



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : कोल्हापूर

DISTRICT : KOLHAPUR

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

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

प्रस्तावना


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

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

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

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

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



(जी एस रावत)
मुख्य महाप्रबंधक
15 सितंबर 2022

FOREWORD

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

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

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

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

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



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

INDEX

Chapter No.	Chapter	Page No
-	Foreword	I
-	Index	III
-	Executive Summary	1
-	Sector/Sub-sector-wise PLP Projection – 2023-24 (Appendix A & B)	4
-	District Profile along with the Map of the district	6
-	Banking Profile	10
	Methodology of Preparation of Potential linked Credit Plans (PLPs)	13
Chapter 1	Important policies & developments - Policy Initiatives, Government Sponsored Programmes with Bank credit & High-tech Agriculture	16
Chapter 2	Credit Potential for Agriculture	
2.1	Farm Credit	30
2.1.1	Crop Production, Maintenance and Marketing	30
2.1.2	Water Resources	33
2.1.3	Farm Mechanization	37
2.1.4	Plantation and Horticulture including Sericulture	42
2.1.5	Forestry and Development	45
2.1.6	Animal Husbandry – Dairy Development	48
2.1.7	Animal Husbandry – Poultry Development	51
2.1.8	Animal Husbandry – Sheep, Goat, Piggery etc.	53
2.1.9	Fisheries	56
2.1.10	Farm Credit – Others – Bullock, Bullock carts, two wheelers etc.	58
2.1.11	Integrated Farming Systems for sustainable income and climate resilience	59
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure (warehouses/godowns, market yards, silos, cold storage units/cold chains)	62
2.2.2	Land Development, Soil Conservation and Watershed Development	65
2.2.3	Agriculture Infrastructure – Others (Tissue culture, Agri. Bio-technology, Seed production, bio-pesticides/fertilizer, vermi-composting)	67
2.3	Agriculture – Ancillary Activities	
2.3.1	Food and Agro Processing	70
2.3.2	Agriculture - Ancillary Activities – Others	73
Chapter 3	Credit Potential for Micro, Small and Medium Enterprises (MSME)	75
Chapter 4	Credit Potential for Export Credit, Education and Housing	79
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure – Public Investments	87
5.2	Social Infrastructure involving bank credit	89
5.3	Renewable Energy	91
Chapter 6	Informal Credit Delivery System	94
Annexures		
I	Activity-wise & Block-wise Physical and Financial Projections – 2023-24	100
II	An overview of GLC Flow – Agency-wise & Sector-wise for the last three years (2019-20, 2020-21 and 2021-22) & targets for 2022-23	109
III	Sub-sector-wise & Agency-wise Credit Flow under Agri. and allied activities for the last three years (2019-20, 2020-21 and 2021-22) & targets for 2022-23	110
IV	Indicative unit costs (for major activities of the district) as arrived at by NABARD for its internal use	111
V	Scale of Finance for major crops fixed by District Level Technical Committee (SLTC) for 2022-23	113

Executive Summary

1. District Characteristics: Kolhapur district is situated in the south-western part of Maharashtra. It has 12 blocks with a total geographical area of 7763 sq. km. Out of 7.76 lakh ha of the total area, the cultivable land is 4.66 lakh ha. The average rainfall of the district is 1971 mm per annum. The district population (2011 Census) is 38.76 lakh of which 26.46 lakh (68.3 %) is in rural areas. Of the total land holders, 92.3% are small and marginal farmers (with land-size less than 2 ha) holding only 60.8 % of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are Paddy, Ragi (Nachani), Groundnut, Soyabean, sugarcane and during Rabi, Jowar, Maize, Gram. The cropping intensity is 106.77%. The CD ratio as on 31.3.2022 was 81%.

Besides large scale cultivation of sugarcane, the district has also been identified for well-developed foundry industry near Kolhapur, textile cluster in Ichalkaranji. 'Kolhapuri Chappals', 'Kolhapuri Jaggery', "Kolhapuri silver works" are well known in the country.

2. Sectoral trends in credit flow: Total GLC of the district under priority sector was ₹ 7561.08 crore during 2019-20, ₹ 8558.46 crore during 2020-21 and ₹ 10267.10 crore during 2021-22. The total agricultural loans issued during the last three years were of ₹ 2938.91 crore, ₹ 4349.69 crore and ₹ 4279.91 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹ 4622.17 crore, ₹ 4208.77 crore and ₹ 5987.19 respectively. The share of agriculture in GLC (PSL) in 2021-22 was 41.68 % as against 50.82% during 2020-21 mainly due to overflow of a portion of disbursements scheduled in March 2020 to financial year 2020-21 owing to COVID 19 related lockdown. Altogether, the district has total 613 bank branches. With 412 branches of 28 Commercial Banks, 8 branches of a Gramin Bank, 193 branches of DCCB/MStCB, besides 1877 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. Out of the total Advances (₹ 22307 crore) disbursed by banks during 2021-22, the disbursements under Priority Sector stood at 46.03 % (₹ 10267.10 crore). Achievement under ACP during 2021-22 stood at 100.56% of the annual target (priority sector). Detailed information regarding credit flow through NBFCs is not available. However, considering that NBFCs have a sizeable share in credit disbursements especially under the PMMY wherein NBFCs & SFBs have disbursed ₹ 262.98 crore out of the total disbursement of ₹ 1123.57 crore during FY 2021-22. NBFCs have also been financing Farm Mechanisation, Rural Housing and credit needs of micro and small enterprises. Further, the Ground Level portfolio (GLP) of NBFC-MFIs is estimated to be around ₹ 800 crore in the district. In the past 03 years the NBFC MFI portfolio recoveries have been adversely affected due to agitations against usurious interest rates and other operational issues.

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 ₹ 12026.97 crore as against ₹ 10725.00 crore projected for the year 2022-23 showing 12.14 % growth over the previous year. For the year 2023-24, while the potential under crop loans has been assessed at ₹ 3454.10 crore, that of total agriculture loans is at ₹ 5549.44 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 46.14%, while that of MSME to total Priority Sector loans is 41.60%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 12.26% of total Priority Sector loans.

The broad areas where highest potential has been worked out is ₹ 3454.10 crore for crop loan, followed by ₹ 489.76 crore for Dairy Development, ₹ 419.05 crore for water resources development, ₹ 306.55 crore for Farm Mechanization under investment credit within agricultural sector. Taking into consideration the recovery in credit offtake by MSMEs after withdrawal of COVID 19 related restrictions during 2021-22, the MSME potential has been assessed at ₹ 5002.65 crore. Housing and Renewable Energy is another priority area of GoI and accordingly the potential has been assessed at ₹ 614.40 crore and ₹ 17.58 crore respectively. The district has been declared as intensive under MSRLM/NRLM providing strengthened institutional framework for lending to SHGs. Looking at the scope and potential in formation and linkage of SHGs/JLGs, the projection is worked out at ₹ 601.65 crore which will help in improving access of these marginalized sections to institutional credit from the banking system.

4. Developmental initiatives:

NABARD has been actively supporting various development initiatives in the district such as :

- **Issuance of RuPay Kisan and Debit Cards :** In order to enable the KCC holders of Kolhapur DCCB to conveniently withdraw the credit limits, grant support was extended to Kolhapur DCCB for issuance of over 2.30 lakh RuPay Kisan Cards and over 0.80 Lakh RuPay Debit Cards.
- **Promoting card Acceptance infrastructure :** In order to provide adequate transaction points in rural areas for usage of the cards issued by banks under various Financial Inclusion programmes, support has been extended to Kolhapur DCCB for deployment of over 500 micro ATMs at their branches, PACS, Milk societies etc. Transactions of over ₹ 27 crore have already been reported by the bank within a short time span from deployment.
- **Demonstration of Banking Technology :** Support has been extended to Kolhapur DCCB for 04 Mobile Vans for demonstration of Banking Technology equipped with an ATM, micro ATM. Further, over 400 Financial and Digital Literacy Camps were conducted by Kolhapur DCCB in the district for educating the rural populace about mobile banking, UPI, IMPS, RTGS/NEFT, Green Pin etc which have been enabled by the bank with grant support from NABARD.
- **Promotion of Joint Liability Groups (JLG) :** NABARD is supporting credit flow to the farm sector and non-farm sector such as small/marginal/landless farmers, sharecroppers, agriculture labourers, oral lessees, artisans etc in group mode by promotion of Joint Liability Groups through Kolhapur DCCB. Two projects for promotion of over 1000 JLGs covering over 5000 beneficiaries are being implemented through MAVIM Kolhapur and an NGO. Over 500 JLGs have been financed under the project so far. Looking at the success of the project Commercial Banks in the district are also expressing interest for adoption of the JLG based financing model in rural areas.
- **PACS as Multi Service Society :** In order to strengthen the financial position of PACS, NABARD is providing a Special Refinance Facility to PACS through DCCB @4% RoI for starting new or expanding existing income generating activity/business. Under the scheme, 14 PACS have been accorded sanction for implementing projects of ₹ 201.10 lakh. The activities involved are godown construction, construction of Agri Mall, Agri Drone for custom hiring, solar plants, RO mineral water plants, etc. These projects will enable the PACS in providing better services to the rural populace and augment their income and reduce dependence on crop loans.

5. Thrust areas for 2023-24 :

Taking into consideration the present priority sector activities in the district, efforts are required to be made to ensure adequate credit flow to the following thrust areas :

- **Adoption of High Tech and Sustainable agricultural practices :** Sugarcane is a major crop in the district cultivated on over 1.57 lakh hectare. Sustainable agriculture practices like efficient use of irrigation water through IoT based smart agriculture solutions and improving soil health by promoting use of bio-fertilisers, bio-pesticides and application of insecticides, pesticides and fertilisers in controlled manner by use of technologies such as spraying with agri drones and adoption of micro irrigation. Promoting Farm Mechanisation for converting agri-biomass especially sugarcane trash to biofertiliser for improving the carbon content of the soil and addressing the issue of air pollution.
- **Focus on production of millets :** The Agro climatic conditions of the hilly blocks western and southern blocks of the district is conducive for cultivation of Finger-millet. Initiatives are required for penetration of best package of practices to increase productivity and increasing credit flow for mass scale primary & secondary processing in convergence with Govt. Sponsored schemes such as PMFME, AIF etc. Further, possibility of introducing new varieties of millets such as Fox-tail millet need to be explored so as to provide an alternative crop to sugarcane cultivation.
- **Animal Husbandry Activities :** Thrust may be given to credit flow for animal husbandry activities such as poultry, aquaponics based integrated farming models, sheep/goat/ rearing and improvement of breed of milch cattle by extending credit in group mode through SHGs/JLGs/FPOs/Farmer Interest Groups.

- **Skill development in the Agri Sector :** The potential from agri allied activities such as Sericulture, Bee Keeping, Mushroom cultivation, Commercial Vermicomposting etc remains underexploited. Thrust may be given on convergence of various Government subsidy schemes with these activities through effective skill development.
- **Supporting GI registered products :** The district has 03 GI certified products viz. Kolhapuri Chappal, Ajara Ghansal Rice and Kolhapur Jaggery. Focus needs to be given to identifying artisans and farmers and adding them as authorized users. Supporting the authorized users for Branding and Marketing of the products through various retail and online platforms for better price realization through implementation of QR code based traceability solutions and assisting the authorized users in protection of the GI rights.
- **Collectivization of Farm produce and investment in Agri Infrastructure :** The Farmer Producer Organisations formed in the district need to be supported with bank credit for undertaking collectivization of farm produce and creating agri infrastructure like godowns, silos, cold chains, silage and animal feed making plants etc. This is expected to increase the income of farmers through direct marketing resulting in better price realization. The PMFME scheme for Food processing units needs to be leveraged to provide employment and assured source of income to women entrepreneurs and Rural youth.
- **Capital investment in Agriculture and Land development :** Large parts of the district have faced floods in the monsoons from the year 2019. Therefore, there is need for providing credit for land development activities such as creation of bunds, land levelling, repair of water drainage structures, desilting of wells, replacement of pumps etc.

6. Major constraints and suggested action points

- Need for resource centre for Farmer Producer Organisations (FPOs) to support backward linkages such as regulatory compliances, technology adoption and forward linkages for marketing of the collected/graded/processed produce. Agriculture Department, ATMA and KVKs can play a major role by identifying and working closely with the FPOs and enabling coordination with Agriculture college, APEDA, District Export promotion Council and other research centres/sub-centres in and around the district for conduct of need based training programmes.
- Linking of Government Sponsored Schemes in the district with animal husbandry activities, sustainable hi-tech agriculture practices and post-harvest management activities to be undertaken by the beneficiaries will facilitate credit flow to these activities. Agriculture and Animal Husbandry Department may prepare model DPRs on activities such as green house/poly house for floriculture/vegetable cultivation, drip irrigation, IoT based smart and precision agriculture, custom hiring centres, rearing of buffaloes/goat/sheep, poultry layer/broiler, mini-sorting grading units, mini rice-mill etc which can be used by beneficiaries for availing credit from banks.
- Bankers may strengthen their Management Information Systems so that credit flow to sub-sectors such as Water Resources development, Animal Husbandry, Farm Mechanisation, Plantation and Horticulture etc can be reviewed in Block and District and corrective measures can be initiated to streamline the credit flow to the respective sector.

7. Way forward

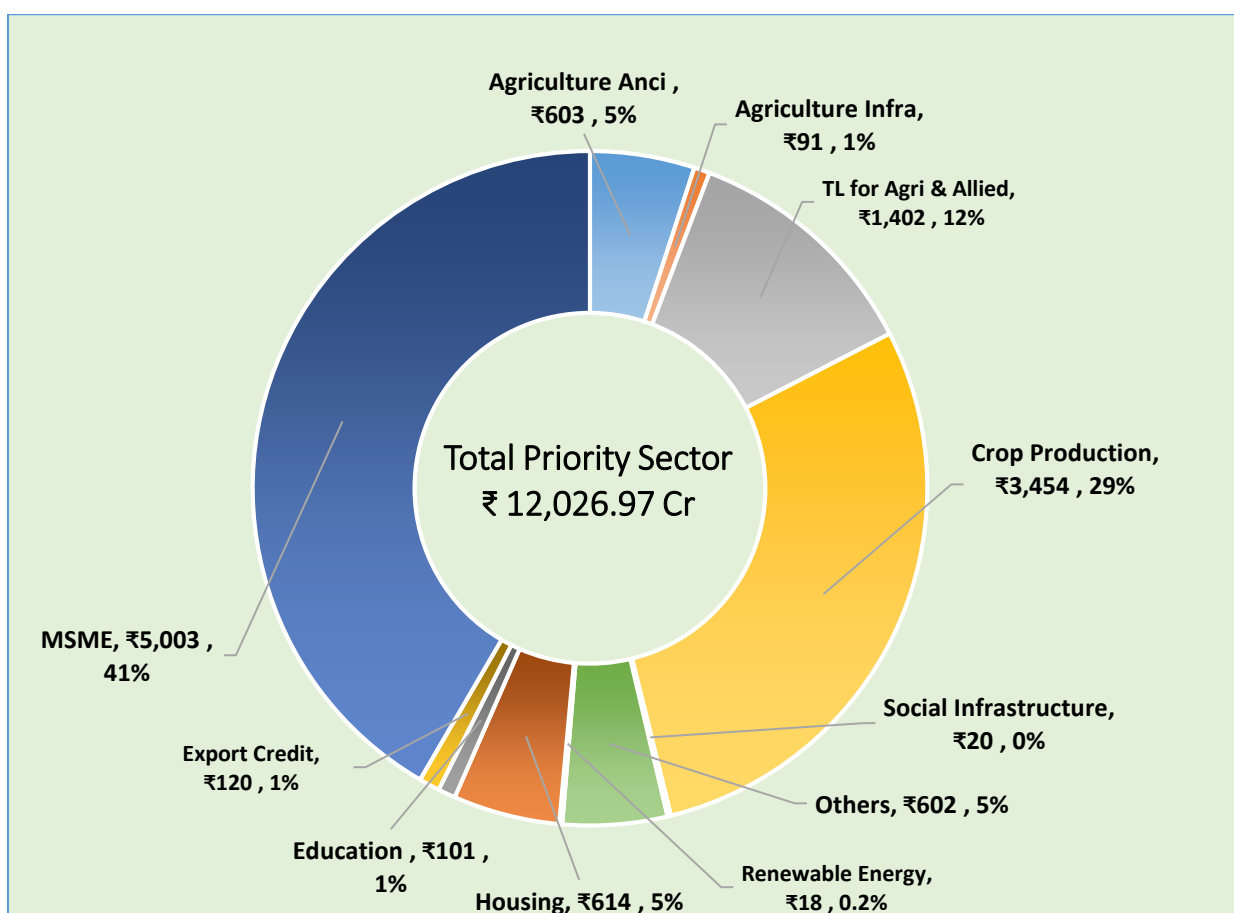
The district has good potential for Agriculture and Industrial activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills 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. There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review in BLBC and DLCC meetings.

APPENDIX-A
SUMMARY OF BROAD SECTOR-WISE PROJECTIONS

(₹ in Lakh)

Sr No	Sector	PLP 2023-24 Projections	% of Total
1	Crop Production, Maintenance and Marketing	345410.27	28.72
2	Term Loan for Agriculture and Allied Activities	140153.90	11.65
3	Agriculture Infrastructure	9123.16	0.76
4	Ancillary Activities	60256.71	5.01
5	Total Agriculture (A+B+C)	554944.04	46.14
6	MSME	500265.00	41.60
7	Export Credit	12000.00	1.00
8	Education	10100.00	0.84
9	Housing	61440.00	5.11
10	Renewable Energy	1758.15	0.15
11	Others (Loans to SHGs/JLGs)	60165.00	5.00
12	Social Infrastructure	2025.00	0.17
	TOTAL PRIORITY SECTOR (5+6+7+8+9+10+11+12)	1202697.19	100.00

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



APPENDIX - B
SUMMARY OF SUB-SECTOR-WISE PROJECTIONS FOR 2023-24

(₹ in Lakh)

I	AGRICULTURE	PLP-2023-24	% to total
A	FARM CREDIT		
i	CROP PRODUCTION, MAINTENANCE, MARKETING	345410.27	28.72
ii	TERM LOAN FOR AGRICULTURE AND ALLIED ACTIVITIES		
a	WATER RESOURCES	41904.73	3.48
b	FARM MECHANISATION	30655.00	2.55
c	PLANTATION & HORTICULTURE INCLUDING SERICULTURE	3239.71	0.27
d	FORESTRY & WASTE LAND DEVELOPMENT	967.05	0.08
e	ANIMAL HUSBANDRY - DAIRY DEVELOPMENT	48975.93	4.07
f	ANIMAL HUSBANDRY - POULTRY DEVELOPMENT	5368.70	0.45
g	ANIMAL HUSBANDRY - SHEEP, GOAT, PIGGERY etc.	6574.96	0.55
h	FISHERIES	976.05	0.08
i	FARM CREDIT - OTHERS	1491.77	0.12
	TOTAL - TERM LOAN	140153.90	11.65
	TOTAL {FARM CREDIT i + ii}	485564.17	40.37
B	AGRICULTURE INFRASTRUCTURE		
a	STORAGE GODOWN, MARKET YARD etc.	2347.04	0.20
b	LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT	5070.94	0.42
c	AGRICULTURE INFRASTRUCTURE - OTHERS	1705.18	0.14
	TOTAL - AGRICULTURE INFRASTRUCTURE	9123.16	0.76
C	ANCILLARY ACTIVITIES		
a	FOOD & AGRO PROCESSING	54481.71	4.53
b	AGRICULTURE - ANCILLARY ACTIVITIES - OTHERS	5775.00	0.48
	TOTAL - AGRICULTURE - ANCILLARY ACTIVITIES	60256.71	5.01
	TOTAL-AGRICULTURE (A+B+C)	554944.04	46.14
II	MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)		
a	MANUFACTURING SECTOR - TERM LOAN	126516.75	10.52
b	MANUFACTURING SECTOR - WORKING CAPITAL	164752.50	13.70
c	SERVICES SECTOR - TERM LOAN	72402.00	6.02
d	SERVICES SECTOR - WORKING CAPITAL	136593.75	11.36
	TOTAL - MSME (1+2+3+4)	500265.00	41.60
III	EXPORT CREDIT	12000.00	1.00
IV	EDUCATION	10100.00	0.84
V	HOUSING	61440.00	5.11
VI	RENEWABLE ENERGY	1758.15	0.15
VII	OTHERS - INFORMAL CREDIT	60165.00	5.00
VII I	SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT	2025.00	0.17
	TOTAL OTHER PRIORITY SECTOR	147488.15	12.26
	TOTAL PRIORITY SECTOR (I TO VIII)	1202697.19	100.00

Map of Kolhapur District



District Profile

State	MAHARASHTRA	District	KOLHAPUR		
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1. PHYSICAL & ADMINISTRATIVE FEATURES (CENSUS 2011)

Total Geographical Area (1000 ha.)	769
No. of Sub Divisions	4
No. of Blocks	12
No. of Villages (Inhabited)	1195
No. of Panchayats	12

3. LAND UTILISATION [Ha]

Total Area Reported	768500
Forest Land (1000 ha.)	178.56
Area Not Available for Cultivation (1000 ha.)	89.75
Permanent Pasture and Grazing Land	N.A.
Land under Miscellaneous Tree Crops	N.A.
Cultivable Wasteland	46053
Current Fallow	12528
Other Fallow	20448
Net Sown Area	387265
Total or Gross Cropped Area	413492
Area Cultivated More than Once	26227
Cropping Intensity [GCA/NSA]	106.77%

6. WORKERS PROFILE [in '000] (2011 census)

Cultivators	661
Of the above, Small/Marginal Farmers	610
Agricultural Labourers	266
Workers engaged in Household Industries	60
Workers engaged in Allied Agro-activities	+
Other workers	717

8. HOUSEHOLDS [in '000] (2011 Census)

Total Households	840
Rural Households	568
BPL Households	119

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	1208
Villages having Agriculture Power Supply	1208
Villages having Post Offices	564
Villages having Banking Facilities	319
Villages having Primary Schools	1208
Villages having Primary Health Centres	85
Villages having Potable Water Supply	1178
Villages connected with Paved Approach Roads	1192

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	413492
Irrigation Potential Created	245905
Net Irrigated Area (Total area irrigated at least once)	173168
Area irrigated by Wells	60703
Area irrigated by Canals / Channels	N.A.
Area irrigated by Tanks	N.A.
Area irrigated by Other Sources	125535
Irrigation Potential Utilized (Gross Irrigated Area)	186238

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap. [MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	369	996.27
Sugarcane (Gur/Khandsari/Sugar)	23	1827070.00
Fruit (Pulp/Juice/Fruit drink)	37	9.61
Spices (Masala Powders/Pastes)	293	8.40
Dry-fruit (Cashew/Almond/Raisins)	87	140.95
Cotton (Ginning/Spinning/Weaving)	131	6.74 Lakh spindles
Milk (Chilling/Cooling/Processing) (LPGD)	105	27.00
Meat (Chicken/Mutton/Pork/Dryfish)	101	N.A.
Animal feed (Cattle/Poultry/Fishmeal)	108	N.A.

17. ANIMAL POPULATION AS PER CENSUS 2019

Category of animal	Total	Male	Female
Cattle - Cross bred	209555	1947	207608
Cattle - Indigenous	74082	37514	36568
Buffaloes	568884	6819	562065
Sheep - Cross bred	N.A.	N.A.	N.A.
Sheep - Indigenous	96176	12371	83805
Goat	130053	18280	111773
Pig - Cross bred	N.A.	N.A.	N.A.
Pig - Indigenous	806	353	453
Horse/Donkey/Camel	N.A.	N.A.	N.A.
Poultry - Cross bred	2538793	N.A.	N.A.
Poultry - Indigenous	660535	N.A.	N.A.

Sources (if not mentioned against the respective item):

Item Nos. 1, 6, 7, 8, 9 & 10 - Census 2011; Item Nos. 2, 3, 12, 13, 14, 16 - District
Agr./Water Resources; Item No. 15 - District Ind Centre/Dir. of Eco. & Sta.
Report 2017-18

2. SOIL & CLIMATE

Agro-climatic Zone	Western Plateau & Hills region - Western Hills zone
Climate	Semi-arid
Soil Type	Medium to deep black, shallow red, red loamy

4. RAINFALL & GROUND WATER

	Normal	Actual	2019	2020	2021
Rainfall [in mm]	1971.0		2388.0	1944.0	2119.0
	Variation from Normal		417.0	-27.0	148.0
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	113655.18		54174.3		59616.64

5. DISTRIBUTION OF LAND HOLDING (Agri Census-2015)

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	504117	76.30	168114	34.45
>1 to <=2 Ha	105492	15.97	128903	26.41
>2 Ha	51067	7.73	191006	39.14
Total	660676	100.00	488023	100.00

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

Category	Total	Male	Female	Rural	Urban
Population	3876	1981	1895	2646	1230
Scheduled Caste	504	253	251	355	149
Scheduled Tribe	30	15	15	22	8
Literate	2826	1560	1266	1854	972
BPL	98	50	48	75	23

9. HOUSEHOLD AMENITIES [Nos. in '000 Households] Census 2011

Having brick/stone/concrete houses	806	Having electricity supply incl Solar	771
Having source of drinking water	971	Having independent toilets	610
Having access to banking services	1217	Having Radio/TV sets	-

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos

Anganwadis	4430	Dispensaries	1520
Primary Health Centres	85	Hospitals (incl specialized)	1099
Primary Health Sub-Centres	413	Hospital Beds	12624

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	1581/1668/ 756	Agriculture Pumpsets[Nos]	152158
Total N/P/K Consumption [MT]	301401	Pumpsets Energised [Nos]	148593
Certified Seeds Supplied [MT]	4506	Agro Service Centres [Nos]	2000
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	13
Agriculture Tractors [Nos]	43852	Plantation nurseries [Nos]	22
Power Tillers [Nos]	NA	Farmers' Clubs [Nos]	650
Thrashers/Cutters [Nos]	NA	Krishi Vigyan Kendras[Nos]	2

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	12	Wholesale Market [Nos]	4
Length of Pucca Road [Km]	8669.51	Godown [Nos]	760
Length of Railway Line [Km]	35.67	Godown Capacity[MT]	1494539
Public Transport Vehicle [Nos]	1421877	Cold Storage [Nos]	17
Goods Transport Vehicle [Nos]	136942	Cold Store Capacity[MT]	8076.50

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2020-21		2021-22		Avg. Yield [kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Wheat (R)	1556	2982	1600	2894	1809
Paddy(K)	97790	330400	93500	314484	3364
Jawar(R)	10588	14865	13300	20501	1546
Maize (R)	2335	3530	2600	5622	1976
Ground Nut(K)	37600	52600	40900	68990	1673
Soyabean(K)	44400	102300	42900	80302	1852
Sugarcane	157752	14876000	163400	15686400	96

Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	176	Animal Markets [Nos]	4
Disease Diagnostic Centres [Nos]	-	Milk Collection Centres [Nos]	5098
Artificial Insemination Centers [Nos]	608	Fishermen Societies [Nos]	59
Animal Breeding Farms [Nos]	-	Fish seed farms [Nos]	-
Animal Husbandry Tng Centres [Nos]	-	Fish Markets [Nos]	4
Dairy Cooperative Societies [Nos]	5098	Poultry hatcheries [Nos]	3
Improved Fodder Farms [Nos]	-	Slaughter houses [Nos]	15

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

Fish	Production [MT]	2336	Per cap avail. [gm/day]	2
Egg	Production [Lakh Nos]	2053.77	Per cap avail. [nos/p.a.]	53
Milk	Production [Lakh] MT.	10.00	Per cap avail. [gm/day]	706
Meat	Production [MT]	N.A.	Per cap avail. [gm/day]	N/A

District Profile

Predominant economic activities prevalent in the district : The geographical area of the district is 7685 sq.km and its 12 blocks (talukas) are divided into 4 revenue sub divisions. The population of the district as per 2011 census was 38.76 Lakh of which the share of rural population was at 68.26%. Agriculture continues to be the main occupation of the district as 74.39% of population depends on agriculture.

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

The Nominal Gross District Domestic Product (GDDP) at current prices for the year 2020-21 for the district is ₹ 93,366 crore, whereas the per capita Nominal Net District Domestic Product at current prices for the year 2020-21 for the district is ₹ 1,96,570 crore. (Source: Economic Survey of Maharashtra 2021-22)

The district is covered by medium to deep black, shallow red and red loamy soils and has an annual average rainfall of 1971 mm. The average gross cropped area is 4.13 lakh ha, net sown area is 3.87 lakh ha and gross irrigated area at 1.86 lakh ha. Out of the 660,676 operational land holdings, 92.3% are small and marginal, occupying 60.8% of total operational area of 488,023 Ha. Average land holding in the district being 0.74 ha. Major crops in terms of area under cultivation are Sugarcane, Paddy, groundnut and soyabean. The climate of the district is also suitable for horticulture and plantation crops like coloured capsicum, floriculture, chilly, banana, vegetables, cashew nut (western hilly blocks) etc.

Other economic activities in the district : Besides Agriculture, Dairy is the most important activity in the allied agriculture sector in the district. Of late, poultry is also picking up especially under contract farming. Kolhapur district is blessed with 4 main rivers viz. Panchaganga, Krishna, Warana, Ghataprabha and 13 other rivers. Irrigation is well developed with 4 major, 13 Medium and 80 Minor Irrigation projects. In addition, there are 39 percolation tanks in the district. District is also rich in mineral resources like Bauxite. The district is industrially developed with major concentration in and around Kolhapur and Ichalkaranji. There are 6 developed MIDCs in the district and 5 more MIDCs are being planned in near future. In addition, there are 13 co-operative industrial estates in the district. There are 23 sugar factories in the district. Other major industrial production in the district is auto components & auto ancillaries, textiles, readymade garments, foundry etc. There are 4 major clusters in the district viz. Foundry (Engineering Goods/Auto Ancillary), textile, silver and leather. Further, clusters of Paddy and Kolhapuri Jaggery have also been proposed under the Cluster Development Programme of GoM.

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

- Small and fragmented landholding is a major factor affecting the capital investment in agriculture in the district.
- Uncertainty in production of crops other than sugarcane due to adverse weather conditions (floods), non-availability of quality seeds, other inputs, market linkages and advocacy and extension facilities results in under-development of avenues such as high value horticulture, floriculture, plantation, seed production and scaling up of alternative crops such as oil seeds, millets etc.
- Under dairy sector, use of sugarcane top as a green fodder is a major concern affecting the health and productivity of the milch animals. Further, frequent outbreak of diseases in poultry and allied activities affect the market prices adversely.
- Inadequate infrastructure facilities like un-interrupted power supply also affects the rural economy and development of various sectors.
- Under the MSME sector, limited outreach of the units to global markets restricts their growth potential. Concerted efforts supported by Bank credit can drive expansion of these sectors.

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

- There is need for propagation of Plantation, Horticulture, oilseed, pulses and millet crops especially in blocks where productivity of sugarcane is low due to agro-climatic conditions clubbed with primary and secondary processing through FIGs/Cooperatives/FPOs.
- Concerted efforts and focused attention from all stakeholders in breed improvement of cattle & buffaloes, propagation of balanced feeding practices, adoption of hydroponics/silage are needed for improving productivity of milch animals. Skill building of entrepreneurs involved in allied activities is crucial in disease mitigation.
- The Engineering Goods manufacturing sector also has potential for expansion in view of ready Road and Air connectivity. Export Promotion Council is undertaking various initiatives for linking local units with global markets. The same may be upscaled for Textile and Agri-goods. The district also has been known for its cuisine and Handicrafts. There is need to converge the efforts of Line departments to provide markets to Food Processing Units and leather, jewellery and pottery handicrafts through formation of clusters and skill development.
- Awareness creation regarding credit facilities for housing, renewable energy, Education will help in increasing the offtake under these sub-sectors. Further, pro-active consideration of credit lines to SHGs/JLGs over and above the targets set by MSRLM/MAVIM/NULM will be required to achieve the projected credit flow to the informal sector.

Cooperatives in Kolhapur 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 as on 31.03.2022.
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	5298
2	Consumer Stores	147
3	Housing Societies	537
4	Weavers	878
5	Marketing	343
6	Labour Societies	297
7	Industrial Societies	328
8	Agro Processing and Sugar	200
9	All others	2835
	Total	10863
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	1877
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	NIL
Source: District Deputy Registrar Office, Kolhapur		

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

- b. Potential for formation of Cooperatives: There is a fair potential for cooperative activity in the animal husbandry (i.e. Fishery, Poultry and other Animal Husbandry such as Apiculture and Sericulture), marketing of agriculture produce and agro-processing sector in the district, as indicated in the relevant chapters.

The distribution of co-operative societies is not uniform across the blocks in the district. The blocks Karveer, Hatkanangle, Shirol and Ajara have good presence of co-operative societies in the Agro Processing sector. There is potential for creation of cooperative societies in marketing of Agriculture produce sector and Agro processing sector in Ajara, Bhudargad, Shahuwadi, Chandgad, Radhanagri and Gaganbavda blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile

State - Maharashtra		District Kolhapur	Lead Bank - Bank of India	
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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	28	412	161	116	135	N.A.	-	338	3	9408
Regional Rural Bank	1	8	1	6	1	N.A.	-	0	149	484500
District Central Coop. Bank	1	193	148	31	14	N.A.	-	0	6	20083
Primary Agr. Coop. Society @	1877	1877		-	-	N.A.	-	-	0.64	2065
All Agencies	1907	2490	310	153	150	N.A.	-	338	0.48	1557

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit (₹ in Lakh)				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	2303120	2573427	2808191	9.12	78.9
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	4650	4451	4545	2.11	0.1
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	574039	595414	747045	25.47	21.0
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	2881809	3173292	3559781	12.18	100.0

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan (₹ in Lakh)				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	1828378	2090526	2360771	12.93	81.53
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	9893	10784	11466	6.32	0.40
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	409962	457560	523204	14.35	18.07
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	2248233	2558870	2895441	13.15	100.00

4. CD-RATIO

Agency	CD Ratio (%)		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	79	81	84
Regional Rural Bank	213	240	252
Cooperative Banks	71	75	70
All Agencies	78	81	81

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

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	49479	-	1186951	-
Regional Rural Bank	2754	-	22743	-
Cooperative Banks	1177	-	79678	-
All Agencies	53410	-	1289372	-

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/3/2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans
Commercial Banks	773902.00	75.38	216684.00	50.63	185091.00	99.33	-	-	-	-
Regional Rural Bank	2314.00	0.23	560.00	0.13	1242.00	0.67	-	-	-	-
Cooperative Banks	250494.00	24.40	210750.00	49.24	0.00	0.00	-	-	-	-
All Agencies	1026710.00	100.00	427994.00	100.00	186333.00	100.00	-	-	-	-

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹ Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	Target [₹ Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	Target [₹ Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	
Commercial Banks	665119.00	573941.00	86.29	732641.00	554834.02	75.73	739850.00	773902.00	104.60	88.87
Regional Rural Bank	8047.00	2384.00	29.63	6748.00	2525.84	37.43	3200.00	2314.00	72.31	46.46
Cooperative Banks	170442.00	179783.00	105.48	192631.00	298486.00	154.95	277950.00	250494.00	90.12	116.85
All Agencies	843608.00	756108.00	89.63	932020.00	855845.86	91.83	1021000.00	1026710.00	100.56	94.00

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹ Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	Target [₹ Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	Target [₹ Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	
Crop Loan	243008.00	190006.00	78.19	248222.00	329659.00	132.81	272000.00	275679.00	101.35	104.12
Term Loan (Agr)	168534.00	103885.00	61.64	175783.00	105310.00	59.91	173000.00	152312.00	88.04	69.86
Total Agri. Credit	411542.00	293891.00	71.41	424005.00	434969.00	102.59	445000.00	427991.00	96.18	90.06
Non-Farm Sector	294548.00	360444.00	122.37	365001.00	325019.00	89.05	424000.00	462771.00	109.14	106.85
Other Priority Sector	137518.00	101773.00	74.01	143014.00	95858.00	67.03	152000.00	135948.00	89.44	76.82
Total Priority Sector	843608.00	756108.00	89.63	932020.00	855846.00	91.83	1021000.00	1026710.00	100.56	94.00

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [₹ Lakh]	Recovery [₹ Lakh]	Recovery [%]	Demand [₹ Lakh]	Recovery [₹ Lakh]	Recovery [%]	Demand [₹ Lakh]	Recovery [₹ Lakh]	Recovery [%]	
Commercial Banks	N.A.	N.A.	NA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regional Rural Bank	N.A.	N.A.	NA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Cooperative Banks	187780.49	72144.51	38.42	187721.01	91562.28	48.78	N.A.	N.A.	N.A.	N.A.
All Agencies	187780.49	72144.51	38.42	187721.01	91562.28	48.78	N.A.	N.A.	N.A.	-

Sources : Lead Bank & SLBC

@ Data pertains to functional PACS only.

Banking Profile

The district has a banking network with 412 branches of Commercial Banks, 8 branches of Vidarbha Konkan Gramin Bank (RRB), 192 branches of Kolhapur DCCB and 1877 Primary Agriculture Credit Societies (PACS). The per branch population (excluding PACS) in the district is 6323. However, there is a high level of concentration of branches of commercial banks in Karvir, Hatkanangle and Shirol blocks. Besides 251 branches of Commercial banks, 7 branches of RRB and 45 branches of DCCB are located in urban/semi urban area. The branch network is poor in the western hilly blocks of the district viz. Gagan Bawada, Shahuwadi, Panhala, Ajara, Gargoti, Radhanagari, Chandgad. Bank of India is functioning as lead bank in the district.

The other financial intermediaries that also play an important role in channelizing the financial resources are Small Finance Banks, Multi State Cooperative Banks, Non-agriculture Cooperative Credit Societies, NBFCs and NBFC MFIs. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. There are 44 Primary Urban Coop Banks, 950 Urban societies, 328 Non-agri co-op credit societies, 347 Employees coop credit societies operating in the district.

Details of ACP targets vis-à-vis achievements in respect of agriculture sector during the last three years is indicated below:

Sr. No.	Year	Targets		Achievement		% Achievement	
		Crop Loan	Term loan	Crop loan	Term Loan	Crop Loan	Term Loan
1	2019-20	243008	168534	190006	103885	78.2%	61.6%
2	2020-21	248222	175783	329659	105310	132.8%	59.9%
3	2021-22	272000	173000	275679	152312	101.4%	88.0%

It may be observed from the above table that the banks have achieved their targets under crop loan in the past 02 years. However, term loan targets were not achieved in past three years. Stagnation in disbursement under Agri. Term Loan is a cause of concern. The share of District Central Cooperative Bank (DCCB) stood at 70.47 % in total crop loan disbursement of the district, at 49.24% in disbursement to Agriculture sector and at 24.36 % in total ACP achievement for the year 2021-22.

The size of the Annual Credit Plan (ACP) for the year 2022-23 is ₹ 10780.00 crore which includes ₹ 4880.00 crore for agriculture sector (45.26%).

CD Ratio : The total deposits of the banks stood at ₹ 35876 crore whereas the total outstanding loans & advances stood at ₹ 29154 crore. Thus, the CD Ratio of the district was 81.26 % as on 31 March 2022. There is increase of 63 bps YoY basis, when compared with CD ratio of 80.63% reported during the previous year. Within the banks, CD ratio of Public Sector Banks and DCCB was lowest at 70% followed by 114% of Private commercial banks and 255% for RRB.

Financial Inclusion : Financial inclusion is a key enabler of economic and social development. In India, where a large section of the population still lives outside the ambit of formal financial services viz. credit, deposit, insurance, and pension services. In addition to bank branches, different kind of financial services are rendered through 338 BCs.

As on 31st March 2022, all the banks in the district together have opened 12.09 Lakh accounts under Pradhan Mantri Jan Dhan Yojana, of which, 8.44 Lakh accounts have been opened in the rural areas, thereby further deepening the financial inclusion process in the district to reach the unbanked people in the district. Further, the banks together enrolled 6.93 Lakh people under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and 2.83 Lakh people under Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY). In addition, 13715 people have been enrolled under Atal Pension Yojana (APY). Under MUDRA, the banks in the district have disbursed ₹ 1123.57 crore

to 1,19,801 applicants, out of which ₹ 207.10 crore to 85386 applicants under SHISHU category, ₹ 372.05 crore to 30207 applicants under KISHOR category and ₹ 544.42 crore to 4208 applicants under TARUN category.

The Kolhapur District Central Co-op. Bank (KDCCB) had CBS in its all the 192 Branches. The bank has started RTGS/NEFT facilities, SMS alert, mobile banking, UPI and IMPS. The bank has already distributed EMV chip based RuPay KCC cards to 2,33,336 farmers in the district. In addition, it has also distributed 99,465 RuPay Debit cards to its other customers. However, activation of RuPay KCC cards continues to be low, thereby underscoring the need for taking concerted efforts for their activation by the bank. 10 ATMs (including 1 installed in Mobile Van) and 17 Cash Recycling Machines (CRMs) have been installed by the bank in its branches across the district. The bank has also deployed over 300 micro ATMs in its branches and with PACS/Milk Societies for facilitating transactions at the village level.

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	<p>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;</p> <p>Study the cropping pattern, Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</p>

S.No.	Sector	Methodology of estimation of credit potential
		Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<p>MI potential is the area that can be brought under irrigation by ground and surface water;</p> <p>Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</p> <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>

S.No.	Sector	Methodology of estimation of credit potential
		Estimation of potential for rejuvenation of existing plantation
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>1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</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	<p>Provides inputs/information on Exploitable potential vis-a-vis credit available</p> <p>Potential High Value Projects/Area Based schemes</p> <p>Infrastructure supports available which can form basis for their business/development plans.</p>
2	Government Agencies/ Departments	<p>Developmental infrastructure required to support credit flow for tapping the exploitable potential</p> <p>Other support required to increase credit flow</p> <p>Identification of sectors for Government sponsored programme</p>
3	Individual/ Business entities	<p>Private investment opportunities available in each sector</p> <p>Commercial infrastructure</p> <p>Information on various schemes of Govt & Banks.</p>

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

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

Source: NCUI 2018

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

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

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

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

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

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

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

e. Sahkar se Samridhhi: This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new

PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

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

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

1.2 Policy Initiatives – Reserve Bank of India

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

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

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed

instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

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

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

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

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS

under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

(ii) To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.

(iii) Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.

(iv) NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

(v) Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

1.3.4 Government Sponsored Programmes with Bank Credit

- a) 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.
- b) Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
 - Agri Clinics and Agri Business Centres (ACABC)
 - Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

1.3.5 Rural Infrastructure Development Fund (RIDF)

- The corpus under Rural Infrastructure Development Fund (RIDF) was ₹. 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of ₹. 46,072.70 crore and disbursements were to the extent of ₹. 33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

Under LTIF, NABARD has sanctioned a loan amount to the tune of ₹.800.78 crore and ₹.3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at ₹.85, 127.38 crore and ₹.55, 676.68 crore, respectively.

ii) **Micro irrigation Fund (MIF)**

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

iii) **Pradhan Mantri Awas Yojana-Grameen (PMAY-G)**

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

1.3.6 Micro Credit Intervention

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

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

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

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

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

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

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹.50,000/- and above, the new scheme with maximum support of ₹. 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have

already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹.520.71 lakh has been sanctioned and ₹.241.03 lakh is disbursed under the scheme.

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

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government – Budgetary Announcement

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

State Budget 2022-23 Outlay:

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

Agriculture

1. An incentive grant of ₹. 50,000 to 20 lakh farmers who repay their crop loans regularly.
2. ₹. 964 crore has been earmarked for waiving loans taken from land development bank by 34,788 farmers.
3. Dr. Punjabrao Deshmukh Interest Concession Scheme: Crop loans at zero percent interest to farmers from kharif season of 2021. ₹. 911 crore will be made available to 43.12 lakh farmers in the year 2022-23.
4. ₹. 100 crore for Hon. Balasaheb Thackeray Agricultural Research Centre to be established at Basmat, Dist. Hingoli for research on increasing productivity of turmeric crop.
5. ₹ 1000 crore will be provided in the next 3 years for a special action plan for Soyabean and cotton crops for enhancing the productivity and for value - chain development.
6. Farm ponds have been included under Mukhyamantri Shashwat Krishi Sinchan Yojana with increase in amount of farm ponds subsidy by 50% to ₹.75,000.
7. “CM Agriculture and Food Processing” scheme will be implemented for the next 5 years with special emphasis on Agro-processing and value addition on coarse grains.

Co-operation

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

Water Resources

1. 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.
2. 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.
3. An amount of ₹.853.45 crore will be made available for Gosikhurd National project in 2022-23.

Soil and Water Conservation

1. Complete 4,885 Soil and Water conservation works in the next two years at a cost of ₹. 4,774 crore.
2. 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

1. 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.
2. 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.
3. Share capital of Maharashtra Fisheries Development Corporation will be increased by ₹.50 crore for the maintenance and repair of 173 fishing centres

Skill Development

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

Rural Development

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

Road Development

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

Industry

1. Chief Minister Employment Generation Programme - More than 1 lakh candidates have submitted investment proposals under CM Employment Generation Programme. Out of this, 9,621 proposals have been approved by various banks, through which an investment of ₹. 1,100 crore has been made. In the coming year, more than 30,000 self-employment projects will create about 1 lakh direct and indirect employment opportunities.
2. 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.
3. Tribal Industrial Cluster at Dindori, District-Nashik to provide infrastructural facilities and support to start ups of the Tribal Community.

Energy

1. 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

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

1.4.1 State Government Sponsored Programmes

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

1.4.2 Central Government Sponsored Programmes with state govt. component

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

1.4.3 Other State Government Initiatives

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

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

1.5 Status of Cooperatives in the State: The banking outreach in Maharashtra comprises of 12 Public Sector Banks with a network of 7431 branches, 16 Private Sector Banks with 4052 branches, 8 Small Finance Banks with 699 branches, one Wholly Owned Subsidiary of Foreign Bank with 17 branches, 3 Payment Banks with 40 branches, two Regional Rural Banks with 737 branches. Cooperative Banks including the MStCB and 31 DCCBs with a branch network of 3573. Thus the total number of branches in the state are 16549 (*Data as on 31.03.2022, Source: SLBC*). Maharashtra is recognised as one of the leading states in India in the field of cooperation. Apart from cooperative banks there is a successful network of sugar cooperatives in the state. The other cooperative network in the state includes cooperative spinning mills, cooperative poultries, cooperative dairies, other agricultural processing cooperatives, cooperative sale and purchase unions, cooperative credit societies.

1.5.1 Sector-wise/Activity-wise distribution of Cooperatives

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

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

The cooperative credit institutions purveying credit to unbanked segments of the State play a significant role in accelerating credit flow for agriculture and in financial inclusion. The cooperative credit structure in the State comprises the three-tier short term rural cooperative credit

institutions (State Cooperative Bank, District Central Cooperative Banks and Primary Agricultural Credit Societies) and the Primary Urban Cooperative Banks.

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

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

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

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

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

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

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

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

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

Chapter - 2

Credit Potential for Agriculture – 2023-24

2.1 Farm Credit

As per Reserve Bank of India Master Directions on Priority Sector Lending issued vide notification Reference No. RBI/FIDD/2020-21/72 (FIDD.CO.Plan.BC.5/04.09.01/2020-21) dated 04th September 2020 and updated upto 02nd August 2022, the Priority Sector has been classified into 8 broad sectors. Besides, the sub-sectors and activities covered under each broad sector have also undergone revision. Accordingly, Agriculture sector has been divided into three broad sub-sectors viz. Farm Credit, Agriculture Infrastructure and Ancillary Activities. The basket of activities covered under each of these sub-sectors has also undergone revision. In line with these revisions, this chapter has also been regrouped into Farm Credit (2.1), Agriculture Infrastructure (2.2) and Ancillary Activities (2.3)

2.1.1 Crop production, Maintenance and Marketing

2.1.1.1 Introduction: The Kolhapur district is largely agrarian. Crop loan is dominant component of Agricultural credit. The total geographical area of the district is 7.76 lakh ha, of which 4.66 lakh ha is available for cultivation. During 2020-21, net sown area declined to 3.87 lakh ha and gross cropped area declined to 4.13 lakh ha against 4.17 lakh hectare and 4.48 lakh hectare respectively during 2019-20. Gross irrigated area has also declined from 2.02 lakh ha during 2019-20 to 1.86 lakh hectare during 2020-21. The actual rainfall received in the district during the year 2021 was 2119 mm as against the average 1971 mm (124% of 05 year average). All the last 5 years, except the year 2019 and 2021, received deficit rainfall and is a pointer towards adverse effects of climate change and is a cause of concern as rain fall post 2019 has been adequate but erratic resulting in floods. As per Agri Census 2015, there were 6.47 lakh individual cultivators in the district.

As per Agri Census-2015, out of total 6.61 lakh holdings, about 6.10 lakh are SF/MF i.e. 92.3% are owning less than 2 Ha. Together, these SF/MF own total 2.97 lakh ha of land (60.8%). There is no drought prone area in the district. (Source: Agriculture Census – 2015-16). Besides, these landholdings are highly fragmented. As such, the size of avg. landholding per cultivator has fallen down to merely 0.74 Ha.

Present Cropping pattern : Besides Sugarcane which is the major crop in the district, other crops grown include paddy, jowar, nagli, wheat, maize, soyabean, groundnut, tur & other pulses, vegetables etc. Area under major crops in 2021-22 & proposed to be covered during the year 2022-23 are given below :

Crops	Area covered (ha) 2021-22	Area to be covered (ha) 2022-23
Sugarcane	163400	158900
Paddy (K/S)	93200/300	99400/400
Jowar(K/R)	1400/11900	1400/12200
Nagli (K)	17800	21300
Pulses (K/R/S)	1300/500/700	2600/6300/300
Oilseeds(K)	81400/100/1000	91600/100/3300

(Source : Kharif Adhava 2022-23, Agriculture Department)

2.1.1.2 Infrastructure and linkage support available, planned and gaps :

- a) **Irrigation** - Kolhapur district is blessed with 4 main rivers viz. Panchaganga, Krishna, Warana, Ghataprabha and 13 other rivers. There are 4 major irrigation projects covering 1.91 Lakh hectare land (i.e. Radhanagri, Tulshi, Doodhganga & Warana), 12 medium irrigation projects covering 0.97 lakh Hectare land and 71 minor irrigation projects covering 0.32 lakh hectare land in the district. The Gross irrigated area in the district is 1,86,238 Hectare.
- b) **Input supply** - Agriculture Department, ensures supply of inputs for crop production. During 2020-21, about 45060 quintals of certified seeds were made available to farmers by the department. Besides many farmers use their own seeds. For Kharif 2022-23, the department is

planning to make arrangements for supply of 38,986 quintals of certified seeds to farmers. During 2020-21, total supply of fertilizers was 3,01,401 MT. The department is making arrangements for supplying 1,69,950 MT fertilisers to the farmers during Kharif 2022-23. The district has 1668 outlets for supply of certified seeds, 1581 outlets for fertilizers and 756 for pesticides. There are 46 producers of fertilizers and 2 producers of pesticides in the district.

- c) **National Soil Health Mission, during the year 2021-22:** the Agri. Department has tested 2,944 samples and Soil Health Cards have been distributed to the respective farmers. Further, test reports of 32 water samples were issued.
- d) **Improvement in SRR:** The Agriculture Department is planning to achieve seed replacement ratio of 72% for paddy, 30% for Tur, 45% for Moong and Urad, 6% for groundnut, 30% for soyabean and 100% for maize.
- e) **Interest Subvention Scheme (ISS) of GoI and Govt of Maharashtra :** Interest Subvention @2% has been announced by GOI to banks to enable them to extend crop loans upto ₹ 3.00 lakh @7% to the eligible farmers. Further, interest rebate @3% is given to farmers on prompt repayment of crop loan under GoI interest subvention scheme. In addition to this, Govt of Maharashtra is extending Interest Subvention (IS) to banks @1% to enable them to provide crop loans @6%. GoM also extends interest rebate to farmers on prompt repayment of crop loans. As per revised guidelines dated 11th June 2021 under the scheme, farmers availing crop loan will continue getting 3% interest subvention on prompt repayment of the loan upto ₹ 1.00 Lakh and will now get 3% interest subvention on prompt repayment for the remaining amount between ₹ 1.00 lakh and ₹ 3.00 lakh. Effectively, under both the schemes, the prompt repaying farmers in Maharashtra get crop loan upto ₹ 3.00 lakh @ 0% rate of interest.
- f) **Farmers Personal Accident Insurance Scheme :** Scheme provides insurance coverage of ₹ 2.00 Lakh in the event of death, loss of two limbs or two eyes and loss of one limb and one eye and ₹ 1.00 Lakh for loss of one limb or one eye to the affected farmer.
- g) **Negotiable Warehouse Receipts (NWRs) :** With an objective to encourage SF/MF to store their produce in warehouse so as to avoid distress sale, GoI announced Interest subvention scheme against Negotiable Warehouse Receipts (NWRs). Under the scheme, SF/MF availing crop loan under KCC from banks will get benefit of interest subvention on post-harvest loan against NWRs for a further period of/upto 6 months post-harvest on the same rate as available to crop loan. Pledge Finance Scheme is also being implemented by MSAMB @6% RoI.
- h) **Pradhan Mantri Fasal Bima Yojana (PMFBY) :** The scheme is being implemented with an objective to stabilise farmers' income to ensure their continuous contribution in farming, by providing insurance coverage and financial support to farmers in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases. The scheme is being implemented from kharif season 2016 in the State. Food crops, oilseeds, horticultural and cash crops are covered under the scheme. The erstwhile National Agricultural Insurance Scheme has been integrated with this scheme. Farmers have to pay insurance premium maximum up to two per cent of amount assured, depending on the type of crop. During 2021-22, in all 5987 farmers participated in the scheme for Kharif (Paddy, Ragi, Groundnut, Soyabean and Kharif Jowar) and Rabi (Wheat, Rabi Jowar, Gram and Summer Groundnut) and gross premium paid was ₹ 13.85 Lakh. Compensation claims of ₹ 133.42 Lakh pertaining to 2190 farmers under Kharif 2021 are settled.

Credit flow in past three years : The flow of credit for crop loan during last three years is given below:

Agency	2019-20	2020-21	2021-22
CBs	63942	90205	80938
DCCB	125871	238955	194275
RRBs	193	499	466
Total	190006	329659	275679

(₹ lakh)

2.1.1.3 Assessment of credit potential for 2023-24 : The PLP projections for 2023-24 have been prepared after factoring 6% increase in scale of finance fixed by DLTC for 2022-23. Further, other factors like the trend in cropping pattern observed over last 3 years, projections for FY 2022-23 as also long term potential available in the district in the form of physical units and related natural resources in the district have been considered while arriving at the projections for 2023-24. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below :

Sr No	Name of the Crop	Scale of Finance \$ (₹ Lakh)	PLP Projections for 2023-24	
			Physical Units (Ha)	Bank Loan (₹ Lakh)
	Food crops			
1	Paddy	0.636 (0.600)	78560	49964.16
2	Wheat	0.403 (0.380)	1240	499.72
3	Jowar	0.318 (0.300)	10600	3370.80
4	Ragi (Nagali)	0.212 (0.200)	17040	3612.48
5	Maize - Unirrigated	0.318 (0.360)	3290	1046.22
	Oilseeds			
6	Groundnut -unirrigated	0.403 (0.380)	33240	13395.72
7	Soyabean	0.519 (0.490)	37180	19296.42
	Pulses			
8	Pulses-Tur	0.371 (0.350)	800	296.80
9	Pulses-Gram	0.371 (0.350)	3730	1383.83
10	Pulses-Moong	0.212 (0.200)	710	150.52
11	Pulses-Urad	0.212 (0.200)	900	190.80
12	Other pulses	0.212 (0.200)	1760	373.12
	Cash Crop			
13	Sugarcane	1.272 (1.200)	133110	169315.92
14	Banana (TC)	1.484(1.400)	550	816.20
	Vegetables			
15	Misc.Vegetables	0.795 (0.750)	2500	1987.50
A	Sub-total (A)			265700.21
B	Post-harvest/ household consumption (10% of ‘A’ above)		324660	26570.02
C	Repairs & Maintenance of Farm Assets (20% of ‘A’ above)		324660	53140.04
D	Total (A+B+C)			345410.27
\$ - 6% increase over and above the scale of finance fixed for 2022-23 has been taken for arriving at projections for 2023-24. Figures in bracket indicate SoF 2022-23 + 6% taken for arriving at potential.				

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

- Soil fertility plays a critical role in sustainable agriculture. Creating awareness regarding nutrient based application of fertilisers, use of domestically prepared bio-fertilisers, bio – insecticides/pesticides and regular soil testing by farmers will help in maintaining soil fertility and reduced input costs for the farmer.
- Unavailability of adequate quantity of required fertilizers, pesticides, quality seeds etc., results in decline in productivity of crops. FPOs can be involved in setting up of input shops so that assessment of fertilizer and management of supply can be done scientifically.
- Farmers are dependent on seeds supplied by Seed Companies as seed production has not been popularized among farmers in the district. Cost of cultivation and savings in input costs can be made possible by promoting seed production through required training of farmers.
- Marketing linkages for Farmers may be encouraged for promoting cultivation of vegetables/flowers using green house/shade nets for improved quality and higher productivity

using cluster approach and convergence with Marketing schemes such as COOP-SHOP and other Market Linkages.

2.1.1.5 Suggested Action Points and other related matters :

For Banks :

- a) Greater participation of Commercial Banks in crop loan financing especially in villages where the financial position of the PACS is weak. Saturation of KCC to be undertaken in convergence with district administration.
- b) Realistic assessment of credit requirements of farmers for various crops by Banks i.e additional finance for intercropping, seed production etc.
- c) Promote usage of Rupay Kisan Cards issued to farmers to inculcate financial discipline as the sanctioned limit will be utilized as per requirement and prevent divergence of funds for non-agri/consumption purposes.
- d) Extend farm credit to oral lessees, sharecroppers and landless/tenant farmers through formation of Joint Liability Groups (JLGs). Banks may engage services of NGOs/Business correspondents/SHG Federations for promotion of JLGs. Grant support from NABARD for promotion of JLGs can be availed.
- e) Banks may extend credit support to FPOs involved in agri-input supply, collectivization, standardization and grading of agri produce.
- f) Early submission of claims for Prompt Repayment Incentive to GoI/GoM for early settlement.

For Government Departments :

- a) Ensure timely and adequate availability of quality seeds/planting material, fertilizers, pesticides.
- b) Agriculture Department may conduct camps for encouraging saturation of KCC by focusing on the gap in PMKISAN and KCC beneficiaries in coordination with Banks. Maximum enrollment under PMFBY may also be targeted through awareness creation amongst farmers in such camps.
- c) Agriculture department needs to strengthen their extension support to farmers and advocate suitable cropping pattern to enable the farmer to cope with climate change.
- d) FPOs/SHG federations formed in the district may be involved in implementation of government sponsored schemes for collectivization, marketing of agri produce and use them as effective tools for technology transfer in rural areas as required in the case of improvement in Seed replacement rate.
- e) Agriculture Department can prepare area based schemes on potential activities such as seed production, high value vegetable cultivation, hi-tech farming etc. by involving local bank branches for fulfilling credit requirements and raising borrowers contribution for convergence with Government Subsidy Schemes.
- f) Establishment of covered Rural Haats/Farmer Markets equipped with small godowns and cold storages for providing local marketing facilities to farmers cultivating vegetables. Providing standard marketing facilities to farmers will encourage young farmers and women farmers towards direct marketing of their produce to local customers in a dignified manner.
- g) Agriculture Department can consider adopting Family Farming model for Urban Customers wherein an Urban Household will be linked to a farmer for all its food-related consumption needs. This model will provide assured market and income to the farmers and enable the Urban Households to get best quality agri commodities for consumption.
- h) Encouraging farmers to adopt package of practices prescribed under Sustainable sugarcane Initiatives (SSI) pioneered by the International Crops Research Institute for the Semi-Arid Tropics by focusing on Adoption of micro-irrigation for Sugarcane cultivation which will result in two significant benefits viz. 25-36% increase in yield along with reduction in input cost by 15-25%.

2.1.2 Water Resources

2.1.2.1 Introduction: Water Resources projects with references to Cultivable Command Area (CCA) are classified into three categories namely -

- a) Major Irrigation Projects where CCA is more than 10,000 ha;

- b) Medium Irrigation Projects where CCA is between 2,000-10,000 ha. and,
- c) Minor Irrigation Projects where the irrigated area is below 2,000 ha.

Besides, efficient irrigation systems like Drip, Sprinkler and other water saving devices like lining of channels, underground pipelines have also been included under MI.

Technical/Natural Factors: Kolhapur district is blessed with 4 main rivers viz. Panchaganga, Krishna, Warana, Ghataprabha and 13 other rivers.

Rainfall data for last 3 years: As against the normal rainfall of 1971 mm, the district received rainfall of 2388 mm, 1944 mm and 2119 mm during 2019, 2020 and 2021 respectively. As per Dynamic Groundwater Resources Assessment of India - 2020, stage of Groundwater development of Kolhapur district has been assessed at 47.67%. The details of net ground water availability and annual draft are as under:-

(Unit-Ham)							
Total Annual Groundwater Recharge	Provision for natural discharge	Net Annual Ground Water Availability	Annual Ground Water Draft			Provision for domestic use upto 2025	Net Ground water availability for future irrigation
			Irrigation	Domestic & Industrial Use	Total		
120879.05	7223.87	113655.18	52115.81	2058.48	54174.30	2058.48	59616.64

- a) As per ground water resource estimation, all the 12 blocks (talukas) of the district fall under “safe” category. Thus, there is scope for further development in all the talukas. The net ground water availability for irrigation is about 596.17 MCM.
- b) At present 60703 hectare of land in the district is being irrigated through 32,843 dugwells (source – Kolhapur DSES 2021)
- c) The eastern part of the district, consisting of valley and plain area, is most suitable for ground water development and over 2000 additional wells can be constructed in favorable areas in phased manner to increase the irrigated area by approximately 4000 hectare. To develop the ground water resources in these parts, dugwells are most feasible structures for ground water development. (Source : 2013-Report on Groundwater information for Kolhapur district, Maharashtra State by CGWB)

Credit flow in past three years:

(₹ Lakh)			
Year	2019-20	2020-21	2021-22
GLC	26755.00	Not available	Not Available

2.1.2.2 Infrastructure and linkage support available, planned and gaps :

- a) **Incomplete Irrigation Projects :** The work on two Major Irrigation Projects (Dudhganga and Warana) is still incomplete leaving a coverage gap of 46862 hectare which can be covered through early completion of these projects. Besides this, the works on 03 Medium Irrigation projects have been completed covering 7,969 Ha leaving a coverage gap of 7,223 Hectare wherein works are lying incomplete on account of funds constraints/land acquisition etc. (Source – DSES Report – 2021)
- b) **Energisation of pump sets :** During the year 2021-22, Mahavitrans has provided 5710 agri connections, and as on 31.03.2022 applications of 4552 agri-connections are pending for providing connections. Further, there is estimated fresh demand for 2000 new pumpsets during 2022-23. (Source: Kharif Adhava Booklet 2022-23)
- c) As per DSES 2021 there are 494 Lift Irrigation Cooperative Societies operational in the district out of which 155 are incurring financial losses. Depleting financial status of such cooperatives adversely affects the functioning of these schemes.
- d) Small farmers are also depending on borewells for irrigation purposes as it suits their requirement for irrigating small agriculture holdings. Drip irrigation can be adopted by such small farmers especially for sugarcane cultivation.

- e) As per Kolhapur DSES 2021, 3565 Diesel pumps are being utilized for irrigation from Dug wells. There is no shortage of diesel supply due to availability of a network of more than 100 fuel outlets in the district. The district is dependent on fuel supply from depots of oil companies in neighboring districts.
- f) **Ground Water Level:** The ground water level depends upon rainfall, water harvesting measures taken, replenishment, natural discharge during monsoon and annual draft. The net ground water available for the district is 59616.64 Ham and can be considered as adequate to support the MI schemes in the district.
- g) **Micro-irrigation system:** All the major companies which are manufacturing micro irrigation systems like drip and sprinkler have dealer network in the district. These dealers also offer the related services of design, maintenance and repairs to the farmers.

2.1.2.3 Assessment of credit potential for 2023-24: The PLP projections have been worked out taking into account the long term potential available in the district in the form of physical units and related natural resources in the district as also in consultation with various stakeholders. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sir No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Dug Well/New Well	1.73	No	680	1176.40	941.12
2	Bore Wells	0.35	No	1200	415.20	373.67
3	Pump sets (5 HP submersible)	0.61	No	3170	1917.85	1726.09
4	Drip Sets (1.40m x 0.60m x 0.30m)	1.00	Ha	23338	23338.00	10502.10
5	Sprinkler (75 mm HDPE)	0.30	Ha	670	201.00	90.45
6	Lift Irrigation (Big)	25.00	No	340	8500.00	6800.00
7	Lift Irrigation (Small) with pipeline system (75 mm HDPE)	2.00	No	6800	13600.00	12240.00
8	Pipe Lines (75 mm HDPE)	0.30	No	33650	10095.00	9085.50
9	Solar Agri Pumps (03 HP)	0.36	No	450	162.00	145.80
					Total	41904.73

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

- a) Over 1.25 lakh hectare agriculture land is irrigated through lift irrigation from surface bodies. The lift irrigation schemes were initiated by Cooperative Irrigation Societies and by individual farmers, majority of them are over a decade old and require maintenance such as change in the cement pipelines and chambers leading to wastage of water. There is need to revive the cooperatives which have become defunct in view of long pending water dues from farmers. The dependence on lift irrigation based channel irrigation also restricts the use of micro-irrigation. Such Cooperatives can be financed for maintenance of the old LI schemes and construction of reservoirs so that farmers can adopt micro-irrigation.
- b) **Power Supply:** There is need to provide regular and un-interrupted power supply so that irrigation schedule can be finalised by LI scheme operators as per convenience of farmers. Irregular power supply affects the economic viability of the project adversely. Further, farmers need to be educated on the Star Rating by Bureau of Energy Efficiency to promote use of Energy efficient pump sets and consider replacing old energy in-efficient pump sets which result in additional burden of electricity bills on the farmers.
- c) Although, all blocks in the district are classified in the safe Groundwater resources zone there is need to create awareness among village panchayats on the status of ground water table and quality of ground water to ensure community participation in recharge, regulation and use of water saving devices.
- d) Adoption of solar pump sets by farmers in remote locations as also substitution of electric pump sets with Solar pump sets needs to be promoted so that pendency in Agri pump connections is reduced and farmers are able to draw water conveniently during the day for irrigating their

crops. Surplus electricity generated when the pump is not in operation can be fed to the grid so that benefit of net metering accrues to the farmer resulting in savings on electricity bill.

2.1.2.5 Suggested Action Points and other related matters

State Government:

- a) MSEDCL/Government may consider availing of financial assistance through RIDF/ other sources for upgrading T & D infrastructure. Priority may be accorded in providing electricity connections to MI/LI schemes for benefit of farmers. The usage of solar pumps for agricultural use may be popularised.
- b) Cooperative Department along with Agriculture Department and Kolhapur DCCB may identify and support revival of in-operative Lift Irrigation cooperative societies due to weak financials. Community based revival action plan can be prepared which can involve recovery of un-paid dues from members as also supplementing the eroded share-capital of such societies with support from the district administration subsequent to which working capital limits can be sanctioned by banks/PACS.
- c) On an average, sugarcane is cultivated on 1.58 Lakh ha in the district and there are 23 sugar factories functioning in the district. However, only 11,592 ha is covered through micro-irrigation despite incentives being provided by GoI and GoM under Pradhan Mantri Krishi Sinchai Yojana in the form of subsidies. Dept. of Agriculture may emphasise adoption of micro-irrigation in the ongoing “Mission for increasing productivity of Sugarcane” as use of micro-irrigation has a direct correlation with increase in productivity of the crops and maintaining soil health through effective use of chemical fertilisers. Cane development officers of sugar factories and local bank managers could also be involved to promote drip irrigation on sugarcane farms through bank loans.
- d) Artificial recharge measures through construction of rain water harvesting structures like storage tanks, percolation tanks, farm ponds, check dams etc. will have to form an integral part of the minor irrigation development in the district especially in the western hilly areas. The measures may be undertaken through farmers availing subsidy under various land based schemes.
- e) Agriculture Department may form Water user Groups/societies of farmers or motivate existing farmer groups to undertake micro irrigation projects through bank credit so as to ensure achieving maximum irrigation potential from the completed/operational and ongoing Major, Medium and Minor Irrigation projects. The groups may also be used effectively to create awareness amongst farmers for promoting extensive use of water saving devices through leaflets, field visits etc.
- f) Rain water harvesting and storage structures/farm ponds may be promoted under the “Magel Tyala Shet Tala” scheme with the objective of ground water recharge and supplementing storage for LI schemes so that farmers in the area can adopt micro-irrigation by drawing water through use of pump sets.
- g) Agriculture department may consider implementing model IoT based smart and precision agriculture projects especially for water and soil health management and addressing the issue of availability and expenses on manpower. Such model projects can be replicated by finalizing unit costs for further replication through bank credit.

Banks:

- a) Encourage adoption of micro irrigation systems like drip/sprinkler in cash crops like sugarcane, vegetables etc. Banks may explore possibilities of tie-up arrangements with sugar factories for financing sugarcane under Drip model, which NABARD has demonstrated under its UPNRM project implemented with Shree Dutt SSK in Shirol Taluka. Further, convergence with PM Krishi Sinchai Yojana for financing borrower contribution along with crop loan especially for sugarcane cultivating farmers may be considered.
- b) Banks may also encourage credit flow to beneficiaries of Govt Sponsored Schemes for beneficiary contribution for availing benefit of schemes such as dugwells, energisation of pump sets, Solar agri pump, replacement of irrigation pipeline, lift-irrigation, micro-irrigation, etc.
- c) Area based schemes for livelihood development for farmers displaced due to major and medium irrigation projects and watershed areas may be implemented through bank credit.

- d) Banks may also consider financing smart agriculture projects wherein sensors are used for automatically regulating the irrigation and fertigation requirements based on soil conditions.

2.1.3 Farm Mechanization:

2.1.3.1. Introduction:

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

The benefits of farm mechanization can be summarized as under.

- Reduction in cost of farm operations
- Timeliness of all farm operations
- Better and efficient farm operations
- Drudgery reduction
- Enhancement of farm production & productivity
- Reduction of loss in produce
- Excess income generation

The Indian farmers have adopted improved farm machinery irrespective of land holding size. Equipment for tillage, sowing, irrigation, plant protection and threshing have widely been accepted by them. Farmers with small holdings utilize selected improved farm equipment through custom hiring to increase productivity and reduce cost of production.

About 300 improved agricultural equipment technologies have been designed and developed for various pre and post-harvest operations performed by humans and animals. Increased productivity does not mean additional income to the growers unless it is matched with appropriate postharvest technologies that minimize post-harvest losses and add value to the produce and by-products.

Revival of rural agro-processing which got acceleration during post-Green Revolution period. Irrigation pump sets, power threshers, tractors, power tillers and matching implements, including for implements for draft animals have become popular. Seed and seed-cum-fertilizer drills, planters, mechanical rice trans-planters, vertical conveyor reapers, and combines soon followed. In the recent past, Zero-till Drill and Raise Bed Planters have found good acceptance from the farmers. Currently mechanization is in increasing demand. Farmers and policy makers and developmental agencies now realize that for increasing production and productivity at reduced unit cost of production, free of arduous labour, agricultural mechanization is essential. It is brought in center stage with globalization of world markets. Introduction of electromechanical power units supplementing and substituting traditional animate sources of farm power is going to continue.

Major constraints in development of Farm Mechanization Sector:

Some of the major constraints which are hindering the growth of Farm Mechanization Sector are as follows:

- Fragmentation of land and large numbers of Small and Marginal Farmers (SF/MF) has resulted in making farm mechanization un-economical/expensive.
- Difficult Topography leading to limitation in usage of Farm implements. Thereby, creating requirement for customized farm implements.
- Higher charges of hiring from private/individual entrepreneurs.

Credit flow in past three years:**(₹ Lakh)**

Year	2019-20	2020-21	2021-22
GLC	23747.00	Not available	Not available

2.1.3.2 Infrastructure and linkage support available, planned and gaps :

- a) Level of farm mechanization is being calculated in terms of average Farm Power Availability (Kw/ha). The penetration of powered machines in various farm activities is assessed in the range of 40 to 45 per cent. The **average farm power availability in the State of Maharashtra** before the implementation of SMAM (Sub Mission on Agricultural Mechanisation) was 0.944 kW/ha (2014) and it increased to **1.185 kW/ha** by the end of **2016-17**, thus registering a 25.5 % increase in FPA in three years. The FPA in Maharashtra is **41.5% less** than the **national average i.e 2.025 kW/ha** at the end of 2016-17. Therefore, there is a need to increase the availability of farm power from 2.02 kW per ha (2016-17) to **4.0 kW per ha by the end of 2030** to cope up with increasing demand of food grains. The requirement of Farm Power Availability (kW/ha) for the Maharashtra State is as per under:
- b) As per the WAPCOS – Final Report on Submission on Agricultural Mechanization, May 2018, the average Farm Power Availability (kW/ha) of Kolhapur district in the year 2016-17 was 1.671 kW/ha which was higher the state average of 1.19 kW/ha and lower than the national average of 2.025 kW/ha. Therefore, in order to achieve the state average of 3.01 and national average of 4.0 kW/ha by the year 2030 there is need to promote farm mechanization in the district. This is further more relevant due to the fact that there is shortage of manual labour in view of the high per capita income and availability of alternative employment in the form of Industrial labour at regulated minimum wage norms.
- c) The number of tractors in the district registered with RTO increased from 42,156 (March 2020) to 43,852 (March 2021) thereby registering 4.02% YoY growth. This works out to 106 tractors per thousand Ha of GCA during 2020-21 in the district. Further progress in level of Farm Mechanization is constrained on account of two major factors – pattern of landholding and topography.
- d) There are 92.3% individual cultivators with landholding less than 2 Ha (SF/MF), who together own total 2.97 Lakh Ha (60.8%) of cultivable land in the district. Besides, these landholdings are highly fragmented. As such, the size of average landholding per cultivator has fallen down to merely 0.74 Ha. Further, 7 out of 12 blocks of the district located in the western parts are predominantly hilly. Therefore, projections are made considering requirement of replacement of the existing ageing assets and purchase of new assets.
- e) There are 23 sugar factories in the district, of which 22 were in production during 2020-21. With combined crushing capacity of 1, 14,800 MT per day and together they have crushed total 18.27 lakh MT of sugarcane during the year. Thus, there is sizeable demand from sugar factories for hiring of tractors for the purpose of transportation of sugarcane which is cultivated on over 1.5 Lakh Hectare land in the district to the factory sites and for management of sugarcane trash for increasing soil health by chopping and decomposing the same in the fields instead of burning. This gives an additional employment opportunity for rural youth and such tractors can also be used by the farmers in Agriculture/ Land Development activities when the sugar mills are closed. Further, in the recent years there is demand for purchase of sugarcane harvesters in view of shortage of manpower for harvesting. Projections have been made accordingly.
- f) 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 use of drones for foliar application of fertilizers to Sugarcane and other crops has been proved to be beneficial for soil health management.
- g) There is scope for adoption of farm mechanization from sowing to harvesting and further to post harvest management for Other major crops in the district such as Paddy, Soya bean, Ragi, Pulses and Jowar.
- h) There are adequate dealers for tractors and other farm machinery like cultivators, ploughs, reapers, threshers etc. Besides well-known brands in the field, a number of local manufacturers of farm equipment's are available in the district.

- i) The fuel required for the operation of these farm machineries is available conveniently in the district in the nearby diesel outlets. Trained & skilled manpower required for operation and maintenance of tractors and other related farm machineries are readily available in the district.

2.1.3.3 Assessment of credit potential for 2023-24: The PLP projections have been worked out taking into account the long term potential available in the district in the form of physical units and related natural resources in the district as also in consultation with various stakeholders. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Tractors (55 HP with 04 wheel trolley)/ (24 HP with implements)	10.00	No	2800	28,000.00	21,000.00
2	Power Tiller	2.00	No	2450	4,900.00	3,675.00
3	Multi Crop Harvester	16.00	No	100	1,600.00	1,200.00
4	Sugarcane Harvesters	144.00	No	35	5,040.00	3,780.00
5	Agri Drones	10.00		200	2,000.00	1,000.00
					Total	30655.00

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

- Promotion of group farming for the small farmers with low investment capacity to bring down the cost of farm mechanization.
- Use of suitable makes/models/horse power agri-implements for different size of operational holdings may be promoted.
- Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and for its proper use.
- Repairs/maintenance services for power driven farm equipment need to be strengthened. Special training programmes for repair of small machinery may be given to rural youth.
- Agri implements exhibitions for promotion of new implements needs to be organized regularly by Agriculture Dept., KVKs, private players etc.
- Custom hire service of the agri-implements may be provided by the FPOs/PACS to the farmers at a cheaper rate thus generating income for the FPOs/PACS too.
- Use of technology for optimization and timely availability of agri-implements for hiring.
- Bankers to encourage purchase of Tractor and other agricultural equipment by SC/ST/Minority/Small farmers under the Central Govt. schemes like National Mission on Agricultural Extension & Technology (NMAET) and SMAM under which the farmers receive subsidy of 40-50%.
- Designing less costly smaller machinery suitable for small farms is necessary.
- Agricultural mechanization Centres for provision/ marketing/ lending/ service/ repairs/ training/ demonstration on traditional and innovative agricultural implements need to be established at the block level for intensive farm mechanization.

2.1.3.5 Suggested Action Points and other related matters:

To address the issue of mechanization of small & fragmented land holdings, the following possibilities need to be explored:

Government Departments:

- Rationalization of subsidy** for farm mechanization is required as actual cost of tractors and machinery have increased. However, unit costs under the Government schemes remain unchanged.
- Establishment of Custom Hiring Centers** through Farmers' group (Farmers' Clubs, JLGs, etc.), Agri-entrepreneurs, FPOs, PACS, etc. needs to be promoted. Agriculture Department needs to propagate CHCs under the Gat Sheti Yojana and amongst FPOs formed in the district.
- Training & capacity building** for farmers on selection of farm machineries & its' use &

technical know-how. Skill development training programmes on handling farm machinery and Agri Drones can be organized for rural youth to promote entrepreneurship and employment opportunities.

- d) **Agri Start-ups** in Farm Mechanization may be incubated and supported for developing local innovative prototypes of farm machinery appropriate to the district.
- e) Cooperation Department may promote CHCs amongst PACS to provide additional source of income and provide hiring services to its members at affordable cost.
- f) Facilitation of **online platforms for Custom Hiring Services of farm machineries**.

Banks :

- a) Financing of second hand tractors for small farmers.
- b) There is ample scope for providing finance for threshers, power tillers, sprayers etc. Banks are required to devise suitable loan products incorporating suitable proportion of rental income to meet the viability norms. This will help in fulfilling the latent demand especially from small and marginal farmers thereby leading to increased level of farm mechanization in the district.
- c) Separate Schemes may be prepared for financing new and replacement of farm machinery independent of tractors. Model schemes may be prepared and circulated among member banks by the lead bank. This will help in increasing the share of commercial banks, RRB and DCCB in farm mechanism as currently the financing is dominated by NBFCs which offer credit at relatively higher RoI.
- d) Promote local production of improved tools, implements and smaller machines as well as their repair through schemes like PMEGP, DIC schemes of Margin Money etc. by capitalizing on the locally available technical expertise especially in the foundry and auto ancillary industries. All the banks to consider financing of small & marginal farmers, Farmers' groups including Farmers' Clubs, Joint Liability Groups (JLGs), etc.
- e) DCCBs to consider financing of good working PACS for establishment of Multi Service Centre (MSC) for Custom Hiring Centre and can avail concessional refinance from NABARD.

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

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

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

2.1.4 Plantation & Horticulture

2.1.4.1 Introduction: Horticulture has now been recognized as the major potential area for economic development of the rural economy. The district has around 41682 ha under plantation and horticulture constituting about 10.76% of cultivable area. The area under different horticulture crops is 16800 hectare under plantation crops (i.e. Cashew), 20611 ha under fruit crops (i.e. Mango, Grapes, Citrus, Banana and other fruits), 2394 ha under vegetables, 182 ha under floriculture, 1788 ha under spices (mainly chilly) etc. Realizing the growing demand for flowers in the domestic market as well as abroad, the farmers have made a joint effort and established small units of green houses. The agriculture department is making efforts for promoting Mulberry plantation and rearing of silk worm cocoon, though a non-traditional activity for the farmers in the district, as also experiments for introduction of Coffee, avocado and Dragon fruit plantation are underway.

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, National Bamboo Mission, Coconut Development Board, National Horticulture Board etc. is being implemented which emphasizes on area based, regionally differentiated, cluster approach for development of horticulture crops, having comparative advantage.

Credit flow in past three years :

(₹ Lakh)			
Year	2019-20	2020-21	2021-22
GLC	3018.00	Not available	Not available

2.1.4.2 Infrastructure and linkage support available, planned and gaps :

- a) Quality planting materials for plantation and other horticultural crops are supplied through 4 government nurseries, located at Jaisingpur, Radhanagri, Shirgaon and Ajara in the district.
- b) There are 4 APMCs (Hatkanangle, Shirol, Karveer, Gadhinglaj) and 12 submarkets (Hatkanangle - 3, Shirol -1, Karveer – 4, Gadhinglaj -4) available in the district which adequately take care of marketing. However, these markets do not offer value addition services viz. sorting grading facilities to farmers.
- c) There is a growing preference among the farmers in the district for transplanting seedlings on sugarcane grown in nursery thereby creating a demand for establishing over 300-400 nurseries of one acre size (for supplying quality saplings) considering over 1.5 Lakh hectare area is under sugarcane cultivation and demand from nearby districts and states. Data of private super-cane nurseries is not available with the Agriculture Department. However, existing super cane nurseries are supplying saplings to neighboring districts and State also.
- d) Mumbai, Pune and Goa are major nearby markets for horticulture produce especially exotic vegetables and flowers.
- e) Arrangements for overseas export of the floriculture produce in the district have been established by respective producers. Further, over 30 cashew processing units are also

operational in the district which are involved in processing of Cashew grown in the southern blocks of the district.

- f) APEDA is implementing a Banana Cluster in Hatkanangle Block of the district for export of Kolhapur Banana. The support involves technology upgradation in banana cultivation and harvesting, setting up of export oriented ripening facility and pack house and processing of the produce.
- g) The Agriculture Department is organizing field level training workshops for Cashew and vegetable growers in the district. Training on cultivation of watermelons on mulching paper are also being arranged by ATMA for farmers in the district.
- h) Activity of Mulberry plantation with rearing unit is practiced by some farmers covering over 186 hectare however in absence of local market arrangements for sale of the cocoons the farmers have to transport the product of Ramnagara in Karnataka State. 01 multi yarn reeling unit has been established in Aarle Village of Panhala Block and an Automatic unit is proposed to be established shortly.
- i) Inputs for shade net, poly house, growth regulators etc. are adequately available in the district.

2.1.4.3 Assessment of credit potential for 2023-24: The PLP projections in the form of physical and financial terms have been made after taking into account the long term potential available in the district and related natural resources, in consultation with various stakeholders. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	Potential for PLP 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Cashew nut	0.94	Ha	460	432.40	302.68
2	Mango	1.55	Ha	480	744.00	446.40
3	Grapes (TS)	11.65	Ha	35	407.75	346.59
4	Floriculture- Shade net 20 R (Gerbera, Carnation, Roses)	6.27	20 R	40	250.80	125.41
5	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera (Green/Poly house)	12.31	1000 sqm	68	837.08	418.55
6	Horticulture - Nursery	6.40	2000 sqm	14	89.60	53.76
7	Shade net 20 R Vegetable Cultivation	6.27	20 R	240	1504.80	752.42
8	Sugarcane Nursery	3.00	0.4 Ha	170	510.00	382.50
9	Mulberry Plantation with rearing house	2.20	0.4 Ha	220	484.00	411.40
				Total		3239.71

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

- a) Effective supervision mechanism for plantation under Employment Guarantee Scheme is required to improve survival rates.
- b) No organized marketing, storage, processing infrastructure is available for horticulture produce in the district. APMC markets available in the district are only used for selling field crops. No horticultural produce is traded in APMC markets.
- c) There is a need for development of integrated cold chain in the district. Besides, there is severe shortage of cold storages in the district. Involvement of FPOs in providing market linkages may be encouraged under schemes such as SMART & MAGNET.
- d) Adequate skill development training programmes may be organized for farmers interested to take-up high tech cultivation e.g. polyhouses, shade nets etc so as to avoid chances of failure. Quality of material to be used for ensuring durability and cost effectiveness may be recommended through such trainings.
- e) Mapping of Mango and Cashew Plantations is required to be undertaken by Agriculture

department so as to estimate the need of rejuvenation of senile plantations so as to increase productivity.

- f) As cashew produced in Chandgad block of the district is known for its unique taste and physical properties attempts may be made to obtain GI certification for the same which will prove helpful in better price realization and expansion in area of cultivation and directly provide employment opportunities through cashew processing units which are presently facing shortage of raw materials in view of crop damage.

2.1.4.5 Suggested Action Points and other related matters:

Government Departments:

- a) Agriculture Department needs to ensure that private nurseries in the district are providing quality planting material to farmers especially with regard to sugarcane saplings. Further, youth with education in agriculture or ACABC trained candidates may be encouraged to setup nurseries and propagate horticulture seed production as an income generating activity among farmers.
- b) Large area in southern blocks of the district is under cashew cultivation. Farmers in these regions may be educated about the best package of practices to prevent pest infestation and maintain productivity and quality of the produce.
- c) Though the State Government has amended the APMC Act, the contract farming under statutory agreement is lacking. Agriculture department may consider tie-up arrangements of farmers with online grocery platforms in larger cities so as to provide assured market to the farmers. Such startups can also be promoted in the district through incubation centers.
- d) Effective PPP model requires to be developed by leasing waste land for cultivating economically important horticulture crops.
- e) Growers' Associations such as Producers Organizations and Farmers' clubs may play a key role in identifying beneficiaries and coordinating with banks for encouraging institutional finance. Growers' Associations may also help the banks in ensuring recoveries of loans. Collectivization through forming and hand holding of farmer producer organizations to be encouraged and Value chain approach to be promoted.
- f) Farmer's needs to be sensitized about the economic benefits of sericulture and training them on raising feed plantations and rearing silk worms may be arranged. Skill up gradation trainings can be organized for sericulture farmers through the Centre for Excellence and Incubation in Sericulture operationalized by Shivaji University.
- g) Promotion of micro-irrigation is crucial for increasing productivity in P & H sector. There is a need to support precision farming, IOT for horticulture crops. State Government may come out with suitable incentives for these farmers.
- h) Cluster approach, which ensures availability of technical and financial inputs as also helps in collective marketing will be very useful for development of plantation and horticulture sector in the district. NGOs may be involved by the Department for social mobilization.
- i) There is a need for intensifying efforts for technology transfer in respect of proper harvesting and handling of produce, promoting bulk handling systems like pre-cooling and controlled/modified atmosphere structures at the production/marketing centers, improvement in transportation infrastructure. Low cost storage structures at the village level to be encouraged to facilitate the farmers to sustain market volatility.
- j) Thrust for replanting/ rejuvenation of plantation and horticulture crops effected by natural calamities like floods. Weather based Crop Insurance for fruit plantations may also be popularized amongst farmers.

Banks:

- a) Banks may coordinate with the Agriculture Department for identification and financing of plantation and horticulture activities.
- b) The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme. Further, credit support may be extended for replanting/ rejuvenation of plantation and horticulture crops effected by natural calamities like floods.

2.1.5 Forestry and Wasteland 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, included creation of an additional carbon sink of 2.5 to 3 billion tonnes of CO₂ 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 1 ha 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.

In the district, the Forest Cover is 1,785.58 sq km (23.23 % of GA) and RFA is 1088.95 sq km (14 % of GA) (source - Socio Economic Report 2021, District Statistical Office, Kolhapur). 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 is potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

Forest cover in the district as compared to that of Maharashtra state is indicated below:

(in Sq. Km)

District/State		Kolhapur	Maharashtra
Geographical Area (GA)		7685	307713
2021 Assessment	Very Dense Forest	64	8733.75
	Mod. Dense Forest	1019.47	20589
	Open Forest	702.11	21475.01
	Total	1785.58	50797.76
% of GA		23.23	16.51
Change	w.r.t. 2019 assessment	-0.74	20.2
Scrub		102.35	4247.39

(Source: India State of Forest Report 2021)

2.1.5.1.1 Agroforestry: Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (92% cultivating about 61% of the net sown area) in Kolhapur District, limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities available only in 41.9% of the gross cropped area, climate risk, etc. Thus, the economics does not gel much in favor of the sector which harbors almost 50% of the population.

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

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

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
a) Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. b) Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs c) Pastoral - Component comprises of fodder grasses d) Agro - Components only comprises of food grain component			

- The potential trees that can be raised for commercial purpose include Eucalyptus, Bamboo, Melia, Silver Oak, Simarouba, Pongamia, Acacia, Subabul, Casuarina, Neem, Jatropha, etc.
- There is a good potential for financing pulpwood plantation especially clonal plantations. There is a good potential of financing for pulpwood plantations viz. Eucalyptus, Acacia hybrid, Bamboo, Subabul and Casuarina.
- There is a good potential for raising 'energy plantations' for meeting the biomass requirement of power generation units in the State, which are understood to be running below installed capacity due to inadequate raw material availability. Suitable species include Eucalyptus, Subabul, Melia, Casuarina etc.
- There is good potential for setting up 'forest clonal nursery' for production of superior clonal ramets of commercial forest species, particularly Eucalyptus and Acacia hybrids, in association with the wood-based company(s) to meet the growing demand for raw material.

2.1.5.1.3 Out of the total geographical area of 7.69 Lakh ha of the district, 1.79 Lakh ha is covered by forests, which is less than the norm of 33% prescribed under National Forest Policy. Chandgad, Radhanagri, Bhudargad, Shahuwadi, Ajara, Gaganavda and Panhala are the major blocks having forests. All these blocks fall under the category of 'high rainfall region of Western Ghats'. The total wastelands in the district are 1.05 lakh ha, of which 89,751 ha is non-cultivable. (Source- Table 5.1 of District Socio Economic Survey -2021, District Statistical Office, Kolhapur). This includes 5,356 ha of saline lands of Shirol, Hatkanangale and Kagal blocks where farm forestry can be promoted.

Credit flow in past three years:

(₹ Lakh)

Particulars	2019-20	2020-21	2021-22
GLC	NIL	Not available	Not available

2.1.5.2 Infrastructure and linkage support available, planned and gaps :

- As per DSES 2021, the district has 46,053 ha of cultivable waste land. Of which, 50% can be assumed to be available for forestry development as long term potential. Further agro-forestry can be promoted in the district with bund planting. Eucalyptus, acacia, bamboo, jatropha, pongamia, simarouba and teak are found to be suitable for farm/ agro forestry. In addition to

these species, neem, tamarind, amla, cashew are also preferred by farmers for planting on the bunds. Around 800 hectare of such wasteland is targeted annually for social forestry, the targets may be enhanced so as to ensure maximum coverage in the next 05-07 years through private participation and involving bank credit. Projections have been made accordingly.

- b) Bamboo has immense potential and can be an important commercial plantation. The present level of production of bamboo from the forest is unable to meet the requirement of green bamboo. Besides, there is potential for setting up industries for new generation bamboo products such as pre-fabricated rural housing, flooring, panels, corrugated sheets, bamboo shoots, etc. for domestic and export market. Thus, there is a huge gap in demand and supply for bamboo which could be tapped by commercial plantations on private wastelands in the State. Further, Tissue Culture Units in the district are producing bamboo saplings which can be utilized for plantation under Agro-forestry.
- c) The Govt of Maharashtra's had implemented the prestigious programme of planting one billion saplings to address global warming during the period 2017 to 2020. Further, State govt is promoting commercially important species of Teak, Bamboo, Shisam, Khair, etc under its forest development programme. The State Government has also initiated the "Atal Bamboo Samruddhi Yojana" from the financial year 2019-20 targeting plantation of 153 Lakh Bamboo Saplings under Farm Forestry mode wherein the Tissue Culture Bamboo saplings are provided by the State Government at subsidized rates (i.e 80% subsidy for farmers with land holding below 4 Hectare and 50% subsidy for farmers with land holding above 4 Hectare).

2.1.5.3 Assessment of credit potential for 2023-24: Works under Farm Forestry/ Wasteland development are undertaken by farmers under State Govt funded schemes. However, modest PLP projections have been worked out taking into account the potential available in the district for treatment of saline lands and development of wastelands in consultation with the stakeholders. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below :

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Farm Forestry on farm bunds and in wastelands (Mango, Cashew, Teak, Acacia & Bamboo)	0.35	Ha	3070	1074.50	967.05
	Total					967.05

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

- a) There is need to sensitize farmers to stop felling of trees on farm bunds and adjacent to streams and irrigation canals by creating awareness about the environmental impact.
- b) Availability of saplings under government schemes needs to be popularized before the monsoon to promote tree plantation.
- c) A number of private agencies are marketing saplings of trees by promising dis-proportionate windfall gains in short duration from the plantations and selling low quality saplings. Therefore, awareness regarding the actual economic gains from tree plantations may be percolated amongst farmers.
- d) Forest department may conduct sessions on farm forestry during training organized by farmers by KVKs, RAMETI and other field level programmes organized by Agriculture Department.

**2.1.5.5 Suggested Action Points and other related matters :
For Banks:**

- a) In the developed watersheds, Drought Prone Area Programme (DPAP) and National Watershed Development Programme for Rain fed Areas (NWDPR) a banking plan may be prepared for post treatment measures like dry land horticulture, farm forestry & other allied activities.

- b) Banks can identify farmers owning wastelands and provide credit for farm Forestry activity as also for establishment of nurseries by SHGs/JLGs to produce healthy plants covering timber, fuel, fodder, fruits, non-wood forest produce and even ornamental species having good demand in the locality. Besides this the prevailing agro-climatic conditions in the area should also be taken into consideration while selecting the species.
- c) DCCB can extend support to PACS extending credit for wasteland treatment and Farm Forestry.

For Government Departments:

- a) Government may consider leasing out wastelands to interested individuals/SHGs/JLGs/VOs on lease for developing forestry.
- b) Farmers especially from the western hilly block may be encouraged to undertake bamboo cultivation.

2.1.6 Animal Husbandry – Dairy Development

2.1.6.1 Introduction: Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. Regular weekly cash flow, assured procurement at village level due to vast network of cooperative milk societies in the district are the major drivers behind the development of the Dairy Sector in the district. Most of the women SHGs, JLGs are taking up dairy as income generating activity.

As per the 20th Livestock Census - 2019, the district has 207,608 CB cow, 36,568 indigenous cow and 562,065 Buffaloes. The population of female breed able animals consists of 1, 58,298 CB cattle, 27,021 indigenous cattle and 4, 16,514 buffaloes.

As per Integrated Sample Survey, the milk production during 2017-18 was 10.00 lakh MT in the district as against 111.02 lakh MT in Maharashtra State. The per capita availability of milk per day in the district is 706 Gms as against the State average of 256 gms per day and recommended intake of 250-300 gms per day. However, nearly 100% of the surplus production is being processed and marketed outside the district. Presence of two well known brands viz Gokul and Warana operating in the district and thereby ensuring assured procurement through village level cooperative milk societies with plans to further boost up their processing/marketing capabilities ensures a good scope for increasing the milk production.

Credit flow in past three years:

(₹ Lakh)

Year	2019-20	2020-21	2021-22
GLC	19848.00	Not available	Not Available

2.1.6.2 Infrastructure and linkage support available, planned and gaps :

- a) **Veterinary Institutions:** The district has one veterinary polyclinic at district level, 7 mini veterinary polyclinics at taluka level, 2 mobile veterinary clinics, 167 veterinary dispensaries (83 Gr-I and 84 Gr-II). There is scope for new veterinary clinics in the district taking into consideration the growth in dairy sector.
- b) **Artificial Insemination (AI) Centres:** There are 237 AI Centres out of which 181 are operated by Government and 56 operated by Milk unions (i.e 24 by Gokul Dairy and 32 by Warana Dairy). Further, there are 647 AI workers out of which 181 are engaged by the Government, 406 by Gokul Dairy and 60 by Warana Dairy. As per Animal Husbandry Department, Kolhapur is the only district in the State which has achieved over 50% coverage in AI and is therefore not included in the GoI National Artificial Insemination Programme (NAIP). However, there is scope for increasing Government owned AI centers in view of the preference to Dairy farming in the district and efforts made by both the Milk Unions to increase Milk Production in the district.
- c) **Fodder Availability:** Due to low level of per capita landholding of 0.74 Ha, there is a strong preference for using sugarcane tops as green fodder especially by SF/MF/TF/Landless etc. which has adverse effects on the health & productivity of the milch animals. Gokul and Warana

are encouraging farmers for adopting hydroponics and silage technology. In addition, efforts are also being made for cultivation of African tall maize, azolla, Napier in the district.

- d) There are 5098 village-level dairy cooperatives in the district covering all the 1195 inhabited villages with total membership of 3.19 lakh. Average daily procurement by these cooperatives was 16.84 lakh litres per day and total milk procured on 446 milk routes during 2020-21 was 6145.96 Lakh litres. Kolhapur District Milk Producers Union (Gokul) is operating a dairy at Gokul Shirgaon with a capacity of 15 Lakh litres per day (LLPD). The average capacity utilization is 73%. They have set up a satellite dairy at Udgaon in Shirol block. In addition, there is Shree Warana Sahakari Dudh Utpadak Prakriya Sangh (Warana Dairy) operating a dairy at Warananagar with a capacity of 7 LLPD and products manufactured are Butter, Shrikhand, Lassi, SMP, Ghee, Cheese etc. There are 17 milk chilling centres with combined capacity of 13.70 Lakh litres. There are other private/coop players like Swabhimani, Bharat, Shahu, Yalgud, Jyotirling etc. with capacities in the range of 0.50-1.00 Lakh litres per day. Their capacity utilisation is in the range of 70-80%.
- e) In addition to a number of animal feed brands such as Godrej and other private players in the district, Gokul Milk union is operating 2 cattle feed plants with combined capacity of 650 MT per day which is supplied to its 3.96 lakh milch cattle owning members. In addition, Warana has also made arrangements for supplying quality cattle feed to its members at no profit no loss basis. They are also supplying fodder seeds; 01 FPO has proposed to start a Silage Manufacturing Unit in Shahuwadi Block under the SMART programme implemented by GoM.
- f) In addition to Govt departments, Gokul and Warana are providing, AI/Veterinary services, vaccination, medicines, regular health check-up of animals etc to their members. There is adequate supply of vaccines for major diseases through facilities (02 mobile vans) available with Government veterinary clinics and over 31 clinics and 46 mobile clinics of Milk Unions.
- g) Warana dairy also manufactures drinking chocolate / Bournvita for Cadbury India Ltd., in their malted food plant and also planning to setup a silage manufacturing unit with grant support under the National Livestock Mission.
- h) There are 4 animal markets at Vadgaon, Kolhapur, Ichalkaranji and Murgud. In addition, farmers are sourcing their animals from Sangola in Solapur district as also directly from Haryana and Bangalore.
- i) There is gap of veterinary graduate institutions in the district, which may be bridged in a phased manner.
- j) Adoption of technology such as use of milking machines among dairy farmers is low and the same can be promoted through bank credit.

2.1.6.3 Assessment of credit potential for 2023-24:

Dairy is the major allied agricultural activity in the district with well-developed procurement and processing infrastructure by Gokul and Warana Dairy providing assured procurement of milk at village level. Based on the discussions with various stakeholders as also factoring in the past trend, projections have been made after taking into consideration estimated long term potential available in the district in the form of physical units and related natural resources in the district. As per the instructions of GoI, working capital requirement to be provided under KCC have also been assessed along with term loan component. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP Projections (2023-24) (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	CB Cows (2 animals)	1.37	No	7200	9864.00	8384.42
2	Buffaloes (2 animals)	1.59	No	20100	31918.80	27130.98
3	Private Vet Clinics	5.50	No	36	198.00	148.53
4	Milking machine	0.50	No	1560	780.00	702.00
5	Working capital – Cow (unit of 02 cows)	0.40	No	6900	2760.00	2760.00
6	Working capital – Buffaloes (unit of 02 buffaloes)	0.50	No	19700	9850.00	9850.00
				TOTAL		48975.93

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

- a) There is need for setting up of Breeding Farm in the district so that good quality animals will be available to farmers.
- b) Large scale awareness drive is required to be undertaken in the district for fodder improvement and reduce dependence on sugarcane tops which is affecting the physical and reproductive health of the cattle adversely.
- c) Imparting training to farmers in preparing nutrient rich fodder domestically which will considerably bring down the expenses on readymade animal feed.
- d) Extension activities offered by the cooperative milk unions may be strengthened further by training of SHG members as Pashu Sakhis for rendering services in remote areas.
- e) As payments are made regularly at 10-day intervals to farmers, arrangements may be done by deploying microATMs of Kolhapur DCCB at Milk societies. This will also strengthen the payments systems in rural areas, provide income to the milk society and will result in smooth flow of money to the farmers instead of queuing at bank branches.

2.1.6.5 Suggested Action Points and other related matters**For Banks:**

- a) As cooperative Milk unions are planning to increase their production to match the demand, 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. Emphasis may be laid on financing for purchase of improved varieties of buffaloes from Gujarat & Haryana, projects for raising of heifer calves, construction of permanent sheds for cattle and technology up gradation such as adoption of milking machines and purchase of chaff cutters.
- b) Establishment of private veterinary clinics, private AI centres and retail outlets for feed/medicines can be encouraged by banks by involving unemployed veterinary graduates under the Scheme of Agrilinis and Agri Business centres.
- c) Govt of India has extended the facility of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. Accordingly, apart from the existing KCC for crop loan, short term loans up to ₹ 2 Lakh will be made available to farmers involved in AH & F related activities through a separate KCC, at a concessional rate of interest of 7% p.a. within the overall limit of ₹ 3 Lakh for the farmers availing crop loan along with working capital loan for AH & F activities. The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. Banks should extend the facility to all eligible borrowers as increased credit flow from the banks will help in further development of these sectors and aid in increasing farmers' income.
- d) Banks may tie up with the Milk cooperatives, FPOs, farmer Interest Groups, Clubs, NGOs and District Animal Husbandry Department to identify farmers ready to take up dairy activity and value addition through manufacture and marketing of milk products.
- e) Banks may work closely with MAVIM and SRLM for dairy financing through SHGs/JLGs especially of landless farmers who are dependent on wage labour.

For Government Departments:

- a) Keeping in view, large number of SHGs, which are taking up dairy activity, it is necessary to upgrade the non-descript stock on a large scale to improve the local availability of quality animals in the district.
- b) Necessary support may be extended by Milk Coop societies to the banks in recovery of loan.
- c) Animal Husbandry Department may ensure equipping veterinary hospitals with adequate supply of vaccine and medicines.
- d) Convergence of grants under Animal Husbandry schemes may be done with breed improvement programmes.
- e) Farmers can also be encouraged for establishment of fodder seed farms for production of quality fodder seeds.
- f) There is a need for propagation of "Hydroponics" and "Sillage" especially among SF/MF for increasing availability of green fodder and improving productivity of the animals as they are not in a position to cultivate green fodder on dedicated plots and instead resort to feeding sugarcane tops to their animals as a substitute for green fodder.

- g) Incentives may be made available to milk unions, farmer producer organizations, etc., for implementing programmes like field progeny testing for enhancement of productivity of milch animals.
- h) There is need for strengthening the existing breeding programmes / breeding farms of State Govt. while encouraging PPP mode of developing ultramodern breeding farms & infrastructure.

2.1.7 Animal Husbandry – Poultry Development

2.1.7.1 Introduction:

A. Introduction

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 up gradation of livestock for sustainable production to enhance livestock sector and also to reduce the regional disparity in production of livestock products.

B. 20th Livestock census 2019

- As per the 20th Livestock Census, Maharashtra has a total livestock population of 33 million showing a rise of 1.61% over 19th Livestock census, 2012, comprising of
 - 13.9 million cattle (decrease of 10.07% over previous census),
 - 5.6 million buffaloes (increase of 0.17% over previous census),
 - 2.7 million Sheep (increased by 3.87%),
 - 10.60 million Goats (increased by 25.72 %)
 - 74.3 million Poultry (decreased by 4.49%).
- Maharashtra ranks seventh at national level with total livestock of about 3.31 crore.
- Maharashtra ranks fifth at national level with poultry birds population of about 7.43 crore.

Poultry is next to dairy in terms of importance under animal husbandry sector. 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.

As per the Livestock Census 2012, the total poultry population in the district was 31.99 lakh. Of this, the population of backyard and commercial farm birds was 6.60 lakh (21%) and 25.39 lakh (79 %), respectively. There are large scale layer units in the district functioning properly in the cooperative sector. The district is having 1.35 lakh commercial layers and 23.83 lakh commercial broilers, showing distinct preference towards establishment of commercial broilers in the district. As per ISS Report 2017-18, the total egg production of the district was 2053.77 Lakh. Of this, 1572.63 Lakh eggs were produced by improved poultry birds (76.5%) and 481.14 Lakh eggs (23.5%) were produced by Deshi Poultry. The district accounted for 3.6% of the total egg production in the Maharashtra State. The per capita availability is 53 eggs p.a. As per ISS Report -2017-18, there were 3.64 Lakh deshi layer birds and 5.44 Lakh improved layer birds in the district.

Credit flow in past three years:

(□. in lakh)

Year	2019-20	2020-21	2021-22
GLC	938.00	Not available	Not available

2.1.7.2 Infrastructure and linkage support available, planned and gaps :

- a) Rearing of desi birds on scientific lines also made a beginning. Few private hatcheries are supplying improved desi broiler as well as layers. Adequate awareness is necessary to capture potential under rural poultry production by rearing desi improved birds.
- b) Organized slaughtering facilities are inadequate. Strategic investments are needed for

- exploiting the full potential under meat sector
- Veterinary aid – A.H. Department provides veterinary aid, medicines, and technical guidance to poultry farmers through key village centres and sub-centres.
 - Government's Central Hatchery – The central Hatchery located at Kolhapur also caters to the requirement of DOCs / Hatchery eggs for the district as also neighboring Sangli, Satara and Sindhudurg districts. Poultry training programmes are also arranged at the hatchery. DOCs can also be easily procured from the neighboring Sangli and Pune districts by commercial farms.
 - Farmers have adopted contract farming model under poultry wherein the farmer's construct sheds and look after day-to-day maintenance whereas DOCs along with feed, medicine etc. is provided by the private player entering into contract farming arrangement along with assured buyback of developed birds/eggs. Farmer is paid based on the weight of the chicken/no of eggs. This arrangement is finding favour with the farmers as it secures them from the marketing risk.

2.1.7.3 Assessment of credit potential for 2023-24: Projections have been made after consulting stakeholders and taking into consideration past trends as also estimated long term potential available in the district in the form of physical units and related natural resources in the district. As per the instructions of GoI, working capital requirement to be provided under KCC have also been assessed along with term loan component. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Commercial Broilers (5000 birds) Contract	14.64	No	345	5050.11	4166.34
2	Commercial Layers (1000 birds)	9.92	No	24	238.08	202.36
3	Broiler Processing Retail Outlet	10.00	No	50	500.00	375.00
4	Working capital – Broiler (1000 Birds)	1.00	No	450	450.00	450.00
5	Working capital – Layer (1000 birds)	2.50	No	70	175.00	175.00
					TOTAL	5368.70

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

- Poultry producer groups may be developed on a cluster basis for solving marketing problems. These producer companies can tie-up with online retailing companies in Pune, Mumbai, Bangalore, Hyderabad etc for better price realisation. These companies may be motivated to promote hatcheries of desi varieties of birds locally in the district.
- Training programmes may be organised for poultry farmers on domestic feed production to lower costs and using the right composition of poultry feed, identification of diseases and vaccination plan. Feed mixing unit, feed analytical unit may also be developed.
- For marketing of poultry products, specialized transport vehicle, cold room, retention shed for birds etc. may also be set up to ensure high yield from poultry.
- Animal Husbandary and Agriculture department need to create awareness regarding use of Bio control agents to resolve problems relating to houseflies which reproduce in large numbers in Poultry units. This will reduce expenses on pesticides incurred normally for pest control by poultry farmer.
- Model poultry meat retail units may be designed and demonstrated to farmers for replication so as to maintain hygienic conditions as per food standards.

2.1.7.5 Suggested action points and other related matters

For Banks:

- Banks may explore the possibility of providing institutional credit for contract farmers i.e. small broiler growers for making capital investments such as sheds, equipment etc.

- b) Banks may identify potential farmers to set up units under the National Livestock Mission for Poultry Sector. viz. Feed plants, dressing units, breeding farms for production of DOCs. Poultry feed plants may be encouraged in the private sector through institutional finance. Promoters may also be given benefit under the Animal Husbandry Infrastructure Development Fund (AHIDF).
- c) Backyard poultry with Low Input Technology (LIT) birds could be promoted as an income generation activity through SHGs/JLGs.
- d) Banks should extend the facility of KCC-AH & Fishery of upto ₹.2.00 lakh within the overall KCC limit of ₹.3.00 lakh at concessional rate of interest of 7% introduced by GoI to all eligible borrowers as increased credit flow at low interest rate from the banks will help in further development of these sectors and aid in increasing farmers' income. The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

For Government Departments:

- a) Professional Management in Co-operative poultry units may be introduced for running the units on sound economic principles.
- b) Motivation campaigns may be undertaken and training may be imparted to the unemployed youth for taking-up poultry farming on a large scale with training support from the Department of Animal Husbandry.
- c) Rearing of Low Input Technology (LIT) birds like "Giriraja" under free range/ semi-intensive/ intensive system to be further popularized as backyard poultry among SHGs/JLGs.
- d) Rearing of desi birds on scientific lines also need to make a beginning. Few private hatcheries are supplying improved desi broiler as well as layers. Adequate awareness is necessary to capture potential under rural poultry production by rearing desi improved birds.
- e) Animal Husbandry Department may monitor occurrence of any malpractices in the contract farming and hatchery business to avoid farmers falling prey to lucrative offers resulting in indebtedness.

2.1.8 Animal Husbandry - Sheep, Goat and Piggery etc.

2.1.8.1 Introduction: In Kolhapur district, small and marginal farmers, traditional shepherds in particular take up sheep and goat rearing for mutton/meat purposes. The population of district prefers mutton/meat to chicken in their diet. Therefore, sheep and goat is an activity having great scope for development. Most of the pork production in the district is in unorganized sector as the pigs are reared as scavenging animals in the district.

As per the 20th Livestock Census - 2019, there are 1, 30,053 goats, 96176 sheep and 806 pigs in the district. The potential blocks for rearing sheep are Karvir, Hatkanangale and Shirol. Goat rearing can be taken up in all blocks of the district. Pig rearing is not prevalent in the district.

State breeding policy for Goat:

Breeding policy for goats primarily aims at increased meat production for meeting not only its local demand but also to explore the export avenues. At the same time, goat milk is also important in rural economy. This will also act as an added impetus to make the rural goat farming more sustainable. Hence, on this background desired genetic improvement amongst the goat population will help in reaping the benefits of dual purpose breeds through the use of identified breeds. Priority for this purpose will be given to selective breeding/up gradation of the recognized local indigenous breeds like Osmanabadi and Sangamneri. Efforts will be made for identifying the local indigenous goat breeds through rigorous phenotypic characterization. Besides using these local indigenous breeds, a strategy will be adopted to evolve sturdy goat, which would sustain and thrive in the heavy rainfall areas. Through upgradation of the identified sturdy goat and after finalizing desired phenotypic characters, such goat will be got registered with NBAGR as a specific breed and will be used for genetic upgradation of the local goat in heavy rainfall areas. Exotic/Indigenous dual purpose goat breeds with twinning trait will also be considered for improvement of nondescript goats through either importation or locally fetching suitable material on experimental basis.

Breeding policy for Sheep:

Breeding policy for sheep primarily aims at increased meat production for meeting not only its local demand but also to explore the export avenues. Hence, on this background impending genetic improvement of the breedable sheep will help in reaping the benefits of meat purpose breeds, through the use of identified breeds. Priority for genetic improvement will be given through selective breeding/ upgradation of the local non-descript sheep population. Extensive use of Deccani breed of sheep will be sought for this purpose. Besides this, possible use of newly identified breed namely Madgyal from Jath, Dist. Sangli will also be explored for genetic upgradation of non-descript sheep in extended home tract. For selection of elite rams (to be used for breeding), organization of Ram Shows will be encouraged and promoted.

To increase the prolificacy and productivity in sheep, genetic upgradation will be achieved by using superior germplasm, restricting to nondescript types in adherence to the guidelines issued by NBAGR from time to time.

Explorative efforts will be triggered for improvement in various desirable genetic traits on experimental/pilot basis viz. prolificacy/ fecundity, meat production, disease resistance and milk production, at organized farms only, identified by the Government. For this purpose possibility of using the superior germplasm of known indigenous breeds found in other states for the respective traits will be considered.

It will be ensured that, the migratory sheep flocks will be provided all time and efficient health cover facilities by the institutions of animal husbandry department.

Credit flow in past three years:

(₹ Lakh)			
Year	2019-20	2020-21	2021-22
GLC	1382.00	Not available	Not available

2.1.8.2 Infrastructure and linkage support available, planned and gaps :

- The liberalization process also paved the way for increased demand for meat and meat products from global markets, which has led to establishment of commercial farms and 15 slaughter houses in the district.
- The Maharashtra Sheli va Mendhi Vikas Mahamandal undertakes to supply quality bucks/ rams besides providing margin money assistance to stall fed units.
- A.H. Department provides veterinary services including vaccination facilities and guidance through their centers/ hospitals. The details are furnished in AH-Dairy Subchapter.
- There are five livestock markets from where quality animals are available. Goats and sheep are also purchased from neighboring Sangli and Solapur districts and also from nearby states.
- Between two consecutive Animal Census i.e 2012 and 2019, population of sheep has fallen from 104,130 to 96,176 and that of goats has fallen from 162,503 to 130,053 against 3% and 25% rise in Sheep and Goat population in Maharashtra in between the two census. The declining trend in the district is required to be corrected.
- In view of local preference for sheep/goat mutton over chicken combined with steady growth in consumption, it is estimated that over 25% of the requirement is fulfilled from neighboring districts. There is adequate potential for up scaling the activity of goat and sheep rearing in the district especially through women and landless/small/marginal farmers in rural areas. The subsidy support under National Livestock Mission can be availed by farmers.
- Area Based Scheme on Goat/Sheep rearing for credit flow to women by forming Joint Liability Groups in the district can be implemented by bank with MSRLM/MAVIM.

2.1.8.3 Assessment of credit potential for 2023-24: Projections have been made in consultation with stakeholders and after taking into consideration past trends as also estimated long term potential available in the district in the form of physical units and related natural resources in the district. As per the instructions of GoI, working capital requirement to be provided under KCC have also been assessed along with term loan component. The

block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP Projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Sheep rearing (10+1)	0.78	No	2880	2246.40	1909.44
2	Goat rearing (10+1)	0.89	No	3920	3488.80	2965.52
3	Working capital for Sheep & Goat (10+1)	0.25	No	6800	1700.00	1700.00
					TOTAL	6574.96

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

- There is a need to establish Sheep and Goat breeding farm in the district.
- No facility for skin and leather processing is available in the district.
- Modern slaughter houses need to be established, in view of the high per capita consumption of mutton/meat in the district. Creation of modern livestock based food processing plants, cold chain infrastructure along the value chain, improved packaging, and building of the market channels and brand building must be the focus for promoting the exports of milk and meat products.
- Shrinking and degrading pastures coupled with severe short supply of green fodder during summer season needs to be addressed. Common Property resources may be used by milk unions for establishing silvipasture system. Promoting green fodder cultivation as one of the multiple crops to bridge fodder gap and avail fodder during drought. Fodder type to be selected according to the suitability of the agro-climatic zone where it will be grown.
- The traditional shepherds are engaged in weaving blankets etc. from the wool in some pockets in the district. Establishing a wool processing plant will promote wool grading, dying, weaving and carpet manufacturing.

2.1.8.5 Suggested action points and other related matters:

For Banks:

- Banks may increase their lending to goat rearing activity particularly under Govt sponsored programmes. Banks may encourage stall-fed goat rearing units with institutional finance / credit linkage outside sponsored programmes.
- MF, tenant farmers and landless farmers may be encouraged to undertake Sheep/Goat rearing to supplement their income. For the purpose, SHG/JLGs of such farmers may be formed. The bankers may adopt integrated cluster approach for financing this activity.
- Banks should extend the facility of KCC-AH & Fishery of upto ₹.2.00 lakh within the overall KCC limit of ₹.3.00 lakh at concessional rate of interest of 7% introduced by GoI to all eligible borrowers as increased credit flow at low interest rate from the banks will help in further development of these sectors and aid in increasing farmers' income. The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

Government Departments:

- Veterinary facilities including vaccination, drenching may be made available to the shepherds.
- Department of Animal Husbandry may provide extension services like training and identify sources for supply of quality breed able sheep/goats. SHG members may be imparted training of Pashu Sakhis to strengthen extension services.
- The AH Dept. / Sheep & Goat Development Corporation may establish sheep and goat breeding farm in the district. Efforts may also be made for upgrading local breeds.
- Establishment of Wool processing plant cum training center could be explored.
- Commercial goat rearing under semi-intensive system offers good scope in the State. The Sheep and Goat Development Corporation may identify such private farmers and encourage commercial goat farming through institutional finance by providing all linkages. These units can act as backward linkage for exporters.

- f) Exposure visits /training of potential SHGs/JLGs on goat rearing may be considered under ATMA.
- g) Disease diagnosis, reporting, epidemiology, surveillance and forecasting mechanisms are to be strengthened. Several diagnostic kits required for disease surveillance and monitoring are imported at a huge cost. The limited diagnostics available in the country are produced by few laboratories and are not of desired quality. Managing livestock diseases through prophylactic controls with strong laboratory diagnostic system is the option before all the concerned stakeholders.
- h) Microbial contamination, antibiotic residues and adulteration in milk, meat and animal feed is rampant. Quality control setup for veterinary drugs and vaccines is to be strengthened. There is a need to establish food testing laboratories duly accredited by the Food Safety and Standards Authority of India (FSSAI) to check adulteration.

2.1.9 Fisheries

2.1.9.1 Introduction: In Kolhapur district, fisheries has a potential to play an important role for betterment of rural economy through better use of land and water resources. Prominent rivers that flow through the district include Krishna, Warana, Doodhganga, Vedganga, Hiranyakeshi, Ghatprabha, Panchganga, Tamraparni with 90 riverine stretches having around 955 km length. In addition, total water spread of 8219 Ha covered by 259 reservoirs/lakes is suitable for development of fishery in the district. Of this, just 4735 Ha has been actually utilized for fishery. Further, about 5356 Ha land concentrated in Shirol, Hatkanangle and Kagal blocks has become saline, of which, salinity on 2035 Ha is very severe and unfit for crop production. There is potential for aqua culture in these areas. The annual fish production of the district is 2336 MT.

Credit flow in past three years:

(□ Lakh)

Year	2019-20	2020-21	2021-22
GLC	114.00	Not available	Not available

2.1.9.2 Infrastructure and linkage support available, planned and gaps :

- a) There are about of 50 active fishermen societies in the district, with total membership of 4868.
- b) FFDA and Fisheries Department provides subsidy, technical and extension support to the fishermen. During the year 55.40 lakh fish spawn rearing/ fingerlings were used for stocking water bodies suitable for fisheries against the demand for over 900 lakh seeds to utilize the potential available in the district.
- c) A major carp hatchery at Tillari of Chandgad block has failed in view of technical issues and the second hatchery at Rankala in Kolhapur becomes in-operational in the monsoons due to flooding from the nearby Rankala Lake. There is urgent need for a new hatchery in the district. Currently the demand is being met to some extent through reservoirs in neighboring districts.
- d) Presenting the Union Budget 2019-20, the Finance Minister announced that through a focused Scheme – the **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** – the Department of Fisheries will establish a robust fisheries management framework. This will address critical gaps in strengthening the value chain, including infrastructure, modernization, traceability, production, productivity, post-harvest management, and quality control.

2.1.9.3 Assessment of credit potential for 2023-24: The modest PLP projections have been worked out after consulting stakeholders and taking into account the long term potential available in the district in the form of physical units and related natural resources in the district. As per the instructions of GoI, working capital requirement to be provided under KCC have also been assessed along with term loan component. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Fish Pond/ Tank Unit (Renovation)	4.00	Ha	78	312.00	280.80

2	Fish Pond/Tank Unit (New)	7.00	Ha	9	63.00	53.55
3	Working Capital for Farm Pond/Tank	2.20	Ha	246	541.20	541.20
4	Working Capital for riverine fisheries	0.075	No	1340	100.50	100.50
TOTAL						976.05

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

- River pollution is adversely impacting fish production in the district underscoring the need for setting up of effluent treatment plants.
- There is no proper marketing channel in fisheries, and also preservation facility is not available.
- The district has considerable untapped inland fisheries resource in the form of ponds, tanks and reservoirs. The development of the reservoirs could be planned in an integrated manner. Debris of trees in water reservoirs is an obstacle to fishing activity. The submerged trees need to be uprooted.
- Inadequate quantity and non-availability of fish/prawn spawn/fingerling stockings as both the hatcheries in the district are in-operational and fishermen are dependent on private traders who procure the same from Karnataka State.
- All reservoirs in the district are constructed primarily for irrigation purpose. Attention need to be paid for development of fisheries while construction. The beneficiaries need to be trained to undertake fish culture on scientific lines. It may include stocking, feeding. In view of the demand for fish seed, hatchery units need to be encouraged where there is perennial water supply.

2.1.9.5 Suggested action points and other related matters :

For Banks

- Rearing of Scampi, fresh water prawns, may be supported through credit, particularly in areas affected by salinity.
- It is required to develop commercial aquaculture. Water spread area of tanks below 20 ha can be brought under intensive poly culture of fish and prawn. Financing of the activity may be done during April/May so that the ponds are ready for seeding by August / September. Working capital limits may be sanctioned to traders procuring and supplying spawn and fingerlings to fishermen in the district.
- Govt of India has extended the facility of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. Accordingly, apart from the existing KCC for crop loan, short term loans up to ₹ 2 Lakh will be made available to farmers involved in AH & F related activities through a separate KCC, at a concessional rate of interest of 7%p.a. within the overall limit of ₹ 3 Lakh for the farmers availing crop loan along with working capital loan for AH & F activities. The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. Banks should extend the facility to all eligible borrowers as increased credit flow from the banks will help in further development of these sectors and aid in increasing farmers' income.

For Government Departments

- Arrangements should be done for timely availability of quality fish/prawn spawn/fingerling stockings in adequate quantity.
- The Fisheries Department may popularize scientific stock management techniques, encourage development of reservoir fisheries and provide support for fresh water prawn farming with the involvement of Fishermen cooperative societies and progressive farmers.
- Suitable water bodies/structures may be made available on lease for fish production post renovation by State Govt.
- There is a need for promoting cage culture in the reservoirs created under Major and Medium Irrigation projects in the district.
- Suitable training to the farmers constructing farm ponds may be imparted to use such ponds for fish culture/seed rearing and aquaponics. Demonstration visits may be undertaken to the

large aquaponics project setup in Hatkanangle Block.

2.1.10 Farm Credit – Others (Bullocks, Bullock carts etc.)

2.1.10.1 Introduction: The sugar factories in the district offer good scope for bullock carts for haulage purpose despite increased usage of tractors. Small/Marginal farmers who have land holdings of less than 2 ha are the needy group requiring finance for purchase of animals and carts. Landholding pattern in the Kolhapur district as per Agriculture Census-2015-16 is indicated at item No. 5 of the District Profile. Out of the 6,60,676 farmers in the district 92.3% farmers (i.e 6,09,609 farmers) are classified as Small and Marginal Farmers.

Majority of these 6.09 lakh SF/MF especially in western hilly blocks depend on bullocks for farming and also for transportation purposes. As per the 20th Livestock Census-2019, there are 39,461 bullocks are available in the district. The need for bullock carts is highlighted by the presence of production/marketing centers, which include 4 regulated markets, 23 operational sugar mills and a number of other marketing outlets in the unorganized sector.

Credit flow in past three years:

(□Lakh)

Year	2019-20	2020-21	2021-22
GLC	22077.00	Not available	Not available

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

- Organized cattle markets are available round the year. Adequate health care facilities through Dept. of AH are also available.
- There are 23 Sugar Mills in the district which provides good business opportunity for transportation of sugarcane by bullock carts. Recently, attempts have been made to reduce wood content in carts by using metal substitute.
- For pneumatic tyre carts, tyre and other parts are easily available. There are no organized arrangements for supply of carts. Hence, arrangements for manufacture and supply of carts in the organized sector can be thought of. Artisans may be trained to develop workmanship to undertake this job. The rubber bound iron wheel cart developed by CARTMAN need to be popularized.
- Over 130 FPOs have reportedly been registered in the district. These FPOs can undertake activities ranging from agri input supply, collectivization and marketing of produce of members, fodder manufacturing units etc which would require working capital or term loans for initiating their business.
- Although 4, 12,800 MT food grains are produced in the district there has not been any progress in Negotiable Warehouse Receipts (NWRs) financing through banks.

2.1.10.3 Assessment of credit potential for 2023-24: Projections have been made after taking into consideration use of bullocks for farming operations which is still prevalent especially in western hilly areas of the district as also use of bullock carts for transportation of sugarcane to nearby factories. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP Projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Bullocks/Other draught animals (Pair)	0.50	Nos	1230	615.00	553.50
2	Bullock Carts (MAIDC tyre carts 3T)	0.284	Nos	1030	292.52	263.27
3	Loans to FPOs	25.00	Nos	29	725.00	543.75
4	NWRs Financing	0.50	Nos	350	175.00	131.25
				TOTAL		1491.77

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

- a) Although small tractors are suitable for precise operations such as sowing, operations using draught animals by small and marginal farmers are still relevant especially for small fragmented landholdings where movement of tractors is restricted. Further, draught animals are also used for transporting sugarcane to sugar mills especially in areas where access to the fields is restricted. There is need to promote rearing of draught cattle with specific focus on the indigenous 'Khilar' variety to maintain purity of the breed.
- b) 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/steel fabricated carts.
- c) Handholding support is required to be given to FPOs to undertake developmental initiatives so as to make them relevant in increasing the income of farmers by establishing better market linkages.
- d) APMCs need to coordinate with Agriculture department, MSAMB and Banks for promoting the NWRs pledge financing especially for soya bean.

2.1.10.5 Suggested action points and other related matters**For Banks:**

- a) Bullock carts and bullock pairs can be financed as two separate units or in combination. Larger part of requirement of institutional credit for BC/BP is however, met under the Government Sponsored Schemes. Wherever such requirement arises, banks should encourage financing of the activity as these are mostly undertaken by SF/MF which helps in enhancing agricultural production and marketing of agricultural produce.
- b) Banks may tie-up with private NWRs compliant NCDEX/MCX affiliated godowns in the district to explore possibility for pledge financing to individuals and FPOs.
- c) Working capital loans may be sanctioned to FPOs for initiating business activities. Banks may coordinate with ATMA for identifying such FPOs. Benefit of credit guarantee schemes may be availed by banks for FPO financing as startups are unable to provide adequate collateral.

Government Departments:

- a) Awareness may be created among the farmers for use of improved carts and carts with tyre wheels.
- b) Sugar factories may tie-up with banks for financing carts for transportation of sugarcane.
- c) APMCs may tie-up with banks, Agriculture Department and MSAMB for providing NWR based pledge financing especially for soya bean.
- d) Handholding support may be provided to FPOs for preparing project reports for availing benefits under Govt Sponsored schemes such as Equity Grant support of SFAC so as to increase the capital base of FPO which will enable them to undertake larger income generating projects.

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 -

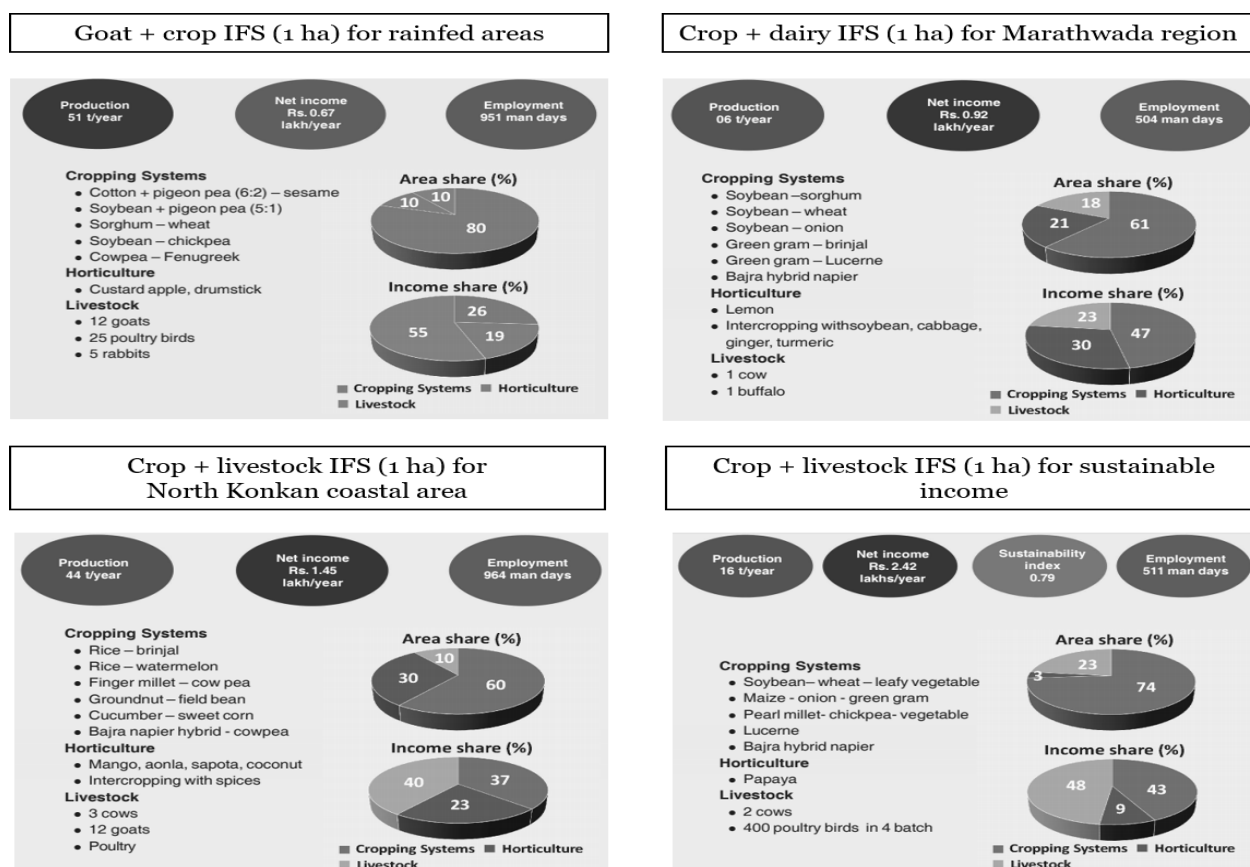
http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

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. Farmers in the district are already practicing the integrated farming model of field crop + Dairy on a large scale. However, there is potential for devising a model and financing integrated model of Fisheries+exotic/high value crops as is demonstrated by an entrepreneur in Hatkanangle Block. **The credit potential for IFS is projected under respective sectoral chapters.**

2.1.11.3 Issues and Suggestions

- a) 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.
- b) 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.
- c) 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 given below:



2.1.11.5 : IFS Models suggested by 02 Agriculture Universities

On the basis of data/information received from AUs viz; Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar and Vasant Rao 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%)	-
Total	Rs 1104896	Total	Rs 296056

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

2. Vasant Rao Naik Marathwada Krishi Vidyapeeth, Parbhani

Irrigated Model for 1 Hectare Area	
Components	Estimated Expenditure (Amt in Rs)
Crop Loan	67413
Horticulture_ Boundary Plantation	2552

Animal Husbandry_ (Cow+Goat)	487886
Vermi Compost	11853
Total	569704

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

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

2.1.11.6 : The integrated farming “Aquaphonic” model setup by the Agri-entrepreneur (M/S Landcraft Agro) on 01 Acre of Land in Hatkanangle Block of Kolhapur District can be promoted by the Agriculture and Fisheries Department for replication by farmers in the district with bank credit. Aquaponics is the cultivation of plants and aquatic animals in a recirculating environment. By this way, farmers can earn income from fishery as well as high quality vegetables on the same field by minimizing the use of water and fertilizers.

Chapter 2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Introduction: Agriculture sector is critical to India's development and it plays a vital role in India's economy. About 54.6 percent of the population is engaged in agriculture and allied activities (Census 2011). The agriculture sector experienced buoyant growth in past two years, accounting for sizeable 18.8% (2021-22) in Gross Value Added (GVA) of the country registering a growth of 3.6% in 2020-21 and 3.9% in 2021-22 as per Economic Survey 2021-22. Indian agriculture sector, despite its high potential is constrained by supply chain inefficiencies and huge post-harvest losses arising out of inadequate storage.

The rural-urban supply chain is not only crucial for food security but also for the income of those employed in the urban and rural areas, be it farmers, wholesalers, truckers, processors and retailers that are part of the supply chain. Fruit and vegetable growing hubs with marketable surpluses have potential for a sustainable supply. Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centres. The issue of warehousing infrastructure shortages has become more important. There is a significant gap between the demand and supply of storage infrastructure in the country. Although 100% Foreign Direct Investment (FDI) is allowed for the warehousing sector, there has been moderate growth in the private warehousing sector and initiatives are small and sporadic.

The Government of India fulfills certain objectives of food security through Public Distribution at an affordable price. In the present scenario, Public Distribution System strives to meet the twin objectives - the price support to the farmers for their product and maintenance of stocks.

The Maharashtra State Agricultural Marketing Board (MSAMB) has schemes like Farmers market, onion storage structures, godown construction, information display, grain handling unit etc. and the projects under its fold are like terminal markets, pre cooling and cold storage, Public Private Partnership (PPP) mode projects.

The important agriculture produce of the district are Sugar, Paddy, Jaggery, Jowar, Maize, Groundnut, Soyabean, Pulses, Potato, Onion, Cashew and Grapes etc. Cold storage facilities are essential for further development of potato and floriculture in the district.

Credit flow in past three years:

(□Lakh)

Year	2019-20	2020-21	2021-22
GLC	3219.00	3054.00	277.00

2.2.1.2 Infrastructure and linkage support available, planned and gaps :

- The basic marketing infrastructure available in the district include 4 main market yards (Karveer, Hatkanangale, Shirol, and Gadhinglaj) and 12 sub-markets. However, as per estimates, there are 760 godowns (capacity: 14, 94,539 MT) mainly owned by sugar factories and 17 cold storages (capacity 8076.5 MT) available to store various agricultural commodities/products. Sugar factories in the district have combined storage capacity of 12, 90,900 MT (source: www.mahasugarcom.gov.in). Storage capacity of Central Warehousing Corporation (CWC) godowns is 31,250 MT (2 Nos) which is close to district headquarters. Storage capacity of godowns of Maharashtra State Warehousing Corporation (MSWC) is 8400 MT and that of State Civil Supplies Department is 16,750 MT (20 nos). The rest of storage capacity is owned by private entities.
- Markets available in the district are - Kolhapur for Jaggery, Gadhinglaj for Chillies, Jaisinghpur for tobacco, groundnut, jowar, Shirol & Kolhapur for vegetables. However lately, it is observed that arrivals of agri produce in markets of southern blocks of the district have declined in view of lower cess charged by nearby APMCs in districts of Karnataka State clubbed with increase in Area of cultivation under Sugarcane and lower production from Cashew processing units has resulted in decline in requirement of storage space.
- PACS have godowns of 1.83 lakh capacity which need to be enhanced by construction of mid-sized godowns (i.e up to 500 MT) at the village level to cater to storage needs of farmers and to carry out seed and fertilizer business for convenience of the farmers. PACS are being encouraged to construct new godowns/modernize old godowns so as to provide safe and

scientific storage capacity of agri produce especially in those villages which are regularly affected by floods.

- d) Hatkanangale and Shirol blocks are renowned for cultivation of vegetables / flowers in the district and has potential for exotic vegetable cultivation and integrated farming systems but in absence of an effective marketing channel with integrated cold chain, the area under cultivation is not expanding.

2.2.1.3 Assessment of credit potential for 2023-24 : Projections have been made taking into consideration estimated long term potential available in the district. Need for cold chain facilities for activities such as floriculture and cultivation of high value and exotic vegetables under protective conditions has been considered while making projections. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Storage Godowns (500 MT)	17.50	No	160	2800.00	2100.04
2	Cold storage units (100 MT)	10.00	No	38	380.00	247.00
					TOTAL	2347.04

2.2.1.4 Critical intervention required for creating definitive impact in the sector:

- Agriculture Department in coordination with APMCs and DDR office, may conduct a joint survey for ascertaining the exact storage capacity available in the district and to arrive at the additional capacity to be created in the district.
- Awareness creation campaign regarding the Pledge Finance against Negotiable Warehouse Receipts (NWRs) extended by banks and by MSAMB needs to be conducted for better marketing of agri-produce.
- In view of connectivity with the Konkan region and cultivation of vegetables/floriculture in some blocks, cold storages can be setup for marine products procured from the Konkan region for further distribution in the district and neighboring districts. Availability of cold chain facility clubbed with adequate awareness amongst farmers for exotic and high value vegetable cultivation will facilitate expansion of area under vegetable/ floriculture cultivation thereby increasing their income.
- Currently most of the godowns especially above 1000 MT capacity are not registered with Warehousing Development & Regulatory Authority (WDRA) for accreditations. Accreditation will help in implementing the NWRs for pledge financing.
- There is a scope for development of Negotiable warehouse receipt system especially for soya bean, jiggery, groundnut and cashew nut in the district. Making available NWRs facility for these commodities will enable the farmers to hold on to their produce till market rates become favorable.

2.2.1.5 Suggested action points and other related matters :

For Government Departments :

- The procurement is mainly done at the APMC level and they need to develop storage (both dry and cold). The APMCs may meet finance requirement through NABARD under RIDF/WIF or from Commercial Banks and benefit from the low interest rates with 3% interest subvention benefit offered under AIF and capital subsidy under Agri Marketing Infrastructure Scheme
- Agriculture department may create awareness regarding the subsidy available for godown and cold storage construction under Govt Sponsored schemes such as NFSM, NHM, PMEGP and CMEGP etc. especially in group mode.
- The godown at the PACS level may be strengthened / modernized. PACS may avail benefit of special subsidized interest rates under the PACS as Multi Service Society (MSC) scheme of NABARD with convergence with the Agriculture Infrastructure Fund (AIF).

- d) Agriculture department and DDR Office may conduct a drive for accreditation of godowns for issue of Negotiable Warehouse Receipts (NWRs) and pledge financing.

For Banks:

- a) Banks may identify and extend credit to individuals, SHGs/JLGs/FPOs for construction of Godowns and Cold Storages with benefit under the Agriculture Infrastructure Fund (AIF).
 b) Banks may consider executing MOUs with private /cooperative entities with accredited warehouses for encouraging Pledge financing under NWRs to their client farmers.
 c) Banks may encourage financing to farmers for construction of small godowns of 50MT and above with capital subsidy under Agri Marketing Infrastructure Scheme (AMI).

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. Any agriculture production program can be successful only if the soil maintains fertility and has sufficient moisture to support plant growth. Land development activities include all activities undertaken by farmers to improve productivity of land, to prevent erosion of soil and to improve land quality which include, soil conservation measures, land reclamation, on farm development, farm ponds, rain water harvesting etc. On-farm development activities are important for increasing efficient water usages and avoiding ill effects of excess water in case of irrigation and other projects. Land provides food, fuel, fodder and shelter besides supporting other economic life supporting systems. The quality of land is deteriorating due to various factors viz. mono-cropping, deforestation, reckless mining, overgrazing. Many a times, over irrigation also leads to saline/waterlogging. To ensure food security, sustainability of land use has assumed greater importance. Restoration of soil health through soil organic matter management, suitable rain-water harvesting structures, watershed development etc. needs greater attention which can improve soil moisture and recharge ground water. Well-designed drainage system in water logged areas can help in restoring productivity of the land. Thus, land development is a sector comprising of various activities undertaken to prevent soil erosion as also improving/restoring productivity of the land.

Credit flow in past three years:

(₹Lakh)			
Year	2019-20	2020-21	2021-22
GLC	2463.00	Not available	Not available

2.2.2.2 Infrastructure and linkage support available, planned and gaps :

- a) There are 4 Agriculture Research Stations and an Agriculture College in the district affiliated to Mahatma Phule Krishi Vidyapeeth, Rahuri.
 b) Agriculture department undertakes land development in the command areas of major irrigation projects and executes the land leveling works in the command area of medium and minor irrigation projects. It provides support to watershed development under National Watershed Development Project for rain-fed areas (NWDPA), Jalsandharan programme, Western Ghat Development Project.
 c) 790 Watershed Development programmes are being implemented in 612 villages of the district covering 3,35,941 Hectare land, of which works in 41 watershed projects in 42 villages of the district covering 5,849 hectares has commenced in FY 2019-20.
 d) **Soil Testing Laboratories:** At present, there are 13 soil testing laboratories functioning in the district. Out of these, 01 is owned by Govt., 7 are under co-operatives & public undertakings, 01 by KVK and balance 4 are in private sector. Total annual analyzing capacity of these laboratories is 36,700 samples. Although Agriculture Department has displayed soil health index banners in 1208 villages there is requirement for additional laboratories in the district to ensure outreach to over 6.60 lakh agriculture holdings in the district at regular intervals of 3 to 5 years.
 e) **Earth moving machinery like tractors, bulldozers etc.:** Earth moving machinery like tractors, bulldozers is available in the district on rental basis. As per DSES-2021, there are 43,852 tractors in the district. Taking into consideration the hilly terrain in the western and southern blocks of the district and need for reclamation of saline lands in some blocks there is

potential for land development activities to bring the land again under cultivation.

2.2.2.3 Assessment of credit potential for 2023-24: The PLP projections have been made after consulting the stakeholders as also taking into account long term potential available in the district in the form of physical units and the related natural resources. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Land reclamation (Saline)	1.20	Ha	850	1020.00	918.00
2	Mechanized Land leveling /CADA/OFD	0.50	Ha	6700	3350.00	3015.00
3	Farm Ponds (M3 500/ha 0.5)	1.75	No	765	1338.75	1137.94
					TOTAL	5070.94

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

- Agriculture Department in association with sugar factories/University/Agriculture College scientists need to prepare a plan for identifying the saline affected lands and suggest treatment measures depending on the salinity so that farmers can undertake treatment measures accordingly.
- Custom Hiring Centres need to be promoted with equipment for laser land levelling systems especially in command areas of Major and Medium Irrigation Projects so that more land is brought under cultivation. Further, skill development trainings for operating such machinery may also be imparted to such promoters and rural youth.
- Agriculture Department may consider introducing cultivation of crop varieties which are resilient to soil salinity so as to provide an alternative to sugarcane cultivation.
- Integrated farming i.e Farm Pond Fishery + exotic/high value vegetable cultivation needs to be promoted with adequate market linkages to increase the income of farmers.

2.2.2.5 Suggested action points and other related matters:

For Banks:

- PACS are already financing reclamation of saline lands. Commercial Banks may consider financing the activity on similar lines in tie-up with sugar factories.
- Banks may finance land levelling and development activities especially in hilly and flood affected blocks of the district.
- Institutional credit may be made available for alternate land use system like dry land horticulture, silvi-pasture, etc. in watershed areas under various programmes. A banking plan for these areas may be prepared by Lead Bank and placed for discussion and financing.
- In view of increase in life saving irrigation facilities through farm ponds and other water harvesting structures, the banks may orient themselves towards financing dry land farming and assess credit requirement and develop credit plans for watershed treated villages;
- Financing of Farm ponds/other rain water harvesting structures may be given priority by the banks.
- Special Banking Plans may be prepared for completed watersheds and community may be supported with bank credit.

Government Departments:

- Agriculture Department after mapping saline lands may conduct camps with banks in such areas for mobilizing loan proposals for financing treatment of saline lands.

- b) Agriculture department in coordination with Sugarcane factories may conduct a drive for creating awareness and adoption of micro-irrigation and nutrient management by sugarcane farmers so as to address the soil salinity issue.
- c) Encourage farmers to lift the sediments during late summer season from the ponds/lakes which have been dried/water level has receded and the same can be used on the wastelands to bring them under cultivation as also on farmlands for improving soil health/quality.
- d) New technologies in land leveling and development works may be introduced by Agriculture Department/ATMA/KVK by organizing exhibitions at block /district level wherein dealers of such equipment can exhibit new implements to farmers and entrepreneurs.
- e) Farm ponds may be promoted amongst beneficiaries of Lift Irrigation Schemes so that a cluster of farmers in the area can adopt micro-irrigation by pumping water from the farm pond.
- f) Integrated farming model of Fisheries+exotic/hi value vegetables may be promoted as demonstrated by the private unit in Hatkanangle Block with adequate marketing linkages.

2.2.3 Agriculture Infrastructure - Others

2.2.3.1 Introduction: Rising input costs especially of fertilizers and its adverse impact on productivity of land has in turn raised the demand for bio-fertilizer and bio-pesticides. Further, new technologies like the plant tissue culture, agri-biotechnology, seed production, bio-pesticide, bio-fertilizer and vermin-composting have a potential for improving production and productivity of farm cultivation in Kolhapur district, particularly banana, tomato, grapes, vegetables and flowers – the crops which of late are garnering attention from the farmers. The local paddy variety – Ghansal known for its aroma is best produced with bio-fertilizer, thereby raising the demand for vermi-composting in the district. Of late, consumers have shown marked preference for organic products and are willing to pay premium for certified organic products.

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.

Agriculture biotechnology (often referred to as 'bio-agriculture/ agri biotechnology) applies a range of scientific tools including genetic engineering to different aspects of agriculture in order to create, improve/modify plants, animals and microorganisms. It has emerged as a new source of genetic diversity for crop improvement and has led to the development of drought tolerant crop varieties.

Seed Development / Production would incorporate activities like development of high-yielding / disease-resistant seeds, production of certified seeds, seed processing, tissue culture, etc. To ensure that farmers of the district get certified and quality seeds, Seed Corporation, District marketing federation, other agricultural cooperatives distribute seeds to them.

Vermi-compost: Most of plant residues and cow dung are either burnt/ put at undesired places leading to soil/water pollution on one hand and loss of plant nutrient on the other. Vermi-composting helps in recycling the farm wastes and cow dung into valuable organic manure.

Organic Farming would primarily focus on creation of an eco-system that can achieve sustainable productivity without use of artificial external inputs such as chemical fertilizers and pesticides. The associated activities could be organic production, organic processing, infrastructure support, etc.

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.

Credit flow in past three years:

(₹ Lakh)

Year	2019-20	2020-21	2021-22
GLC	22077.00	Not available	Not available

2.2.3.2 Infrastructure and linkage support available, planned and gaps :

- a) Efforts of the promotional activities of Government departments has resulted in awareness amongst farmers regarding limiting use of inorganic chemical fertilizers. Due to propagation of

dairy activity amongst farmers there is ample availability of bio fertilizers in the form of cow dung. However, it is seen that application of this bio fertilizer is done by farmers directly in fields without scientifically vermicomposting the same before use.

- b) Some Agri entrepreneurs are producing compost manure from cow dung on commercial scale but majority of the produced vermicompost is sold to farmers and agencies outside the district, especially in neighboring Goa State.
- c) Agriculture department has promoted farmer groups who have adopted organic farming and have obtained certification. The produce is being sold under the brand name Mahalakshmi. However, market linkages and better price realization remains unaddressed.
- d) 07 Plant Tissue culture units have been established in the district which are producing saplings of Banana, Teak, Bamboo, and ornamental plants. However, majority sale of saplings is done to farmers/agencies outside the district due to shrinking area under Banana cultivation in the district. APEDA has proposed promotion of a Banana Export cluster in Hatkanangle Block which may result in increasing area under cultivation in Hatkanangle and nearby Shirol Block.
- e) No manufacturers of Bio-pesticides have been reported in the district.
- f) Excessive use of sugarcane tops for feeding milch cattle is affecting their health adversely therefore there is potential for setting up of silage making units especially by FPOs so as to improve the nutritional value of the animal fodder.

2.2.3.3 Assessment of credit potential for 2023-24: Modest projections have been made in the PLP-2023-24 after taking into consideration estimated long term potential available in the district in the form of physical units and related natural resources in the district as also consultation with various stake-holders. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Vermi-Composting (10' x 6' x 2.5')	0.48	No.	2865	1375.20	1237.68
2	Plant Tissue Culture Units	100.00	No.	3	300.00	255.00
3	Bio-fertilizers /Bio – pesticides/silage making units	50.00	No.	5	250.00	212.50
TOTAL						1705.18

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

- a) Vermicomposting /Biofertiliser manufacturing and Silage making needs to be promoted as a priority based commercial activity under the ACABC scheme and other subsidy schemes such as PMEGP & CMEGP. Interested rural youth may be identified and exposure visits may be conducted by ATMA and Animal Husbandry Department for them to districts where the activity has been popularized so that they understand the commercial aspect of the activity.
- b) Workshops / trainings at village level / block level by Agriculture Department through agriculture field officers, NGOs, KVK representatives, etc. targeting beneficiaries of organic farming promotional schemes may be conducted for revival of the NADEP composting beds and other farmers who are composting in open pits.
- c) Field level demonstration may be conducted for plant tissue culture banana varieties for propagation amongst farmers and also popularising tissue culture bamboo plants in hilly areas and on river banks to prevent soil erosion and provide additional income to the farmers.

2.2.3.5 Suggested action points and other related matters:

Government Departments

- a) ATMA and Agriculture Department encourage adoption of organic fertilizers/pesticides by farmers in the district through wide dissemination of information. The cluster level federations of SHGs may be utilized for setting up of model vermi compost plants in villages.

- b) The activities such as vermi-composting, NADEP method of compost, use of bio-fertilizer are required to be popularised through extension work by Agriculture/Horticulture Department. NGOs can also work more effectively in this area.
- c) Animal Husbandry department may conduct awareness programmes amongst Dairy Farmers for using silage as animal fodder. Exposure visits of farmers may be organised to Research centres on Fodder management for early adoption. Further, entrepreneurs interested in setting up of silage production units under National Livestock Mission in convergence with the 03% interest subvention facility available under AHIDF (Animal Husbandry Infrastructure Development Fund) may be promoted.
- d) Incentives for setting up of bio fertilizer units such as 3% interest subvention under Agriculture Infrastructure Fund (AIF) may be propagated amongst FPOs and Farmer groups for large scale adoption of bio-fertilizers.

Banks

- a) Bankers need to appraise the proposals of biofertilisers, bio pesticides and Plant Tissue culture laboratories through subject experts to understand the commercial aspect and accordingly increase credit flow.
- b) Financing of vermicompost units to dairy farmers will result in supplementing their income when the cattle is dry and ensure regular repayment of loans.
- c) Bankers may finance the pre-and post-shipment export credit requirements of Tissue culture units in the district.

2.3 Agriculture - Ancillary Activities

2.3.1 Food and Agro processing

2.3.1.1 Introduction: The food processing industry offers dual benefits of resource use and value addition. It also adds employment generation. The district offers various agricultural products which can act as resource for food processing units. Kolhapur district is the sugar bowl of Maharashtra with 23 functional sugar mills. Along with sugar, other food processing units such as milk processing, fruit processing, vegetable processing, and food grain processing offers great scope for raising income level in the district. Jaggery manufacturing is a popular agro processing activity in the district with further scope for expansion. Cashew processing is done in few blocks of the district adjacent to Konkan belt i.e Ajara, Chandgad and Gadhinglaj. With its distinct taste, Kolhapuri Masala has good demand both in domestic as also international markets. Total oilseed production in 2021-22 was 1,49,646 MT with Soya bean and Groundnut having more than 99% share offer good raw material base for the industry.

There are 4 APMCs and 16 block-level sub - markets in the district engaged in purchase of Cereals, Pulses, Oilseeds, Onion and Jaggery from producers (farmers) and sell it in the metro city markets viz., Ahmedabad, Mumbai, Bangalore, Hyderabad etc.

Scope in allied sector – Dairy, Poultry, Sheep, Goat and Piggery, etc.:

- a) **Dairy:** There are 5098 village-level dairy cooperatives in the district covering all the 1195 inhabited villages with total membership of 3.20 lakh. Average daily procurement by these cooperatives was 16.84 lakh litres per day and total milk procured on 446 milk routes during 2020-21 was 6145.96 Lakh litres.
- b) **Poultry:** As per Livestock Census-2012, the district was having 1.35 lakh layers and 23.83 lakh broilers. There is a good demand for poultry meat in the district. Potential for large scale processing unit with contract / tie-up arrangements with bigger firms exist in Ajara, Chandgad and Gadhinglaj blocks.

2.3.1.2 Infrastructure and linkage support available, planned and gaps :

- a) There are 6 industrial estates developed by MIDC in the district. Besides this, there are plans to establish 5 more MIDCs in the district with total area of 1751 Ha. However, the progress of land acquisition is very slow. In addition, there are Co-operative Industrial Estates in 05 blocks of the district.
- b) The District Industries Centre (DIC), Khadi and Village Industries Board (KVIB) and Khadi & Village Industries Centre (KVIC) have the presence in the district for implementing various Govt. schemes for promotion of MSME sector. In view of remarkable progress in achievement of targets under employment generation schemes the targets for FY 2022-23 have been enhanced considerably.
- c) To meet the requirement of trained personnel and skilled people, training arrangements have been made at Govt/Pvt ITIs, Polytechnics, Engineering Colleges and other skill development institutions including R-SETI.
- d) Non-availability of reliable & un-interrupted power supply, Inadequate managerial competence, poor marketing, predominance of proprietorship/partnership/family owned businesses lacking professionalism, lack of diversification and obsolete technology are the major issues constraining the development of the sector.
- e) Inclination of farmers towards sugarcane cultivation in view of assured market linkage and resilience to floods has resulted in decline in area under food and oilseed crops restricting surplus production under these crops. The same is the case with horticulture crops. Efforts are being made by Agriculture department to promote oilseeds, indigenous and scented high value paddy varieties and millets. These efforts will provide adequate raw material for food processing industries and provide avenues for food processing.
- f) Food technology Department of Shivaji University is offering consultancy and incubation services to food processing startups.
- g) Only one Agro Processing Cluster has been promoted in the district so far in Shirol Block.

Credit flow in past three years :**(₹ Lakh)**

Year	2019-20	2020-21	2021-22
GLC	63489.00	40413.00	54104.00

2.3.1.3 Assessment of credit potential for 2023-24:

The PLP projections have been made based on the consultation with various stakeholders and after taking into account past trends as also long term potential available in the district in the form of physical units and the related natural resources in the district. 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 block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP Projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
A	Term Loan					
1	Flour Mill	25.00	No	31	775.00	581.25
2	Rice/Rice Husk Mill	25.00	No	35	875.00	656.25
3	Oil Mill	25.00	No	32	800.00	600.00
4	Gur/Khandsari	25.00	No	41	1025.00	768.75
5	Fruit Processing/Pickle	24.00	No	24	576.00	432.00
6	Cashew Processing	30.00	No	46	1380.00	1035.00
7	Spice Processing	15.00	No	158	2370.00	1777.50
8	Bakery	10.00	No	35	350.00	262.50
9	Establishment of Milk Parlours	0.67	No	275	184.80	166.32
				Sub-total (A)		6279.57
B	Working Capital					
1	Rice Mill	25.00	No	44	1100.00	825.00
2	Oil Mill	30.00	No	33	990.00	742.50
3	Gur/Khandsari	2500.00	No	23	57500.00	43125.00
4	Fruit processing/Pickle	14.00	No	18	252.00	189.00
5	Cashew Processing	25.00	No	120	3000.00	2250.00
6	Spice Processing	12.00	No	100	1200.00	900.00
7	Bakery	06.50	No	35	227.50	170.64
				Sub-total (B)		48202.14
				TOTAL(A+B)		54481.71

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

- Even though there is limited surplus and diversity of food and oilseed crops in the district, connectivity of the National Highways enables movement of raw materials from neighbouring districts for processing in the district. Accordingly, Agro Processing clusters/food parks can be developed in the district especially along the National Highway.
- Cold chain needs to be developed in the district to facilitate agro-processing.
- FPOs and SHG federations formed in the district can be encouraged and provided need based trainings for undertaking food processing activities clubbed with Government subsidy schemes such as PMEGP, CMEGP, PMFME, CM Food processing scheme, SMART, MAGNET etc. supported by bank credit.
- There is need to create awareness regarding the health benefits of GI certified products in the district such as Kolhapur jaggery and Ajara Ghansal Rice to increase market demand clubbed with efforts for regulating the quality of Jaggery produced and sold in the district.

2.3.1.5 Suggested action points and other related matters

For Banks:

- a) Term Loans and Working capital requirements of food processing units may be assessed realistically and financed adequately. Technology adopted may be taken into account while appraising proposals rather than relying on prescribed notional unit costs.
- b) Banks may support small agro-processing units for better spread of activities rather than focusing on disbursements to sugar mills for achieving targets.
- c) Credit support under PMFME Scheme may be extended to SHGs/FPOs/individuals for upgrading their existing food processing facilities for both ODOP and non-ODOP projects as per revised PMFME guidelines.

For Govt. Departments:

- a) Agriculture department may organize awareness programmes or workshops for food processing units in the informal sector so as to give them the benefit under the PMFME scheme.
- b) Potential crops such as sweet potato which have potential for increase in area of cultivation in relation to the agro-climatic conditions may be identified for conduct of value chain studies and exposure visits need to be organized for cultivating farmers to connect them to research institutes of the respective crop so that farmers can understand various avenues for locally processing the produce for better price realization. FPOs may be encouraged to take up processing of these crops.
- c) Critical Infrastructure such as setting up of Food Park and upgrading airport to handle cargo may be created.
- d) Agriculture department needs to form a jaggery and Paddy producer's cluster which can be given hand holding support under the Export promotion Council on the line of Engineering Goods. .
- e) Special drive may be conducted by the Agriculture Department for identifying and registering new authorised users of GI certified Kolhapur Jaggery and Ajara Ghansal Rice. Further, indigenous and healthy varieties of food grains unique to the district may be identified and proposed for GI certification. NABARD extends grant support for certification of such products.
- f) Support for formation and strengthening of Farmers' Producer Organizations (FPOs), which will act as a link between the farmers and food processing industry.

2.3.1.6 Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)

: Government of India (GOI) has approved a new Central Sector Scheme - "Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)" for implementation during 2021-22 to 2026-27 with an outlay of ₹ 10,900 crore. The scheme is being implemented by Ministry of Food Processing Industries (MoFPI). The objective of the scheme is to support the creation of global food manufacturing champions; promote Indian brands of food products; increase employment opportunities for off-farm jobs, ensure remunerative prices of farm produce and higher income to farmers. The objectives are sought to be achieved through the introduction of a Production Linked Incentive (PLI) Scheme. The scheme has three broad components. The first component relates to incentivizing manufacturing of four major food product segments viz. Ready to Cook/ Ready to Eat (RTC/RTE) including millet-based foods, Processed Fruits & Vegetables, Marine Products & Mozzarella Cheese. The second component is for incentivizing Innovative/ Organic products of SMEs across all the above four food product segments including Free Range - Eggs, Poultry Meat & Egg Products. The third component relates to support for branding and marketing abroad to incentivize the emergence of strong Indian brands.

2.3.1.7 Food Processing Fund (FPF) : The Ministry of Food Processing Infrastructure (MoFPI) has launched a new scheme for creation of Agro Processing Clusters in the country, which would be established on at least 10 acres of land area, wherein at least 5 food processing units with a minimum investment of ₹ 25 crore would be set up. The projects approved by the Ministry for capital grant assistance are notified as designated food parks, so as to make them eligible for availing term loan from Food Processing Fund instituted in NABARD.

2.3.2 Agriculture Ancillary Activities - Others

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

- Loans up to ₹ 5 crore to co-op. societies of farmers for disposing of the produce of members;
- Loans for setting up of Agri-clinics and Agri-business Centers;
- Bulk loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture;
- Loans sanctioned by banks to MFIs for on-lending to agriculture sector.

2.3.2.2 Infrastructure and linkage support available, planned and gaps :

- Kolhapur district has a very good network of cooperative institutions at ground level with 1877 Primary Agriculture Credit Co-op societies, 333 marketing societies, 169 agro processing societies 5098 milk societies, 169 Other Agro Processing Societies and 494 Lift Irrigation Societies operating in the district.
- Under ACABC Scheme, 114 Agriculture graduates have set up enterprises in the district. Over 300 Agri Graduates pass out from the Agriculture Colleges in the district. These graduates can be encouraged for setting up suitable enterprises as there is adequate potential for Agri Business and Agri clinics for the 1200+ villages for providing much needed extension/input supply services to the farmers.
- There are three ACABC training centers – KVK-Talsande, Krishlam in Kolhapur and Krishna Valley -Uttur.
- The district also has good potential for financing SHGs in view of increasing demand by the groups for commencing income generating activities. In addition to banks, over 20 MFIs are increasingly playing a big role in lending to these groups. MFIs are also increasingly finding favour due to simple documentation and quick disbursal by such existing SHGs/individuals who have been doing good work by starting their own micro-enterprises or income generating activities.
- The Ground level portfolio of MFIs in the district is estimated to be around ₹ 800 crore. The same has been adversely affected in view of agitations against MFIs charging usurious interest rates. However, major MFIs continue to operate in the district.

Credit flow data for past three years is not available.

2.3.2.3 Assessment of credit potential for 2023-24: Projections have been made by keeping in view of the gap in extension/input supply services at the ground level as also after consulting stakeholders and taking into consideration estimated long term potential available in the district in the form of physical units and related natural resources in the district. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Agri-clinics	20.00	No	20	400.00	300.00
2	Agri-business centres	25.00	No	37	925.00	693.75
3	Loans to PACS/FSS etc	25.00	No	135	3375.00	2531.25
3	Loans to MFIs	150.00	No	20	3000.00	2250.00
				TOTAL		5775.00

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

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

- b) Candidates passing out of the 03 Nodal training institutes in the district under the ACABC scheme can be leveraged through bank credit and subsidy supported agri-clinic and agri business centres to strengthen the extension activities and adoption of new technologies in agriculture and allied sectors.
- c) Cooperative Bank is promoting disbursement of MT/LT loans to PACS for on-lending which has huge potential. The on-lending programme needs to be expanded to cover additional PACS per year.
- d) The estimated portfolio of ₹ 800 crore of MFIs which has been adversely affected by agitations needs to be revived so as to fulfill the credit needs of their client base. Banks need extend loans through JLG model to continue credit flow to such clients of MFIs. Further, loans need to be extended by banks at low interest rates to MFIs for on-lending so as to reduce their cost of borrowing and accordingly reduce their cost of lending.

2.3.2.5 Suggested action points and other related matters :

For Banks:

- a) Considering the wide gap in availability of quality extension services at ground levels, there is an urgent need for establishing more ACABCs in the district. The production and productivity in the allied sectors can be greatly enhanced by improved extension support. In view of this, banks may play a proactive role and finance eligible trained graduates under ACABC.
- b) Controlling offices of the banks may consider sensitizing branch managers about the ACABC scheme in view of good potential in the district and allocate suitable targets.
- c) Kolhapur DCCB may consider extending MT/LT loans to viable cooperatives (PACS/FSS/LAMPS) for on-lending to their members as a new business opportunity.

For Government Departments:

- a) The Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
- b) Coordination is needed among banks, ACABC training centers, University and the departments concerned for promoting ACABC units. Agriculture department and NTIs need to identify candidates with innovative solutions for local agri related problems and provide startup incubation services to the candidate for developing the prototype and marketing the final product with copyright protection.
- c) Profitable and well managed PACS may be encouraged by co-operative department to progressively move towards functioning as Agro Service Centers by providing credit plus services to their members thereby increasing their existing income streams.

Chapter 3

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

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

Classification of MSME:

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

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

Description of eligible categories under the priority sector of MSME:

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

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

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

CHAMPIONS:

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

Three basic objectives of the CHAMPIONS portal are as follows:

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

Raising and Accelerating MSME Performance” (RAMP)

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

Special Credit Linked Capital Subsidy Scheme (SCLCSS) for Services Sector:

The scheme will help in meeting the technology related requirements of enterprises in the services sector and has a provision of 25% capital subsidy for procurement of Plant & Machinery and service equipment through institutional credit to the SC-ST MSEs without any sector specific restrictions on technology upgradation.

Priority Sector Lending guidelines for MSMEs:

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

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

Retail and Wholesale trades as MSMEs:

As per the Circular number 5/2 (2)/2021-E/P & G/Policy (E-19025) of Ministry of Micro, Small and Medium Enterprises (Policy Division) of GoI, on the subject “Activities (NIC code) under 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.

3.1 Present Status of Industrial Scenario in the district:

The major sectors under MSME in Kolhapur district are Foundry and Engineering Goods, Silver ornaments, Textiles and Kolhapuri Chappals. On the Agriculture front, Kolhapur is also known for

Sugar/Jaggery production and indigenous “Ajara Ghansal Rice”, both the products have received Geographical Indication (GI) certification in addition to Kolhapuri Chappal.

During the year 2021-22, the disbursements under MSME which were adversely affected due to the COVID 19 pandemic have again reached pre-COVID levels mainly driven by disbursements under MUDRA (₹ 112357 lakh) and under the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME Hubs (₹ 70874 lakh) as per SLBC, Maharashtra Data. However, the slowdown in consumption and market uncertainty in view of the new COVID variants and cascading effect of ongoing Russia-Ukraine war on the rapid recovery of MSMEs in the district.

Credit flow in past three years:

GLC	(Amt in ₹ Lakh)		
	2019-20	2020-21	2021-22
	360444.00	325019.00	462771.00

3.2 Infrastructure and linkage support available, planned and gaps:

- The total length of roads (carpeted) is about 8,062.92 km (National Highways – 110 km and State Highways – 1106 km).
- There are 6 industrial estates developed by MIDC in the district. Besides this, there are plans to establish 5 more MIDCs in the district with total area of 1751 Ha. However, the progress of land acquisition is very slow. In addition, there are 13 Co-operative Industrial Estates in the district.
- Kolhapur has air connectivity to Bangalore, Hyderabad & Tirupati. Improved air connectivity is expected to boost development of IT & Tourism in the district.
- Technology upgradation is required in Kolhapur Chappals, Silver Jewelry, Leather items and Agriculture equipment's. Marketing facilities are not available for products of rural artisans such as Kolhapur Chappals, Leather items, Kolhapur Saj, Silver jewelry, jaggery etc.
- The District Industries Centre (DIC), Khadi and Village Industries Board (KVIB) and Khadi & Village Industries Centre (KVIC) have the presence in the district for implementing various Govt. schemes for promotion of MSME sector.
- To meet the requirement of trained personnel and skilled people, training arrangements have been made at Govt/Pvt ITIs, Polytechnics, Engineering Colleges and other skill development institutions including R-SETI.
- The District Export Promotion Committee constituted by DIC has taken initiative for promoting exports for Engineering Goods cluster and similar initiative is planned for Textiles, Kolhapuri Jaggery, Kolhapuri Chappal, Silver jewelry and Ajara Ghansal Rice.
- Various clusters related to Textile processing, Kolhapuri Chappals, Hupari Silver craft and Ajara Ghansal Rice are in the pipeline under the Cluster Development Programme (CDP) implemented by DIC.

3.3 Assessment of potential for 2023-24: PLP projections have been made in consultation with various stakeholders engaged in MSME sector, increasing trends in credit disbursements, taking into account long term potential available in the district in the form of physical units, available skill sets, related natural resources in the district as also the renewed focus by Govt. agencies on the sector. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

are furnished in Annexure - I and the summary is given below:

Sr. No	Activity	Average Unit Cost (₹ in Lakh)	Unit No/ Area	PLP projections for 2023-24 (₹ in Lakh)		
				Physical units	TFO	Bank Loan
A	Manufacturing - Term Loan					
1	Micro Enterprises	5.28	No.	9485	50099.06	40079.25
2	Small Enterprises	85.12	No.	744	63328.13	50662.50
3	Medium Enterprises	414.06	No.	108	44718.75	35775.00
	Manufacturing - Term Loan (A)					126516.75
B	Services – Term Loan					
1	Micro Enterprises	5.21	No.	10140	52861.88	42289.50
2	Small Enterprises	78.86	No.	318	25078.13	20062.50
3	Medium Enterprises	136.55	No.	92	12562.50	10050.00

	Services – Term Loan (B)					72402.00
	Term Loan - Total					198918.75
C	Manufacturing - Working Capital					
1	Micro Enterprises	2.06	No.	24480	50418.75	40335.00
2	Small Enterprises	77.40	No.	1127	87225.00	69780.00
3	Medium Enterprises	365.22	No.	187	68296.88	54637.50
	Manufacturing - Working Capital (C)					164752.50
D	Services – Working Capital					
1	Micro Enterprises	3.00	No.	31000	93000.00	74400.00
2	Small Enterprises	93.75	No.	495	46406.25	37125.00
3	Medium Enterprises	147.12	No.	213	31335.94	25068.75
	Services – Working capital (D)					136593.75
	Working Capital - Total					301346.25
	TOTAL MSME (A+B+C+D)					500265.00

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

- Motivation and capacity building of entrepreneurs and availability of expertise / technical manpower in banks may synergically result in better outcome.
- Common Facility Centres may be established for reducing investment requirements and costs
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector with special focus on export potential and procedures and about the Government incentives for promoting this activity. The outreach of activities of the export promotion council should be widened by promotion of clusters in all potential export sectors other than Engineering goods such as Textiles, handicrafts and agri commodities.
- Job-oriented training programmes for skill development need to be conducted in consultation/partnership with industries for providing employable manpower / promoting small ancillary units by new entrepreneurs.
- An integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, site specific characteristic facilities for exploration/ trek/ adventure/ sports etc. would impart a thrust to service sector.
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector.

3.5 Suggested action points and other related matters :

- Banks may take cognizance of inclusion of Retail and Wholesale trades in MSMEs for the purpose of financing to them.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- Banks / Govt Depts may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹10 lakh to ₹100 lakh and sanction the cases.

Chapter 4

Credit Potential for Exports, Education and Housing

4.1 Export Credit

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

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

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

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

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

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

4.1.1. 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.

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

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

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

The beneficiaries of the centre would be the existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association. The AEFC has started online consultations with prospective exporters and has started compiling an extensive depository of information on export of 15 commodities.

4.1.3. GoI Reforms to promote agri exports

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

Government of Maharashtra - Agriculture Export Policy 2022

Cluster Development Programme – Identified Clusters

Sr.No.	Product	Districts
1	Banana	Jalgaon, Nanded, Nandurbar, Akola, Pune, Solapur, Dhule, Parbhani, Buldhana, Wardha, Kolhapur, Hingoli
2	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane
3	Flowers	Pune, Satara, Nasik, Kolhapur
4	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
5	Dairy Products	Ahmednagar, Pune, Satara, Sangli, Kolhapur, Solapur
6	Oilseeds	Nanded, Latur, Buldhana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, Jalgaon

Note - only products which have been identified for Kolhapur district under Agriculture Export Policy 2022 have been shown in the table'. For the complete table containing all products/districts, the detailed chapter on Export Credit may be seen at : <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>

4.1.4. Critical Interventions required for creating a definitive impact in the sector:

- Export oriented Floriculture, Tissue Culture Units, organic farming, Plantation and Horticulture and allied activities such as apiculture, sericulture etc need to be promoted through capacity building of farmers and Agri –entrepreneurs especially in blocks with low sugarcane productivity due to agro climatic conditions. Testing laboratories for export products especially for supporting export of agri based products such as rice, jaggery, organic vegetables, tissue culture plants etc need to be established.
- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic

and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.

- d) Industries may be set up for value added product of agricultural produce (like Soya bean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- e) Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- f) Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- g) Cluster based approach in financing by bankers for enhancing exports.
- h) Enhancing bank finance towards infrastructure and post-harvest technology, development of Mega Food Parks and promotion of various clusters.
- i) APEDA/ Regional centres may be established at more places which can function for developing agro products and agro industries having export potential, fixing of standards and specifications for the scheduled products for the purpose of exports, training in various aspects of industries connected with the scheduled products, updating exporters regarding various central government schemes.
- j) 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.
- k) 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.

4.1.5. Suggested action points and other related matters :

- a) Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- b) 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.
- c) Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- d) Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- e) There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- f) 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.
- g) There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- h) Capacity building of Small Farmers & Medium Farmers for exports.
- i) Need for financing commodity specific MSMEs.

District scenario:

- a) Kolhapur is a one of the leading producers of sugar in the country. However, sugar exports are regulated by GoI. Other industries engaged in export are textiles including ready garments, auto ancillaries, oil engines, castings, etc.
- b) As per the Export Action Plan prepared by Directorate of Industries and presented by DIC in the District Export Promotion Council meeting, there are 88 export-oriented units. Majority of the units are engaged in Textiles and Engineering goods.
- c) Products identified for export from the district are Kolhapur Jaggery, Ajara Ghansal Rice, Kolhapuri Chappal, Silver Ornaments and Textiles. In addition to the above, it is learnt that Tissue Culture saplings of Ornamental Plants are also exported from the district by one unit in Karveer Block.
- d) The Export performance of the district during the period April 2021 to January 2022 as per data published by DGFT under the "Districts as Export Hubs" initiative in USD value is as under:

SrNo	Product Name	USD Value
1	Others	37,90,11,665
2	Cotton Yarn/fabs./madeups, Handloom Products Etc.	28,12,76,026
3	Engineering Goods	24,73,87,050
4	Marine Products	2,04,96,257
5	Rice	1,28,87,163
6	Gems And Jewellery	1,08,17,465
7	Organic And Inorganic Chemicals	1,02,87,576
8	Handicrafts Excl. Hand Made Carpet	85,86,612
9	Drugs And Pharmaceuticals	74,89,942
10	Man-made Yarn/fabs./madeups Etc.	67,92,950
11	Fruits And Vegetables	46,53,184
12	Mica, Coal and Other Ores, Minerals Including Process	35,44,848
13	Electronic Goods	31,19,786
14	Ready Made Garments Of All Textiles	26,80,904
15	Other Cereals	23,02,071
16	Plastic And Linoleum	19,34,906
17	Cereal Preparations and Miscellaneous Processed Item	13,98,771
18	Oil Meals	11,92,742
19	Ceramic Products and Glassware	6,23,541
20	Spices	5,81,475
21	Cashew	2,04,998
22	Petroleum Products	84,837
23	Oil Seeds	45,953
24	Jute Mfg. Including Floor Covering	60
Total:		1,00,74,00,782

(Source- DGFT “Districts as Export Hubs” website <https://exporthubs.gov.in/index.php>)

Credit Flow for Exports in past three years:

(₹ In Lakh)

GLC	2019-20	2020-21	2021-22
	5181.00	5320.00	611.00

(Source: Lead Bank, Kolhapur)

4.1.6 Infrastructure and linkage support available, planned and gaps :

- There are 114 Major industrial units in the district with export potential covering sugar, automobile ancillary, foundry, engineering equipment's, textiles & readymade garments.
- Kolhapur is well connected to Mumbai via Pune by 4-lane highway. However, there is a need for improvement in existing single track rail connectivity with double line railway track to address export of bulky commodities like sugar.
- There are 6 industrial estates developed by MIDC, 13 Co-operative Industrial Estates in the district. MIDC is planning to develop 5 more estates in the district for which the process of land acquisition is currently underway.
- Existing airport at Kolhapur has started operations for providing passenger air service. Govt. needs to upgrade existing airport for providing cargo handling facilities which will further boost the export of flowers, banana from the district.
- Units in Textile and Auto ancillary/foundry need to be integrated for arranging and attending exhibitions for attracting importers. Export facilitation cell is required for guiding the units.

4.1.7 Assessment of credit potential for 2023-24: The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No./Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Export Credit for Various Commodities	500.00	Nos	32	16000.00	12000.00
	Total					12000.00

4.2 Education

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.

4.2.1 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 dated 04 September 2020 (updated on 02 August 2022), loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

GoI has developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) which is a first of its kind portal for students seeking Education Loan developed by GoI. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students. In order to standardize the loan facilities for this sector, the IBA has formulated a model educational loan scheme which is being implemented by all the banks. Interest subsidy during the moratorium period is also available.

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

Central Sector Interest Subsidy (CSIS) Scheme

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

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

This scheme come into force vide notification dated 16 September 2015 of Government of India. New education loans sanctioned on or after the date of notification of the scheme with features as under will be eligible for the coverage under the scheme. The scheme provides guarantee for the education loan under the Model Education Loan Scheme of Indian Banks' Association, disbursed

by the banks without seeking any collateral security and third-party guarantee, for a maximum loan amount of ₹ 7.5 Lakhs. The eligible borrower under this scheme means new or existing borrower with Indian Nationality who meets eligibility criteria prescribed under “IBA Model Educational Loan Scheme for pursuing Higher Education in India and Abroad” and executed loan documents with the

Bank to avail education loan. Parents/guardians will be the co-borrowers/joint borrowers. In case of a married person, joint borrower can be either spouse or the parent(s)/parents-in-law.

National Education Policy 2020

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

Economic Survey of Maharashtra 2021-22 – Education

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

Credit Flow in past Three years:

GLC	(Amt in ₹ Lakh)		
	2019-20	2020-21	2021-22
	3763.00	3104.00	3812.00

(Source: Lead Bank, Kolhapur)

4.2.2 Infrastructure and linkage support available, planned and gaps :

- The Education Infrastructure in Kolhapur District constitutes of 2648 Primary schools, 768 Secondary and 295 Higher Secondary schools. There are 121 higher education colleges offering courses in Arts, Science, Commerce, Engineering, Pharmacy Agriculture and Medical field.
- Every year around 50,000 students pass out from Higher Secondary schools and seek admissions in higher education colleges/Polytechnics etc in the district and in neighboring districts or pursue studies in various educational institutes in the country/abroad.

4.2.3 Assessment of credit potential for 2023-24: Taking into account the status of infrastructure available for the development of the sector, the goals set under various schemes of the Government, likely revival of the sector in near future as also the past trend in flow of ground level credit for this sector, the physical and financial projections assessed for the year 2023-24 have been worked out. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No. / Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Educational Loans	2.00	No	5050	10100.00	10100.00
				Total		10100.00

4.2.4. Action Points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.

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

4.3 Housing

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.

4.3.1 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 dated 04 September 2020 (updated on 02 August 2022):

- a. Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:
 - (i) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment.
 - (ii) Housing loans to banks' own employees will not be eligible for classification under the priority sector.
 - (iii) Since Housing loans which are backed by long term bonds are exempted from ANBC, banks should not classify such loans under priority sector. Investments made by UCBs in bonds issued by NHB / HUDCO on or after April 1, 2007 shall not be eligible for classification under priority sector.
- b. Loans up to ₹ 10 lakh in metropolitan centres and up to ₹ 6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed above para (a).
- c. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
- d. Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.
- e. Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹ 20 lakh for individual borrowers, for purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified.
- f. Outstanding deposits with NHB on account of priority sector shortfall.

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

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

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

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

4.3.2 Infrastructure and linkage support available, planned and gaps :

There is 1 Municipal Corporation and 9 City councils in the district. Of 38.76 Lakh total population, about 31.7% resides in urban area. With per capita income (For 2019-20) of ₹ 2, 05,798/-, which is more than the average per capita income of the State, the district ranks 06th among all districts in the State. The housing sector is rapidly developing in the district. Good number of professional educational institutions, best of the class medical facilities, proposed development of Airport are major drivers of potential demand for Housing Sector. With increase in the standard of living, urbanization, industrialization, migration of rural population to urban areas, employment and rising income, there is a mismatch between demand-supply in the housing sector in the district.

4.3.3 Assessment of Potential for the year 2023-24: Taking into account the status of infrastructure available for the development of the sector, the goals set under various schemes of the Government, likely revival of the sector in near future as also the past trend in flow of ground level credit for this sector, the physical and financial projections assessed for the year 2023-24 have been worked out. The block-wise, activity-wise physical and financial potential for 2023-24 are furnished in Annexure-I and the summary is given below:

Sr No	Activity	Unit Cost (₹ Lakh)	Unit (No/ Area)	PLP Projections for 2023-24 (₹ Lakh)		
				Physical Units	TFO	Bank Loan
1	Urban- Permanent Houses	25.00	No	460	11500.00	9200.00
2	Urban- Semi Permanent to Permanent Houses	15.00	No	1320	19800.00	15840.00
3	Rural Housing	10.00	No	2830	28300.00	22640.00
4	Repair to dwelling units	5.00	No	3440	17200.00	13760.00
Total						61440.00

4.3.4. Action Points:

- Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
- As rural areas near Municipal Limits are proposed to be included in the limits as per the expansion plans and land conversion requirements in rural areas have been simplified banks may reach out to customers in these areas for fulfilling their housing credit needs.
- Lending by banks has been mainly restricted to urban areas and salaried class. Housing needs of rural people needs to be addressed. Banks to finance buyers from economically weaker sections.
- The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
- The synchronization of Central and State Government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

CHAPTER 5: Credit Potential for Infrastructure

5.1 Infrastructure – Public investments

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

5.1.1 Rural Infrastructure Development Fund (RIDF)

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

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

5.1.2 Status of RIDF in Maharashtra

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

Sector/ Activities/ Projects	Projects	RIDF loan	RIDF loan disbursed (₹ crore)
	Sanctioned (No.)	Sanctioned (₹ crore)	
Irrigation (MI, Check dams, etc.)	875	9683.53	7502.02
Rural Water Supply Schemes	240	304.34	279.98
Anganwadi	5000	170	126.7
Salinity Reclamation Kharland	104	84.55	76.19
Watershed	30	162.8	88.04
Fisheries	43	408.41	236.05
Roads and Bridges	15587	9022.44	7420.66
Warehousing	634	698.03	404.69
Waste Water Management	21	67.48	47.65
Total	22534	20601.58	16181.98

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

5.1.3 Status of RIDF in the district

During the year 2021-22, 26 projects were sanctioned in the district out of the total 392 projects in the State (i.e 13 Road Projects and 13 Bridge Projects) with a cost of ₹ 39.41 crore and RIDF loan of ₹ 31.53 crore. These projects, when completed, are expected to strengthen connectivity network of and provide access to markets and tourist centres.

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

(₹ Crore)

Sl. No.	Sector	Sanctioned	
		No. of Projects	Loan
1	Roads (PWD)	60	81.23
2	Bridges (PWD)	125	135.17
3	Rural Roads (Rural Devpt Dept)	7	20.20
	Total	192	236.60

5.1.4 Long Term Irrigation fund (LTIF)

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were prioritized and targeted for completion, through availability of Central Assistance and State share. In Maharashtra, State Government was sanctioned a state share of ₹ 18021.31 crore under the AIBP (headworks) component for completion of 25 projects. Of these 9 projects have been reported as complete. NABARD has so far released ₹ 12279.25 crore for implementation of these projects. Out of these 25 projects, or command area development of 22 projects, an amount of ₹ 112.07 crore was also released. It is expected that the projects, when completed, would bring an additional area of 8.50 lakh ha under irrigation. Out of the 25 projects, no project or its command area falls within the district of Kolhapur.

5.1.5 NABARD Infrastructure Development Assistance (NIDA)

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

Aligning with the State Government requirements to complete the irrigation projects under the special scheme of Baliraja Jal Sanjeevani Yojana, 68 identified projects were sanctioned under NIDA during 2018-19 with an aggregate term loan of ₹ 6655.00 crore. Loans amounting to ₹ 3285.69 crore have been disbursed so far. Out of the 68 projects, no project or its command area falls within the district of Kolhapur.

5.1.6 Rural Infrastructure in Maharashtra - Looking Ahead

Potential Sectors for Support in Maharashtra

The Economic and Environmental scenario of the district provides scope for implementation of projects in addition to Rural Road and Bridges with support under RIDF such as:

- Micro Irrigation Projects for Sugarcane cultivation.
- Soil Conservation and Flood Protection in areas affected by floods.
- Drainage for agriculture lands.
- Construction of Rural Haats.
- Village Knowledge Centres.
- Mechanization of Farm Operations and Related Services especially for Sugarcane and cultivation of Major Food grain Crops.

5.2 Social Infrastructure involving Bank Credit

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

Bank loans up to a limit of ₹ 5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹ 10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh are eligible for priority sector classification.

Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities subject to the criteria laid down in the Master Directions of RBI under priority sector lending (not applicable to RRBs, UCBs and SFBs).

5.2.2 Status of Existing Infrastructure and critical gap and assessment of potential

Rural Education : The GoI and the GoM, through various programmes have strived to achieve 'Education for All'. The district has also made significant achievement in providing access to elementary education with increased enrolment in primary and upper primary school education. Literacy levels in the district (81.5%) is at par with the State (88.4%). The details of school infrastructure available in the district is indicated below:

Sr No	Type	Govt. Schools		Private Schools		Total		No of schools with toilets
		No	Students	No	Students	No	Students	
1	Primary	2103	1,86,503	545	1,11,508	2648	2,98,011	2648
2	Secondary	9	1,089	759	1,70,298	768	1,71,387	768
3	Higher Sec.	7	3,369	288	2,03,201	295	2,06,570	295

(Source: District Socio-economic Survey-2021)

Sanitation: As per Census 2011, 65.98% of households have Flush/pour latrines, 7.92% of households have pit latrines, 0.22% of households have other latrine facilities, 18.27% have common latrines & 7.2% of households have no latrines at all. Thus, about 59,170 (7.2%) households in the district are still following open defecation. Of this, 51,471 are in rural areas and balance 7,699 are in urban area.

Drinking Water: Under XII plan, as an interim measure, the goal of safe piped drinking water has been kept at 55 lpcd. It is targeted that at least 50 per cent of rural population in the country will have access to 40 lpcd piped water supply within their household premises or within 100 meters radius and at least 35 per cent of rural population have individual household connections.

Sr No	Type	No of Households	No of households receiving Tap Water from					
			Treated source		Untreated source		Total	
1	Rural	556,628	255,963	46%	196,007	35%	451,970	81%
2	Urban	264,855	237,370	90%	12,253	5%	249,623	95%
	Total	821,483	493,333	60%	208,260	25%	701,593	(85%)

(Source: Census 2011)

Total 15% of the households in the districts still do not have access to tap water (treated or untreated). Further, 19% of rural households and 5% of urban households did not have access to tap water.

Access to water and sanitation for all is the 6th Sustainable Development Goal (SDG). As per UN experts "Availability and access to water, sanitation and hygiene (WASH) services is fundamental to fighting the virus and preserving the health and well-being of millions. COVID-19 will not be stopped without access to safe water for people living in vulnerability".

Health Sector: Details of Health infrastructure currently available in the district is given below

Sr No	Sector	Hospitals	Special Hospitals	Dispensaries	Maternity Centres	PHC	Doctors	No of Beds
1	Govt	23	1	43	92	85	545	2214
2	Private	756	10	1477	217	--	NA	11955
	Total	779	11	1520	309	85	545	14169

(Source : District Socio-Economic Survey-2021)

In addition, there are 413 sub-centres available in the district. There are approximately 365 beds per lakh population in the district.

Credit flow in past three years: Lack of granular and disaggregated data on credit off take for the sector, makes it difficult to analyze the GLC flow to the sector in detail. As per SLBC data, during the year 2018-19, the ground level credit flow for the sector was to the tune of ₹ 1243.00 lakh which substantially declined to ₹ 154.00 lakh during 2019-20, again increased to ₹ 400 lakh during 2020-21 and subsequently declined to ₹ 119 lakh during FY 2021-22.

5.2.3 Assessment of credit potential for 2023-24:

Based on the discussions with various stakeholders including the bankers, it is felt that initially the credit flow from the banking system will be confined to the health sector in the form of funding to Maternity Homes/ Small Hospitals. The other sectors related to water, sanitation and hygiene (WASH) services are still predominantly dependent on the Govt agencies. Further, credit flow for schools/colleges is restricted as this activity is generally undertaken by Trusts. There is need for product innovation from the banking sector to tap these sectors also. However, need for inexpensive filtered clean drinking water, especially during the monsoon season, is required to be addressed through credit flow for Private Water filtration plants till the time Govt supported clean drinking tap water is made available in Rural areas. The Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – I and the summary is given below:

(Amount ₹ Lakh)

Sr. No.	Particulars	Estimated potential for 2023-24				
		Unit (No.)	Unit cost	Physical units	TFO	Bank loan
1	Individual loan					
ii.	Health care facilities (hospitals, clinics, testing labs, etc.)	1	100.00	15	1500.00	1125.00
iii.	Drinking water (RO plants)	1	10.00	120	1200.00	900.00
	Total				2700.00	2025.00

5.2.4 Action Points at District Level

State Govt:

- Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- Projects prioritized under RIDF may be completed as per phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion of the projects to ensure benefits at the right time.

- c) 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.
- d) 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.
- e) People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilization of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.

Banks

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

5.3 Renewable Energy

5.3.1 Introduction : Renewable Energy has become a major focus area of the GoI with the ambitious target of achieving 40% of cumulative capacity from non-fossil fuel based energy resources by 2030. India is currently undertaking the largest renewable capacity expansion programme in the world. Renewable energy is generally defined as energy that comes from resources which are naturally replenished and replaces conventional fuels in four distinct areas of electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Promoting renewable energy resources also has a positive impact on the net creation of jobs. Govt of Maharashtra in its Renewable Energy Generation Policy 2020 has targeted installation of capacity for generation of 25,000 MW upto the year 2025. The 02 MNRE, GoI schemes relevant to the district being implemented by MEDA in Maharashtra are:

- a) **Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM):** PM-KUSUM scheme is one of the largest initiatives in the world to provide clean energy to more than 3.5 million farmers by solarizing their agriculture pumps. PM-KUSUM scheme aims to install grid connected ground mounted solar power plants (up to 2 MW) aggregating to a total capacity of 10 GW under Component A; install 20 Lakh standalone solar pumps under Component B; and solarize 15 Lakh grid connected agricultural pumps under Component C. All components combined would support installation of additional solar capacity of 30.80 GW.
- b) **Roof Top Solar (RTS) Programme :** Phase-I of Roof Top Solar programme was launched on 30th December, 2015 in which incentives and subsidies were provided for residential, institutional and social sectors. For Government sector, achievement linked incentives were also provided. Rooftop Phase-II was launched in February 2019 with a target of achieving cumulative capacity of 40,000 MW by the year 2022. Under rooftop solar scheme, Central Financial Assistance (CFA) of 40% for RTS systems up to 3 kW capacity and 20% for capacity beyond 3 kW and up to 10 kW is provided. For Group Housing Societies (GHS) and Residents Welfare Associations (RWA), CFA is limited to 20% for RTS plants for supply of power to common facilities. So far over 3.7 GW capacity of RTS capacity has been estimated to have been installed in the country and over 2.6 GW capacity is under installation in the residential segment.

Sources of Renewable Energy	Potential (as on 31.03.2020)		Grid interactive Installed capacity (as on 31.03.2020)	
	India	Maharashtra	India	Maharashtra
Wind	3,02,251	45,394	37,743.75	5,000.33
Small Hydel	21,134	786.46	4,683.16	379.58
Bio-mass incl. co-generation	22,536	3,137.3	9,778.31	2,516.10
Waste to Energy	2,554	287	147.64	12.59
Solar	7,48,990	64,320	34,627.82	1,801.80
Total	10,97,465	1,13,925	87,077.68	9,710.40

(Source : Table 2.5 page-13 & 25 of Energy Statistics-2021 published by CSO, Min. of Statistics & Programme Implementation, GoI)

Credit flow in past three years : Lack of granular and disaggregated data on credit off take for the sector, makes it difficult to analyze the GLC flow to the sector in detail. As per SLBC data, during the year 2018-19, the ground level credit flow for the sector was to the tune of ₹ 901.00 lakh which declined to ₹ 785.00 during 2019-20 and further declined to ₹ .200 lakh during 2020-21. During the FY 2021-22 “NIL” disbursement has been reported under the sector.

5.3.2 Infrastructure and linkage support available, planned and gaps:

- Out of 23 functional sugar factories in the district, 14 factories have set up co-generation plant with total installed capacity of 876.78 MW. Sale of surplus power after captive consumption has been an additional source of revenue generation for these factories.
- Department of Agriculture and KVIC are the nodal agencies for propagating bio-gas plants.
- The National Institute of Wind Energy has identified 40 potential sites in the State, of which 06 are located in the Kolhapur district.
- Dealers of all major solar equipment manufacturers are present in the district.

5.3.3 Assessment of credit potential for 2023-24 : Projections have been made taking into consideration estimated long term potential available in the district in the form of physical units and related natural resources in the district and after consulting various stakeholders engaged in the sector along with financing banks. The Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – I and the summary is given below:

Sr No	Activity	Unit Cost (₹ in Lakh)	Unit No/ Area	PLP Projections for 2023-24 (₹ in Lakh)		
				Physical units	TFO	Bank Loan
1	Bio-gas plants	0.35	Nos	1510	528.50	475.65
2	Rooftop Solar Units (3KW)	1.80	Nos	1050	1890.00	945.00
3	Briquette Making units	25.00	Nos	18	450.00	337.50
				TOTAL		1758.15

5.3.4 Critical intervention required for creating definitive impact in the sector:

Creating awareness among the farmers and promotional efforts from the various agencies and banks are needed to boost the growth under the sector as initial cost of the solar equipment's is high which acts as deterrent for its adoption despite available potential. Awareness measures are required to be focused at long term cost savings, available subsidy schemes, certified manufacturers providing quality equipment and guidance regarding installation. In remote and hilly areas solar power fencing can be a crucial intervention to avoid losses to agriculture due to wild animals.

5.3.5 Suggested Action Points:

For Banks:

- Banks may consider financing Bio gas units along with dairy units so as to enable better use of cow dung and creation of additional source of free energy. Banks need to encourage their progressive clientele to take up this activity in tune with the national objective of increased use of renewable sources of energy.
- Banks may finance solar cookers/lanterns to SHG members through SHG mode.
- Ministry of Non-conventional and Renewable Energy, Govt. of India has issued guidelines to include roof top solar PV systems (1-500kWp) in the housing loan proposals. Accordingly, banks may consider refining their Housing Loan Products by convergence with the On/Off grid Rooftop solar scheme.
- Banks may introduce and create awareness regarding loan products for adoption of Rooftop Solar electricity and Water Heating Systems. To ensure a demonstrative effect, banks may

consider identifying and promoting a “Solar Village” by implementing an area based scheme for solar financing. The initiative may be publicized for replication and wider adoption.

- e) Banks may also consider financing FPOs/SHG Federations for setting up of Solar Power plants on their own/leased land

For Govt. Departments:

- a) Agriculture Department with MSEDCL may promote use of solar pumps for irrigation purposes to reduce pendency of Agri Pump connections and ensure availability of electricity during the day. Grid connected solar on agriculture land may also be publicized so as to provide the farmer with additional income/savings through net-metering.
- b) Awareness and counselling programmes/ publicity campaigns regarding the incentives given by the Government for adoption of Solar could be arranged through the media and through field staff of Govt Departments/NGOs.
- c) Revival of the defunct biogas plants may be taken up on a priority basis so as to have a demonstrative effect on the prospective farmers to take up construction of biogas plants.
- d) KVIC and Department of Agriculture may explore the possibilities of involving the NGOs, to undertake training/ installation/ repairs of biogas plants.
- e) Skill development training programmes in coordination with MEDA/MSEDCL for Rural Youth on Commercial dealerships of solar equipment Manufacturers and repair/installation of such units in rural units can be organized in convergence with PMEGP/CMEGP schemes.
- f) “Renewable Energy Fair” can be organized by District Administration for popularizing adoption of Renewable Energy by involving Manufacturers, Financing Banks and equipment dealers and service men.
- g) District Administration may consider installation of Model Solar equipment such as Rooftop solar, Agri Pump set, Solar Cooker, Solar Lantern, and mini windmill etc. at KVKs and Training centres for a demonstrative effect.

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 14.2 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 31st March 2022:

Particulars	Maharashtra	India	% Contribution by Maharashtra
Savings Linkage (Nos. in Lakh)	13.34	118.93	11.22 %
Credit Linkage (Nos. in Lakh)	3.37	67.39	5.00 %
Savings Amount (₹ Cr)	2742.77	47240.48	5.81 %
Loan Outstanding (₹ Cr)	4051.17	151051.30	2.68 %
Loan Amount Disbursed during FY 2021-22 (₹ Cr)	3423.45	99729.22	3.43 %

Source- Status of Microfinance 2021-22.

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 Kolhapur district	Share of total SHGs in Kolhapur district to Maharashtra position
31 March 2022	13.34 Lakh	0.399 Lakh	2.99%

As can be seen in the table, the total number of SHGs formed constituted 2.99 % of Maharashtra State as on 31 March 2022.

Total No. of blocks in the district	12
No. of blocks where SHGs exist	12
Total No. of blocks where SHGs are linked	12
Total No. of bank branches in the district	CBs & SFBs - 447 ; Coops. 193 RRBs -08
Of which No. of branches participating in linkage program	CBs - all, Coops. – all
No. of additional branches to be roped in	CBs - NA; Coops.- NA
No. of Govt. / other agencies participating	Govt. Depts. – SRLM, NULM & MAVIM ; Others-

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	39,911 (viz. NULM-3544, NRLM- 21005, MAVIM-2033, KDCCB – 13329)

2	No. of SHGs credit linked in the district during FY 2021-22	NRLM- 8615 MAVIM- 1825
3	Amount of Bank loan availed (₹ lakh) in the district	NRLM-16449.40 MAVIM – 5639.21
4	Percentage of women SHGs in the district	100%
5	Average loan disbursed per SHG (₹ Lakh) in the district (2021-22)	MSRLM -1,90,939 MAVIM-3,08,998
6	Average loan disbursed per SHG (₹) in the State (2021-22)	1,66,812
7	Average loan disbursed per SHG (₹) in the Country (2021-22)	2,93,470
8	NPA position in the district (2021-22)	NA
9	NPA position in the State (2021-22)	8.76%
10	NPA position in the Country (2021-22)	3.80%
11	Loan outstanding per SHG (2021-22) in the district	NA
12	Loan outstanding per SHG (2021-22) in the State	1,21,995
13	Loan outstanding per SHG (2021-22) in the Country	1,78,694

Average loan size in the district is above the average loan disbursed per SHG for Maharashtra State as a whole.

Capacity building programmes and VLPs: Various Capacity building programme and Village level programmes were conducted under SHG-BLP during 2021-22 aiming to upscale SHG credit linkage.

6.3 EShakti - Digitization of SHG books of accounts

- Efforts are being made by NABARD to leverage technology to bring qualitative change in SHG-BLP programme in general and transparency in SHG book-keeping in particular. The Mobile based e-book keeping for SHGs is a web/SMS based book-keeping product using mobile phone as the front-end for SHGs and personal computer as back-end for NGOs/Federations, Government and banks. The application helps SHGs to maintain their financial transactions electronically in the local language and allows ease of monitoring to all stakeholders. All stakeholders can monitor the progress through separate login IDs in website created for this purpose. The attendance register, loan ledger, pass book etc. can be printed from the website. SHGs are given a copy of the reports at the next meeting.
- Currently, 06 districts viz. Aurangabad, Chandrapur, Dhule, Nagpur, Raigad and Chandrapur are covered under EShakti. Under the project, the base data of SHGs and their members had been captured and subsequently updated at regular intervals. The base data will have socio-economic details of each of the members for all SHGs, including family income, family size, source of income, livelihood activities undertaken, bank account number, savings, details of meetings held, internal loaning, repayment, etc., and will help facilitate effective accounts keeping. It is expected that the intervention will enable the policy-makers, banks, financial institutions, government departments, etc. to identify those SHGs and members who require assistance. It will also enable effective monitoring of the SHGs, help in main-streaming of SHG members access wider range of financial services, increase bankers' comfort in credit appraisal and linkage of SHGs, facilitate transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits, facilitate suitable interventions and convergence of other programmes for social and financial empowerment, to identify suitable interventions and support for proper nurturing and strengthening of SHGs, etc. Prime issues in SHG movement viz., duplication of members, standardization of account keeping, mainstreaming of SHGs with FI agenda and GoI's Digital India mission, bankers' comfort in credit appraisal & linkage through ready availability of data at desktop etc. have been addressed too. The data is being captured using mobile handsets after conduct of SHG meeting every month and is accessible to all the stakeholders through the website www.eshakti.nabard.org created by NABARD. The various MIS reports generated has been of immense help to the bankers in taking faster credit decisions.
- Implementation of E-Shakti in Kolhapur has been discontinued from FY 2021-22 in view of low interest shown by stakeholders.

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. Under its JLG promotion support initiative NABARD extends grant support for formation and nurturing of JLGs to Banks and other JLG promoting institutions. For strengthening JLG financing, NABARD also extends (a) financial support for awareness creation and capacity building to all stakeholders of the programme and (b) Refinance support to those banks which finance JLGs.
- In Maharashtra during 2021-22 a total of 5.03 lakh JLGs were promoted as compared to 3.41 lakh JLGs promoted during 2020-21. Cumulative JLGs promoted figure is at 15.35 lakh JLGs as on 31 March 2022, a net growth of 48% over 2020-21.
- JLG guidelines of November 2014 had specifically provided for and clearly suggested that “incentive to banks will now be available for using BCs / BFIs also in promotion and financing of JLGs. By availing of services of BCs / BFIs in financing JLGs, the banks can not only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing.” Still, only few PSU banks and RRBs are utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results.
- In order to scale up the JLG performance NABARD has entered into an MOU with RRBs with assured support to such banks from NABARD, where the concerned bank shall take the onus of extending credit support to JLGs on terms and conditions mutually decided. Besides the grant assistance to banks for passing on to Corporate BC/ NGO-JLGPIs for formation, nurturing and financing of new JLGs @ ₹.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.

In Kolhapur District such a MoU has been executed by Kolhapur DCCB with MAVIM and 03 NGOs for promotion and credit linkage of 1800 JLGs out of which over 500 JLGs have been credit linked so far.

Bank Loan Disbursed and Outstanding - Joint Liability Groups as on 31 March 2022 (Amt. ₹ lakh) in the State of Maharashtra

Cumulative No. of JLGs promoted as on 31.03.2021	10,32,072
Cumulative Loan disbursed as on as on 31.03.2021(₹ Lakh)	1636045.62
No. of JLGs promoted during 2021-22	5,03,312
Loan Disbursed during 2021-22 (₹ Lakh)	542266.85
Cumulative No. of JLGs promoted as on 31.03.2022	15,35,384
Cumulative Loan disbursed as on as on 31.03.2022 (₹ Lakh)	2178312.47

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

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 as 504117, there is potential for formation / promotion

of over 60000 JLGs (considering coverage of 60% of farmers) which can be credit linked in phased manner in the district.

6.5 Issues related to Micro finance

- a) In Maharashtra, there are 13.34 lakh SHGs but only 3.37 lakh SHGs are having outstanding loans as on 31st March 2022 which is a matter of concern. Over 80% groups are still outside the purview of the scheme in the State.
- b) 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 by MSRLM/ NULM/ MAVIM/ NGOs has to be strengthened taking into consideration the increase in loan ticket size being financed in the 2nd & 3rd cycle of credit linkage.
- c) Apart from disbursements to SHGs the status of NPAs against Loans outstanding also need to be reviewed in District and Block level forums so as to initiate timely corrective measures if required.

6.6 Future Strategy

- a) 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.
- b) 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.
- c) 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.
- d) The Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) Scheme provides financial support to SHGs which take up food processing activities. The scheme is very relevant to Kolhapur District in view of popularity of its local cuisine. There is ample scope for activities such as manufacturing of Kolhapuri Spices, Rice and Millet Based products, production of Sugarcane Jaggery, Dairy products, Cashew Products, Teracotta pottery, Kolhapuri Chappal/leather and bamboo handicrafts etc.
- e) There is adequate potential in the district for conduct of skill development programmes on Food processing, Garment Making, Dairy, Poultry and Goat/Sheep rearing activity, honey bee-rearing, sericulture and sugarcane/horticulture nurseries.
- f) The members of Animal Husbandry activity based SHGs can be aggregated to form FPOs and work towards breed improvement, collectivisation and marketing of their livestock /products. The good functioning Village Level/Cluster level organisations/federations can be considered for promoting to FPOs.

6.7 Enhancement in credit flow – capital formation

Establishment of micro-units by SHGs and its members will translate into credit business of banks thereby increasing capital formation in agriculture and off-farm sector. SHGs in Kolhapur District have undertaken activities such as community farming, garment manufacturing, seed bank, food processing, animal Husbandry (Dairy/poultry/goat and Sheep rearing) and. This will directly result in 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 credit potential for 2023-24 : The Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – I and the summary of activity-wise potential for the year 2023-24 based on the consultations with various stakeholders in the district are furnished below :

Sr No	Activity	Unit Cost (₹ Lakh)	Unit No/ Area	PLP projections for 2023-24 (₹ Lakh)		
				Physical units	TFO	Bank Loan
1	Loans to New SHGs (Fresh)	1.00	No	4490	4490.00	4490.00
2	Loans to Matured SHGs (Repeat finance)	3.50	No	13150	46025.00	46025.00
3	Loans to JLGs	1.50	No	4700	7050.00	7050.00
4	OD under PMJDY/PM Svanidhi	0.20	No	13000	2600.00	2600.00
				TOTAL	60165.00	

Activities relevant to PSL-Others category in the district as per RBI Priority Sector Guidelines are:

- Loans not exceeding ₹ 1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹ 1.00 lakh and for non-rural areas it does not exceed ₹ 1.60 lakh, and loans not exceeding ₹ 2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs.
- Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding ₹ 1.00 lakh per borrower to prepay their debt to non-institutional lenders.

However, disbursement of ₹ 96038 lakh during FY 2021-22 under the “PSL-Others” category as per SLBC database does not appear to be in line with the potential available in the district based on feedback received from Bankers and stakeholders. Major factors impeding credit flow and required interventions are enumerated below :

- Bankers are reluctant in pro-actively following up and financing SHGs other than the MSRLM/NULM/MAVIM fold due to lack of handholding agencies resulting in SHGs formed prior to implementation of NRLM/NULM turning dormant. Such SHGs can be identified by NRLM/NULM in coordination with the banks for revival to bring them into the NRLM fold in a phased manner.
- Even though a credit void has been created in JLG financing due to agitations and resistance against NBFCs charging usurious rates, the potential borrowers have not been tapped by Commercial Banks and RRBs. Such JLGs especially constituting of landless/small and marginal landholding individuals (viz. both men and women) can be financed by banks with adequate credit appraisal. This mode of financing can be helpful in relieving distressed persons pre-pay their debt to non-institutional lenders.
- OD facility under PMJDY needs to be popularized on the lines of implementation of the PM Svanidhi scheme under which the district administration is regularly conducting awareness /credit camps for street-vendors. Considering the feedback received from bankers in the district regarding increasing NPAs under the PM Svanidhi scheme the district administration may also

assist the banks in recovery of the loans primarily through Financial literacy awareness camps to inform the borrowers about the effect of default on their credit rating.

- d. There is possibility that certain priority sector disbursements pertaining to other categories be reported erroneously under “Others” category resulting in inflated disbursement achievements, as per discussions with bankers this may be primarily due to discrepant mapping of product codes. In order to identify the reasons LDM Office with active involvement of District Coordinators of banks may keep track of block level category wise disbursements through BLBC meetings on quarterly basis so as to get a feel of the ground level credit flow. For this the data flow systems from banks at the district/block level need to be strengthened.

In view of above the projections under this category is restricted to ₹ 60165 Lakh for FY 2023-24.

6.9 Assessment of Potential

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

As per Census-2011, the total rural population of Kolhapur district was 26.46 lakh and there were 5.64 lakh rural households. Based on this, it is estimated that there is potential for promotion and saving linkage of 33,368 SHGs in the district. No 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 (Lakh)	38,76,00
2	Rural population (Lakh)	26,46,00
3	Total Households (No)	821,483
4	No of Rural Households	563,601
5	Poor Households	281,804
6	Marginally poor households	140,906
7	No. of poor + marginally poor households	422,710
8	No of potential households by factoring growth rate of 1.704% p.a.	5,00,522
9	Average members per SHG	15
10	No. of potential SHGs	33368
11	SHGs formed till 31 March 2022	26582*
12	Balance potential (10-11)	6786

(Sr No 1, 2, 3 and 4 from Census-2011, * Total SHGs formed excludes 13329 active SHGs with KDCCB which need a handholding agency for enabling credit linkage **average members per SHG-15, As 60% of total cultivators are having land-holding of less than 0.50 ha, additional 50% has been considered as marginally poor at Sr No 6, (+) at Sr No indicates, no balance potential available)

ANNEXURE - I																	
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2023-24																	
STATE :- MAHARASHTRA																	
DISTRICT :- KOLHAPUR																	
(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
I	AGRICULTURE																
A	FARM CREDIT																
i	CROP PRODUCTION, MAINTENANCE, MARKETING																
	Paddy	0.636	Ha	Phy	5030	7650	550	4560	40	7810	5680	10560	11730	2180	10890	11880	78560
			100%	BL	3199.08	4865.40	349.80	2900.16	25.44	4967.16	3612.48	6716.16	7460.28	1386.48	6926.04	7555.68	49964.16
	Wheat	0.403	Ha	Phy	140	340	490	50	40	0	50	0	0	0	10	120	1240
			100%	BL	56.42	137.02	197.47	20.15	16.12	0.00	20.15	0.00	0.00	0.00	4.03	48.36	499.72
	Jowar	0.318	Ha	Phy	1200	800	4000	1500	200	0	2200	0	100	0	100	500	10600
			100%	BL	381.60	254.40	1272.00	477.00	63.60	0.00	699.60	0.00	31.80	0.00	31.80	159.00	3370.80
	Ragi (Nagali)	0.212	Ha	Phy	610	240	0	30	0	3000	270	1700	4960	580	2510	3140	17040
			100%	BL	129.32	50.88	0.00	6.36	0.00	636.00	57.24	360.40	1051.52	122.96	532.12	665.68	3612.48
	Maize -Unirrigated	0.318	Ha	Phy	760	770	180	20	90	0	580	60	10	40	280	500	3290
			100%	BL	241.68	244.86	57.24	6.36	28.62	0.00	184.44	19.08	3.18	12.72	89.04	159.00	1046.22
	Groundnut - Unirrigated	0.403	Ha	Phy	4000	3200	7700	2000	1800	2190	3600	1150	3200	40	3260	1100	33240
			100%	BL	1612.00	1289.60	3103.10	806.00	725.40	882.57	1450.80	463.45	1289.60	16.12	1313.78	443.30	13395.72
	Soyabean	0.519	Ha	Phy	4000	1390	9200	7200	510	620	14000	40	50	0	60	110	37180
			100%	BL	2076.00	721.41	4774.80	3736.80	264.69	321.78	7266.00	20.76	25.95	0.00	31.14	57.09	19296.42
	Tur	0.371	Ha	Phy	0	60	60	120	0	10	410	20	0	0	0	120	800
			100%	BL	0.00	22.26	22.26	44.52	0.00	3.71	152.11	7.42	0.00	0.00	0.00	44.52	296.80
	Gram	0.371	Ha	Phy	520	620	630	630	280	100	430	100	110	30	100	180	3730
			100%	BL	192.92	230.02	233.73	233.73	103.88	37.10	159.53	37.10	40.81	11.13	37.10	66.78	1383.83
	Moong	0.212	Ha	Phy	0.00	0.00	320.00	120.00	100.00	0.00	170.00	0.00	0.00	0.00	0.00	0.00	710
			100%	BL	0.00	0.00	67.84	25.44	21.20	0.00	36.04	0.00	0.00	0.00	0.00	0.00	150.52
	Urad	0.212	Ha	Phy	0.00	0.00	230.00	110.00	320.00	0.00	120.00	60.00	0.00	0.00	40.00	20.00	900
			100%	BL	0.00	0.00	48.76	23.32	67.84	0.00	25.44	12.72	0.00	0.00	8.48	4.24	190.80
	Other Pulses	0.212	Ha	Phy	90	90	0	140	70	90	350	260	120	90	130	330	1760
			100%	BL	19.08	19.08	0.00	29.68	14.84	19.08	74.20	55.12	25.44	19.08	27.56	69.96	373.12
	Sugarcane	1.272	Ha	Phy	19980	9590	18630	19000	20310	4600	7800	10050	9870	2990	5820	4470	133110
			100%	BL	25414.56	12198.48	23697.36	24168.00	25834.32	5851.20	9921.60	12783.60	12554.64	3803.28	7403.04	5685.84	169315.92
	Banana Plantation TC	1.484	Ha	Phy	20	20	250	40	40	10	15	15	60	60	10	10	550
			100%	BL	29.68	29.68	371.00	59.36	59.36	14.84	22.26	22.26	89.04	89.04	14.84	14.84	816.20
	Vegetables	0.795	Ha	Phy	150	50	100	250	170	40	40	20	1630	20	20	10	2500
			100%	BL	119.25	39.75	79.50	198.75	135.15	31.80	31.80	15.90	1295.85	15.90	15.90	7.95	1987.50
a	SUB-TOTAL (i)			Phy	36500	24820	42340	35770	23970	18470	35715	24035	31840	6030	23230	22490	325210
b	SUB-TOTAL (i)			BL	33471.59	20102.84	34274.86	32735.63	27360.46	12765.24	23713.69	20513.97	23868.11	5476.71	16434.87	14982.24	265700.21
c	Post-harvest/household consumption (10% of crop loan)				3347.16	2010.28	3427.49	3273.56	2736.05	1276.52	2371.37	2051.40	2386.81	547.67	1643.49	1498.22	26570.02
d	Repairs and maintenance expenses of farm assets (20% of crop loan)				6694.32	4020.57	6854.97	6547.13	5472.09	2553.05	4742.74	4102.79	4773.62	1095.34	3286.97	2996.45	53140.04
	Total of crop loan as per KCC (b+c+d)				43513.07	26133.69	44557.32	42556.32	35568.60	16594.81	30827.80	26668.16	31028.54	7119.72	21365.33	19476.91	345410.27

ANNEXURE - I																	
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2023-24																	
STATE :- MAHARASHTRA																	
DISTRICT :- KOLHAPUR																	
(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
ii	TERM LOAN FOR AGRICULTURE AND ALLIED ACTIVITIES																
1	WATER RESOURCES																
	Dug Wells/New Wells	1.73	No.	Phy	110	120	5	35	45	70	70	35	140	10	5	35	680
			80%	BL	152.24	166.08	6.92	48.44	62.28	96.88	96.88	48.44	193.76	13.84	6.92	48.44	941.12
	Borewells	0.35	No.	Phy	130	130	60	85	55	100	90	110	130	155	45	110	1200
			90%	BL	40.48	40.48	18.68	26.47	17.13	31.14	28.03	34.25	40.48	48.27	14.01	34.25	373.67
	Pump Set (5 HP Submersible)	0.61	No.	Phy	600	430	150	320	180	200	400	300	250	160	50	130	3170
			90%	BL	326.70	234.14	81.68	174.24	98.01	108.90	217.80	163.35	136.13	87.12	27.23	70.79	1726.09
	Drip Set (1.40 x 0.60 x 0.30 m)	1.00	Ha	Phy	3525	1693	3288	3353	3583	812	1376	1773	789	1592	527	1027	23338
			45%	BL	1586.25	761.85	1479.60	1508.85	1612.35	365.40	619.20	797.85	355.05	716.40	237.15	462.15	10502.10
	Sprinkler Set (75 mm HDPE)	0.30	Ha	Phy	150	50	80	90	110	20	20	30	20	40	20	40	670
			45%	BL	20.25	6.75	10.80	12.15	14.85	2.70	2.70	4.05	2.70	5.40	2.70	5.40	90.45
	Lift Irrigation (Big)	25.00	No.	Phy	30	20	30	25	20	40	40	40	40	20	15	20	340
			80%	BL	600.00	400.00	600.00	500.00	400.00	800.00	800.00	800.00	800.00	400.00	300.00	400.00	6800.00
	Lift Irrigation (Small) with Pipeline System (75 mm HDPE)	2.00	No.	Phy	600	400	600	500	400	800	800	800	800	400	300	400	6800
			90%	BL	1080.00	720.00	1080.00	900.00	720.00	1440.00	1440.00	1440.00	1440.00	720.00	540.00	720.00	12240.00
	Pipeline System (75 mm HDPE) Pipeline System (75 mm HDPE)	0.30	No.	Phy	3000	3000	3500	3200	3400	2600	2900	1700	1900	2250	3000	3200	33650
			90%	BL	810.00	810.00	945.00	864.00	918.00	702.00	783.00	459.00	513.00	607.50	810.00	864.00	9085.50
	Solar Agri Pump (03 HP)	0.36	No.	Phy	30.00	30.00	20.00	20.00	20.00	50.00	50.00	70.00	70.00	30.00	30.00	30.00	450.00
			90%	BL	9.72	9.72	6.48	6.48	6.48	16.20	16.20	22.68	22.68	9.72	9.72	9.72	145.80
	TOTAL - WATER RESOURCES			BL	4625.64	3149.02	4229.16	4040.63	3849.10	3563.22	4003.81	3769.62	3503.80	2608.25	1947.73	2614.75	41904.73
2	FARM MECHANISATION																
	Tractors (55 HP with 04 wheel trolley)/ (24 HP with implements)	10.00	No.	Phy	300	210	340	300	190	190	310	200	190	300	50	220	2800
			75%	BL	2250.00	1575.00	2550.00	2250.00	1425.00	1425.00	2325.00	1500.00	1425.00	2250.00	375.00	1650.00	21000.00
	Power Tillers	2.00	No.	Phy	200	200	150	200	200	250	250	250	250	150	150	200	2450
			75%	BL	300.00	300.00	225.00	300.00	300.00	375.00	375.00	375.00	375.00	225.00	225.00	300.00	3675.00
	Multi Crop Harvester	16.00	No.	Phy	7	9	6	6	1	9	9	11	14	14	2	12	100
			75%	BL	84.00	108.00	72.00	72.00	12.00	108.00	108.00	132.00	168.00	168.00	24.00	144.00	1200.00
	Sugarcane Harvester	144.00	No.	Phy	5	3	5	5	5	1	2	3	1	2	1	2	35
			75%	BL	540.00	324.00	540.00	540.00	540.00	108.00	216.00	324.00	108.00	216.00	108.00	216.00	3780.00
	Agri Drones	10.00	No.	Phy	30.00	10.00	30.00	30.00	30.00	10.00	10.00	20.00	10.00	10.00	0.00	10.00	200.00
			50%	BL	150.00	50.00	150.00	150.00	150.00	50.00	50.00	100.00	50.00	50.00	0.00	50.00	1000.00
	TOTAL - FARM MECHANISATION			BL	3324.00	2357.00	3537.00	3312.00	2427.00	2066.00	3074.00	2431.00	2126.00	2909.00	732.00	2360.00	30655.00

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STATE :- MAHARASHTRA																	
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(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
3	PLANTATION & HORTICULTURE																
	Cashew Nut	0.94	Ha	Phy	0	0	0	0	0	60	80	70	100	50	50	50	460
			70%	BL	0.00	0.00	0.00	0.00	0.00	39.48	52.64	46.06	65.80	32.90	32.90	32.90	302.68
	Mango	1.55	Ha	Phy	5	30	30	30	5	60	50	70	80	40	30	50	480
			60%	BL	4.65	27.90	27.90	27.90	4.65	55.80	46.50	65.10	74.40	37.20	27.90	46.50	446.40
	Grape	11.65	Ha	Phy	0	0	5	0	30	0	0	0	0	0	0	0	35
			85%	BL	0.00	0.00	49.51	0.00	297.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346.59
	Flouriculture-Shade net 20 R (Gerbera, Camation, Roses)	6.27	20 R	Phy	10	0	8	6	10	0	3	0	3	0	0	0	40
			50%	BL	31.35	0.00	25.08	18.81	31.35	0.00	9.41	0.00	9.41	0.00	0.00	0.00	125.41
	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera (Green/Poly house)	12.31	1000 sq m	Phy	8	2	8	10	12	6	8	5	4	1	2	2	68
			50%	BL	49.24	12.31	49.24	61.55	73.86	36.93	49.24	30.78	24.62	6.16	12.31	12.31	418.55
	Horticulture Nursery	6.40	2000 sq m	Phy	2	1	1	1	2	1	1	1	1	1	1	1	14
			60%	BL	7.68	3.84	3.84	3.84	7.68	3.84	3.84	3.84	3.84	3.84	3.84	3.84	53.76
	Shade net 20 R Vegetable Cultivation	6.27	20 R	Phy	30	20	30	30	30	20	20	15	15	5	10	15	240
			50%	BL	94.05	62.70	94.05	94.05	94.05	62.70	62.70	47.03	47.03	15.68	31.35	47.03	752.42
	Sugarcane Nursery	3.00	0.4 Ha	Phy	20	10	20	30	25	10	10	10	10	10	5	10	170
			75%	BL	45.00	22.50	45.00	67.50	56.25	22.50	22.50	22.50	22.50	22.50	11.25	22.50	382.50
	Mulberry Plantation with Rearing House	2.20	0.4 Ha	Phy	20	40	20	20	15	20	30	20	20	5	5	5	220
			85%	BL	37.40	74.80	37.40	37.40	28.05	37.40	56.10	37.40	37.40	9.35	9.35	9.35	411.40
	TOTAL - PLANTATION & HORTICULTURE			BL	299.05	233.73	703.02	370.41	652.33	273.49	325.19	274.97	374.04	216.67	143.74	189.27	3239.71
4	FORESTRY & WASTE LAND DEVPT.																
	Farm Forestry on Private Waste Lands (Mango, Cashew, Teak, Acacia & Bamboo)	0.35	Ha	Phy	590	400	80	280	570	120	90	400	370	0	120	50	3070
			90%	BL	185.85	126.00	25.20	88.20	179.55	37.80	28.35	126.00	116.55	0.00	37.80	15.75	967.05
	TOTAL FORESTRY & WASTE LAND DEVPT.			BL	185.85	126.00	25.20	88.20	179.55	37.80	28.35	126.00	116.55	0.00	37.80	15.75	967.05
5	ANIMAL HUSBANDRY - DAIRY DEVELOPMENT																
	Cows (Cross Breed) (2 animals)	1.37	No.	Phy	1200	800	950	850	800	100	350	500	1100	300	50	200	7200
			85%	BL	1397.40	931.60	1106.28	989.83	931.60	116.45	407.58	582.25	1280.95	349.35	58.23	232.90	8384.42
	Buffaloes (2 animals)	1.59	No.	Phy	3100	2000	2300	2000	1800	950	1900	1500	1600	1450	300	1200	20100
			85%	BL	4184.38	2699.60	3104.54	2699.60	2429.64	1282.31	2564.62	2024.70	2159.68	1957.21	404.94	1619.76	27130.98
	Pvt. Vet. Clinics	5.50	No.	Phy	4	2	5	3	4	2	3	3	3	2	2	3	36
			75%	BL	16.50	8.25	20.63	12.38	16.50	8.25	12.38	12.38	12.38	8.25	8.25	12.38	148.53
	Milking Machine	0.50	No.	Phy	200	140	180	170	190	80	120	100	120	50	100	110	1560
			90%	BL	90.00	63.00	81.00	76.50	85.50	36.00	54.00	45.00	54.00	22.50	45.00	49.50	702.00
	Working capital - Cow (unit of 02cows)	0.40	No.	Phy	1150	790	910	810	740	90	330	500	1050	280	50	200	6900
			100%	BL	460.00	316.00	364.00	324.00	296.00	36.00	132.00	200.00	420.00	112.00	20.00	80.00	2760.00
	Working capital - Buffaloes (unit of 02 buffaloes)	0.50	No.	Phy	3090	1970	2210	1990	1800	910	1840	1500	1540	1420	290	1140	19700
			100%	BL	1545.00	985.00	1105.00	995.00	900.00	455.00	920.00	750.00	770.00	710.00	145.00	570.00	9850.00
	TOTAL-ANIMAL HUSBANDRY - DAIRY DEVELOPMENT			BL	7693.28	5003.45	5781.45	5097.31	4659.24	1934.01	4090.58	3614.33	4697.01	3159.31	681.42	2564.54	48975.93

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(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
6	ANIMAL HUSBANDRY - POULTRY DEVELOPMENT																
	Commercial Broiler (5000 birds) Contract	14.64	No.	Phy	40	30	35	30	15	30	35	30	30	15	20	35	345
			83%	BL	483.05	362.29	422.67	362.29	181.15	362.29	422.67	362.29	362.29	181.15	241.53	422.67	4166.34
	Commercial Layer (1000 birds)	9.92	No.	Phy	3	1	3	2	1	3	3	2	2	1	1	2	24
			85%	BL	25.30	8.43	25.30	16.86	8.43	25.30	25.30	16.86	16.86	8.43	8.43	16.86	202.36
	Broiler Processing Retail Outlet	10.00	No.	Phy	10	4	8	6	4	3	3	2	4	2	2	2	50
			75%	BL	75.00	30.00	60.00	45.00	30.00	22.50	22.50	15.00	30.00	15.00	15.00	15.00	375.00
	Working Capital-Broiler unit (1000 birds)	1.00	No.	Phy	50	30	50	40	25	40	50	30	50	20	20	45	450
			100%	BL	50.00	30.00	50.00	40.00	25.00	40.00	50.00	30.00	50.00	20.00	20.00	45.00	450.00
	Working Capital-Layer (1000 Birds)	2.50	No.	Phy	10	2	10	6	4	8	8	4	10	2	2	4	70
			100%	BL	25.00	5.00	25.00	15.00	10.00	20.00	20.00	10.00	25.00	5.00	5.00	10.00	175.00
	TOTAL- ANIMAL HUSBANDRY - POULTRY DEVELOPMENT			BL	583.35	400.72	507.97	424.15	219.58	410.09	470.47	394.15	409.15	204.58	264.96	454.53	5368.70
7	ANIMAL HUSBANDRY - SHEEP, GOAT, PIGGERY etc.																
	Sheep Rearing (10 +1)	0.78	No.	Phy	780	90	540	640	230	20	280	220	50	20	0	10	2880
			85%	BL	517.14	59.67	358.02	424.32	152.49	13.26	185.64	145.86	33.15	13.26	0.00	6.63	1909.44
	Goat Rearing (10+1)	0.89	No.	Phy	440	250	410	450	400	270	690	130	360	220	70	230	3920
			85%	BL	332.86	189.13	310.17	340.43	302.60	204.26	521.99	98.35	272.34	166.43	52.96	174.00	2965.52
	Working Capital (Sheep+Goat (10+1)) for 09 months	0.25	No.	Phy	1220	340	950	1090	630	290	970	350	410	240	70	240	6800
			100%	BL	305.00	85.00	237.50	272.50	157.50	72.50	242.50	87.50	102.50	60.00	17.50	60.00	1700.00
	TOTAL-ANIMAL HUSBANDRY - SHEEP, GOAT, PIGGERY etc.			BL	1155.00	333.80	905.69	1037.25	612.59	290.02	950.13	331.71	407.99	239.69	70.46	240.63	6574.96
8	FISHERIES																
	Fish Pond/Tank Unit (Renovation)	4.00	Ha	Phy	14	5	5	11	1	5	8	4	12	9	1	3	78
			90%	BL	50.40	18.00	18.00	39.60	3.60	18.00	28.80	14.40	43.20	32.40	3.60	10.80	280.80
	Fish Pond/Tank Unit (New)	7.00	Ha	Phy	1	0	0	1	0	1	1	1	1	1	1	1	9
			85%	BL	5.95	0.00	0.00	5.95	0.00	5.95	5.95	5.95	5.95	5.95	5.95	5.95	53.55
	Working capital for fisheries (Pond/Tank)	2.20	Ha	Phy	7	4	3	7	0	13	7	115	26	39	10	15	246
			100%	BL	15.40	8.80	6.60	15.40	0.00	28.60	15.40	253.00	57.20	85.80	22.00	33.00	541.20
	Working capital for riverine fisheries	0.075	No	Phy	400	120	100	80	100	20	100	90	90	40	100	100	1340
			100%	BL	30.00	9.00	7.50	6.00	7.50	1.50	7.50	6.75	6.75	3.00	7.50	7.50	100.50
	TOTAL - FISHERIES			BL	101.75	35.80	32.10	66.95	11.10	54.05	57.65	280.10	113.10	127.15	39.05	57.25	976.05

Kolhapur PLP 2023-24

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Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
9	FARM CREDIT - OTHERS																
	Bullocks/Other Draught Animals (01 Pair)	0.500	No.	Phy	100	90	80	100	70	100	120	100	200	50	90	130	1230
			90%	BL	45.00	40.50	36.00	45.00	31.50	45.00	54.00	45.00	90.00	22.50	40.50	58.50	553.50
	Bullock Carts (MAIDC tyre carts-3T)	0.284	No.	Phy	140	70	100	90	100	60	80	80	120	30	60	100	1030
			90%	BL	35.78	17.89	25.56	23.00	25.56	15.34	20.45	20.45	30.67	7.67	15.34	25.56	263.27
	Loans to FPOs	25.000	No.	Phy	4	2	4	3	4	2	2	2	2	1	1	2	29
			75%	BL	75.00	37.50	75.00	56.25	75.00	37.50	37.50	37.50	37.50	18.75	18.75	37.50	543.75
	NWRS Financing	0.50	No.	Phy	50.00	30.00	50.00	30.00	40.00	20.00	20.00	20.00	20.00	20.00	20.00	30.00	350.00
			75%	BL	18.75	11.25	18.75	11.25	15.00	7.50	7.50	7.50	7.50	7.50	7.50	11.25	131.25
	TOTAL - OTHERS			BL	174.53	107.14	155.31	135.50	147.06	105.34	119.45	110.45	165.67	56.42	82.09	132.81	1491.77
	TOTAL - TERM LOAN				18142.45	11746.66	15876.90	14572.40	12757.55	8734.02	13119.63	11332.33	11913.31	9521.07	3999.25	8629.53	140153.90
	TOTAL {FARM CREDIT i + ii}				61655.52	37880.35	60434.22	57128.72	48326.15	25328.83	43947.43	38000.49	42941.85	16640.79	25364.58	28106.44	485564.17
B	AGRICULTURE INFRASTRUCTURE																
1	STORAGE GODOWN, MARKET YARD etc.																
	Storage Godown (500 MT)	17.50	No.	Phy	20	15	10	15	5	10	15	15	15	10	15	15	160
			75%	BL	262.50	196.88	131.25	196.88	65.63	131.25	196.88	196.88	196.88	131.25	196.88	196.88	2100.04
	Cold Storage Units (100 MT)	10.00	No	Phy	10	2	8	2	10	1	1	1	1	0	1	1	38
			65%	BL	65.00	13.00	52.00	13.00	65.00	6.50	6.50	6.50	6.50	0.00	6.50	6.50	247.00
	TOTAL- STOORAGE GODOWN, MARKET YARDS etc.			BL	327.50	209.88	183.25	209.88	130.63	137.75	203.38	203.38	203.38	131.25	203.38	203.38	2347.04
2	LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT																
	Land Reclamation (Saline)	1.20	Ha	Phy	0	0	200	50	600	0	0	0	0	0	0	0	850
			90%	BL	0.00	0.00	216.00	54.00	648.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	918.00
	Mechanised Land Levelling & CADA/OFD	0.50	Ha	Phy	600	700	200	300	200	700	700	700	700	500	700	700	6700
			90%	BL	270.00	315.00	90.00	135.00	90.00	315.00	315.00	315.00	315.00	225.00	315.00	315.00	3015.00
	Farm Ponds (M3 500/ha 0.5)	1.75	No.	Phy	70	65	85	55	60	80	80	55	55	45	55	60	765
			85%	BL	104.13	96.69	126.44	81.81	89.25	119.00	119.00	81.81	81.81	66.94	81.81	89.25	1137.94
	TOTAL - LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT			BL	374.13	411.69	432.44	270.81	827.25	434.00	434.00	396.81	396.81	291.94	396.81	404.25	5070.94
3	AGRICULTURE INFRASTRUCTURE - OTHERS																
	Vermi Composting (10' X 6' X2.5')	0.48	No.	Phy	300	200	270	250	300	250	250	225	250	100	220	250	2865
			90%	BL	129.60	86.40	116.64	108.00	129.60	108.00	108.00	97.20	108.00	43.20	95.04	108.00	1237.68
	Plant Tissue Culture	100.00	No	Phy	1.00	0.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
			85%	BL	85.00	0.00	85.00	85.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	255
	Bio -fertilizer/Bio-pesticides/Silage making units	50.00	No	Phy	1.00	0.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	5
			85%	BL	42.50	0.00	42.50	42.50	42.50	0.00	42.50	0.00	0.00	0.00	0.00	0.00	212.5
	TOTAL - AGRICULTURE INFRASTRUCTURE - OTHERS			BL	257.10	86.40	244.14	235.50	172.10	108.00	150.50	97.20	108.00	43.20	95.04	108.00	1705.18
	TOTAL - AGRICULTURE INFRASTRUCTURE				958.73	707.97	859.83	716.19	1129.98	679.75	787.88	697.39	708.19	466.39	695.23	715.63	9123.16

ANNEXURE - I																	
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2023-24																	
STATE :- MAHARASHTRA																	
DISTRICT :- KOLHAPUR																	
(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
C	ANCILLARY ACTIVITIES																
1	FOOD & AGRO PROCESSING																
	Flour Mills	25.00	No.	Phy	6	2	4	4	3	1	2	2	2	1	3	1	31
			75%	BL	112.50	37.50	75.00	75.00	56.25	18.75	37.50	37.50	37.50	18.75	56.25	18.75	581.25
	Rice/ Rice Husk Mill	25.00	No.	Phy	3	4	2	2	0	3	3	4	5	1	4	4	35
			75%	BL	56.25	75.00	37.50	37.50	0.00	56.25	56.25	75.00	93.75	18.75	75.00	75.00	656.25
	Oil Mill	25.00	No.	Phy	4	2	8	4	3	1	4	1	2	0	2	1	32
			75%	BL	75.00	37.50	150.00	75.00	56.25	18.75	75.00	18.75	37.50	0.00	37.50	18.75	600.00
	Sugar Gur/Khandsari	25.00	No.	Phy	5	4	3	4	4	3	4	2	2	3	2	5	41
			75%	BL	93.75	75.00	56.25	75.00	75.00	56.25	75.00	37.50	37.50	56.25	37.50	93.75	768.75
	Fruits Processing/Pickles	24.00	No.	Phy	4	2	2	1	1	2	2	1	3	2	2	2	24
			75%	BL	72.00	36.00	36.00	18.00	18.00	36.00	36.00	18.00	54.00	36.00	36.00	36.00	432.00
	Cashew Processing	30.00	No.	Phy	0	0	0	0	0	15	5	2	20	0	4	0	46
			75%	BL	0.00	0.00	0.00	0.00	0.00	337.50	112.50	45.00	450.00	0.00	90.00	0.00	1035.00
	Spices Processing	15.00	No.	Phy	30	15	30	20	10	15	15	5	10	2	2	4	158
			75%	BL	337.50	168.75	337.50	225.00	112.50	168.75	168.75	56.25	112.50	22.50	22.50	45.00	1777.50
	Bakery	10.00	No.	Phy	6	2	4	4	4	2	3	2	3	1	2	2	35
			75%	BL	45.00	15.00	30.00	30.00	30.00	15.00	22.50	15.00	22.50	7.50	15.00	15.00	262.50
	Establishment of Milk Parlours	0.67	No.	Phy	40	25	40	25	30	10	25	20	20	5	15	20	275
			90%	BL	24.19	15.12	24.19	15.12	18.14	6.05	15.12	12.10	12.10	3.02	9.07	12.10	166.32
	SUB-TOTAL-FOOD & AGRO PROCESSING - TERM LOAN			Phy	98.00	56.00	93.00	64.00	55.00	52.00	63.00	39.00	67.00	15.00	36.00	39.00	677.00
				BL	816.19	459.87	746.44	550.62	366.14	713.30	598.62	315.10	857.35	162.77	378.82	314.35	6279.57
	Rice Mills	25.00	No.	Phy	5	5	2	4	1	3	2	5	5	2	5	5	44
			75%	BL	93.75	93.75	37.50	75.00	18.75	56.25	37.50	93.75	93.75	37.50	93.75	93.75	825.00
	Oil Mills	30.00	No.	Phy	8	2	6	6	6	0	3	0	1	0	1	0	33
			75%	BL	180.00	45.00	135.00	135.00	135.00	0.00	67.50	0.00	22.50	0.00	22.50	0.00	742.50
	Gur/Khandsari	2500.00	No.	Phy	3	2	3	4	2	1	1	1	1	3	1	1	23
			75%	BL	5625.00	3750.00	5625.00	7500.00	3750.00	1875.00	1875.00	1875.00	1875.00	5625.00	1875.00	1875.00	43125.00
	Fruit processing/Pickle making	14.00	No.	Phy	4	2	2	2	2	1	1	1	1	0	1	1	18
			75%	BL	42.00	21.00	21.00	21.00	21.00	10.50	10.50	10.50	10.50	0.00	10.50	10.50	189.00
	Cashew processing	25.00	No.	Phy	0	0	0	0	0	40	40	0	40	0	0	0	120
			75%	BL	0.00	0.00	0.00	0.00	0.00	750.00	750.00	0.00	750.00	0.00	0.00	0.00	2250.00
	Spices Processing	12.00	No.	Phy	15	10	12	15	5	10	10	5	10	2	2	4	100
			75%	BL	135.00	90.00	108.00	135.00	45.00	90.00	90.00	45.00	90.00	18.00	18.00	36.00	900.00
	Bakery	6.50	No.	Phy	6	2	4	4	4	2	3	2	3	1	2	2	35
			75%	BL	29.25	9.75	19.50	19.50	9.75	14.63	9.75	14.63	4.88	9.75	9.75	170.64	
	SUB-TOTAL - FOOD & AGRO PROCESSING - WORKING CAPITAL			Phy	41	23	29	35	20	57	60	14	61	8	12	13	373
				BL	6105.00	4009.50	5946.00	7885.50	3989.25	2791.50	2845.13	2034.00	2856.38	5685.38	2029.50	2025.00	48202.14
	TOTAL - FODD & AGRO PROCESSING (TERM LOAN + WORKING CAPITAL)			BL	6921.19	4469.37	6692.44	8436.12	4355.39	3504.80	3443.75	2349.10	3713.73	5848.15	2408.32	2339.35	54481.71

Kolhapur PLP 2023-24

ANNEXURE - I																	
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2023-24																	
STATE :- MAHARASHTRA																	
DISTRICT :- KOLHAPUR																	
(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
2	AGRICULTURE - ANCILLARY ACTIVITIES - OTHERS																
	Agri Clinics	20.00	No.	Phy	2	1	2	2	2	2	2	2	1	1	1	2	20
			75%	BL	30.00	15.00	30.00	30.00	30.00	30.00	30.00	30.00	15.00	15.00	15.00	30.00	300.00
	Agri Business Centres	25.00	No.	Phy	5	3	5	5	4	3	3	2	1	2	1	3	37
			75%	BL	93.75	56.25	93.75	93.75	75.00	56.25	56.25	37.50	18.75	37.50	18.75	56.25	693.75
	Loans to PACS/FSS etc	25.00	No.	Phy	20	10	20	15	20	5	5	10	10	5	5	10	135
			75%	BL	375.00	187.50	375.00	281.25	375.00	93.75	93.75	187.50	187.50	93.75	93.75	187.50	2531.25
	Loans to mFIs	150.00	No.	Phy	2	1	3	2	3	1	1	2	1	1	1	2	20
			75%	BL	225.00	112.50	337.50	225.00	337.50	112.50	112.50	225.00	112.50	112.50	112.50	225.00	2250.00
	SUB-TOTAL - AGRICULTURE - ANCILLARY ACTIVITIES - OTHERS			BL	723.75	371.25	836.25	630.00	817.50	292.50	292.50	480.00	333.75	258.75	240.00	498.75	5775.00
C	TOTAL - AGRICULTURE - ANCILLARY ACTIVITIES				7644.94	4840.62	7528.69	9066.12	5172.89	3797.30	3736.25	2829.10	4047.48	6106.90	2648.32	2838.10	60256.71
	TOTAL-AGRICULTURE (A+B+C)				70259.19	43428.94	68822.74	66911.03	54629.02	29805.88	48471.56	41526.98	47697.52	23214.08	28708.13	31660.17	554944.04
II	MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)																
1	MANUFACTURING SECTOR - TERM LOAN																
a	MICRO ENTERPRISES	5.28	No.	Phy	1520	150	5040	810	900	150	240	95	165	245	75	95	9485
			80%	BL	7326.00	604.50	20002.50	3241.50	3712.50	604.50	1335.00	338.25	1168.50	1078.50	329.25	338.25	40079.25
b	SMALL ENTERPRISES	85.12	No.	Phy	220	18	155	135	75	13.000	40	20	21	10	16	21	744
			80%	BL	15000.00	975.00	10125.00	9000.00	5250.00	900.000	2812.50	1500.00	1575.00	750.00	1200.00	1575.00	50662.50
c	MEDIUM ENTERPRISES	414.06	No.	Phy	28	0	38	19	17	1.000	2	0	3	0	0	0	108
			80%	BL	11025.00	0.00	11775.00	5625.00	5325.00	75.000	600.00	0.00	1350.00	0.00	0.00	0.00	35775.00
	TOTAL -MFG - TERM LOAN (a+b+c)			BL	33351.00	1579.50	41902.50	17866.50	14287.50	1579.500	4747.50	1838.25	4093.50	1828.50	1529.25	1913.25	126516.75
2	SERVICES SECTOR - TERM LOAN																
a	MICRO ENTERPRISES	5.21	No.	Phy	2210	340	3720	800	1150	310	370	260	210	380	160	230	10140
			80%	BL	9483.00	2529.00	8665.50	2049.00	4401.00	2394.00	2806.50	2382.00	1810.50	2130.00	1677.00	1962.00	42289.50
b	SMALL ENTERPRISES	78.86	No.	Phy	85	10	85	30	30	13	17	20	10	3	7	8	318
			80%	BL	5250.00	656.25	5437.50	1875.00	1875.00	787.50	1087.50	1218.75	656.25	187.50	487.50	543.75	20062.50
c	MEDIUM ENTERPRISES	136.55	No.	Phy	25	1	20	18	16	0	5	1	3	0	0	3	92
			80%	BL	2625.00	150.00	2250.00	1950.00	1800.00	0.00	525.00	75.00	300.00	0.00	0.00	375.00	10050.00
	TOTAL (SERVICES TERM LOAN) (a+b+c)				17358.00	3335.25	16353.00	5874.00	8076.00	3181.50	4419.00	3675.75	2766.75	2317.50	2164.50	2880.75	72402.00
3	MANUFACTURING SECTOR - WORKING CAPITAL																
a	MICRO ENTERPRISES	2.06	No.	Phy	3590	340	13350	2370	3090	340	350	170	120	590	10	160	24480
			80%	BL	5058.75	498.75	23006.25	4207.50	5096.25	498.75	502.50	228.75	168.75	840.00	3.75	225.00	40335.00
b	SMALL ENTERPRISES	77.40	No.	Phy	260	34	400	185	135	36	49	15	10	0	2	1	1127
			80%	BL	15750.00	2400.00	19875.00	14062.50	9637.50	2512.50	3525.00	1125.00	667.50	0.00	150.00	75.00	69780.00
c	MEDIUM ENTERPRISES	365.22	No.	Phy	53	0	63	29	31	0	5	0	6	0	0	0	187
			80%	BL	16125.00	0.00	15937.50	8887.50	9187.50	0.00	1875.00	0.00	2625.00	0.00	0.00	0.00	54637.50
	TOTAL (MFG - WORKING CAPITAL) (a+b+c)			BL	36933.75	2898.75	58818.75	27157.50	23921.25	3011.250	5902.50	1353.75	3461.25	840.00	153.75	300.00	164752.50

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(₹ in Lakh)																	
Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
4	SERVICES SECTOR - WORKING CAPITAL																
a	MICRO ENTERPRISES	3.00	No.	Phy	6400	600	14670	2440	3790	600	610	300	220	1050	30	290	31000
			80%	BL	15360.00	1440.00	35208.00	5856.00	9096.00	1440.00	1464.00	720.00	528.00	2520.00	72.00	696.00	74400.00
b	SMALL ENTERPRISES	93.75	No.	Phy	180	10	80	63	65	20	40	15	15	2	2	3	495
			80%	BL	13500.00	750.00	6000.00	4725.00	4875.00	1500.00	3000.00	1125.00	1125.00	150.00	150.00	225.00	37125.00
c	MEDIUM ENTERPRISES	147.12	No.	Phy	50	1	40	35	40	10	11	7	6	0	6	7	213
			80%	BL	6093.75	168.75	4875.00	4031.25	4875.00	1218.75	1293.75	712.50	543.75	0.00	543.75	712.50	25068.75
	TOTAL (SERVICES -WORKING CAPITAL) (a+b+c)				34953.75	2358.75	46083.00	14612.25	18846.00	4158.75	5757.75	2557.50	2196.75	2670.00	765.75	1633.50	136593.75
	TOTAL - MSME (1+2+3+4)				122596.50	10172.25	163157.25	65510.25	65130.75	11931.00	20826.75	9425.25	12518.25	7656.00	4613.25	6727.50	500265.00
5	EXPORT CREDIT																
	Export Credit for various Commodities	500.00	No.	Phy	5	0	8	14	5	0	0	0	0	0	0	0	32
			75%	BL	1875.00	0.00	3000.00	5250.00	1875.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12000.00
	TOTAL EXPORT CREDIT			BL	1875.00	0.00	3000.00	5250.00	1875.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12000.00
6	EDUCATION																
	Educational Loans	2.00	No.	Phy	1540	390	1040	520	320	100	390	160	130	250	40	170	5050
			100%	BL	3080.00	780.00	2080.00	1040.00	640.00	200.00	780.00	320.00	260.00	500.00	80.00	340.00	10100.00
	TOTAL EDUCATION			BL	3080.00	780.00	2080.00	1040.00	640.00	200.00	780.00	320.00	260.00	500.00	80.00	340.00	10100.00
7	HOUSING																
	Urban- Permanent Houses	25.00	No.	Phy	150	10	100	60	80	20	30	0	0	0	0	10	460
			80%	BL	3000.00	200.00	2000.00	1200.00	1600.00	400.00	600.00	0.00	0.00	0.00	0.00	200.00	9200.00
	Urban- SemiPermanent to Permanent Houses	15.00	No.	Phy	550	10	490	70	100	40	50	0	10	0	0	0	1320
			80%	BL	6600.00	120.00	5880.00	840.00	1200.00	480.00	600.00	0.00	120.00	0.00	0.00	0.00	15840.00
	Rural Housing	10.00	No.	Phy	240	190	320	220	220	230	320	250	190	320	50	280	2830
			80%	BL	1920.00	1520.00	2560.00	1760.00	1760.00	1840.00	2560.00	2000.00	1520.00	2560.00	400.00	2240.00	22640.00
	Repair to dwelling units	5.00	No.	Phy	1090	230	770	240	360	70	170	150	160	100	20	80	3440
			80%	BL	4360.00	920.00	3080.00	960.00	1440.00	280.00	680.00	600.00	640.00	400.00	80.00	320.00	13760.00
	TOTAL HOUSING			BL	15880.00	2760.00	13520.00	4760.00	6000.00	3000.00	4440.00	2600.00	2280.00	2960.00	480.00	2760.00	61440.00

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Sr. No.	Sector-wise Activity	Unit Cost	Unit Size		Karvir	Panhala	Hatkanangle	Kagal	Shirol	Ajara	Gadhinglaj	Radha-nagari	Chandgad	Gagan Bavada	Bhudargad	Shahuwadi	Total
8	RENEWABLE ENERGY																
	Bio-Gas Plants	0.35	No.	Phy	240	150	170	150	140	70	140	110	120	110	20	90	1510
			90%	BL	75.60	47.25	53.55	47.25	44.10	22.05	44.10	34.65	37.80	34.65	6.30	28.35	475.65
	Rooftop Solar Units (3 KW)	1.80	No.	Phy	100	70	100	70	70	100	100	100	100	70	70	100	1050
			50%	BL	90.00	63.00	90.00	63.00	63.00	90.00	90.00	90.00	90.00	63.00	63.00	90.00	945.00
	Briquette Units	25.00	No.	Phy	3	1	3	2	1	1	2	2	1	1	0	1	18
			75%	BL	56.25	18.75	56.25	37.50	18.75	18.75	37.50	37.50	18.75	18.75	0.00	18.75	337.50
	TOTAL - RENEWABLE ENERGY			BL	221.85	129.00	199.80	147.75	125.85	130.80	171.60	162.15	146.55	116.40	69.30	137.10	1758.15
9	OTHERS - INFORMAL CREDIT																
	Loans to New SHGs	1.00	No.	Phy	800	400	800	400	400	100	340	300	300	300	100	250	4490
			100%	BL	800.00	400.00	800.00	400.00	400.00	100.00	340.00	300.00	300.00	300.00	100.00	250.00	4490.00
	Loans to Matured SHGs	3.50	No.	Phy	2300	1000	2900	900	1300	500	800	1000	700	700	350	700	13150
			100%	BL	8050.00	3500.00	10150.00	3150.00	4550.00	1750.00	2800.00	3500.00	2450.00	2450.00	1225.00	2450.00	46025.00
	Loans to JLGs	1.50	No.	Phy	800	200	800	500	700	200	300	400	300	150	150	200	4700
			100%	BL	1200.00	300.00	1200.00	750.00	1050.00	300.00	450.00	600.00	450.00	225.00	225.00	300.00	7050.00
	OD under PMJDY/PMSVANIDHI	0.20	No.	Phy	2800.00	600.00	3000.00	1200.00	1600.00	600.00	600.00	600.00	600.00	600.00	400.00	400.00	13000.00
			100%	BL	560.00	120.00	600.00	240.00	320.00	120.00	120.00	120.00	120.00	120.00	80.00	80.00	2600.00
	TOTAL - OTHERS - INFORMAL CREDIT			BL	10610.00	4320.00	12750.00	4540.00	6320.00	2270.00	3710.00	4520.00	3320.00	3095.00	1630.00	3080.00	60165.00
10	SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT																
	Hospitals/ Nursing Homes	100.00	No.	Phy	2	1	2	1	2	1	1	1	1	1	1	1	15
			75%	BL	150.00	75.00	150.00	75.00	150.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	1125.00
	Drinking water - RO Purification units	10.00	No.	Phy	12	12	6	8	6	10	8	12	14	16	4	12	120
			75%	BL	90.00	90.00	45.00	60.00	45.00	75.00	60.00	90.00	105.00	120.00	30.00	90.00	900.00
	TOTAL - SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT				240.00	165.00	195.00	135.00	195.00	150.00	135.00	165.00	180.00	195.00	105.00	165.00	2025.00
	TOTAL PRIORITY SECTOR (I TO VIII)				224762.54	61755.19	263724.79	148294.03	134915.62	47487.68	78534.91	58719.38	66402.32	37736.48	35685.68	44869.77	1202697.19

ANNEXURE - II								
AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT FLOW - SECTOR-WISE AND AGENCY-WISE - 2019-2022 AND TARGET FOR 2022-23								
STATE : MAHARASHTRA								
DISTRICT -Kolhapur		(₹. in Lakh)						
Sr. NO	Agency/Category	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	CropLoan							
	CBs	110033	63942	107738	90205	96200	80938	104000
	CCB	127683	125871	137184	238955	175000	194275	195000
	RRB	5292	193	2940	499	800	466	1000
	Sub-Total (A)	243008	190006	248222	329659	272000	275679	300000
2	Term Loan (MT+TL)							
	CBs	145585	95046	131790	101011	150600	135743	170500
	CCB	21825	8701	42033	4264	22000	16475	17000
	RRB	1124	138	1960	35	400	94	500
	Sub-Total (B)	168534	103885	175783	105310	173000	152312	188000
3	Total Agri. Credit							
	CBs	255618	158988	239888	191216	246800	216681	274500
	CCB	149508	134572	179217	243219	197000	210750	212000
	RRB	6416	331	4900	534	1200	560	1500
	SubTotal (C)	411542	293891	424005	434969	445000	427991	488000
4	Non-FarmSector/ MSME							
	CBs	284760	357371	363057	323564	417550	460434	398500
	CCB	9027	1555	1000	179	4950	760	30000
	RRB	761	1518	944	1276	1500	1577	1500
	Sub-Total (D)	294548	360444	365001	325019	424000	462771	430000
5	Other Priority Sector							
	CBs	124741	57582	129696	40054	75500	96787	83400
	CCB	11908	43656	12414	55088	76000	38984	76000
	RRB	869	535	904	716	500	177	600
	SubTotal (E)	137518	101773	143014	95858	152000	135948	160000
6	Grand Total							
	CBs	665119	573941	732641	554834	739850	773902	756400
	CCB	170443	179783	192631	298486	277950	250494	318000
	RRB	8046	2384	6748	2526	3200	2314	3600
	Grand Total (C+D+E)	843608	756108	932020	855846	1021000	1026710	1078000

ANNEXURE - III

SUB-SECTOR-WISE AND AGENCY-WISE CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES - 2019-22 AND TARGET FOR 2022-23

STATE : MAHARASHTRA

(₹. in Lakh)

DISTRICT : KOLHAPUR

Sector	2019-20				2020-21				2021-22				2022-23 (Targets)			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I.Crop Loan	63942	125871	193	190006	90205	238955	499	329659	80938	194275	466	275679	104000	195000	1000	300000
II.Term Loan																
MI	26681	74	0	26755	Data Not available				Data Not availabe				Data Not Available			
LD	2328	82	53	2463												
FM	23464	281	2	23747												
P&H	2988	30	0	3018												
DD	19404	361	83	19848												
PD	931	7	0	938												
SGP	1374	8	0	1382												
Fish	114	0	0	114												
F/WLD	0	0	0	0												
SMY	3204	15	0	3219												
B.Gas	321	3	0	324												
Seri.		0	0	0												
Others	14237	7840	0	22077												
Subtotal-II	95046	8701	138	103885	101011	4264	35	105310	135743	16475	94	152312	170500	17000	500	188000
GrandTotal (I+II)	158988	134572	331	293891	191216	243219	534	434969	216681	210750	560	427991	274500	212000	1500	488000

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

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

E	Animal Husbandry	
1	2 CB HF Cows	137000
2	2 Graded Murrah Buffaloes	158800
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
5	2 crossbred jersey cow	126600
6	Poultry layer farm 1000 birds	992000
7	Farming broilers 5000 birds	1463800-2292000
F	Fisheries	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming (Pond & input)	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
G	Integrated farming system (Pl see chap 2.1.11)	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000

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

ANNEXURE V(A) and V(B)**SLTC FIXED SCALE OF FINANCE FOR THE YEAR 2022-23****(Amt in ₹ .)**

SR.No.	CROP	Kolhapur			
		Mini	Maxi	Mini	Maxi
		Ha	Ha	Acre	Acre
	KHARIF				
1	KHARIP PADDY/IMPROVED	44000	60000	17600	24000
2	PADDY SUMMER CROP/BASMATI	50000	61000	20000	24400
3	KHARIP PADDY	41000	50000	16400	20000
4	KHARIP JAWAR (I)	25000	30000	10000	12000
5	KHARIP JAWAR (U)	20000	30000	8000	12000
6	BAJRA (I)	20000	30000	8000	12000
7	BAJRA (U)	18000	25000	7200	10000
8	BAJRA SUMMER	26000	26000	10400	10400
9	MAIZE (I)	20000	43000	8000	17200
10	MAIZE (U)	20000	40000	8000	16000
11	MAIZE (SWEET CORN)	25000	36000	10000	14400
12	TUR (I)	40000	40000	16000	16000
13	TUR (U)	35000	35000	14000	14000
14	MUNG (U)	20000	26000	8000	10400
15	MUNG (SUMMER)	20000	40000	8000	16000
16	UDID(U)	20000	26000	8000	10400
17	GROUNDNUT (I)	31000	44000	12400	17600
18	GROUNDNUT (U)	29000	40000	11600	16000
19	SOYABEAN	32000	55000	12800	22000
20	SUNFLOWER (I)	20000	30000	8000	12000
21	SUNFLOWER (U)	20000	25000	8000	10000
22	SEASAME (U)	15000	24000	6000	9600
23	LINSSEED (I)	25000	25000	10000	10000
24	COTTON (I)	50000	69000	20000	27600
25	COTTON (U)	35000	52000	14000	20800
26	SUGARCANE (ADSALI)	115000	140000	46000	56000
27	SUGARCANE (PRE-SEA)	110000	131000	44000	52400
28	SUGARCANE (SURU)	110000	131000	44000	52400
29	SUGARCANE (RATOON)	90000	125000	36000	50000
	RABBI/SUMMERCROP				
30	RABBI JAWAR (I)	26000	35000	10400	14000
31	RABBI JAWAR (U)	23000	31000	9200	12400
32	WHEAT (I)	30000	38000	12000	15200
33	GRAM (I)	28000	40000	11200	16000
34	GRAM (U)	19000	35000	7600	14000
35	SAFFLOWER	14000	30000	5600	12000
	VEGETABLE CROP				
36	CHILLI	19000	90000	7600	36000
37	TOMATTO	62000	80000	24800	32000
38	KHARIP ONION	46000	80000	18400	32000
39	RABBI ONION	46000	80000	18400	32000
40	POTATO	46000	75000	18400	30000
41	TURMERIC	105000	130000	42000	52000
42	JINJER	25000	136000	10000	54400
43	KOBI CLASS CROPS	14000	42000	5600	16800
44	GARLIC	18000	40000	7200	16000
	FLOWER CROP				
45	ASHTER	36000	36000	14400	14400
46	CHRYSANTHEMUM	36000	36000	14400	14400
47	ZENDU	36000	41000	14400	16400

48	ROSE	33000	50000	13200	20000
49	JASMINE	33000	42000	13200	16800
50	MOGRA	33000	38000	13200	15200
51	NISHIGANDHA	35000	83000	14000	33200
	FRUIT CROPS				
52	GRAPES	245000	325000	98000	130000
53	CASHEW	121000	121000	48400	48400
54	PAMOGGRANET	130000	150000	52000	60000
55	CHIKKU	70000	70000	28000	28000
56	GAVA	60000	86000	24000	34400
57	LIME	50000	70000	20000	28000
58	COCONUT	75000	75000	30000	30000
59	CUSTARD APPLE	40000	60000	16000	24000
60	BANNANA	75000	100000	30000	40000
61	BANNANA (TISSUE CULTURE)	120000	140000	48000	56000
62	ORANGES / CITRUS LIME	70000	88000	28000	35200
63	MANGO	100000	155000	40000	62000
64	BOR	33000	40000	13200	16000
65	AMLA	40000	44000	16000	17600
66	ANJEER	33000	42000	13200	16800
67	PAPAYA	70000	77000	28000	30800
	FODDER CROP				
68	GAJARAJ	8000	34000	3200	13600
69	GARLIC GRASS	33000	63000	13200	25200
70	WIND GRASS	34000	34000	13600	13600
71	MAIZE (GREEN GRASS)	8000	32000	3200	12800
72	BAJRA (GREEN GRASS)	16000	16000	6400	6400
73	JAWAR (GREEN GRASS)	22000	22000	8800	8800
	OTHER CROPS				
74	SILK MULBERRY	90000	90000	36000	36000
75	PANMALA	55000	125000	22000	50000

FODDER CROP(Sr.No.68 to 73)

‡

As decided in SLTC Meeting FODDER CROPS Rates suggested by
Animal Husbandary Dept. Maharashtra State,Pune.

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

Sr.No.	Name of Activity	Scale of Finance
1	2	3
1	Recurring Expenditure for Dairy	
	Unit 1 Cow	20,000
	Unit 1 Buffalo	25,000
2	Recurring Expenditure for Goat / Sheep Rearing	
	Unit 10+1	25,000
3	Recurring Expenditure for Poultry	
	Unit 100 Birds	
i	Broiler	10,000
ii	Layer	25,000
iii	Local (Indigenous)	25,000
4	Recurring Expenditure for Fishery – Management Cost	
i	Working Capital for Fishery (per ha)	2,20,000
ii	Working Capital for fish farming by small boat in river/pond	7,500
iii	Working Capital (per ha) for fishery activities in brackish water	62,500
iv	Working Capital for prawn farming with fish farming in brackish water (per ha)	2,00,000
v	Taller Fish Capturing Boat	2,00,000
vi	Parsisin Fish Capturing Boat	2,00,000
vii	Gill Netor Fish Capturing Boat	1,50,000
viii	Fish Capturing Boat (Non-Mechanical)	25,000
ix	Backyard ornamental fish farming (₹ 3 Lakh Capital Cost)	50,000
x	Medium ornamental fish farming (₹ 8 Lakh Capital Cost)	1,30,000
xi	Large ornamental fish farming (₹ 25 Lakh Capital Cost)	3,00,000

List of Abbreviations

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

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

List of District Development Managers				
Sn .	District	Name of the DDM	Mobile No.	E – mail
1	Ahmednagar	Shri Sheel B Jagtap	9828647823	ahmednagar@nabard.org
2	Akola	Shri Sharad P Walke	7415403877	akola@nabard.org
3	Amravati	Shri Rajendra B Rahate	8269009950	amravati@nabard.org
4	Aurangabad	Shri. Suresh R Patwekar	9575390390	aurangabad@nabard.org
5	Beed	Shri. Tatyasaheb L Markad	8668649552	beed@nabard.org
6	Bhandara	Shri Sandeep M Deogirkar	7073350545	bhandara@nabard.org
7	Buldhana	Shri Vikram B Pathare	7028755522	buldhana@nabard.org
8	Chandrapur	Shri Trunal T Fulzele	9168106384	chandrapur@nabard.org
9	Dhule	Shri N J Suryawanshi	8290044055	dhule@nabard.org
10	Gadchiroli	Shri Trunal T Fulzele	9168106384	gadchiroli@nabard.org
11	Gondia	Shri Avinash Lad	8208487647	gondia@nabard.org
12	Jalgaon	Shri Shrikant K Zambre	8160363418	jalgaon@nabard.org
13	Jalna	Shri Tejal Kshirsagar	7709981977	jalna@nabard.org
14	Kolhapur	Shri Ashutosh Jadhav	9414037647	kolhapur@nabard.org
15	Latur	Shri Pramod S Patil	9089851389	latur@nabard.org
16	Nagpur	Shri Sachin M. Sonone	9805070077	nagpur@nabard.org
17	Nanded	Dileep Damayyaware	8779098545	nanded@nabard.org
18	Nandurbar	Shri Pramod D Patil	9987667891	nandurbar@nabard.org
19	Nasik	Shri Amol Lohakare	9946932508	nasik@nabard.org
20	Osmanabad	Shri Chaitanya Gokhale	9881494520	osmanabad@nabard.org
21	Parbhani / Hingoli	Shri S K Navsare	9425606076	parbhani@nabard.org
22	Pune	Shri Rohan R More	9021804727	ddm.pune@nabard.org
23	Raigad	Shri Pradip S Apsunde	9921504001	raigad@nabard.org
24	Ratnagiri	Shri Mangesh S Kulkarni	9426601865	ratnagiri@nabard.org
25	Sangli	Shri Nilesh D. Chaudhari	9769353117	sangli@nabard.org
26	Satara	Shri R G Chaudhari	9890404589	satara@nabard.org
27	Sindhudurg	Shri Ajay A Thute	9007607414	sindhudurg@nabard.org
28	Solapur	Shri N B Shelke	9906384941	solapur@nabard.org
29	Thane / Palghar	Shri Sudhanshu K Ashwini	9650019511	palghar@nabard.org
30	Wardha	Shri Sushant Patil	7972961846	wardha@nabard.org
31	Washim	Shri Shankar Kokadwar	9423101925	washim@nabard.org
32	Yavatmal	Shri D B Pendam	9907433101	yeotmal@nabard.org
33	Mumbai Sub.	Shri Elangaivendhan A.	8277390537	elangaivendhan.a@nabard.org
34	Mumbai City	Shri Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@nabard.org

Renewable Energy



30 KW ON-GRID Rooftop Solar Plant installed by Vadange PACS in Karveer Block under the Special Refinance Facility for PACS as Multi Service Centres extended by NABARD through Kolhapur DCCB. The initiative has resulted in over 75% savings in electricity expenses incurred by the PACS in operating its 10 departments which primarily include Food-grain milling unit and Function Hall with heavy electricity consumption. The model is being considered by other PACS for replication.

Farm Mechanisation



Inauguration of Agri Drone procured with loan from Kolhapur DCCB under the Special Refinance Facility for PACS as MSC scheme of NABARD by Shedshal PACS in Shirol Block for spraying pesticides and foliar application of Fertilizers. Drone services will be extended to farmers in the area on hiring basis. Adoption of this technology will reduce labour costs, check excessive use of pesticides/fertilisers, save water and reduce drudgery in crop management.

Promotion of Joint Liability Groups (JLGs)



Goat rearing unit of women beneficiary at Village- Nej in Hatkanangle Block established with loan availed from Kolhapur DCCB under the JLG promoted with grant assistance from NABARD under the Financial Inclusion Fund by MAVIM Kolhapur. 600 women JLGs will be promoted and credit linked through Kolhapur DCCB. The collateral free loans are enabling women to undertake livelihood based activities and increasing household income.

MicroATM for banking services in Rural Areas



Women availing banking services at PACS through microATMs deployed by Kolhapur DCCB with grant assistance from NABARD. Over 300 microATMs have been deployed in the district since August 2021. The small microATM which is a handheld device is bridging the gap between people residing in rural areas and the formal banking network and facilitating disbursement of social security benefits offered by the Government under various schemes at the convenience of the beneficiary.



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

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

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

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

As on 31st March 2022:

▣ **Corpus raised:** INR 598 crore

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

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

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



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

Corporate Office:

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

Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

FOCUS SEGMENTS

Green Finance & Wellness (Renewable Energy, Electric Vehicle, Healthcare, WASH) Fabrics & textiles, Handicrafts

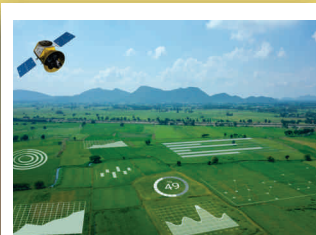
OTHER SEGMENTS

› Small Business
› 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



NABFOUNDATION

Leveraging the power of convergence

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

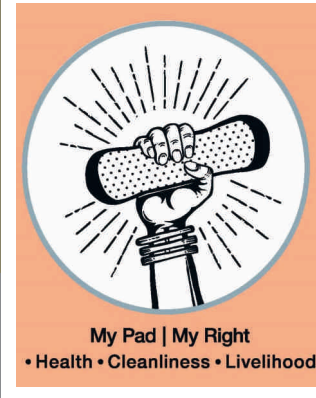
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

With an idea whose time you think has come and have not been able to 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



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

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



NABKISAN Finance Limited

A Subsidiary of NABARD

- › Largest lender in FPO space
- › Present in 20+ States
- › 1400+ FPOs credit linked
- › Collateral free lending at 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



NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

OFFERS

CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 States/UTs

AREAS OF OPERATION

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

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

🌐 www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

- › 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



NAB Sanrakshan Trustee Private Limited,

A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
 - › FPO Financing
 - › 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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Mumbai-400051

Ph:022-26539243/26539241

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