>			<b>1455</b>	<b>7920.00</b>	<b>5940.00</b>

### 2.2.3.4 Critical intervention required for creating a definitive impact

- I. Bankers need to come forward for credit linkage for popularising the activities like commercial production units for Seed production, Bio-pesticides / fertilizers, Vermi Composting, other Organic inputs, establishment of seed bank, tissue culture units etc. Commercial organic input units manufacturing units can get interest subvention benefit under Agri Infra Fund (AIF).
- II. Establishment of laboratories for certification and arrangement for marketing facilities for organic farming products needs to be developed.
- III. It is necessary to educate farmers on the benefit stream of silt application to increase the fertility of land, improve the ground water table and increase water storing capacity of the land.
- IV. The quality of soil is very important for increasing the production and productivity of agricultural produces. The prime objective of modern day agriculture is to maintain and improve the quality of soil

### 2.2.3.5 Suggested Action points

- I. Organic farming and export of fruits/vegetables (organically grown) are good business propositions and banks may reach out to these farmers for credit requirements.
- II. Farmers' Cooperatives, exclusively for promotion of organic farming may be promoted which can also act as business platform for the farmers.
- III. Conversion of urban garbage into bio-organic manure on a large scale may be taken up by APMC, Government machinery, NGOs, Industrialists, etc.
- IV. To encourage better marketing of organic manure, wide publicity and awareness be created among the farmers.
- V. Generate awareness amongst farmers about biotechnology's benefits through brochure, media, etc.

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## Chapter 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food and Agro Processing

#### 2.3.1.1 Introduction

The Food and Agro Processing sector has its importance because it is instrumental in giving higher income to farmers as it adds value to their produce. It gives them strength to wait instead of making distress sale. Post-harvest technology and management plays a crucial role in value addition to the agriculture. Realising the potential that Agro & Food Processing holds for improving value realisation to the farmers and creation of additional employment, the Government of India has conferred thrust area status to this sector and initiated various policy initiatives in this regard. The Ministry of Food Processing Industries (MOFPI) has estimated the size of the FPI in India at ₹ 2.50 lakh crore and value added products at ₹ 80,000 crore and expected more than 12% growth in the XII Five Year Plan. It provides direct employment to 1.6 million workers and is projected to grow to 37 million by 2025.

In the food processing sector, Maharashtra has as many as 16,512 small and medium and 322 large scale food processing units. The food processing sector in the State has attracted 17.31 Billion USD worth of Foreign Direct Investment through 173 projects since 1991. Share of food processing industry in the total share of the industrial sector is 11.1 percent and 90 percent of the wine industry of the country is located in Maharashtra. Eight notified Agri Export Zones for products like mangoes, grapes, pomegranate etc. exist in the State. The State has two wine parks- Nashik and Sangli.

Apni mandi facilities are not available in the district. Most of the farmers give importance to cleaning and grading since they associate these post-harvest practices with better price realization. Fruit crops like banana and Lime are mostly procured by traders at the farm gate itself. Packaging, transportation, cold chains for these products are being arranged by traders. The left over material from the banana fields is taken by farmers to APMC markets in small capacity vehicles for auctioning. At a later stage, the packaging and transportation of these products to the consumption centers is arranged by traders. CA/MA Storage Packaging is mostly used in case of fruit crops in very limited quantity. Cold chain is maintained in case of Banana export only with very small quantity.

The announcement of PM-FME scheme by GoI may lead to setting up of new units and upgradation of existing units, hence the potential has been assessed accordingly. The estimation for this sector has been suitably accounted.

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

- There is adequate availability of raw material in terms of food grains, pulses, oil seeds, and cash crops like cotton, banana, sugarcane, horticulture produce, which are required for agro processing industries. All talukas of Jalgaon are categorised under the D or D+ category in the latest Industrial Policy of Maharashtra. Industry in Jalgaon is dominated by ginning and cotton industries.
- Jalgaon is also renowned for its Banana. The major industry is cotton ginning and processing which is followed by banana processing. Other forms of fruit & vegetable processing are also gaining importance with an onion dehydration and vegetable processing unit by Jain irrigation. In addition to this, there are also wheat and pulses processing units.
- *In the Agri Export Policy 2022 of Govt of Maharashtra, Cluster Development Programme in Identified Clusters is envisaged. In Jalgaon district, the crops which have been identified under the policy are Banana, Onion, Vegetables, Sweet Lime, Meat Products, Pulses, Oilseeds.*

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

The physical and financial projections proposed for the year 2023-24 are as indicated below.

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Pulses Processing	No.	30.00	136	4080.00	3060.00
2	Oil Mills	No.	30.00	65	1950.00	1462.50
3	Banana Chips / Masala chips	No.	15.00	680	10200.00	7650.00
4	Bakeries	No.	6.00	39	234.00	175.50

5	Milk Processing units	No.	15.00	105	1575.00	1181.25
6	Papaya Processing units	No.	2.50	18	45.00	33.82
7	Export Oriented Onion Processing units	No.	225.00	24	5400.00	4050.00
8	Post-Harvest Centre	No.	60.00	22	1320.00	990.00
9	Working Capital	No.	10.00	725	7250.00	7250.00
	<b>Total</b>			<b>1814</b>	<b>32054.00</b>	<b>25853.07</b>

Keeping in view the high ground level credit flow in Agri Ancillary sector and the initiatives being taken in this sector, the projections have accordingly been assessed. The loan disbursed for the above activities are not shown separately by the bank in LBR-2. Hence, credit flow during past years could not be indicated. Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I.

#### 2.3.1.4 Critical intervention required for creating definite impact in the sector

- I. There is a lack of post-harvest management practices at farm level. The Maharashtra State Agriculture Marketing Board may, therefore, make all out efforts to promote post-harvest technologies among farmers.
- II. Considering huge potential under food & agro processing in the district, the Coop. societies, APMCs, farmers, entrepreneurs, FPOs, SHGs etc. need to be encouraged to setup Dal mills, flour mills, grains/pulses/fruits/vegetables processing units, cold storages, mini slaughter houses etc.
- III. Due to lack of awareness on health care of animals, absence of organized market for wool and meat, the activities like sheep / goat rearing under allied sector are not picking up on large scale commercial basis. Therefore, sensitization / awareness programmes need to be organized regularly by the District Agri. Dept. and DIC through appropriate agencies.
- IV. The Government of Maharashtra is planning to establish a Banana Corporation for overall development of the banana sector in Jalgaon. Development of complete value chain is required.
- V. For giving the required boost to the industry, uninterrupted power supply needs to be ensured. Further, the DIC should make efforts to popularise the various schemes on food and agro processing.

#### 2.3.1.5 Suggested Action Points

##### (a) For Govt. Departments

- I. Supporting entrepreneurs to improve efficiency, reduce wastage, use of cost effective processes by entrepreneurs
- II. Strong R&D unit needs to be set-up to develop international quality products and establish global brands for export
- III. Setting-up of Mega Food Parks at the district Head Quarters
- IV. Skill Development Programmes may be undertaken for entrepreneurs and factory workers.

##### (b) For Banks

- I. In view of the increasing area and large amount of production of cotton and maize in the district, more stress needs to be given for establishing good number of processing units to absorb the increased level of produce, converting agro produce into marketable products with value additions, creating more opportunities for self - employment in the district
- II. Cotton Ginning / Pressing units, maize / milk processing plants etc. where huge capital investment is involved could be supported.
- III. Entrepreneurs, SHGs, JLGs, Cooperatives should be encouraged by providing need based credit for setting-up of Food & Agro Processing units like flour/Dal/oil mills, Gur-Khandsari making, ginger processing etc.

#### 2.3.1.6 NABARD's Initiatives on Food and Agro Processing

- NABARD has prepared a draft report on Value Chain Financing for Banana. The post-harvest infrastructure is required for promoting export of Banana.
- NABARD has sanctioned grant assistance of ₹38.04 lakh to Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in March 2021 for setting up of Agriculture Export Facilitation Centre (AEFC) at Pune, which is a 'one-stop-shop' for exporters.

- The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the State; c. To provide instant service, guidance required by exporters exporting farmers; and d. To organize need-based training courses in different export-related issues
- NABARD provides refinance to banks for food and agro processing activities, supports development of agro processing infrastructure under RIDF.
- The model schemes on food and agro processing sector being prepared by NABARD are freely available at its website [www.nabard.org](http://www.nabard.org) for the guidance of entrepreneurs.
- Government of India instituted a Special Fund in NABARD viz. Food Processing Fund with a corpus of ₹ 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.
- 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.
- 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.

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### **2.3.2. Agriculture Ancillary Activities - Others**

#### **2.3.2.1 Introduction**

Agriculture Ancillary activity provides 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 to facilitate distribution of agricultural machinery, implements and other inputs, undertake inter-State import and export trade, technical advice in agricultural production, cooperative marketing, processing and supply societies have a pivotal role to play. PACS, especially related with production of agricultural produce can play a significant role in procurement of food items and also their distribution under Public Distribution Systems.

Agri-Clinic and Agri-Business Centres (ACABC) scheme has been envisaged to support agriculture development and to complement the Governments' effort with private participation. It aims to create gainful self-employment opportunities for 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 Centres are commercial units of agri-ventures established by trained agriculture professionals for income generation. Back ended composite subsidy up to 44% for projects would be available under the scheme.

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

- There are 877 PACS and 3 Marketing Federation working in the district. More than 50% of Cotton and Banana produced are neither processed nor marketed by PACS or Federations.
- MANAGE affiliated training centre has been recently opened in the district which provides training and certification for ACABC candidates. It has also helped in submission of proposals under ACABC to banks.
- Few fruit sale societies viz; Bamnod Fruit Sale Society, Tal Yawal, Nimbhora Fruit Sale Society, Tal Raver, Nhavi Fruit Sale Society, Tal Yawal, Tandalwadi Fruit Sale Society, Taluka Pachora and Raver and Amalner Kharedi – Vikri Sangh could be potentially viable for financial support. Further, Krishi Industrial Coop Sanstha presently engaged in supply of Vikas Milk in the Jalgaon City, running a Cloth Shop in the City, etc. would be another agency for taking farm procurement and marketing of agri / horticultural produce of farmers.
- Besides above, it is indicated that there are a number of Non-Agricultural Societies like Cooperative Sugar Mills, Cotton Ginning and Pressing Societies, Oilseeds Coop Sanstha, Jungle Labourers Sahakari Sanstha etc. existing on record but all of them are either not in working condition or they are in financial problems. It is suggested that the, Kharedi Vikri Sanghs and Fruit Sale Societies could be potentially viable for extending loan. It may help in employment generation and development of economic

activities. The details of Non Agricultural Cooperative Societies existing in the district has been given in the District Profile chapter.

### 2.3.2.3 Assessment of potential for the financial year 2023-24

The announcement of AIF by GoI and PACS to MSC scheme of NABARD may lead to increase in credit flow to various societies, FPO's, hence the potential has been assessed accordingly. The details of activity wise projections for the year 2023-24 are furnished below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Loans to Farmers' Coop. Societies	No.	25.00	53	1325.00	1060.00
2	ACABC	No.	20.00	26	520.00	332.80
3	Loans to PACS/FSS/LAMPS	No.	20.00	65	1300.00	1040.00
4	Loans to MFIs for on lending to SHGs/JLGs for agriculture purpose	No.	25.00	28	700.00	560.00
5	Loans to FPOs / FPCs	No.	20.00	74	1480.00	1184.00
	<b>Total</b>			<b>246</b>	<b>5325.00</b>	<b>4176.80</b>

### 2.3.2.4 Critical intervention required for creating a definitive impact and suggested action points:

- I. More than 50% of Cotton and Banana produced are neither processed nor marketed by PACS or Federations. Two FPOs under CSS have been promoted by NABARD for Lemon and Banana. The FPO with the support from stakeholders needs to address the issues related to value chain.
- II. Awareness about the ACABC scheme among the various stake-holders needs to be created. Exposure visit of the Bankers to successful Agri-preneurs supported under ACABC may be undertaken.
- III. Banks should come forward to extend loans to Kharedi Vikri Sangh and Fruit sale Coop Societies.
- IV. The managing committees of these Societies need sensitization, to take up credit dispensation to members.
- V. The PACS/societies needs to strengthen their business models with professional management.

### 2.3.2.5. Other related issues:

As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, Loans under Agri Clinic and Agri Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture and the finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines. The GoI has launched a subsidy based Credit Linked Scheme for establishment of ACABC. NABARD is the channelizing agency for the subsidy to Banks. The ACABC scheme has got administrative approval for continuation during 2022-23 and the same for 2023-24 is awaited.

### 2.3.2.6 Financing Farmers' Producers' Organizations (FPOs)

#### 2.3.2.6.1 Introduction

Indian farm producers are unable to realize optimal value from their produce and progress further due to fragmentation of land holdings and lack of organization. It is neither economically viable for the farmers to adopt latest technology nor to use high yielding varieties of inputs like seeds and fertilizers. They are also unable to realize good value from their marketable surplus by individually selling their produce. Through better organization, producers can utilize scale to procure inputs at a lower price and gain more selling power for their produce/product. Forming a producer organization can also provide access to timely and adequate finance, build capacity and provide linkages to markets. Typically, the producer organization refers to any registered legal entity of primary producers engaged in farm/ off-farm economic activities. They work for the benefits of shareholder members and share portion of profits among the members.

#### 2.3.2.6.2 NABARD Support to Producer Organizations

NABARD has been extending support to producer organizations adopting a flexible approach to meet the credit and other supporting needs of producers. In order to give a special focus, the "Producers Organization Development Fund" (PODF) was set up wef 01 April 2011, with an initial corpus of ₹ 50 crore. Credit cum grant support is being extended to POs for meeting their investment as well as working capital requirements. Grant support is mainly being used as accompanying measures for capacity building &

market interventions. NABARD has entered into MoU with SFAC to promote new and vibrant FPOs, strengthen the existing FPOs and leverage the benefits of its equity grant and credit guarantee scheme to extend credit facility to Farmer Producer Companies eligible under SFAC scheme.

### 2.3.2.6.3 New Initiatives of Govt. of India/ NABARD

Realizing the importance of collectivization and role of FPOs in enhancing the producer's income through collective action, Govt. of India in the Union Budget 2014-15, has established "Producers Organization Development and Upliftment Corpus (PRODUCE) Fund of ₹ 200 crore in NABARD to be utilized for the building and promotion of 2000 Farmer Producer Organizations (FPOs) in the next two years. This initiative would go a long way in addressing the initial requirements of the emerging Farmer Producer Organizations which, in turn, would provide new business opportunities for financing institutions, to support them with credit. In order to further boost the flow of bank credit to FPOs, the RBI has included lending to FPO by Commercial Banks and Regional Rural Banks as lending under Priority Sector.

Considering the importance of aggregation and improving the farmer's income by aggregation of input and output, Union Finance Minister in the Union Budget for 2019-20 had announced formation of 10000 FPO/FPCs in coming 5 years. Two clusters are being developed by NABARD as IA in Jalgaon District. Banana cluster in Raver block and Lemon / sweet lime cluster in Chalisgaon blocks have been selected in the first year of implementation of the scheme. Both the FPO's are registered and started business activities.

### 2.3.2.5.4 NABARD Support to Producer Organizations – Jalgaon District

Under PRODUCE and PODF Funds, NABARD has provided support to 20 Producers' Companies in the district as under:

Sr. No.	Name of the PIA	Project Area	FPOs Sanctioned for promotion	FPOs promoted as on 15.08.2022 (Nos.)
1	Action for Community Empowerment (ACE)	14 in Jalgaon and 1 in Aurangabad	15	15
2	RAES, Amalner	Amalner Block	01	01
3	Rajmata Jijau Mahila Mandal	Amalner Block	01	01
4	Shri Chatrapati Paryavaran va Sheti Vikas Sanstha	Chailsgaon, Chopda & Amalner	03	03
		<b>Total</b>	<b>20</b>	<b>20</b>

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## Chapter 3

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

#### 3.1. Introduction:

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

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

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

#### Description of eligible categories under the priority sector of MSME:

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

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

- (i) Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that confirm to the definition of MSME.
- (ii) Loans to entities involved in assisting the decentralized sector in the supply of inputs and marketing of output of artisans, village and cottage industries. In respect of UCBs, the term "entities" shall not include institutions to which UCBs are not permitted to lend under the RBI guidelines / the legal framework governing their functioning.
- (iii) Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries (Not applicable for UCBs).
- (iv) Loans sanctioned by banks to NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector for on-lending to MSME sector as per the conditions specified in the Master Directions (not applicable to RRBs, SFBs and UCBs)
- (v) Loans to registered NBFCs (other than MFIs) for on-lending to Micro & Small Enterprises as per conditions specified in the Master Directions (not applicable to RRBs, SFBs and UCBs)
- (vi) Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card and Weaver's Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).
- (vii) Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders as per limits and conditions prescribed by Department of Financial Services, Master Directions - Priority Sector Lending – Targets and Classification - 2020 12 Ministry of Finance from time to time, will qualify as achievement of the target for lending to Micro Enterprises.
- (viii) Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.

#### CHAMPIONS:

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

CHAMPIONS portal are as follows:

- i. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
- ii. To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.
- iii. 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 up gradation.

### **Priority Sector lending guidelines for MSMEs:**

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

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

### **Retail and Wholesale trades as MSMEs:**

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

Loans up to ₹ 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.

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

### **3.2 Infrastructure & linkage support available, planned and gaps**

Jalgaon is very well connected with the rest of the country by roads and railways. All the villages are connected by all - weather roads and have also been electrified. Twelve APMCs and 31 sub-markets as well as large presence of agro processing units provide market to agricultural produce. There are 12 Engineering Colleges, 16 Polytechnics and 53 Industrial Training Institutes providing technical and vocational guidance. There are 3 Industrial Estates in the district managed by MIDC at Jalgaon, Chalisgaon and Bhusawal spread over 629, 256 and 325 ha respectively. The State Government has proposed to establish 3 clusters in the district mainly in Jalgaon MIDC for Engineering, Gold Work and Plastic Mats. Further a sari weaving project will also be established in Jamner Taluka in due course of time.

As per the survey conducted by DIC, there were 4250 SSI units registered in the district, of which 3327 were running units and 923 were closed units. In addition, there are two mega projects, 14 Large Scale and 24 medium industries registered with DIC. The major units consist of Dal mills (162), Oil mills (49),

units of Plastic/Polymer products (171), PVC pipes & fittings (116), Food processing units (63), Engineering units (131), chemicals (55), Electrical units (55), pharmaceuticals (23) etc.

Jalgaon is a major centre of trade and commerce. The businessmen from neighbouring districts of Dhule, Nandurbar, Buldhana, Nashik etc. procure their requirement of various raw materials like Cotton, Food-grains, Oilseeds, etc., from Jalgaon for agro based industries. This sector, therefore, provides employment to many people in the district. Of late, the service sector industries have been growing rapidly. There are about 1.30 lakh units operating in the district as per the District Statistical Abstract 2021. Of these, almost 70% units were engaged in self- managed establishments operating mainly in service and trade segment and the remaining were engaged in manufacturing, transport, construction, etc.

With share of services sector increasing to 56 % and that of industrial sector to 26 % in GDP, the relative importance of NFS activities has increased further. With no endowment of mineral resources, the industrial development in Jalgaon district has remained agro based.

NABARD, under its RIDF has provided financial support for construction of feeder roads (220 roads with combined road length of 611 km) connecting villages to the nearest State/ National highways. This facilitated speedy transportation of goods and finished products. The efforts and the quality of construction of rural roads with NABARD finance have been widely appreciated by the people.

Central Bank of India, Lead Bank of the district had started Rural Self Employment Training Institute (RSETI) at Jalgaon during the year 2011-12 and conducting various training programmes sponsored by State Government / Government of India through NGOs in the district. Under MUDRA ₹ 1205.58 lakhs was disbursed to 301232 account holders till 31 March 2022.

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

Based on the infrastructure support available and planned in the district, ground level credit flow and demand for the various manufacturing items, the details of activity wise projection (Term Loan +Working Capital) under PLP for the year 2023-24 are furnished below. The finance to this sector during 2019-20 was ₹ 216195 lakhs, during 2020-21, it was ₹ 137615 lakhs and during 2021-22 finance to this sector was ₹ 144997 lakhs. The target for 2022-23 has been fixed at ₹ 280007 lakh. Taking into account the impact of COVID-19 on this sector, more credit has been assessed for existing units for the working capital needs and ELC announced by GOI. The projections have been estimated accordingly.

Sr No	Activity	Unit Cost (₹ Lakh)	Physical Units	Total Financial Outlay (₹ Lakh)	Bank Loan (₹ Lakh)
<b>A</b>	<b>Term Loans (Integrated TL + WC)</b>				
(a)	<b>Manufacturing sector enterprises</b>				
1	Micro Enterprises	50.00	540	27000.00	20250.00
2	Small enterprises	250.00	36	9000.00	6750.00
3	Medium enterprises	1500.00	5	7500.00	5625.00
	<b>Sub Total</b>		<b>581</b>	<b>43500.00</b>	<b>32625.00</b>
(b)	<b>Service sector enterprises</b>				
1	Micro enterprises	25.00	1850	46250.00	34687.50
2	Small enterprises	100.00	1090	109000.00	81750.00
3	Medium enterprises	300.00	43	12900.00	9675.00
	<b>Sub Total</b>		<b>2983</b>	<b>168150.00</b>	<b>126112.50</b>
	<b>Term loan- total</b>			<b>211650.00</b>	<b>158737.50</b>
<b>B</b>	<b>*Working Capital (@ 20 % of term loans)</b>				
(a)	<b>Manufacturing sector enterprises</b>				
1	Micro Enterprises	10.00	2400	24000.00	24000.00
2	Small enterprises	50.00	98	4900.00	4900.00
3	Medium enterprises	300.00	17	5100.00	5100.00
	<b>Sub Total</b>		<b>2515</b>	<b>34000.00</b>	<b>34000.00</b>
(b)	<b>Service sector enterprises</b>				
1	Micro enterprises	5.00	10200	51000.00	51000.00
2	Small enterprises	20.00	1290	25800.00	25800.00
3	Medium enterprises	75.00	91	6825.00	6825.00
	<b>Sub Total</b>		<b>83625</b>	<b>83625.00</b>	<b>83625.00</b>
	<b>Working Capital- total</b>			<b>117625.00</b>	<b>117625.00</b>
	<b>MSME Grand total</b>			<b>329275.00</b>	<b>276362.50</b>

Block wise physical and financial projections for 2023-24 have been furnished in Annexure I. The sub sector wise / agency wise Ground level credit flow during last three years and targeted GLC flow during 2022-23 by all agencies have been given in Annexure III.

### **3.4 Critical intervention required for creating a definitive impact**

- I. Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergically result in better outcome.
- II. 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.
- III. 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
- IV. Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector, more private investment is needed.
- V. The MSME sector, the major employment provider, and the important sector has been impacted due to the Covid-19 pandemic situation for the last couple of years. Timely, adequate, and hassle-free credit support (term loans and working capital) to MSME sector, revival and strengthening of sick/weak MSME units through policy interventions by DIC and other stakeholders

### **3.5 Suggested Action Points:**

- I. Common Facility Centres may be established and job-oriented training programmes for skill development need to be conducted.
- II. 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.
- III. 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.
- IV. Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- V. Banks / Govt. Depts may provide information to the customers about various schemes / facilities provided under service sector
- VI. For facilitating the Stand-up India scheme, an interactive portal [www.standupmitra.in](http://www.standupmitra.in) has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹ 10 lakhs to ₹ 100 lakh and sanction the cases.

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## Chapter 4

### Credit Potential for Exports, Education and Housing

#### 4.1 Export Credit

##### 4.1.1. Introduction

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

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

Banks play an important role in providing the much needed credit for financing exports. Export credit by banks is an eligible item in the revised priority sector guidelines issued by the RBI since 2015-16. Bank assistance as an export credit is mainly under two categories.- 1 Pre-shipment credit, also known as 'Packing credit', is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc; to companies engaged in export or services. 2. 'Post-shipment credit' refers to any loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods / rendering of services to the date of realization of export proceeds.

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

##### **Signing of MoU between NABARD and APEDA**

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

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

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

The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state; c. To provide instant service, guidance required by exporters exporting farmers and to organize need-based training courses in different export-related issues. The beneficiaries of the centre would be the existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association.

##### **GoI Reforms to promote Agri Exports**

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

results and value realizations for farmers have increased in these clusters: Nagpur cluster (Orange), Kolhapur, Solapur & Jalgaon cluster (Banana), Sangli, Nasik & Pune cluster (Grapes)

**Government of Maharashtra - Agriculture Export Policy 2022: Cluster Development Programme – Identified Clusters**

Sr.No.	Product	Districts
1	Banana	<b>Jalgaon</b> , 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, <b>Jalgaon</b> , Dhule
5	Vegetable	Nasik, Ahmednagar, Pune, <b>Jalgaon</b> , Nagpur, Thane, Palghar
6	Red chillies	Nandurbar, Buldhana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane
9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	Kesar Mango	Beed, Ahmednagar, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, <b>Jalgaon</b> , 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, <b>Jalgaon</b> , Ahmednagar, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli, Buldhana, Nagpur,
19	Pulses	Amravati, Yavatmal, Buldhana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, <b>Jalgaon</b> , Dhule, Nasik, Ahmednagar, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.
20	Turmeric	Washim, Yavatmal, Sangli, Parbhani, Satara, Wardha, Hingoli, Nanded
21	Oilseeds	Nanded, Latur, Buldhana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, <b>Jalgaon</b>

Of the 21 Clusters identified by Govt. of Maharashtra, Jalgaon is covered under 7 Clusters viz. Banana, Onion, Sweet lime, Vegetables, Meat Products, Pulses and Oilseeds.

#### 4.1.2 Infrastructure & linkage support available, planned and gaps

The Jalgaon city is known as “Suvarna Nagari” (Golden City). There are more than 100 units of Gold Jewellery shops existing in the district. People from adjoining States and districts come to Jalgaon to purchase gold ornaments due to its high purity. However, at present no export is taking place. Hence, a Gold Cluster has been approved for Jalgaon district by GOI to boost export. The DIC has already initiated steps for its implementation. Good shops, R & D units, Capacity Building, etc. have been envisaged under the scheme. GOI / DIC may take necessary steps to implement the scheme.

- The district is also big producer of banana, which gives good scope for its export if proper horticulture wagons are provided with cooling facilities.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post -Shipment credit would facilitate exporters
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.

Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

#### 4.1.3 Assessment of potential for the financial year 2023-24

The agricultural sector has been playing a key role in the composition of Indian exports. India's top agricultural export commodities viz. cotton, banana, onion powder, processed foods and frozen foods comprised of major agricultural commodities. In the district, there are around 25 units of dal mills, 105 units of Cotton ginning and pressing units. There are certain commodities/items like banana, gold articles, mats which are being exported. However, there is no specialized bank branch involved in foreign currency operations.

The projections for Export Credit for the year 2023-24 are as given below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Export Credit for various commodities	No.	160.00	16	2560.00	2048.00
	<b>Total</b>			<b>16</b>	<b>2560.00</b>	<b>2048.00</b>

#### 4.1.4 Critical intervention required for creating a definitive impact

- I. **Processing and export of Banana** - The district is famous for its banana. The district has been identified as Agri Export Zone for banana and onion. Under AEZ, it is necessary to establish pre-cooling units, grading and packaging units and cold storages at 2-3 centres located in the major producing area with a view to keep the transport cost at the minimum possible. NABARD has prepared a draft report on Banana Value Chain Financing with consultations of all the stakeholders.
- II. **Fruit processing** - These activities needs to be encouraged by setting up Exclusive Processing Zones with infrastructure facilities like graders, dehydrators, cold storage, etc.
- III. 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.
- IV. 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.
- V. Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- VI. There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- VII. 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.
- VIII. There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- IX. Concerns on the issues such as Certification becoming expensive to small exporters have been expressed.
- X. 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.).

#### 4.1.5 Suggested Action Points

- I. 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.
- II. Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting

them into Post Shipment credit may be ensured.

- III. 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.
- IV. Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- V. Organization of exports through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- VI. Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- VII. Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- VIII. Cluster based approach in financing by bankers for enhancing exports.
- IX. Capacity building of SF & MF for exports.
- X. Enhancing bank finance towards infrastructure and post-harvest technology.
- XI. Integration of bank finance with contemporary developments like Mega Food Parks and promotion of various clusters.

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

## 4.2. Education

### 4.2.1. Introduction

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

Literacy and Education level are the basic indicators of the level of development achieved by a society. Spread of literacy is generally associated with important traits of modern civilization such as modernization, urbanization, industrialization, communication and commerce. Literacy forms an important input in overall development of individuals enabling them to comprehend their social, political and cultural environment better and respond to it appropriately. Higher levels of education and literacy lead to a greater awareness and also contributes in improvement of economic and social conditions. It acts as a catalyst for social upliftment enhancing the returns on investment made in almost every aspect of development effort, be it population control, health, hygiene, environmental degradation, employment of weaker sections of the society, etc.

Maharashtra (with 4,481 affiliated colleges and 64 universities - listed by UGC under Section 2(f) of the UGC Act 1956 as on 31.03.2021) has the enviable distinction of having the highest number of colleges in the country, according to a report on higher education compiled by the University Grants Commission.

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.

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.

### Central Sector Interest Subsidy (CSIS) Scheme

This scheme was launched by Ministry of Human Resource Development (MHRD) on 1<sup>st</sup> April, 2009. Under the Scheme, full interest subsidy is provided for the education loan taken from Scheduled Banks under the Model Education Loan Scheme of Indian Banks' Association. Under the Scheme, the interest payable on the Educational Loan for the moratorium period i.e., Course Period plus one year will be borne by the Government of India. After the period of moratorium, the interest on the outstanding loan amount shall be paid by the student, in accordance with the provisions of the existing Model Educational Loan Scheme of Banks and as may be amended from time to time. This scheme is made available for all the professional / technical courses (only from NAAC accredited Institutions or professional / technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions) in India and students with annual gross parental / family income up to ₹ 4.5 lakhs are eligible. Those Professional

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

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

This scheme 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 ₹ 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.

#### **4.1.2 Infrastructure & linkage support available, planned and gaps**

The status of the educational institutions and students enrolled, etc., are as given below:

Type of educational institutions	Number of institutes	Total
Colleges	99	74597 ( max. capacity)
Polytechnic Colleges	22	2700 (max. capacity)
Engg Colleges	26	8096 (max. capacity)
Medical and Para medical colleges	10	649 (max. capacity)

(Source: District Statistical Survey data for 2021)

The district is having enough educational institutes as shown above and well equipped with infrastructural facilities to impart education of all types for around 9 lakh students. The banks have also come forward for educational loan for professional courses and on an average 300 to 400 students are given educational loan by all banks every year.

#### **4.1.3 Assessment of potential for the financial year 2023-24**

The Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – I. Based on the above, the potential for education loan during 2023-24 has been assessed as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Education Loan – Studying in India	No.	10.00	348	3480.00	2958.00
2	Education Loan – Studying Abroad	No.	20.00	41	820.00	615.00
	<b>Total</b>			<b>389</b>	<b>4300.00</b>	<b>3573.00</b>

#### 4.1.4 Critical intervention required for creating a definitive impact

- I. Knowledge and information would be the driving force for economic growth in the coming years. The current rate of economic growth of the country demands technically and professionally trained manpower in large numbers. Cost of education has been going up in recent times and since the student has to bear most of the cost, there is a clear case for institutional funding in this area
- II. The districts with a large number of schools/colleges/universities/ higher education institutes are in certain need of financial impetus for acquiring higher educational qualification. In some other districts, in absence of adequate facilities for college education within the district due to limited seats, students seek opportunities in other districts that require financial provision.
- III. Education is central to the human resources development and empowerment in any country. National and State level policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives. Although the Government makes endeavor to provide primary education to all on a universal basis, public funding of higher education is not considered feasible.
- IV. 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.

#### 4.1.5 Suggested action points

1. Educational institutions may transparently provide the precise information regarding various fees charged by them so that there is no gap between the demand by a student and the supply by a banker.
2. 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.
3. 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.
4. 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

### 4.3 Housing

#### 4.3.1. Introduction

The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects. GoI has resolved 'Housing for all by 2022' and accordingly has encouraged the Housing Sector through budgetary announcements related to various initiatives such as Affordable Housing that gives tax relief and Pradhan Mantri Awaas Yojana – Gramin (PMAY-G), that was launched on 20<sup>th</sup> November 2016 (by re-structuring Indira Awaas Yojana) which aims at providing 2.95 crore houses by the year 2022. PMAY-G aims to provide a pucca house with basic amenities to all houseless families and families living in kutcha and dilapidated house in rural areas by 2022. As on 31<sup>st</sup> March 2022, 1.84 crore houses has been completed under PMAY-G (Phase I: 2016-17 to 2018-19 and Phase II: 2019-20 to 2022-23). (Source - Ministry of Rural Development, GoI : Pradhan Mantri Awaas Yojana - Gramin website)

Ministry of Rural Development (MoRD) has formalized the vision for Rural Housing as, “Ensure adequate and affordable housing for all and facilitate development of sustainable and inclusive habitats in rural areas by expanding government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj”.

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

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

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

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

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

- b. Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed above para (a).
- c. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
- d. Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.
- e. Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹20 lakh for individual borrowers, for purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified.
- f. Outstanding deposits with NHB on account of priority sector shortfall.

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>.

Under Pradhan Mantri Awaas Yojana (Gramin), subsidy of ₹ 1.20 lakh is being provided to homeless and landless beneficiaries in rural areas and ₹ 1.30 lakh is being provided to beneficiaries in naxalite & hilly areas for construction of dwelling unit of area 269 sq.ft. Since inception (2016) upto January 2022, in all 10,10,704 dwelling units have been sanctioned under this scheme in Maharashtra.

NABARD has recognised rural housing as an eligible activity for extending refinance to the eligible banks and entities such as State Housing Boards/ Corporations. The following components are eligible for NABARD refinance -

- Product I - Direct loans for rural housing (Loans only- without grant)
- Product II - Direct loans for rural housing (Loans cum grant)
- Product III - Composite loans for rural housing along with Income generating activities  
(NABARD circular NB.HO.B 3270-3305 /OFDD/ CP 943/ 2015-16 dated 21.01.2016)

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

- The population district as per 2011 census was 42.30 lakh, of which the share of rural and urban population was at 62.2% and 37.8% respectively. Out of the total 9.03 lakh households in Jalgaon district, 6.24 lakh are in rural and 2.79 lakh are in urban area.
- As residential housing loans do not create additional income, recovery of loan may prove to be difficult, even though the loan may be adequately secured. Banks may develop a Housing Loan Guarantee Fund by leveraging and linking the same with insurance.
- The ground level credit flow in the sector was ₹ 42542 lakh, ₹ 29354 lakh and ₹ 37970 lakh, during the years 2019-20, 2020-21 and 2021-22 respectively

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

The housing industry of India is one of the fastest growing sectors. A large population base, rising income level and rapid urbanization leads to growth in this sector. Based on the above, the credit potential for the housing loan sector for the year 2023-24 is assessed as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Housing Loan – Individuals	No.	25.00	1700	42500.00	34000.00
2	Housing Loan – Renovation	No.	5.00	715	3575.00	2860.00
3	Housing Loan – Housing Projects for EWS/LIGs	No.	10.00	1330	13300.00	10640.00
	<b>Total</b>			<b>3745</b>	<b>59375.00</b>	<b>47500.00</b>

**4.3.4 Critical intervention required for creating a definitive impact**

Banks need to pay more attention to housing loan sector especially after it is included in the priority sector and to align credit with Government's thrust for housing for all.

**4.3.5 Suggested action points**

1. Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
2. Lending by banks has been mainly restricted to urban areas and salaried class. Housing needs of rural people needs to be addressed. Banks to finance buyers from economically weaker sections.
3. Government / Banks may develop a Housing Loan Guarantee Fund by leveraging and linking the same with insurance.
4. The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
5. The synchronization of Central and State Government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

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## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure – Public investments

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

##### 5.1.1 Rural Infrastructure Development Fund (RIDF)

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

Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 37 sectors under RIDF are being financed. RIDF has emerged as NABARD's major partnership with the State Government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major), kharland development, warehouses and fisheries (fish jetties).

##### 5.1.2 Status of RIDF in Maharashtra

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

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

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

##### 5.1.3 Status of RIDF in the district

During the year 2021-22, 8 projects, i.e 5 Rural Roads and 3 Rural Bridges were sanctioned in the district under RIDF XXVII with RIDF loan of ₹ 860.50 lakh and ₹ 645.00 lakh respectively. These projects, when completed, are expected to strengthen connectivity network of 360 km, access to 107 markets, 96 pilgrim / tourist centres in the district. One Irrigation project with a total outlay of ₹.96897 lakh involving RIDF loan of ₹.21963.75 lakh has been sanctioned under RIDF XXVI for Shelgaon Barrage (Medium Irrigation project) in Jalgaon Block. The head work is completed.

The cumulative purpose wise number of projects and amount sanctioned, projects completed and amount disbursed in respect of **ongoing tranches** (i.e., RIDF XXVIII to XXVII) in the **district** is given hereunder:

Sl. No.	Sector	Sanctioned	
		No. of Projects	Loan (₹ Lakh)
1	Roads (PWD)	140	8134.11
2	Rural Roads (RDAWCD)	7	2444.00
3	Bridges (PWD)	109	11016.28
4	Irrigation (WRD) and micro irrigation (Agri)	3	26846.39
5	Ware house	2	867.10
	<b>Total</b>	<b>261</b>	<b>49307.88</b>

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

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were prioritized and targeted for completion, through availability of Central Assistance and State share. In Maharashtra, State Government was sanctioned a State share of 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, for 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

In Jalgaon, the Waghur Irrigation project has been sanctioned under LTIF by NABARD, Maharashtra with an amount of ₹.203.56 Crore. The project has been completed.

#### 5.1.5 NABARD Infrastructure Development Assistance (NIDA)

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

Aligning with the State Government requirements to complete the irrigation projects under the special scheme of Baliraja Jal Sanjeevani Yojana, 68 identified projects were sanctioned under NIDA during 2018-19 with an aggregate term loan of Rs.6655.00 crore. Loans amounting to ₹ 3285.69 crore has been disbursed so far.

#### 5.1.6 RIDF in Maharashtra - Looking Ahead

##### 5.1.6.1 Critical Infrastructure

In this PLP, an attempt has been made to revisit the status of identified critical infrastructure gap in the district and highlight other issues related to the infrastructure of the district. A brief overview of the requirements identified and the present status is given below:-

Infrastructure requirements identified	Present status
<b>Major Irrigation Project</b>	
As against the total Command Area of 224514 Ha under all types of irrigation schemes (Minor, Medium and Major) only 86981 Ha has been brought under irrigation, leaving 137533 Ha of land to be brought under irrigation	More and more land is required to be brought under irrigation through irrigation schemes.
To minimize seepage losses, irrigation through open canals has to be avoided by using PVC pipes from dug wells to command area.	Bank finance for pipeline in the command area of dug wells.
Lining of canals	Water Resource Department and banks to take steps
Replacement of Transformer and pump sets and of LIS wherever necessary	Initiative from LI societies and bank finance
<b>Fisheries</b>	
At present no processing unit exists in the district. One processing unit can be set up in the Chopda block	Efforts may be made by Fisheries Dept.
No Fish Hatchery Unit in the district. Hence one such unit could be established in the district.	-do-

<b>Animal Husbandry</b>	
There is gap of 22 veterinary dispensaries, 13 AI centers, 5 Extension Services and 14 milko tester centers in the district.	Proposal has been sent to Department to construct more dispensaries.
<b>Horticulture</b>	
The district is a major producer of banana. As compared to the production of horticulture crops, more agro-processing units would be established.	At present there is only one (Jain Irrigation System Pvt Ltd) Agro Processing Unit in the district. Additional agro-processing units to be set up during coming years.
There are 18 cold storages in the district. However, these cold storage facilities are not sufficient in the district. Cold Storage is the key infrastructure for development of horticulture crop.	No progress in construction of cold storages.
Considerable part of the land is covered under horticulture / Floriculture crops. The setting up of green house/net house in the farms will increase production and productivity.	Some farmers are setting up green house and net house in the district.

The sector-wise critical infrastructure requirements, gaps and suggested action points which can be taken up by the concerned agencies are indicated below:-

Sr No	Sector	Major/Critical Infrastructure Requirement / Gaps	Suggested Action Points	Action By
1	Minor Irrigation	Around 70% of area is un-irrigated.	Urgent work on repairs of the canals to restore their full potential should be undertaken.	Irrigation Dept.
2	Plantation & Horticulture	There is only one private-sector Value Addition Centre for horticultural crops in the District which is inadequate considering the potential.	Fruit processing activities can be encouraged by setting up Exclusive Processing Zones with infrastructure facilities like graders, dehydrators, cold storage, etc. There is an urgent need for more value-addition centres and facilities for post-harvest services.	State Govt. / Banks
3	Dairy Development	(a) There is no cattle feed manufacturing units under either co-operative or public sector in the District.	Immediate need for feed manufacturing units	AH Department
		(b) The district offers much untapped potential for revival of existing defunct Milk Producers' Co-operative Societies and setting up of bulk cooler and milk chilling plants.	The Jalgaon Milk Federation may shift its focus on the Blocks where a lot of scope is still untapped. More milk routes and chilling plants would be required in the interior pockets for a proper development of dairy industry in the District.	Jalgaon Milk Federation Dairy / AH Department
4	Poultry Dev.	(a) There is no hatchery in the District for both layer or broiler birds and the entire stock of DOCs is sourced from outside.	Private investment can be considered to set up a modern Hatchery in the District for both layers and broilers to motivate private investment.	AH Dept.
		(b) There is no commercial feed mill in the District. The feed cost in both broilers and egg production is the single largest component.	State Govt / Private investment can be considered to set up poultry feed manufacturing units.	State Govt/ AH Dept.
5	Fishery	As for the river fishery, there is no processing centre in the District. Further, there is no hatchery unit existing in the district	The Government may offer special incentives in power and taxes to encourage private investment in establishment of modern Fish Processing Plants and hatchery units in the District.	State Govt.

#### 5.1.6.2 Critical intervention required for creating a definitive impact in the sector

Assured and continuous availability of electricity and skilled manpower, timely maintenance services would help in creating definitive impact in this sector.

### 5.1.6.3 Suggested Action Points

#### Government Departments

- I. A large number of projects have been sanctioned by NABARD under the various funds mentioned above. 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. Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e., DPC, BLBC, etc.
- III. 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.
- IV. 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.
- V. 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

#### Banks

- I. NABARD has sanctioned various projects under RIDF, LTIF and NIDA. These projects, in the long run, are expected to create accelerated benefits and credit potential in the areas where it is sanctioned.
- II. Banks may increase their lending presence in these areas.

## 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 updated as on 11 June 2021, stipulated that following loans are eligible for priority sector classification:

*'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 Availability of Infrastructure, critical gaps and interventions required

- There are 2501 and 825 Primary Schools and Secondary Schools in the district. Further, more than 123 colleges exist in various streams. More investment is expected in health sector after COVID-19,
- The literacy rates are 74.76% and 85.50% in Rural and Urban Areas respectively
- Availability of manpower for the created infrastructure is essential. This may require skill up-gradation of manpower in case of hospitals – professionals.
- Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured in right earnest.
- The Village Water and Sanitation Committees may be formed and their capacity building may be done.
- Assured and continuous availability of electricity and skilled manpower like teachers, doctors, timely maintenance services would help in creating definitive impact in this sector.

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

Social Infrastructure involving bank credit has been included in the Priority Sector during the year 2015-16. The projections under the sector for the year 2023-24 are given below:

Sr. No.	Activity	Unit (No.)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	School	No.	30.00	16	480.00	384.00
2	Hospitals	No.	50.00	44	2200.00	1760.00
3	Sanitation (Toilets)	No.	0.20	92	18.40	14.72
4	Drinking Water (RO Plant- 1000 lph)	No.	5.00	20	100.00	80.00
	<b>Total</b>			<b>172</b>	<b>2798.40</b>	<b>2238.72</b>

### 5.2.4 Action points/issues to be addressed

#### 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 ascertain 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

- I. 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. Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.

## 5.3. Renewable Source of Energy and Waste Management

### 5.3.1 Introduction:

Renewable energy has become a major focus area of the Government with the ambitious target of achieving 40 percent cumulative electric capacity from non-fossil fuel-based energy resources by 2030. India is currently undertaking the largest renewable capacity expansion programme in the world. The Jawaharlal Nehru National Solar Mission aims to generate 20,000 MW of solar power by 2022, creating a positive environment among investors keen to tap into India's potential.

In Maharashtra, MERC has set a target of achieving 25 per cent electricity generation from renewable energy by 2025. The State (9,846 MW) ranks fifth in India after Karnataka (15,463 MW), 172 Tamil Nadu (15,225 MW), Gujarat (13,153 MW) and Rajasthan (10,205 MW) in terms of installed capacity of renewable energy. (Source: Economic Survey of Maharashtra 2021-22).

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

As per the Revised Priority Sector guidelines issued by RBI vide their Circular updated 05 December 2019; Bank loans upto a limit of ₹ 15.00 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification will come under Priority Sector. For individual households, the loan limit of ₹ 10.00 lakh per borrower will be considered under priority sector. Considering the cattle wealth in the district, there is a scope for financing bio-gas plants along with dairy units, so as to enable better use of animal dung and creation of additional source of energy.

The district has adequate infrastructure for sales and service including suppliers of solar equipment's, arrangement for repairs of solar equipment's and availability of trained manpower. The arrangement for supply/construction and maintenance of bio-gas plants is available in the district.

### 5.3.3 Assessment of potential for the financial year 2023-24

The details of activity wise projections under this sector for the year 2023-24 are furnished as under:

Sr. No.	Activity	Unit (No. / Area	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Solar Lighting	No.	0.40	195	78.00	62.40
2	Bio-gas Plant (2 cu.m.)	No.	0.25	144	40.00	28.80
3	Solar water pumps (2 HP)	No.	3.00	193	579.00	463.20
4	Solar water pumps (5 HP)	No.	7.00	60	476.00	336.00
	<b>Total</b>			<b>592</b>	<b>1113.00</b>	<b>890.40</b>

Block-wise physical and financial projections for 2023-24 have been furnished in Annexure I.

### 5.3.4 Critical intervention required for creating a definitive impact in the sector

- I. R&D initiatives in this sector for reduction in capital cost and to make it affordable for common people would also help for promotion of this sector.
- II. Setting up of the nodal agency/department for promoting renewable energy at the district level will boost the activity. Further, there is a need for creation of awareness about the sector in the district. The tribal people in remote Satpuda hilly areas need to be supported with renewable (solar based) utility equipment from various programs/schemes

### 5.3.5 Suggested Action Points

#### Government Departments

- I. The State Government may formulate simple and flexible policies for purchasing renewable energy from producers.
- II. MNRE / MEDA may organize awareness programme at ground level to promote use of renewable energy especially solar units.

#### Banks

- I. Banks may sensitize the Solar Energy Schemes like Solar Rooftop Systems, Solar Water Pumping Systems at the ground level to enable farmers/individuals to avail the benefits under these schemes.
- II. Banks may consider financing Biogas along with Dairy units so as to enable better use of animal dung and creation of additional source of energy.
- III. NABARD provides 100% refinance to the banks for loans extended for renewable resources of energy.

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## 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 12.85 crore rural households. It is the most cost-effective and fast-growing microfinance initiative positively touching the socio-economic lives of millions of people in rural hinterland of the country.

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

As on 31 March 2022, there are more than 118 lakh SHGs with aggregate bank deposits of about ₹ 47154 crore and loans outstanding at nearly ₹1,59,789 crore in the country whereas in Maharashtra, there are 12.85 lakh SHGs with savings of ₹2662 crore which accounts for 10.82% of total SHGs in the country.

During 2021-22, SHGs were disbursed loan to the extent of ₹ 99549 crore in Maharashtra which accounts for 3.42% of the total loans disbursed in the country. Women Self Help Group Programme (WSHG) was implemented in 6 districts of the State viz., Nandurbar, Gadchiroli, Chandrapur, Dhule, Nanded and Gondia since June 2012. The interest subvention scheme under NRLM for eligible women SHGs in identified districts is being implemented by NABARD for RRBs and Cooperative banks.

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

Position as on	No. of SHGs in Maharashtra	No. of SHGs in Jalgaon District	Share to Maharashtra position (%)
31/3/2018	848291	23057	2.7
31/3/2019	1083611	24738	2.3
31/3/2020	1167156	25430	2.2
31/3/2021	1213093	26930	2.2
31/3/2022	1285000	29940	2.3

As can be seen in the table above, the total number of SHGs formed in Jalgaon constituted 2.3% of Maharashtra State as on 31 March 2022. During 2022-23 and 2023-24, it has planned to form 4500 and 3570 SHGs respectively, so as to include the entire rural poor women population under the SHG- BLP programme. However, due to poor credit linkage, the SHG formation has taken back stage and efforts are concentrated on their linkage by agencies like banks, MAVIM and DRDA.

#### Micro Finance Profile of the district

Total No. of blocks in the district	15
No. of blocks where SHGs exist	15
No. of blocks where SHGs are credit linked	15
No. of NGOs in the district (Sizeable participation)	7
No. of NGOs participating in credit linkage programme	6
No. of NGOs who can be roped in during the year	0 – it is now NRLM intensive district
Total No. of Bank branches in the district	CBs 354    RRB 18    Coops 271
No. of branches participating in linkage programme	CBs 218    RRB 8    Coops.60
No. of additional branches proposed to be roped in	30
No. of banks acting as SHPIs	0
No. of Government/other agencies participating	5

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	29940
2	No. of SHGs credit linked in the district	19330
3	Amount of Bank loan availed (₹ lakh) in the district	24870
4	Percentage of women SHGs in the district	100%
5	Average loan disbursed per SHG (₹.) in the district	141515
6	Average loan disbursed per SHG (₹.) in the State	145000
7	Average loan disbursed per SHG (₹.) in the Country	293471
8	NPA position in the district	7.19%
9	NPA position in the State	8.76%
10	NPA position in the Country	3.58%
11	Loan outstanding per SHG in the district	110520
12	Loan outstanding per SHG in the State	110031
13	Loan outstanding per SHG in the Country	224113

It can be seen from the above table, the average loan disbursed, loan outstanding and NPAs are comparatively less in Jalgaon district against the State average. The share of private banks in financing to SHGs is increasing and the considerable reduction by PSBs is a matter of concern.

**Capacity building programmes and VLPs:** Various Capacity building programme viz. 6 SHG Leadership Development Programmes and 100 Village level programmes were conducted under SHG-BLP during 2021-22 aiming to upscale SHG credit linkage and 110 SHGs were credit linked to the tune of ₹ 101.50 lakh. The awareness and enrolment of SHG members for various social security schemes were done during the VLPs. One MEDP was conducted in the district on stitching / tailoring in July 2022 benefitting 30 members of SHGs.

### 6.3 E-Shakti - 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.

Under the project, 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](http://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. Jalgaon district was covered under fourth phase. The number of SHGs digitized in Jalgaon district are 4291, out of these number of SHGs credit linked are 2113 i.e. 49.245%. The project in Jalgaon district I was closed on 30 June 2021

### 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 @ ₹4,000 per JLG, NABARD would also consider extending capacity building support to bank staff, the CSP/ or NGO and may also consider provision of hand-holding support from professionals for a period of up to 1 year.

In cases where it is convenient to engage identified NGOs to act as JLGPI, a tripartite agreement between bank, NGO and NABARD may be entered into. 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.

#### **Status of Joint Liability Groups as on 31 March 2022 (in India and in the State of Maharashtra)**

Cumulative No. of JLGs promoted as on 31.03.2022 in the country	18791579
Cumulative Loan disbursed as on 31.03.2022 in the country ( ₹ Lakh)	32593763
Loan Disbursed during 2021-22 in the country ( ₹ Lakh)	11277275
Cumulative No. of JLGs promoted as on 31.03.2022 in Maharashtra	1535384
Cumulative Loan disbursed as on as on 31.03.2022 in the Maharashtra( ₹ Lakh)	2178312
Loan Disbursed during 2021-22 in Maharashtra ( ₹ Lakh)	542267

*(Source: Status of Microfinance in India 2021-22 by NABARD)*

In Jalgaon 19750 JLGs were credit linked with an amount of ₹9875 lakh. 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. Considering the number of farmers with less than one hectare of land in the district is 194457 against which 32410 JLGs can be formed. Out of the potential for formation / promotion of 32410 JLGs, 19750 JLGs are already formed giving scope for 12390 JLGs which can be credit linked in phased manner in the district.

#### **6.5 Issues related to Micro finance**

In Maharashtra, nearly 28% SHGs are credit linked is a matter of concern. Nearly 70% groups are still outside the purview. Relatively high level of NPA of SHGs in Maharashtra is a matter of concern.

Bankers are not able to supervise the SHGs financed due to staff constraints. They are also finding it difficult to rate the SHGs by themselves due to paucity of time at their end. Monitoring mechanism of SHGs needs to be strengthened.

#### **6.6 Future Strategy**

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

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

- The 'My Pad- My Right' pilot project of NABFOUNDATION supported by NABARD is under implementation in Jalgaon. The programme was implemented through our SHPI, Jalgaon Janata Sahakari Cooperative Bank Ltd. as facilitator and being implemented by Zashichi Rani Mahila Bachat Gat.
- Under this project a complete unit set up for making the sanitary pads was given to the SHG. The machines, raw material, training etc. was provided by NABFOUNDATION. Further, the quality of pad, the social cause, women health, hygiene, environment friendliness etc. are being focused and capitalized to promote and market the Sanitary Pad.
- As on 15 July 2022, 3 MEDPs and 1 LEDPs to impart skill and technology amongst the SHGs members were conducted in Jalgaon district and as many as 128 SHG members took the benefit under the programme.

### 6.7 Enhancement in credit flow – capital formation

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

### 6.8 Assessment of Potential

#### 6.8.1 Block wise details of potential available for promotion and savings linkage of SHGs

Sl. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2023-24
1	Amalner	2400	2200	200	100	100
2	Bhadgaon	1920	1600	320	150	170
3	Bhusawal	2100	1790	310	110	200
4	Bodwad	1200	1000	200	90	110
5	Chalisgaon	3800	3150	650	450	200
6	Chopda	2800	2320	480	320	160
7	Dharangaon	1800	1160	640	360	280
8	Erandol	1850	1280	570	340	230
9	Jalgaon	4100	3400	700	360	340
10	Jamner	2900	2120	780	200	580
11	Muktainagar	2030	1510	520	310	210
12	Pachora	2800	2200	600	460	140
13	Parola	1900	1260	640	360	280
14	Raver	3200	2700	500	410	90
15	Yawal	2700	2250	450	280	170
	<b>Total</b>	<b>37500</b>	<b>29940</b>	<b>7560</b>	<b>4300</b>	<b>3260</b>

**6.8.2 Block wise potential for credit linkage of SHGs**

Sl. No	Name of block	No. of SHGs Credit Linked as on 31.03.2022	SHGs to be credit linked during 2022-23		SHGs to be credit linked during 2023-24	
			Fresh+ Repeat		Fresh+ Repeat	
			Nos.	Amt. (lakh)	Nos.	Amt. (lakh)
1	Amalner	1260	950	1805.00	900	2250.00
2	Bhadgaon	800	550	1045.00	300	750.00
3	Bhusawal	1100	800	1520.00	600	1500.00
4	Bodwad	900	400	760.00	500	1250.00
5	Chaligaon	1900	1200	2280.00	1200	3000.00
6	Chopda	1200	750	1425.00	700	1750.00
7	Dharangaon	800	550	1045.00	450	1125.00
8	Erandol	900	550	1045.00	500	1250.00
9	Jalgaon	2900	2100	3990.00	1500	3750.00
10	Jamner	1650	1250	2375.00	1100	2750.00
11	Muktainagar	1250	1150	2185.00	600	1500.00
12	Pachora	1350	900	1710.00	700	1750.00
13	Parola	970	500	950.00	400	1000.00
14	Raver	1200	800	1520.00	800	2000.00
15	Yawal	1150	700	1330.00	900	2250.00
	<b>Total</b>	<b>19330</b>	<b>13150</b>	<b>24985.00</b>	<b>11150</b>	<b>27875.00</b>

**6.9.3 Assessment of potential for the financial year 2023-24**

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

1	Population of the district	42,29,917
2	Rural population	26,30,000
3	No. of households (2 above / 5*average members per household)	526000
4	No. of SHGs required (3 above / 14* average members per SHG)	37500
5	No. of SHGs already linked	29940
6	Balance (4-5)	7560

Considering the total poor population of the district, it is estimated that there is total potential for promotion and saving linkage of 7560 SHGs in the district.

The details of activity wise projections for the year 2023-24 are furnished below:

Sr. No.	Activity	Unit (No.)	Unit Cost (₹ Lakh)	PLP Projections for 2023-24		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	SHGs (DRDA, MAVIM, NULM, JJSB, JPCB)	No.	2.50	11150	27875.00	27875.00
2	OTHERS (JLGs / MISC).	No.	1.50	1940	2910.00	2910.00
3	Loans to Individual Borrowers	No.	0.50	1660	825.00	825.00
4	Loans to Distressed persons	No.	1.00	680	680.00	680.00
5	PMJDY – overdraft facility	No.	0.05	8350	417.50	417.50
6	Loans to State sponsored corporations	No.	15.00	970	14550.00	14550.00
	<b>Total</b>			<b>24750</b>	<b>47257.50</b>	<b>47257.50</b>

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

Micro-level survey through Government departments, NGOs, BCs, etc. to identify the category wise requirement of micro and small loans would help banks in tapping the activity wise potential and enhance their financing in the district.

## 6.11 Suggested Action Points

### Government Departments

- I. The concerned Development Corporations as mentioned above may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities of the society.
- II. Various cadres like Bank Sakhi, Pashu Sakhi, Vima Sakhi, Krushi Sakhi, FL-CRP etc. which are being developed under NRLM may be used effectively so as to achieve the mission objectives.

### Banks

- I. Banks may consider SHGs / JLGs financing as the viable mode for reducing transaction costs, increase recovery, etc.
- II. Taking into account the thrust of Government, the cause of women empowerment, helping weaker sections and the overall economic development of the country, banks must look at this sector positively.

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**6. (A) Impact of low level Credit Services in Schedule Areas (PESA)****PLP Projections for PESA Blocks in Jalgaon District**

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

In Jalgaon district, there are 3 blocks which have been covered under PESA Act. As against the Total Priority Sector projections of ₹ 917083.42 lakh for the district as presented in this PLP 2023-24, the % of block projection to district projection in the PLP for the total priority sector is matching or more than the % of Block Population to District population, as can be found from the following table.

Sr. No.	District Population	Name of the block under PESA	Block Population	% of Block Population to District population	PLP 2023-24 projections for the district in lakh (₹)	PLP 2023-24 projections for the block in lakh (₹)	% of block projection to district projection in the PLP 2023-24
1	42,29,917	Chopda	312815	7.40	917083.42	70806.04	7.72
2	42,29,917	Raver	312082	7.38	917083.42	74972.69	8.18
3	42,29,917	Yawal	272242	6.44	917083.42	61944.19	6.75
		<b>Total</b>	<b>897139</b>	<b>21.22</b>	<b>917083.42</b>	<b>207722.92</b>	<b>22.65</b>

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## 'MY PAD, MY RIGHT' – A Path Breaking Pilot Project

Jalgaon was selected for implementation of unique 'My Pad- My Right' pilot project of NABFOUNDATION supported by NABARD from Maharashtra. The programme was implemented through Jalgaon Janata Sahakari Cooperative Bank Ltd. as facilitator and being implemented by Zashichi Rani Mahila Bachat Gat. The Pilot project was launched by Hon'ble Minister for Textile and Women & Child Development, Gol Smt. Smruti Irani, across India virtually on 15 October 2020. The project was launched by Hon'ble District Collector of Jalgaon Shri Abhijeet Raut, IAS on 22 January 2021 in a Mega programme cum medical camp organized at Chattrapati Sambhaji Natya Sankool. Around 110 SHG member, Government Medical Doctor, eminent Gynecologist were invited for inauguration.

Under this project a complete unit for making the sanitary pads was given to the SHG. The machines, raw material, training etc. was provided by none other than PADMAN of India Padmashree Shri A Muruganantham. Further, the quality of pad, the social cause, women health, hygiene, environment friendliness etc. are being focused and capitalized to promote and market the Sanitary Pad. To impart the marketing skills, a stall in the SHG Exhibition sponsored by NABARD organized in Jalgaon was allotted to the SHG. The members of SHG got good exposure during the exhibition and developed contacts with potential customers. The project unit has now upgraded to Semi-Automatic machine.



माझे पॅड | माझा अधिकार



पॅडनेम चित्रीकरण प्रसंगी श्री. अक्षयकुमार व श्री. मुरलनंतम्



कार्यक्रमाच्या उद्घाटन प्रसंगी मार्गदर्शन करताना जिल्हाधिकारी श्री. अभिजित राजुत



झाशीची राणी महिला बचत गटाचे सदस्य पॅड तयार करताना



महिलांना आरोग्याबाबत मार्गदर्शन करताना डॉ. सौ. अनुराधा वानखेडे (राजुत)



माय पॅड माय राईट या कार्यक्रमाचे उद्घाटन करताना जिल्हाधिकारी श्री. अभिजित राजुत



मशिनच्या इन्स्टालेशनचे सर्टिफिकेट देताना कंपनीचे अधिकारी



'माय पॅड माय राईट' या प्रोजेक्टचे मुख्य मार्गदर्शक श्री. मुरलनंतम् स्वतः पॅड करून दाखवताना



मुरलनंतम् यांचेसोबत डॉ.जी.आर चिताला, वेअरमन नाबार्ड



आरोग्य तपासणी विगीर व उद्घाटन प्रसंगी झाशीची राणी बचत गट

### सॅनिटरी नॅपकीनचे फायदे

- १) ९५% जैव विघटन होते
- २) कोणत्याही रसायनाचा वापर नाही
- ३) दिर्घकाळ शोषण क्षमता
- ४) प्लास्टिकमुक्त असल्यामुळे गर्भपिशवीच्या कर्करोगापासून संरक्षण
- ५) नैसर्गिक घटकांपासून बनविल्यामुळे आरोग्याच्या दृष्टीने सुरक्षित
- ६) आरामदायी आहेत
- ७) बदलविण्यास आणि सोबत बाळगण्यास सोपे
- ८) सहज उपलब्ध व वजनास हलके

संपर्क : रुद्राणी देवरे - ९२८४०८६६६८  
डॉ. अनिता पाटील - ८०५५९९३८०३  
अर्चना महाजन - ८७८८६६४८६०  
सुनिता पाटील - ९५५२७०४९६९  
शितल पाटील - ७५८८५२९३८

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सहयोगी संस्था : जळगाव जनता सहकारी बँक लि., जळगाव

पॅड उत्पादन  
युनिट संचलन :

झाशीची राणी महिला बचत गट

### District Specific Action Points : Jalgaon

- Jalgaon is famous for Banana production. Establishment of a dedicated Corporation for banana, tissue culture labs, creation of export infrastructure like pack houses, cold storages, ripening & pre cooling chambers, packing, grading & certification would give a fill up to the export of Banana from the district.
- The announcement of AIF by GoI and PACS to MSC scheme of NABARD may lead to increase in credit flow to various societies, FPO's, APMCs. Banks may also proactively increase finance to these sectors as the demand is likely to increase.
- The issue of open canal or piped canal has not yet been resolved. Hence, the work has not yet started for distribution network. The Head work of Varkhede Londhe project is completed as per sanction but the storing of water has not started due to pending rehabilitation of Tamaswadi village.
- Farmers may be encouraged to adopt newer activities such as protected vegetable, flower and spice cultivation.
- The propagation of micro irrigation systems (Drip & Sprinklers) needs to be encouraged for optimising use of water and enhancing irrigation potential in Semi critical blocks. As against the total 268147 Ha Irrigation potential created under all types of irrigation schemes, 231524 Ha has been brought under irrigation, leaving 36623 Ha of potential created. Urgent work on repairs of the canals to restore their full potential should be undertaken.
- More individual LIS may be encouraged to exploit the surface water potential. Major portion of this rainfall is lost as run off. There is an urgent need to introduce model structures for rainwater harvesting.
- There is a need to propagate farm mechanization through farmers group / FPOs (Aujar Bank for farm implements). There is credit linked subsidy available under Gat Sheti and POCRA also. PACS may be encouraged by DCCB to provide hire-and-use services to enable small and marginal farmers to save time in manual operations in pre and post-harvest activities.
- Projects with PPP models are required to be promoted for taking integrated agro-forestry activities to bring in large tracts of wasteland under commercial/social forestry.
- The KCC for AH and Fisheries whereby the farmers are provided Working Capital may be extended to all the eligible farmers.
- Promotion of Producer Companies in Poultry Sector by adopting a cluster approach may be explored by the AH department. Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs / JLGs in coordination with banks.
- The district merits for the setting-up of a Mega Food Park.
- Entrepreneurs, SHGs, JLGs & Cooperatives should be encouraged by providing need based credit for setting-up of Food & Agro Processing units like flour/Dal/oil mills, Gur-Khandsari making, ginger processing etc.
- The announcement of PM-FME, CSS on FPO and AIF by GoI may create demand for credit by various eligible institutions. Banks may proactively increase finance to these sectors as the demand is likely to increase over the years.
- The Jalgaon city is known as "Suvarna Nagari" (Golden City). There are more than 100 units of Gold Jewellery shops existing in the district. Hence, a Gold Cluster has been approved for Jalgaon district by GOI to boost export. Such an effort should be supported by banks.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations.
- MNRE / MEDA may organize awareness programme at ground level to promote use of renewable energy especially solar units.

## Annexure - I

## ACTIVITY WISE / BLOCK WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2023-24

STATE :- MAHARASHTRA

DISTRICT :- JALGAON

(₹ Lakh)

S.N	Chapter No.	Activity	Unit Cost	Unit Size	Phy/ BL	JALGAON	BHUSAVAL	BODVAD	YAVAL	RAVER	MUKTAINAGA	AMALNER	CHOPDA	ERANDOL	DHARANGAON	PAROLA	CHALISGAON	JAMNER	PACHORA	BHADGAON	Total
	2	AGRICULTURE																			
	2.1	FARM CREDIT																			
	2.1.1	CROP PRODUCTION, MAINTENANCE AND MARKETING																			
		JOWAR	0.24	Ha	Phy	5100	2000	2400	4500	4200	2600	4500	4500	2100	2800	2600	4400	2600	3600	2200	50100
				100.00%	BL	1224.00	480.00	576.00	1080.00	1008.00	624.00	1080.00	1080.00	504.00	672.00	624.00	1056.00	624.00	864.00	528.00	12024.00
		BAZARI	0.22	Ha	Phy	300	200	250	400	350	350	800	1000	600	700	800	2100	1200	1400	800	11250
				100.00%	BL	66.00	44.00	55.00	88.00	77.00	77.00	176.00	220.00	132.00	154.00	176.00	462.00	264.00	308.00	176.00	2475.00
		MAIZE	0.27	Ha	Phy	5000	4600	6100	5300	5900	5800	8700	8500	5100	7200	5900	9900	6800	8900	6400	100100
				100.00%	FA	1350.00	1242.00	1647.00	1431.00	1593.00	1566.00	2349.00	2295.00	1377.00	1944.00	1593.00	2673.00	1836.00	2403.00	1728.00	27027.00
		WHEAT	0.30	Ha	Phy	2200	1400	1600	3000	2700	2300	2700	2400	2350	2250	1800	3400	3200	2100	1800	35200
				100.00%	BL	660.00	420.00	480.00	900.00	810.00	690.00	810.00	720.00	705.00	675.00	540.00	1020.00	960.00	630.00	540.00	10560.00
		PULSES - TUVAR/MOONG/UDID/HARBHA	0.26	Ha	Phy	9000	4300	4500	7500	7800	5200	6800	6300	4800	4400	3200	8700	8900	6700	4300	92400
				100.00%	BL	2200.00	1100.00	1200.00	1900.00	1700.00	1352.00	1900.00	1638.00	1050.00	1144.00	832.00	2262.00	1650.00	1742.00	1075.00	22745.00
		OIL SEEDS -Groundnut/SOYABEAN/KHUR	0.30	Ha	Phy	2800	1300	1050	1850	1750	1450	1600	1650	950	100	900	3500	2400	1950	950	24200
				100.00%	BL	840.00	390.00	315.00	555.00	525.00	435.00	480.00	495.00	285.00	30.00	270.00	1050.00	720.00	585.00	285.00	7260.00
		COTTON	0.40	Ha	Phy	22000	12700	14800	19500	21500	1600	30500	29000	16500	21500	24600	39000	41000	25000	19000	338200
				100.00%	BL	8800.00	5080.00	5920.00	7800.00	8600.00	640.00	12200.00	11600.00	6600.00	8600.00	9840.00	15600.00	16400.00	10000.00	7600.00	135280.00
		SUGARCANE	1.01	Ha	Phy	200	180	30	330	320	300	50	450	50	100	50	700	350	150	250	3510
				100.00%	BL	202.00	181.80	30.30	333.30	323.20	303.00	50.50	454.50	50.50	101.00	50.50	707.00	353.50	151.50	252.50	3545.10
		BANANA	1.20	Ha	Phy	800	400	50	5500	10200	2800	50	3600	100	250	10	200	350	300	550	25160
				100.00%	BL	960.00	480.00	60.00	5600.00	15000.00	3360.00	60.00	4320.00	120.00	300.00	12.00	240.00	420.00	360.00	660.00	31952.00
		OTHER CROPS	0.20	Ha	Phy	150	50	50	100	120	60	60	140	70	80	50	150	110	90	100	1380
				100.00%	BL	30.00	10.00	10.00	20.00	24.00	12.00	12.00	28.00	14.00	16.00	10.00	30.00	22.00	18.00	20.00	276.00
		TOTAL - CROP LOAN	BL		BL	16332.00	9427.80	10293.30	19707.30	29660.20	9059.00	19117.50	22850.50	10837.50	13636.00	13947.50	25100.00	23249.50	17061.50	12864.50	253144.10
		CONSUMPTIONS, POST HARVEST, MAINTENANCE AND MARKETING (30% OF PRODUCTION COST)																			75943.23
		TOTAL - CROP LOAN ALL INCLUSIVE																			329087.33
	2.1.2	WATER RESOURCES																			
		DUG CUM BORE WELLS	1.40	No.s	Phy	250	200	20	0	0	30	240	160	180	150	140	400	210	240	220	2440
				90%	BL	315.00	252.00	25.20	0.00	0.00	37.80	302.40	201.60	226.80	189.00	176.40	504.00	264.60	302.40	277.20	3074.40
		TUBE WELLS	0.60	No.s	Phy	150	100	30	0	0	50	150	150	100	150	110	320	210	140	100	1760
				90%	BL	81.00	54.00	16.20	0.00	0.00	27.00	81.00	81.00	54.00	81.00	59.40	172.80	113.40	75.60	54.00	950.40
		PUMPSETS 5HP (SUBMERSIBLE)	0.60	No.s	Phy	250	160	50	250	220	150	200	200	160	160	120	350	250	160	160	2840
				90%	BL	135.00	86.40	27.00	135.00	118.80	81.00	108.00	108.00	86.40	86.40	64.80	189.00	135.00	86.40	86.40	1533.60
		DRIP SET (for all crops - Average)	0.80	No.s	Phy	1000	600	400	900	1100	700	800	900	750	700	400	1100	800	700	500	11350
				90%	BL	720.00	432.00	288.00	648.00	792.00	504.00	576.00	648.00	540.00	504.00	288.00	792.00	576.00	504.00	360.00	8172.00
		SPRINKLER SET (Average cost for various)	0.30	No.s	Phy	100	80	50	60	60	80	90	80	80	90	70	80	80	100	60	1160
				90%	BL	27.00	21.60	13.50	16.20	16.20	21.60	24.30	21.60	21.60	24.30	18.90	21.60	21.60	27.00	16.20	313.20
		LIFT IRRIGATION	0.80	No.s	Phy	150	80	40	150	200	100	60	100	50	100	80	200	120	140	60	1630
				90%	BL	108.00	57.60	28.80	108.00	144.00	72.00	43.20	72.00	36.00	72.00	57.60	144.00	86.40	100.80	43.20	1173.60
		PIPELINES (1000 METERS)	1.00	No.s	Phy	950	700	500	800	800	800	600	600	550	550	400	800	750	600	500	9900
				90%	BL	855.00	630.00	450.00	720.00	720.00	720.00	540.00	540.00	495.00	495.00	360.00	720.00	675.00	540.00	450.00	8910.00
		TOTAL - MINOR IRRIGATION			BL	2241.00	1533.60	848.70	1627.20	1791.00	1463.40	1674.90	1672.20	1459.80	1451.70	1025.10	2543.40	1872.00	1636.20	1287.00	24127.20
	2.1.3	FARM MECHANISATION																			
		TRACTORS & TRAILORS	7.50	No.s	Phy	140	80	35	90	105	75	70	90	45	65	40	120	100	75	50	1180
				75%	BL	787.50	450.00	196.88	506.25	590.63	421.88	393.75	506.25	253.13	365.63	225.00	675.00	562.50	421.88	281.25	6637.53
		POWER TILLERS	3.00	No.s	Phy	60	30	20	50	60	40	60	50	20	30	30	90	50	90	40	720
				75%	BL	135.00	67.50	45.00	112.50	135.00	90.00	135.00	112.50	45.00	67.50	67.50	202.50	112.50	202.50	90.00	1620.00
		THRESHERS	2.50	No.s	Phy	55	20	15	35	45	40	55	30	20	25	30	55	35	45	25	530
				75%	BL	103.13	37.50	28.13	65.63	84.38	75.00	103.13	56.25	37.50	46.88	56.25	103.13	65.63	84.38	46.88	993.80
		AGRI. IMPLEMENTS	1.00	No.s	Phy	1100	600	500	900	950	550	750	600	400	400	450	850	700	600	650	10000
				75%	BL	825.00	450.00	375.00	675.00	712.50	412.50	562.50	450.00	300.00	300.00	337.50	637.50	525.00	450.00	487.50	7500.00
		Drones and Digital Tech.	20.00	No.s	Phy	10	5	1	4	5	4	2	5	1	2	1	5	3	1	1	50
				75%	BL	150.00	75.00	15.00	60.00	75.00	60.00	30.00	75.00	15.00	30.00	15.00	75.00	45.00	15.00	15.00	750.00
		REPAIRS & REONVATION OF TRACTOR	0.60	No.s	Phy	160	90	50	120	150	100	80	120	70	80	100	250	170	100	60	1700
				75%	BL	72.00	40.50	22.50	54.00	67.50	45.00	36.00	54.00	31.50	36.00	45.00	112.50	76.50	45.00	27.00	765.00
		TOTAL - FARM MECHANISATION			BL	1989.63	1112.50	734.51	1480.38	1657.01	1111.38	1297.38	1246.00	734.13	883.01	798.25	1797.63	1409.13	1270.76	999.63	18266.33

	2.1.4	PLANTATION & HORTICULTURE (INCLUDING SERICULTURE)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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2.1.9	FISHERIES																			
	COMPOSITE FISH CULTURE IN NEW POND	2.83	acre	Phy	200	120	40	200	220	150	120	250	100	120	90	250	200	50	100	2210
			90%	BL	509.40	305.64	101.88	509.40	560.34	382.05	305.64	636.75	254.70	305.64	229.23	636.75	509.40	127.35	254.70	5628.87
	RSERVOIR FISHERY	1.62	acre	Phy	100	70	15	100	110	70	40	120	50	100	60	160	120	50	60	1225
			90%	BL	145.80	102.06	21.87	145.80	160.38	102.06	58.32	174.96	72.90	145.80	87.48	233.28	174.96	72.90	87.48	1786.05
	BOATS AND NETS	1.50	No.s	Phy	100	45	15	50	60	30	30	60	25	30	5	45	30	25	15	565
			90%	BL	135.00	60.75	20.25	67.50	81.00	40.50	40.50	81.00	33.75	40.50	6.75	60.75	40.50	33.75	20.25	762.75
	WORKING CAPITAL (KCC)	combined	No.s/acre																	2975
			100%																	2356.50
	<b>TOTAL - FISHERIES</b>			<b>BL</b>	<b>790.20</b>	<b>468.45</b>	<b>144.00</b>	<b>722.70</b>	<b>801.72</b>	<b>524.61</b>	<b>404.46</b>	<b>892.71</b>	<b>361.35</b>	<b>491.94</b>	<b>323.46</b>	<b>930.78</b>	<b>724.86</b>	<b>234.00</b>	<b>362.43</b>	<b>10534.17</b>
2.1.10	OTHERS																			
	BULLOCK - PAIR	0.90	No.s	Phy	60	30	20	35	30	25	50	55	35	45	50	115	75	100	65	790
			80%	BL	43.20	21.60	14.40	25.20	21.60	18.00	36.00	39.60	25.20	32.40	36.00	82.80	54.00	72.00	46.80	568.80
	BULLOCK CARTS	0.80	No.s	Phy	50	30	20	40	45	20	60	65	55	60	50	100	55	100	60	810
			80%	BL	32.00	19.20	12.80	25.60	28.80	12.80	38.40	41.60	35.20	38.40	32.00	64.00	35.20	64.00	38.40	518.40
	MISC. ACTIVITIES	0.50	No.s	Phy	500	150	150	350	450	260	350	450	250	210	150	450	220	300	150	4390
			80%	BL	200.00	60.00	60.00	140.00	180.00	104.00	140.00	180.00	100.00	84.00	60.00	180.00	88.00	120.00	60.00	1756.00
	<b>TOTAL - OTHERS</b>			<b>BL</b>	<b>275.20</b>	<b>100.80</b>	<b>87.20</b>	<b>190.80</b>	<b>230.40</b>	<b>134.80</b>	<b>214.40</b>	<b>261.20</b>	<b>160.40</b>	<b>154.80</b>	<b>128.00</b>	<b>326.80</b>	<b>177.20</b>	<b>256.00</b>	<b>145.20</b>	<b>2843.20</b>
	<b>SUB-TOTAL [FARM CREDIT]</b>			<b>BL</b>	<b>28067.79</b>	<b>16377.64</b>	<b>14928.10</b>	<b>29559.57</b>	<b>40533.01</b>	<b>15866.90</b>	<b>28017.37</b>	<b>34433.23</b>	<b>16997.62</b>	<b>20400.48</b>	<b>19362.64</b>	<b>40984.31</b>	<b>33996.95</b>	<b>26153.58</b>	<b>19752.69</b>	<b>476043.91</b>
2.2	AGRICULTURE INFRASTRUCTURE																			
2.2.1	CONSTRUCTION OF STORAGE & MARKETING INFRASTRUCTURE																			
	GODOWN (UPTO TO 1000 MT) unit cost /	0.04	MT	Phy	6500	4000	1000	2000	2800	1500	2400	2500	1500	2800	1200	4000	2200	2800	1800	39000
			75%	BL	170.63	105.00	26.25	52.50	73.50	39.38	63.00	65.63	39.38	73.50	31.50	105.00	57.75	73.50	47.25	1023.77
	COLD STORAGE UNITS (UPTO TO 1000	0.12	MT	Phy	1200	600	200	500	1000	300	500	500	100	200	200	800	300	200	100	6700
			75%	BL	108.00	54.00	18.00	45.00	90.00	27.00	45.00	45.00	9.00	18.00	18.00	72.00	27.00	18.00	9.00	603.00
	MARKET YARDS	25.00	No.s	Phy	4	2	0	1	1	1	1	1	1	2	2	4	2	2	1	25
			75%	BL	75.00	37.50	0.00	18.75	18.75	18.75	18.75	18.75	18.75	37.50	37.50	75.00	37.50	37.50	18.75	468.75
	MODERNISATION OF MARKET YARDS	15.00	No.s	Phy	2	1	0	1	2	1	1	1	1	1	1	1	1	1	1	16
			75%	BL	22.50	11.25	0.00	11.25	22.50	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	180.00
	GRADATION & STANDARDISATION	400.00	No.s	Phy	5	2	1	3	5	2	2	3	1	3	2	5	2	2	2	40
			75%	BL	1500.00	600.00	300.00	900.00	1500.00	600.00	600.00	900.00	300.00	900.00	600.00	1500.00	600.00	600.00	600.00	12000.00
	<b>TOTAL - STORAGE FACILITIES</b>			<b>BL</b>	<b>1876.13</b>	<b>807.75</b>	<b>344.25</b>	<b>1027.50</b>	<b>1704.75</b>	<b>696.38</b>	<b>738.00</b>	<b>1040.63</b>	<b>378.38</b>	<b>1040.25</b>	<b>698.25</b>	<b>1763.25</b>	<b>733.50</b>	<b>740.25</b>	<b>686.25</b>	<b>14275.52</b>
2.2.2	LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT																			
	VARIOUS LAND DEV. ACTIVITIES	1.00	Ha	Phy	250	120	200	250	350	150	300	300	100	200	150	400	600	250	200	3820
			80%	BL	200.00	96.00	160.00	200.00	280.00	120.00	240.00	240.00	80.00	160.00	120.00	320.00	480.00	200.00	160.00	3056.00
	FARM PONDS (30X30X3)	2.00	No.s	Phy	300	120	120	120	150	100	200	200	150	150	150	400	800	300	150	3410
			80%	BL	480.00	192.00	192.00	192.00	240.00	160.00	320.00	320.00	240.00	240.00	240.00	640.00	1280.00	480.00	240.00	5456.00
	FARM PONDS (25X25X3)	1.50	No.s	Phy	150	100	120	50	60	100	200	200	150	100	120	300	60	200	100	2010
			80%	BL	180.00	120.00	144.00	60.00	72.00	120.00	240.00	240.00	180.00	120.00	144.00	360.00	72.00	240.00	120.00	2412.00
	<b>TOTAL - LAND DEVELOPMENT</b>			<b>BL</b>	<b>860.00</b>	<b>408.00</b>	<b>496.00</b>	<b>452.00</b>	<b>592.00</b>	<b>400.00</b>	<b>800.00</b>	<b>800.00</b>	<b>500.00</b>	<b>520.00</b>	<b>504.00</b>	<b>1320.00</b>	<b>1832.00</b>	<b>920.00</b>	<b>520.00</b>	<b>10924.00</b>
2.2.3	AGRICULTURE INFRASTRUCTURE - OTHERS																			
	TISSUE CULTURE	100.00	No.	Phy	6	1	0	3	4	1	1	3	1	1	1	2	1	1	1	27
			75%	BL	450.00	75.00	0.00	225.00	300.00	75.00	75.00	225.00	75.00	75.00	75.00	150.00	75.00	75.00	75.00	2025.00
	Bio control labs/Bio-pesticides / Bio-Fertiliz	95.00	No.	Phy	4	1	0	2	2	1	1	2	0	1	0	1	0	1	0	16
			75%	BL	285.00	71.25	0.00	142.50	142.50	71.25	71.25	142.50	0.00	71.25	0.00	71.25	0.00	71.25	0.00	1140.00
	SEED PRODUCTION / EXPASION	250.00	150 TPA	Phy	3	1	0	1	1	0	1	1	0	0	0	1	1	1	1	12
			75%	BL	562.50	187.50	0.00	187.50	187.50	0.00	187.50	187.50	0.00	0.00	0.00	187.50	187.50	187.50	187.50	2250.00
	VERMI COMPOSTING	0.50	No.	Phy	120	50	50	90	100	60	80	120	50	60	70	300	90	100	50	1400
			75%	BL	45.00	18.75	18.75	33.75	41.25	22.50	30.00	45.00	18.75	22.50	26.25	112.50	33.75	37.50	18.75	525.00
	<b>TOTAL - OTHERS</b>			<b>BL</b>	<b>1342.50</b>	<b>352.50</b>	<b>18.75</b>	<b>588.75</b>	<b>671.25</b>	<b>168.75</b>	<b>363.75</b>	<b>600.00</b>	<b>93.75</b>	<b>168.75</b>	<b>101.25</b>	<b>521.25</b>	<b>296.25</b>	<b>371.25</b>	<b>281.25</b>	<b>5940.00</b>
	<b>SUB-TOTAL [AGRICULTURE INFRASTRUCTURE]</b>			<b>BL</b>	<b>4078.63</b>	<b>1568.25</b>	<b>859.00</b>	<b>2068.25</b>	<b>2968.00</b>	<b>1265.13</b>	<b>1901.75</b>	<b>2440.63</b>	<b>972.13</b>	<b>1729.00</b>	<b>1303.50</b>	<b>3604.50</b>	<b>2861.75</b>	<b>2031.50</b>	<b>1487.50</b>	<b>31139.52</b>

2.3	ANCILLARY ACTIVITIES																			
2.3.1	FOOD & AGRO PROCESSING																			
	PULSES PROCESSING	30.00	No.s	Phy	22	4	1	6	8	4	10	10	8	15	5	16	12	10	5	136
			75%	BL	495.00	90.00	22.50	135.00	180.00	90.00	225.00	225.00	180.00	337.50	112.50	360.00	270.00	225.00	112.50	3060.00
	OIL MILLS	30.00	No.s	Phy	20	5	2	3	4	2	5	3	2	8	1	5	2	2	1	65
			75%	BL	450.00	112.50	45.00	67.50	90.00	45.00	112.50	67.50	45.00	180.00	22.50	112.50	45.00	45.00	22.50	1462.50
	BANANA CHIPS/ MASALA	15.00	No.s	Phy	70	20	10	150	160	80	10	80	5	10	5	30	20	10	20	680
			75%	BL	787.50	225.00	112.50	1687.50	1800.00	900.00	112.50	900.00	56.25	112.50	56.25	337.50	225.00	112.50	225.00	7650.00
	BAKERIES	6.00	No.s	Phy	15	2	1	3	3	1	2	2	1	1	1	4	1	1	1	39
			75%	BL	67.50	9.00	4.50	13.50	13.50	4.50	9.00	9.00	4.50	4.50	4.50	18.00	4.50	4.50	4.50	175.50
	MILK PROCESSING UNIT	15.00	No.s	Phy	10	3	4	8	10	6	10	8	2	5	2	20	8	7	2	105
			75%	BL	112.50	33.75	45.00	90.00	112.50	67.50	112.50	90.00	22.50	56.25	22.50	225.00	90.00	78.75	22.50	1181.25
	PAPAYA PROCESSING UNITS	2.50	No.s	Phy	3	1	1	1	1	1	1	1	1	1	1	2	1	1	1	18
			75%	BL	5.63	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	3.75	1.88	1.88	1.88	33.82
	EXPORT ORIENTED UNIT	225.00	No.s	Phy	5	1	0	3	4	1	1	2	0	1	0	3	1	1	1	24
			75%	BL	843.75	168.75	0.00	506.25	675.00	168.75	168.75	337.50	0.00	168.75	0.00	506.25	168.75	168.75	168.75	4050.00
	POST HARVEST CENTRE	60.00	No.s	Phy	4	1	0	2	3	1	1	2	0	2	0	3	1	1	1	22
			75%	BL	180.00	45.00	0.00	90.00	135.00	45.00	45.00	90.00	0.00	90.00	0.00	135.00	45.00	45.00	45.00	990.00
	WORKING CAPITAL(APPROX.25%)	10.00	No.s	Phy	70	20	5	120	150	40	40	100	10	30	10	50	40	25	15	725
			100%	BL	700.00	200.00	50.00	1200.00	1500.00	400.00	400.00	1000.00	100.00	300.00	100.00	500.00	400.00	250.00	150.00	7250.00
	TOTAL AGRO & FOOD PROC.			BL	3641.88	885.88	281.38	3791.63	4507.88	1722.63	1187.13	2720.88	410.13	1251.38	320.13	2198.00	1250.13	931.38	752.63	25853.07
2.3.2	OTHERS																			
	LOANS TO FARMERS' COOP.	25.00	No.s	Phy	8	2	2	4	5	2	4	6	2	3	2	5	4	2	2	53
			80%	BL	160.00	40.00	40.00	80.00	100.00	40.00	80.00	120.00	40.00	60.00	40.00	100.00	80.00	40.00	40.00	1060.00
	ACABC	20.00	No.s	Phy	2	1	0	2	2	2	2	4	1	1	1	3	2	2	1	26
			64%	BL	25.60	12.80	0.00	25.60	25.60	25.60	25.60	51.20	12.80	12.80	12.80	38.40	25.60	25.60	12.80	332.80
	LOANS TO PACS / FSS / LAMPS	20.00	No.s	Phy	2	2	1	12	15	2	5	10	1	1	1	5	3	3	2	65
			80%	BL	32.00	32.00	16.00	192.00	240.00	32.00	80.00	160.00	16.00	16.00	16.00	80.00	48.00	48.00	32.00	1040.00
	Loans to MFIs for on lending to SHGs/JLGs for agriculture purpose	25.00	No.s	Phy	10	2	0	1	1	1	2	4	1	0	0	3	1	2	0	28
			80%	BL	200.00	40.00	0.00	20.00	20.00	20.00	40.00	80.00	20.00	0.00	0.00	60.00	20.00	40.00	0.00	560.00
	LAONS TO FPOs / FPCs	20.00	No.s	Phy	6	2	2	3	4	3	8	7	2	3	2	10	5	12	5	74
			80%	BL	96.00	32.00	32.00	48.00	64.00	48.00	128.00	112.00	32.00	48.00	32.00	160.00	80.00	192.00	80.00	1184.00
	TOTAL - OTHERS			BL	513.60	156.80	88.00	365.60	449.60	165.60	353.60	523.20	120.80	136.80	100.80	438.40	253.60	345.60	164.80	4176.80
	SUB-TOTAL [ANCILLARY ACTIVITIES]			BL	4155.48	1042.68	369.38	4157.23	4957.48	1888.23	1540.73	3244.08	530.93	1388.18	420.93	2636.40	1503.73	1276.98	917.43	30029.87
	TOTAL [AGRICULTURE]				36301.90	18988.57	16156.48	35785.05	48458.49	19020.26	31459.85	40117.94	18500.68	23517.66	21087.07	47225.21	38362.43	29462.06	22157.62	537213.30
3	MICRO, SMALL AND MEDIUM ENTERPRISES																			
	Manufacturing sector - Term Loan																			
	Micro Enterprises	50	No.s	Phy	150	30	5	40	40	15	30	50	10	30	10	50	40	30	10	540
			75%	BL	5625.00	1125.00	187.50	1500.00	1500.00	562.50	1125.00	1875.00	375.00	1125.00	375.00	1875.00	1500.00	1125.00	375.00	20250.00
	Small Enterprises	250	No.s	Phy	10	2	1	2	2	1	2	4	1	1	1	5	2	1	1	36
			75%	BL	1875.00	375.00	187.50	375.00	375.00	187.50	375.00	750.00	187.50	187.50	187.50	937.50	375.00	187.50	187.50	6750.00
	Medium Enterprises	1500	No.s	Phy	2	1	0	0	1	0	0	0	0	0	0	1	0	0	0	5
			75%	BL	2250.00	1125.00	0.00	0.00	1125.00	0.00	0.00	0.00	0.00	0.00	0.00	1125.00	0.00	0.00	0.00	5625.00
	Total			BL	9750.00	2625.00	375.00	1875.00	3000.00	750.00	1500.00	2625.00	562.50	1312.50	562.50	3937.50	1875.00	1312.50	562.50	32625.00
	Manufacturing sector - WC																			
	Micro Enterprises	10	No.s	Phy	500	200	50	100	150	100	200	250	50	150	40	250	190	120	50	2400
			100%	BL	5000.00	2000.00	500.00	1000.00	1500.00	1000.00	2000.00	2500.00	500.00	1500.00	400.00	2500.00	1900.00	1200.00	500.00	24000.00
	Small Enterprises	50	No.s	Phy	25	5	3	3	5	4	5	8	3	5	2	15	5	8	2	98
			100%	BL	1250.00	250.00	150.00	150.00	250.00	200.00	250.00	400.00	150.00	250.00	100.00	750.00	250.00	400.00	100.00	4900.00
	Medium Enterprises	300	No.s	Phy	5	1	0	0	1	1	1	1	0	1	1	2	1	1	1	17
			100%	BL	1500.00	300.00	0.00	0.00	300.00	300.00	300.00	300.00	0.00	300.00	300.00	600.00	300.00	300.00	300.00	5100.00
	Total			BL	7750.00	2550.00	650.00	1150.00	2050.00	1500.00	2550.00	3200.00	650.00	2050.00	800.00	3850.00	2450.00	1900.00	900.00	34000.00
	Service sector - Term Loan																			
	Micro Enterprises	25	No.s	Phy	500	250	50	200	150	90	80	150	30	40	20	100	80	50	60	1850
			75%	BL	9375.00	4687.50	937.50	3750.00	2812.50	1687.50	1500.00	2812.50	562.50	750.00	375.00	1875.00	1500.00	937.50	1125.00	34687.50
	Small Enterprises	100	No.s	Phy	250	60	20	50	60	40	80	100	40	60	30	150	80	50	20	1090
			75%	BL	18750.00	4500.00	1500.00	3750.00	4500.00	3000.00	6000.00	7500.00	3000.00	4500.00	2250.00	11250.00	6000.00	3750.00	1500.00	81750.00
	Medium Enterprises	300	No.s	Phy	20	3	1	2	2	1	2	2	1	1	1	4	1	1	1	43
			75%	BL	4500.00	675.00	225.00	450.00	450.00	225.00	450.00	450.00	225.00	225.00	225.00	900.00	225.00	225.00	225.00	9675.00
	Total			BL	32625.00	9862.50	2662.50	7950.00	7762.50	4912.50	7950.00	10762.50	3787.50	5475.00	2850.00	14025.00	7725.00	4912.50	2850.00	126112.50



## Annexure II

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

State : Maharashtra District : Jalgaon

(₹ lakh)

Sr No	Agency/Type of Loan	2019-20		2020-21		2021-22		2022-23
		Target	Ach	Target	Ach	Target	Ach	Target
1	Crop Loan	<b>330000</b>	<b>124173</b>	<b>333911</b>	<b>177995</b>	<b>250000</b>	<b>177641</b>	<b>244905</b>
	CBs	202116	83876	204562	116919	172484	116398	156715
	RRB	3092	1657	3130	2195	2588	2833	5329
	JDCCB	124792	38640	126299	58881	74928	58410	82861
2	Term Loan(MT+LT)	<b>102000</b>	<b>113215</b>	<b>127882</b>	<b>128485</b>	<b>180000</b>	<b>170971</b>	<b>200099</b>
	CBs	93048	111495	116656	124724	164201	164293	183028
	RRBs	1380	1694	1731	3761	2436	3947	2630
	JDCCB	7572	26	9495	0	13363	2731	14441
3	Total Agricultural Credit (1+2)	<b>432000</b>	<b>237389</b>	<b>461793</b>	<b>306480</b>	<b>430000</b>	<b>348612</b>	<b>445004</b>
	CBs	295164	195372	321218	241655	336686	281002	339743
	RRB	4472	3351	4860	5956	5023	6596	7959
	JDCCB	132364	38666	135714	58869	88291	61014	97302
4	Non Farm Sector	<b>128000</b>	<b>216195</b>	<b>206195</b>	<b>137615</b>	<b>280000</b>	<b>144997</b>	<b>280007</b>
	CBs	95475	214725	153802	135748	208856	142677	209688
	RRBs	137	1470	220	1867	299	1618	297
	JDCCB	32388	0	52173	0	70845	702	70022
5	Other Priority Sec.	<b>65000</b>	<b>54792</b>	<b>60366</b>	<b>40236</b>	<b>60000</b>	<b>90372</b>	<b>50003</b>
	CBs	64367	52679	59778	38460	59416	86421	49529
	RRBs	173	2113	161	1776	160	3754	130
	JDCCB	460	0	427	0	424	197	344
	<b>Grand Total</b>	<b>625000</b>	<b>508375</b>	<b>728354</b>	<b>484331</b>	<b>770000</b>	<b>583981</b>	<b>775014</b>

## Annexure III

Subsector wise and Agency wise credit flow under Agriculture and allied activities for 2019-20, 2020-21, 2021-22 and targets for 2022-23

State : Maharashtra

(₹ lakh)

District : Jalgaon

Sr. No	Activities	2019-20				2020-21				2021-22				2022-23 (Target)			
		CBs	DCCB	RRB	Total	CBs	DCCB	RRB	Total	CBs	DCCB	RRB	Total	CBs	DCCB	RRB	Total
I	Crop loan	83876	38640	1657	124173	116919	58881	2195	177995	116398	58410	2833	177641	156715	82861	5329	244905
II	Term loan																0
	M.I.	15113	8	677	15798	18505	0	1504	20009	22939	820	1578	25337	25932	4336	1052	31320
	LD	6033	0	0	6033	7875	0	0	7875	9834	0	0	9834	12079	0	0	12079
	FM	10529	0	0	10529	13771	0	0	13771	17285	0	0	17285	21179	0	0	21179
	P & H	6932	0	0	6932	9053	0	0	9053	11304	0	0	11304	13884	0	0	13884
	DD	15336	0	0	15336	18795	0	0	18795	23330	0	0	23330	26405	0	0	26405
	Poultry	7749	0	0	7749	10118	0	0	10118	12638	0	0	12638	15526	0	0	15526
	Goat/S/P	13182	8	0	13190	17218	0	0	17218	21503	820	0	22323	30750	0	0	30750
	Fisheries	4307	0	0	4307	5625	0	0	5625	7025	0	0	7025	8631	0	0	8631
	F/WLD	4306	0	0	4306	5622	0	0	5622	7086	0	0	7086	8631	0	0	8631
	SMY	5169	0	0	5169	6751	0	0	6751	8432	0	0	8432	10361	0	0	10361
	Others / allied	22840	10	1017	23867	11391	0	2257	13659	22917	1091	2369	26377	92952	5773	1580	100305
	<b>Sub Total</b>	<b>111495</b>	<b>26</b>	<b>1694</b>	<b>113215</b>	<b>124724</b>	<b>0</b>	<b>3761</b>	<b>128485</b>	<b>164293</b>	<b>2731</b>	<b>3947</b>	<b>170971</b>	<b>183028</b>	<b>14441</b>	<b>2630</b>	<b>200099</b>
III	Non-Farm Sector	214725	0	1470	216195	135748	0	1867	137615	142677	702	1618	144997	209688	70022	297	280007
IV	Other Priority Sector	52679	0	2113	54792	38460	0	1776	40236	86421	197	3754	90372	49529	344	130	50003
	<b>Grand Total (I to IV)</b>	<b>195371</b>	<b>38666</b>	<b>3351</b>	<b>508375</b>	<b>415851</b>	<b>58881</b>	<b>9599</b>	<b>484331</b>	<b>509789</b>	<b>62040</b>	<b>12152</b>	<b>583981</b>	<b>598960</b>	<b>167668</b>	<b>8386</b>	<b>775014</b>

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

Sr. No.	Item	Unit Cost (₹)
<b>A</b>	<b>Minor Irrigation</b>	
1	Dug well	132000-173000
2	Bore well	34600-46600
3	Tube-cum-borewell	259500
4	Submersible Pump sets 5 HP	60500
5	Electric Pump sets 5 HP	30000
6	Diesel Pump sets 5 HP	35000
7	Petrol Start kerosene run pumpsets 3.5 HP	20000
8	Pump house (2.5x2.5x2.1)	15000
9	Drip Irrigation Systems in Grape, Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (₹/ha)	100000
10	Drip in Banana (1.5 m*1.5 m)	85000
11	Drip in other fruit crops (₹/ha)	25000-60000
12	Sprinkler in pulses, oilseeds, other field crops (₹/ha)	25000-30000
<b>B</b>	<b>Farm Mechanisation</b>	
1	Conventional carts 5 qtl	16000
2	MAIDC tyre carts 3 T	28400
3	MAIDC Steel carts 3 MT	38500
<b>C</b>	<b>Plantation and Horticulture (₹/ha)</b>	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Geranium	122000
17	Dragon fruit	375000
18	Shade net for flowers and vegetables 10 R	363100
19	Shade net for flowers and vegetables 20 R	627400
20	Protected cultivation 4000 sqm – cucumber / tomato / capsicum / gerbera	4010000
21	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera	1231000
22	Mulberry Plantation and Mulberry Plantation with rearing House	250000
<b>D</b>	<b>Land Development</b>	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha) (Labour)	21000
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha) (Labour)	24900
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600

<b>E</b>	<b>Animal Husbandry</b>	
1	2 CB HF Cows	137000
2	2 Graded Murrah Buffaloes	158800
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
5	2 crossbred jersey cow	126600
6	Poultry layer farm 1000 birds	992000
7	Farming broilers 5000 birds	1463800-2292000
<b>F</b>	<b>Fisheries</b>	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming ( <b>Pond &amp; input</b> )	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
<b>G</b>	<b>Integrated farming system (PI see chap 2.1.11)</b>	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000
<b>H</b>	<b>Other items ( as approved by DLTC on 17.09.2022)</b>	
1	Lac Farming – 1 Ha	80000
2	Silk Worm / Sericulture – 1 Ha	100000
3	Honey Bee Rearing ( per 10 Box)	80000

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

## ANNEXURE V

## Scale of Finance fixed for major crops fixed by District Level Technical Committee (DLTC)

Sr No	Name of the Crop	Unit (HA)	Scale of Finance (₹)
	<b>KHARIF CROPS</b>		
1	Rice (Irrigated)	Ha	45000
2	Rice (Rainfed)	Ha	36000
4	Jowar (Irrigated / rainfed)	Ha	24000
6	Bajra (Irrigated)	Ha	22000
7	Bajra (Rainfed)	Ha	20000
8	Maize (Irrigated)	Ha	30000
9	Maize (Rainfed / Sweetcorn)	Ha	26200
10	Tur (Irrigated)	Ha	28000
11	Tur (Rainfed)	Ha	25000
12	Moong (Rainfed)	Ha	20000
13	Urad (Rainfed)	Ha	20000
14	Ground Nut (Irrigated)	Ha	35000
15	Ground Nut (Rainfed)	Ha	32000
16	Soyabean	Ha	36000
17	Sunflower (Irrigated)	Ha	24000
18	Sunflower (Rainfed)	Ha	23000
19	Cotton (Irrigated)	Ha	46000
20	Cotton (Rainfed)	Ha	40000
21	Sugarcane (Adsali / Suru/Khondwa)	Ha	80000
22	Sugarcane (PRESEASONAL)	Ha	80000
23	Til	Ha	22000
24	Onion (Kharif)	Ha	55000
25	Jawas	Ha	21000
26	Moong	Ha	20000
	<b>RABI / SUMMER CROPS</b>		
27	Rabi Jowar ( Rainfed / Irrigated)	Ha	24000
28	Wheat (Irrigated)	Ha	30000
29	Onion (Irrigated)	Ha	60000
30	Harbhara (Irrigated)	Ha	27000
31	Harbhara (Rainfed)	Ha	24000
32	Kardai	Ha	12000
	<b>VEGETABLES</b>		
33	Mirchi	Ha	65000
34	Tomato	Ha	65000
35	Potato	Ha	65000
36	Turmeric	Ha	90000
37	Ginger	Ha	90000
38	Flower Gobi and Gobi type veg	Ha	40000
39	Arabi	Ha	42000
	<b>FLORICULTURE CROPS</b>		
40	Oster	Ha	35000
41	Shevanti	Ha	35000
42	Zendu	Ha	60000
43	Rose	Ha	250000
44	Mogra / Jai	Ha	35000

Sr No	Name of the Crop	Unit (HA)	Scale of Finance (₹)
	<b>HORTICULTURE CROPS</b>		
45	Grapes	Ha	250000
46	Cashew nut	Ha	46000
47	Pomegranate (Harvesting)	Ha	100000
48	Chikoo	Ha	55000
49	Guava	Ha	55000
50	Paper Lime	Ha	65000
51	Coconut	Ha	50000
52	Sitaphal	Ha	50000
53	Banana (Mrugbahar, Kandebag)	Ha	95000
54	Banana (Tissue culture)	Ha	140000
55	Orange / Mosambi	Ha	70000
56	Mango (Alphonso)	Ha	100000
57	Ber	Ha	35000
58	Amla	Ha	35000
59	Papaya	Ha	35000
	<b>FODDAR CROPS</b>		
60	Gajraj	Ha	30000
61	Lahsoon / Pavna	Ha	60000
62	Maize Green Fodder	Ha	35000
63	Bajra Green Fodder	Ha	17000
64	Jowar Green Fodder	Ha	22000
	<b>OTHER CROPS</b>		
65	Nagvel Panmala	Ha	45000
66	Tarbuj	Ha	25000

### ANNEXURE V (A) and V (B)

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

(Amount in ₹)

Sr.No.	Name of Activity	Scale of Finance
1	Recurring Expenditure for Dairy	
	Unit - 2 Cow ( 2 months cycle – Maximum 6 cycles)	14700
	Unit -2 Buffalo( 2 months cycle – Maximum 6 cycles)	14700
2	Recurring Expenditure for Goat / Sheep Rearing	
	Unit 10+1 ( 6 months cycle)	21600
3	Recurring Expenditure for Poultry	
	Unit 1000 Birds	
i	Broiler ( 2 months batch, maximum 4 batches in a year)	68250
ii	Layer( 2 months batch, maximum 6 batches in a year)	84000
4	Recurring Expenditure for Fishery – Management Cost	
	Unit per acre per year	
I	Working Capital for fish farming small boat by in ponds / farm ponds	90000
ii	Working Capital for fishery activities in brackish water	31500

## 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	NDDDB	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
OFPP	Off-Farm Promotion Fund	SAMIS	Service Area Monitoring and Information System
OPS	Other Priority Sector	SAO	Seasonal Agriculture Operation
PACS	Primary Agricultural Cooperative Society	SCARDB	State Cooperative Agriculture & Rural Development Bank
PPP	Public Private Partnership	SDI	Skill Development Initiative
P & H	Plantation & Horticulture	SF/MF	Small Farmer / Marginal Farmer
PKVY	Paramparagat Krishi Vikas Yojana	SFAC	Small Farmers' Agri-Business Consortium
PMFBY	Pradhan Mantri Fasal Bima Yojana	SHG	Self Help Group
PMJDY	Pradhan Mantri Jan Dhan Yojana	SHPI	Self Help Group Promotion Institution
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SIDBI	Small Industries Development Bank of India
PMKVY	Pradhan Mantri Kaushal Vikas Yojana		
PMMY	Pradhan Mantri Mudra Yojana	SLBC	State level Banker's Committee
PMRY	Prime Minister's Rozgar Yojana	SRI	System of Rice Intensification
PMSBY	Pradhan Mantri Suraksha Bima Yojana	SRLM	State Rural Livelihood Mission
PMKSY	Prime Mantri Krishi Sinchayee Yojana	StCB	State Cooperative Bank
PODF	Producer Organisation Development Fund	TDF	Tribal Development Fund
POPI	Producer Organisation Promoting Institution	WDF	Watershed Development Fund
POS	Point of Sale	WDRA	Warehousing Development and Regulatory Authority
PRI	Panchayati Raj Institution	WIF	Warehouse Infrastructure Fund
PWCS	Primary Weavers Cooperative Society	WSHG	Women Self Help Group

**List of District Development Managers in Maharashtra**

<b>SN.</b>	<b>District</b>	<b>Name of the DDM</b>	<b>Mobile No.</b>	<b>E – mail</b>
1	Ahmednagar	Shri Sheel B Jagtap	9828647823	<a href="mailto:ahmednagar@nabard.org">ahmednagar@nabard.org</a>
2	Akola	Shri Sharad P Walke	7415403877	<a href="mailto:akola@nabard.org">akola@nabard.org</a>
3	Amravati	Shri Rajendra B Rahate	8269009950	<a href="mailto:amravati@nabard.org">amravati@nabard.org</a>
4	Aurangabad	Shri. Suresh R Patwekar	9575390390	<a href="mailto:aurangabad@nabard.org">aurangabad@nabard.org</a>
5	Beed	Shri. Tatyasaheb L Markad	8668649552	<a href="mailto:beed@nabard.org">beed@nabard.org</a>
6	Bhandara	Shri Sandeep M Deogirkar	7073350545	<a href="mailto:bhandara@nabard.org">bhandara@nabard.org</a>
7	Buldhana	Shri Vikram B Pathare	7028755522	<a href="mailto:buldhana@nabard.org">buldhana@nabard.org</a>
8	Chandrapur	Shri Trunal T Fulzele	9168106384	<a href="mailto:chandrapur@nabard.org">chandrapur@nabard.org</a>
9	Dhule	Shri N J Suryawanshi	8290044055	<a href="mailto:dhule@nabard.org">dhule@nabard.org</a>
10	Gadchiroli	Shri Trunal T Fulzele	9168106384	<a href="mailto:gadchiroli@nabard.org">gadchiroli@nabard.org</a>
11	Gondia	Shri Avinash Lad	8208487647	<a href="mailto:gondia@nabard.org">gondia@nabard.org</a>
12	Jalgaon	Shri Shrikant K Zambre	8160363418	<a href="mailto:jalgaon@nabard.org">jalgaon@nabard.org</a>
13	Jalna	Shri Tejal Kshirsagar	7709981977	<a href="mailto:jalna@nabard.org">jalna@nabard.org</a>
14	Kolhapur	Shri Ashutosh Jadhav	9414037647	<a href="mailto:kolhapur@nabard.org">kolhapur@nabard.org</a>
15	Latur	Shri Pramod S Patil	9089851389	<a href="mailto:latur@nabard.org">latur@nabard.org</a>
16	Nagpur	Shri Sachin M. Sonone	9805070077	<a href="mailto:nagpur@nabard.org">nagpur@nabard.org</a>
17	Nanded	Shri Dileep Damayyaware	8779098545	<a href="mailto:nanded@nabard.org">nanded@nabard.org</a>
18	Nandurbar	Shri Pramod D Patil	9987667891	<a href="mailto:nandurbar@nabard.org">nandurbar@nabard.org</a>
19	Nasik	Shri Amol Lohakare	9946932508	<a href="mailto:nasik@nabard.org">nasik@nabard.org</a>
20	Osmanabad	Shri Chaitanya Gokhale	9881494520	<a href="mailto:osmanbad@nabard.org">osmanbad@nabard.org</a>
21	Parbhani / Hingoli	Shri S K Navsare	9425606076	<a href="mailto:parbhani@nabard.org">parbhani@nabard.org</a>
22	Pune	Shri Rohan R More	9420835131/ 9021804727	<a href="mailto:ddm.pune@nabard.org">ddm.pune@nabard.org</a>
23	Raigad	Shri Pradip S Apsunde	9921504001	<a href="mailto:raigad@nabard.org">raigad@nabard.org</a>
24	Ratnagiri	Shri Mangesh S Kulkarni	9426601865	<a href="mailto:ratnagiri@nabard.org">ratnagiri@nabard.org</a>
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27	Sindhudurg	Shri Ajay A Thute	9007607414	<a href="mailto:sindhudurg@nabard.org">sindhudurg@nabard.org</a>
28	Solapur	Shri N B Shelke	9906384941	<a href="mailto:solapur@nabard.org">solapur@nabard.org</a>
29	Thane / Palghar	Shri Sudhanshu K Ashwini	9822668185	<a href="mailto:palghar@nabard.org">palghar@nabard.org</a>
30	Wardha	Shri Sushant Patil	7972961846	<a href="mailto:wardha@nabard.org">wardha@nabard.org</a>
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32	Yavatmal	Shri D B Pendam	9907433101	<a href="mailto:yeotmal@nabard.org">yeotmal@nabard.org</a>
33	Mumbai Sub.	Shri Elangaivendhan A.	8277390537	<a href="mailto:elangaivendhan.a@nabard.org">elangaivendhan.a@nabard.org</a>
34	Mumbai City	Shri Senthilvel Balasubramanian	9962256223	<a href="mailto:senthilvel.balasubramanian@nabard.org">senthilvel.balasubramanian@nabard.org</a>

## Glimpse of Some initiatives of NABARD in Jalgaon



Diwali Exhibition of SHG Products sponsored by NABARD, inaugurated by Magsaysay Awardee Ms. Neelima Mishra



Ms. Rashmi Darad, General Manager's visit to Shelgaon Irrigation Project in Jalgaon District.



Hon'ble Member of Parliament from Jalgaon Shri Unmesh Patil, addressing the PRI members during the on-location training programme of BIRD conducted at Chalisgaon



Nukkad Natak / street play on Financial Literacy at Deoli Village in Jalgaon District



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

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

▣ **Sectors:** Agri-tech, rural n-tech, food-tech, health-tech and edu-tech, with a rural focus

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

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

As on 31st March 2022:

▣ **Corpus raised:** INR 598 crore

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

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



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

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Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

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› Micronance  
› Transport  
› Housing  
› Education  
› Allied Agriculture  
› Agri/Food processing

**Registered Office:**

NABARD, Regional Office 1-1-61, RTC 'X' Road, P.B. No. 1863 Hyderabad- 500020, Telangana Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



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### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

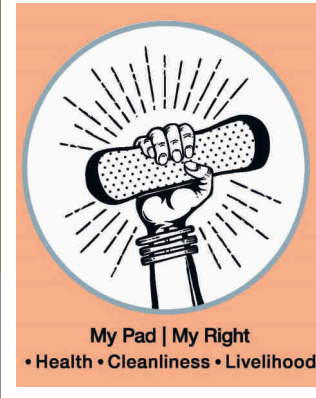
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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



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



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- › 1400+ FPOs credit linked
- › Collateral free lending at affordable rates
- › Financing FPOs through
  - ▶ Working Capital
  - ▶ Term loan
  - ▶ Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs
- › Soft loans for Agri Startups

### Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 www.nabkisan.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:nance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal:krishimanch.co.in



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ISO-9001:2015 COMPANY

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

### Registered Office

NABARD, Plot No. C-24,  
G Block, BKC, Bandra (East)  
Mumbai-400051, Ph: 022-26539419

✉ e-mail:headoce@nabcons.in

### Corporate Office

NABARD Tower, 7th floor  
Rajendra Place, New Delhi -110125  
Ph: 011-25745103/07

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



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

### Corporate Office

NABARD, Plot No. C-24,  
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