



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : उस्मानाबाद

DISTRICT : OSMANABAD

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

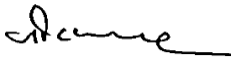
संभाव्यतायुक्त ऋण योजना (पीएलपी) अग्रणी बैंक योजना के तहत प्रत्येक जिले के लिए जिला ऋण योजना के मार्गदर्शन, नियोजन और उसे अंतिम रूप देने के लिए एक महत्वपूर्ण दस्तावेज है। यह दस्तावेज जिले में विभिन्न क्षेत्रों के लिए ऋण क्षमता का एक विस्तृत वैज्ञानिक आकलन प्रदान करता है और प्राथमिकता प्राप्त क्षेत्र 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 हूं। मैं इस दस्तावेज को प्रकाशित करने में किए गए प्रयासों के लिए नाबार्ड के जिला विकास अधिकाधिकारियों को भी बधाई देता हूं।



(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

FOR POTENTIAL LINKED CREDIT PLAN – 2023-24
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Executive Summary

1. District characteristics

Osmanabad district is situated in the Marathwada region of Maharashtra. It has eight blocks with a total geographical area of 7569 sq. km. Out of 7.57 lakh ha of the total area, the cultivable land is 7.21 lakh ha. The average rainfall of the district is 760.30 mm per annum. The district population (2011 Census) is 16.58 lakh with 13.76 lakh (83%) in rural areas. Of the total land holders, 73% are small and marginal farmers (with land size less than 2 ha) holding only 40% of the total agricultural land indicating disparity in distribution of land. The CD ratio of the district was 66% as on 31 March 2022. The major crops grown during Kharif are Soyabean, Tur, Udid, Mung and Sugarcane and during Rabi, Jowar, Gram (Harbara) and wheat. The cropping intensity is 1.61%. NITI Ayog has identified Osmanabad as an **“Aspirational district”**.

2. Sectoral trends in credit flow

Total GLC of the district under priority sector was ₹ 1340.55 crore during 2019-20, ₹ 1547.25 crore during 2020-21 and ₹ 2024.80 crore during 2021-22. The total agricultural loans issued during the last three years were ₹ 802.79 crore, ₹ 1115.28 crore and ₹ 1389.89 crore respectively. The disbursements under MSME during the above period were ₹ 114.72 crore, ₹ 277.95 crore and ₹ 313.72 crore respectively. The disbursements under other priority sectors during the above period were ₹ 423.04 crore, ₹ 154.03 crore and ₹ 321.19 crore respectively. The share of agriculture in GLC (PSL) was 68.64% during 2021-22.

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

The potential for institutional credit under Priority Sector for 2023-24 has been assessed at ₹ 3620.88 crore as against ₹ 3645.28 crore projected for the year 2022-23, i.e. marginal decline of 1.3% over previous year. The decline is on account of adjustments made in projections for Plantation & Horticulture.

The potential under crop loans has been assessed at ₹ 2533.78 crore and that of total agriculture loans is at ₹ 2963.37 crore. The growth in projections for crop loans is 5% over previous year, which is on account of increase in scale of finance and increase in area under cultivation of various crops.

The potential under MSME had been assessed at ₹ 350.40 crore, which is 13.7% more than previous year's projections. The increase is consistent with actual achievement under the sector during 2021-22 as also the revised priority sector guidelines issued by the Government of India.

The percentage of credit potential for Agriculture to total Priority Sector loans is 81.8%, while that of MSME to total Priority Sector is 9.7%. The other priority sectors such as Education, Housing, Social Infrastructure, Renewable Energy and Others are 8.5% of total Priority Sector projections.

4. Developmental initiatives

The important developmental initiatives of NABARD in the district are as follows:

- NABARD has been providing financial assistance to the State Government for creation of infrastructure in rural areas through Rural Infrastructure Development Fund (RIDF). During the year 2021-22, eight roads/bridges projects were sanctioned in the district with RIDF loan of ₹ 1831.45 lakh.
- Four FPO's have been formed under PRODUCE fund of NABARD. Further, seven FPO's have been formed and one FPOs has been sanctioned under PODF-ID fund of NABARD.
- Five FPOs have been formed under Central Sector Scheme (CSS) on formation and promotion of 10000 FPOs, one each in Bhoom, Kalamb, Tuljapur, Osmanabad and Paranda blocks. Further, three more FPO's have been sanctioned under CSS in remaining three blocks, viz. Umerga, Lohara and Washi.
- NABARD is supporting development of sustainable livelihood activities through various interventions, including 'Goat Breeding cum Marketing Centre' being implemented in two blocks through 'The Goat Trust, Lucknow' and technological interventions like 'Use of Sex

Sorted Semen for Impactful Breeding in Cattle and Buffaloes' being implemented in three blocks through BAIF.

- NABARD is implementing watershed development programmes in Bhoom and Tuljapur blocks. The watershed at Dukkarwadi Village, Bhoom is nearing completion, whereas full implementation phase has been commenced in the watershed at Tirth Bk., Tuljapur. Further, capacity building phase has been completed in 5 villages in Bhoom block under IWMS.

5. Thrust areas for 2023-24

- Formation and promotion of Farmers Producers Organizations under the Central Sector Scheme with a view to boost collectivization of agricultural produce, creation of post-harvest infrastructure and developing better market linkages.
- Primary processing activities, under the Central Sector Scheme on Agri Infrastructure Fund (AIF), to be encouraged with a view to ensure a better shelf life for various agri produce, value addition and better returns to the ultimate producers.
- Up-scaling of efforts for exploitation of credit absorption potential created in the watershed areas by the banking sector, which will ultimately lead to increase in GLC.

6. Major constraints and suggested action points

- Osmanabad being a drought prone district, water-use efficiency by adopting micro irrigation is need of the hour. Rain water harvesting should be encouraged. There is also need to have more structures for water storage and water budgeting. Adequate provisions should be made for maintenance and repair to irrigation infrastructures like percolation tanks, de-silting of MI tanks, repairing of bunds, feeder channels, embankment of rivers, etc.
- Animal husbandry, particularly dairy is a prominent activity in the district. It offers a good potential in terms of supplementing income of small/marginal farmers. Cold storage and common facility centers for dairy products may be constructed at cluster level. New technology like Sex Sorted Semen Scheme may also be expanded to cover all blocks in order to increase the female animal population translating in to increased milk production and income generation opportunities for small and marginal farmers. Backyard poultry with LIT birds should be promoted as income generating activity through Self Help Groups.
- Osmanabad breed goat is famous for its resilience and taste. The goat farmers are unorganized and do not have bargaining power as they do not have the quantity required for having a say in bargain. There is a need for collectivization, to facilitate scale of economy in both, backward and forward linkages.
- There are good number of Farmers Producers Organizations in the district promoted by different agencies. Continuous mentorship, handholding as well as hassle-free finance is required for the eligible Farmers Producers Organizations. Establishment of more outlets for procurement, storage, sale of produce & small processing units need to be encouraged.
- There is only one Krishi Vigyan Kendra (KVK), located in Tuljapur which caters to entire district. Osmanabad being an aspirational district, establishment of more institutions like KVKs is necessary to ensure adequate outreach under 'lab to land' approach.
- Osmanabad is one of the industrially backward districts of the State. Industrial estates at Omerga, Bhoom and Kallam blocks with all the amenities and facilities like cold storage, packaging, food testing laboratory, mother unit, etc. are necessary.
- The District Central Cooperative Bank (DCCB) is facing severe liquidity issues. It has, therefore, not been allocated targets under ACP for any activity other than crop loans. The bank has 40% share in total branch network of all banks in the District, but its share in GLC was only 12.3% during 2021-22. This is resulting in additional burden on other agencies, viz. RRB and the Commercial Banks in the District. The State Government may take necessary steps, on priority, to ensure viability of the DCCB.

7. Way forward

The district has good potential for agro-processing as well as animal husbandry 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 coordinated approach by all the stakeholders, along with strengthening of reporting system by banks under the LBS and periodic monitoring and review thereof.

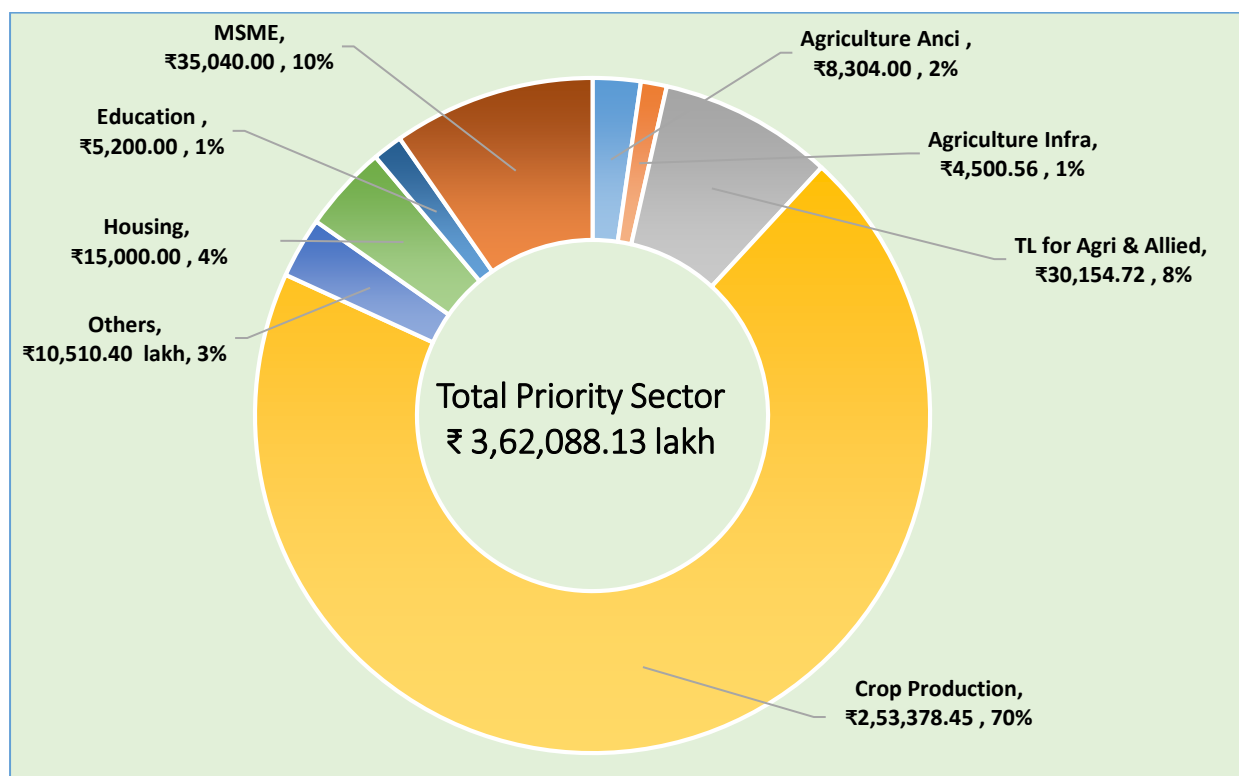
Appendix A

BROAD SECTOR-WISE PLP PROJECTIONS FOR 2023-24

(₹ Lakh)

Sr. No.	Sector/Activity	PLP projections
A	Farm Credit	
i	Crop Production	2,53,378.45
ii	Term loan for Agriculture and Allied Activities	30,154.72
A	Sub-total	2,83,533.17
B	Agriculture Infrastructure	4,500.56
C	Agriculture Ancillary activities	8,304.00
I	Total Agriculture and Allied Activities (A+B+C)	2,96,337.73
II	Credit Potential for Micro, Small and Medium Enterprises	35,040.00
III	Potential for Export Credit	0.00
IV	Credit Potential for Education	5,200.00
V	Credit Potential for Housing	15,000.00
VI	Credit Potential for Renewable Energy	100.80
VII	Credit Potential for Others	10,000.00
VIII	Social Infrastructure involving bank credit	409.60
Total Priority Sector (I to VIII)		3,62,088.13

Broad Sector-wise PLP Projections for 2023-24 (₹ Lakh)

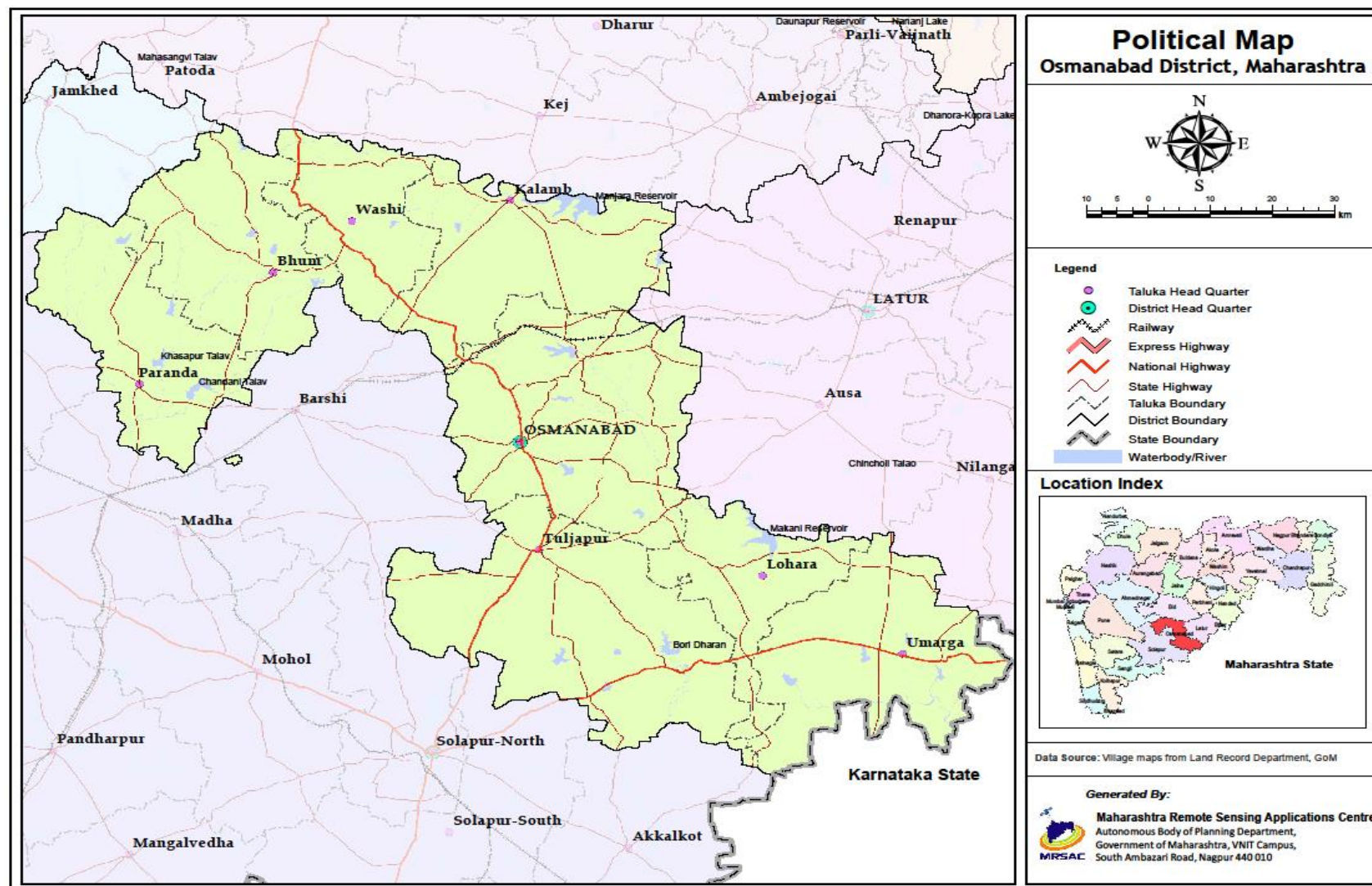


Appendix B

Summary of Sector/Sub Sector-wise PLP Projections -2023-24

Sr. No.	Particulars	PLP Projections (₹ lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	253378.45
ii	Water Resources	6946.46
iii	Farm Mechanization	8757.56
iv	Plantation & Horticulture including sericulture	4404.66
v	Forestry & Wasteland Land Development	108.75
vi	AH - Dairy	5964.14
vii	AH - Poultry	549.33
viii	AH - Sheep/Goat/Piggery, etc.	860.59
ix	Fisheries	78.78
x	Farm credit-Others – Bullock, Bullock Cart, FPOs, two wheelers, etc.	2484.45
Sub total		2,83,533.17
B	Agriculture Infrastructure	
i	Construction of storage and marketing infrastructure	3184.00
ii	Land development, Soil conservation, watershed development	1218.64
iii	Agri Infrastructure –others	97.92
Sub total		4500.56
C.	Agriculture Ancillary Activities-	
i	Food and Agro-Processing	3600.00
ii	Agri Ancillary activities Others	4704.00
Sub Total		8304.00
Total Agriculture		2,96,337.73
II	Micro, Small and Medium Enterprises (MSME)	
i	MSME – Investment Credit	5920.00
ii	MSME – Working capital	29120.00
Total MSME		35040.00
III	Export Credit	0.00
IV	Education	5200.00
V	Housing	15000.00
VI	Social infrastructure involving bank credit	409.60
VII	Renewable Energy	100.80
VIII	Informal Delivery system (SHGs, JLGs, Distressed persons, PMJDY, others,	10000.00
Total Priority Sector (I to VIII)		3,62,088.13

Map - Osmanabad district



District Profile

Appendix – C – 31.03.2022

District - OSMANABAD

State MAHARASHTR

Division OSMANABAD

1. PHYSICAL & ADMINISTRATIVE FEATURES

2. SOIL & CLIMATE

3. LAND UTILISATION [Ha]

4. RAINFALL & GROUND WATER

5. DISTRIBUTION OF LAND HOLDING

6. WORKERS PROFILE

7. DEMOGRAPHIC PROFILE

8. HOUSEHOLDS

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

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

13. IRRIGATION COVERAGE [Ha]

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

15. AGRO-PROCESSING UNITS

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

17. ANIMAL POPULATION AS PER CENSUS 2018-19

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

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

Sources (if not mentioned against the

20. Predominant economic activities

Agriculture is the major occupation of majority of the population in the District. Osmanabad district has limitations in terms of irrigation potential, due to its geological and rainfall conditions. There is no perennial river. Manjra, Seena, Therna, Bori, chandani, Banganga and Benitura are some of the main rivers flowing in the district. Most of these dry-up from December itself. In view of the paucity of water in general in Marathwada, it is obligatory that all available water is used most economically and efficiently by switching over to micro irrigation to feasible extent.

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 ₹ 26,163 crore, whereas the per capita nominal Nominal Net District Domestic Product at current prices for the year 2020-21 for the district is Rs 1,32,967 (*Source: Economic Survey of Maharashtra 2021-22*).

The district has a good number of units engaged in agro-processing activities like, Raisin making, mini oil milling cum-cake making, chili powder, pickle and spice making, bio-tech organic fertilizers, ice candy, sugar confectionery, jaggery production, poha mills, mini-dal milling etc.

Climate of the district is conducive to horticulture crops like Pomegranate, Mango, and grapes. These offers ample scope of processing and value addition.

Dairy is a prominent activity in the district. Other animal husbandry activities, like Poultry and Goat farming also have a good potential and scope in the district.

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

- The District Central Cooperative Bank has severe liquidity issues and thus is not being allocated targets under ACP other than crop loans, for the past few years.
- Successive debt waivers in the past have vitiated the repayment culture and some farmers are still not renewing their crop loans in hope of another debt waiver.
- Further, many bank branches have reported on BLBC forums that a substantial number of farmers are availing crop loans up to ₹ 1.60 lakh only, despite higher eligibility as per land holding and scale of finance, with a view to avoid noting of charge on their lands.

22. Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2022-23

- All villages in the district are connected by all-weather roads. The road density per lakh population in the district was 423 Kms, which was very high compared to State average of 251 Kms. Out to total rural road length of 3247 Kms, 27.69% of total rural road length was un-surfaced. Further, >80% of total road length was having width of 3.75 Mtrs or less (source : Infrastructure Statistics of Maharashtra 2018-19). Keeping in view the above factors, State Govt. should consider prioritizing projects for widening of rural roads and surfacing of un-surfaced roads.
- Only 52 villages are being supplied drinking water through pipeline. The rivers in the district are not perennial and dry up during summer. As many as 546 villages are facing water scarcity. Suitable water supply schemes can be posed under RIDF.
- The fertilizer supply to district is through rail transport. However, there is no proper unloading facility like a platform, and fertilizer bags are unloaded from the train wagons on the gravel, causing damage to some bags in the process. Further, there is no shed for the purpose and putting the fertilizer bags to risk of damage due to rains, particularly in the end of May / June. Suitable measures may be taken on priority.
- As indicated in 'Infrastructure Statistics of Maharashtra State 2019-20 and 2020-21', the irrigation potential created in the district as at the end of June 2020 was 144800 ha. However, the actual irrigated area in 2020-21 was only 60500 ha, i.e. only 41.8% of the total potential created. This was very low in absolute terms as well as compared to Aurangabad division average of 49% and state average of 76.8%. This points at the need to concentrate efforts in utilization of the potential created on priority.
- As per 20th AH Census, there are 5.42 lakh AH animals in the district. As per norms, one AH dispensary is required per 500 AH animal population in non-hilly areas. Accordingly, the

district has a requirement of 108 AH dispensaries against which, there are 101 AH dispensaries (6 state level + 95 district level dispensaries) in the district, leaving a gap of 7 AH dispensaries. AH Department has submitted proposals for establishment of 10 AH dispensaries. These proposals need prioritization by the State Govt.

- As per the AH Statistical Booklet 2019-20, AH Department administered 82174 AI doses during the year. However, 98% of these were first doses, 1.65% second doses and 0.34% third doses, i.e. only 2% of the total AI doses administered were repeat doses. This points at gaps in awareness at farmers level as well as resource constraints with AH Department, which need to be bridged, on priority.
- Re-circulatory Aquaculture System (RAS) is a technology where water is recycled and reused after mechanical and biological filtration and removal of suspended matter and metabolites. This method is used for high-density culture of various species of fish, utilizing minimum land area and water. As the water is recycled in RAS, the technology is gaining popularity in water scarce regions of the country and thereby addressing the nutritional security of those regions, besides saving precious water. Though RAS is more energy consuming system as compared to traditional aquaculture in open ponds, the extent of CO₂ emission from RAS is miniscule compared to many other sectors. Weighing the advantages of livelihood and affordable high-protein food-resource generation vis-à-vis the limited climate change effects, the RAS, with solarisation, may be promoted through bank credit. Solarisation would also reduce the cost of electricity consumption.
- There are a number of small khowa making units in Bhoom block. These units use firewood to make steam for use in khowa making process. This not only causes pollution but also adds to cost of produce. Suitable solar model may be developed to replace firewood for steam making.

23. Cooperatives in Osmanabad district

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

		Block-wise Number of Societies								
Sr. No	Type	Osmanabad	Tuljapur	Umerga	Kalam b	Bhoom	Parand a	Wash i	Lohar a	Total
A.	Details of Non-Credit Cooperative Societies									
1	AH Sector (Milk/Fishery/ Poultry etc.)	53	57	33	21	63	23	21	13	284
2	Consumer Stores	7	1	3	1	0	0	0	1	13
3	Housing Societies	61	36	9	15	8	0	1	2	132
4	Weavers	0	0	0	0	0	0	0	0	0
5	Marketing	9	9	1	7	2	0	1	3	32
6	Labour Societies	89	50	52	40	32	61	26	14	364
7	Industrial Societies	41	13	8	15	10	6	3	4	100
8	Agro Processing and Sugar	22	0	4	3	7	1	5	3	45
9	All others	90	29	19	46	70	24	19	7	304
	Total	372	195	129	148	192	115	76	47	1274
B.	Details of Credit Cooperative Societies									
10	Primary Agriculture Credit Societies	89	70	61	71	52	56	30	40	469
11	Other Credit Cooperative Societies*	153	41	36	52	43	21	22	8	376
	Total	242	111	97	123	95	77	52	48	845

* including Multi-State Cooperative Societies. Break-up not available.

Source : DDR Office, Osmanabad

Osmanabad district has a good number of labour co-operatives, followed by societies in the AH sector.

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

The distribution of co-operative societies is not uniform across the blocks in the district. The Osmanabad block with 372 non-credit cooperative societies accounts for 29.2% of non-credit cooperative societies, whereas Lohara block with 47 non-credit cooperative societies accounts for only 3.7% of non-credit cooperative societies in the district. There is potential for creation of cooperative societies in agro processing and sugar sector in Tuljapur block. This can have immense multiplier effect in giving a fillip to economic activities in the area.

Banking Profile						Appendix - D				
District -	OSMANABAD	State -	MAHARASHTRA	Lead Bank -	STATE BANK OF INDIA					
1. NETWORK & OUTREACH (As on 31/03/2022)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-Urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs/CSP	Villages	Households
Comm Banks	18	80	21	39	20	NA	NA	147	NA	NA
RRBs	1	37	25	10	2	NA	NA	63	NA	NA
DCCB	1	82	67	4	11	NA	NA	0	NA	NA
Coop. ARDB	0	Defunct	Defunct	Defunct	Defunct	Defunct	Defunct	Defunct	Defunct	Defunct
Others	4	6	0	2	4	NA	NA	0	NA	NA
All Agencies	24	205	113	55	37	NA	NA	210	NA	NA
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31.03.20	31.03.21	31.03.22	Growth(%)	Share(%)	31.03.20	31.03.21	31.03.22	Growth(%)	Share(%)
Comm Banks	NA	NA	NA	NA	NA	688596.00	598973.00	649973.00	8.51%	77.05%
RRB	NA	NA	NA	NA	NA	111387.00	126149.00	138656.00	9.91%	16.44%
DCCB	NA	NA	NA	NA	NA	47192.00	43950.00	44611.00	1.50%	5.29%
Others	NA	NA	NA	NA	NA	2501.00	7618.00	10270.00	34.81%	1.22%
All Agencies	NA	NA	NA	NA	NA	849676.00	776690.00	843510.00	8.60%	100.00%
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [₹ lakh]				
	31.03.20	31.03.21	31.03.22	Growth(%)	Share(%)	31.03.20	31.03.21	31.03.22	Growth(%)	Share(%)
Comm Banks	NA	NA	NA	NA	NA	NA	352865.00	413060.00	17.06%	74.36%
RRB	NA	NA	NA	NA	NA	NA	58643.00	70168.00	19.65%	12.63%
DCCB	NA	NA	NA	NA	NA	NA	65800.00	66263.00	0.70%	11.93%
Others	NA	NA	NA	NA	NA	NA	6249.00	5990.00	(-) 4.14%	1.08%
All Agencies	NA	NA	NA	NA	NA	NA	483557.00	555481.00	14.87%	100.00%
4. CD-										
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
Agency	CD Ratio			Agency	During 2021-22		Cumulative			
	31.03.20	31.03.21	31.03.22		Deposit	Credit	Deposit	Credit		
Comm Banks	40.79%	58.91%	63.55%	Commercial Banks	NA	NA	NA	NA		
RRB	36.29%	46.49%	50.61%	Regional Rural Bank	NA	NA	NA	NA		
DCCB	153.17%	149.72%	148.54%	DCCB	NA	NA	NA	NA		
Others	110.31%	82.03%	58.33%	Others	NA	NA	NA	NA		
All Agencies	53.25%	62.26%	65.85%	All Agencies	NA	NA	NA	NA		
6. PERFORMANCE TO FULFILL NATIONAL GOALS (2021-22)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker		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
Comm Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
RRB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DCCB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	202480.00	100.00%	138989.00	100.00%	NA	NA	NA	NA	NA	NA
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 [%]	
Comm Banks	211720.28	89635.05	42.34%	209828.36	113420.85	54.05%	208626.45	NA	NA	NA
RRB	63511.02	22757.82	35.83%	68474.64	22239.83	32.48%	74584.30	NA	NA	NA
DCCB	37000.00	21662.13	58.55%	37000.00	19064.02	51.52%	28389.25	NA	NA	NA
Others	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	NA	NA	NA
All Agencies	312213.30	134055.00	42.94%	315303.00	154724.70	49.07%	311600.00	202480.00	100.00%	NA
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	227222.10	60721.00	26.72%	227222.19	104641.33	46.05%	190000.00	123324.00	64.91%	44.80%
Term Loan	36060.32	19558.00	54.24%	36804.87	6886.21	18.71%	38100.00	15665.00	41.12%	37.95%
Total Agri.	263282.42	80279.00	30.49%	264027.06	111527.54	42.24%	228100.00	138989.00	60.93%	43.79%
Non-Farm	14533.50	11472.00	78.93%	15353.55	27794.54	181.03%	26500.00	31372.00	118.38%	125.27%
Other	34397.00	42304.00	122.99%	35922.39	15402.62	42.88%	57000.00	32119.00	56.35%	70.55%
Total	312213.30	134055.00	42.94%	315303.00	154724.70	49.07%	311600.00	202480.00	64.98%	52.31%
9. RECOVERY POSITION (as on 30 June)										
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 [%]	
Comm Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
RRB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DCCB	78569.78	27789.22	35.37%	80190.79	21297.19	26.56%	77596.63	23112.50	29.79%	30.55%
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sources : Lead Bank & SIBC										

Sources : Lead Bank & SLBC

Banking Profile:

The district has a banking network of 80 branches of 18 Commercial Banks (10 public sector banks + 8 private banks), 37 branches of Maharashtra Gramin Bank, 82 branches of Osmanabad DCCB, 5 branches of 3 small finance banks and 1 branch of Indian Postal Bank, totalling to 205 branches. All but 37 branches are in rural and semi-urban areas. The State Bank of India is Lead Bank in the district. The per-branch population served in the district is 8086, which is well below the figure for State, i.e. 6790. As per SLBC data, all villages in the district are covered by banking outlets, either in the form of branches or BCs/other modes.

Other financial intermediaries like Non-Banking Financial Institutions, non-agriculture co-operative credit societies, multi-state cooperative banks, private finance, Micro Finance Institutions, etc. are supplementing the role of banking sectors in meeting the increasing financial needs of the various sectors. Besides, 467 Primary Agriculture Credit Societies (PACS) affiliated to the DCCB are operating at village level.

The ACP status of achievement of targets for agriculture credit during the last five years is detailed below:

Sr. No.	Year	Targets (₹ lakh)		Achievements (₹ lakh)		% achievement	
		Crop Loan	Term loan	Crop loan	Term Loan	Crop loan	Term loan
1	2017-18	186763.42	49626.74	44250.88	7133.88	24%	14%
2	2018-19	197103.37	41723.28	75281.66	8732.65	38%	21%
3	2019-20	227222.10	36060.22	60721.00	19558.00	27%	53%
4	2020-21	227222.19	36804.87	104641.33	6886.21	46%	19%
5	2021-22	190000.00	38100.00	123324.00	15665.00	65%	41%

It may be observed from the table that there is wide variation in achievement. The successive droughts during 2011-2015 and 2018 had resulted in high instances of NPAs. On account of a favorable monsoon during past two years, the crop loan achievement is showing an increasing trend.

The DCCB is not in a sound financial health and is facing severe liquidity issues. It is, therefore, not being allocated targets under ACP for any activity other than crop loans for the past few years. The bank had approximately 40% share in total branch network of all banks in the District, but its share in GLC was hardly 12.3% during 2021-22. This is resulting in additional burden on other agencies, viz. RRB and the Commercial Banks in the District. The State Government may take necessary steps, on priority, to ensure viability of the DCCB.

The total deposits of the banks stood at ₹ 8435.10 crore whereas the total advances stood at ₹ 5554.81 crore. Thus, the CD Ratio of the district was 65.85% as on 31 March 2022. During the last two years, it was 62.26% and 53.25% respectively. The CD ratio of CBs stood at 63.55%, MGB at 50.61% and DCCB at 148.54% as on 31.03.2022.

Financial Inclusion: Financial inclusion is a key enabler of economic and social development. In India, a large section of the population still lives outside the ambit of formal financial services viz. such as credit, deposit, remittance, insurance and pension services. In addition to bank branches, 210 BCs (active BCs, source SLBC) are providing various financial services in the district.

Prime Minister Jan Dhan Yojana (PMJDY): The scheme is being implemented by all banks in the district. As on 31 March 2022, cumulatively 684593 accounts have been opened, of which, 600647 accounts are Aadhar seeded and 457104 accounts have been issued RuPay Debit cards. There are 91458 Zero balance accounts.

Social Security Schemes- (PMJJBY, PMSBY, APY): These schemes are being implemented by all banks in the district. The cumulative number of beneficiaries (gross enrollments) under PMJJBY, PMSBY and APY as on 31 March 2022 are 91700, 266996 and 36023 respectively.

Direct Benefit Transfer- (DBT): The CBs and RRB are rendering the DBT facilities to the customers like gas subsidy, scholarships, crop insurance, PM-Kisan etc. The Aadhar linkage to bank account is being done for the purpose of DBT. As on 31 March 2022, 90.8% of the total bank accounts have been seeded with Aadhar.

CBS project in District Central Cooperative Bank: The DCCB is on CBS platform. NABARD has financed a demo mobile van to DCCB for financial literacy efforts.

Micro Units Development and Refinance Agency (MUDRA): A district level committee has been set up under the chairmanship of District Collector to review the progress under MUDRA Yojana. As on 31 March 2022, 59439 accounts under Shishu, 13359 accounts under Kishor and 921 accounts under Tarun category, totaling to 73719 accounts have been disbursed bank loan of ₹ 160.06 crore, ₹ 137.42 crore and ₹ 68.09 crore respectively.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of Potential Linked Credit Plan:

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 prioritize resource requirement for the purpose.

Methodology:

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

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

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.

Sr. No.	Sector	Methodology of estimation of credit potential
2	Water Resources	• MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	• Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility:

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

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

Limitations and constraints:

Though efforts have been made to estimate the potentials realistically to the extent possible, the following limitations and constraints may have a bearing on the estimated potential:

- Non-availability of accurate granular data on credit flow–Sector and sub-sector-wise;
- Mismatches and inconsistencies in SLBC data and LBR data on ACP achievement;
- Non-availability of data required for estimation of potential in some sectors with the line Departments.

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

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

Source: NCUI 2018

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

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

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

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

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

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

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

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

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

1.1.3. Enhancing Credit Flow: Credit Guarantee Schemes

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

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.

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

1.2 Policy Initiatives – Reserve Bank of India

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

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

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

1.3.4 Government Sponsored Programmes with Bank Credit

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc." NABARD has been appointed as the Nodal Bank for interacting with DFPD and managing interest subvention under the Scheme. The operational guidelines have been issued to Cooperative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.
- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
 - Agri Clinics and Agri Business Centres (ACABC)
 - Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

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

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

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

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

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹50,000/- and above, the new scheme with maximum support of ₹ 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹520.71 lakh has been sanctioned and ₹241.03 lakh is disbursed under the scheme.
- A scheme under FIF for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.

- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- A scheme under FIF for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business

activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.

- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was ₹17.10 lakh crore, as against the target of Rs 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. Rs 1000 crore will be provided in the next 3 years for a special action plan for Soyabean and cotton crops for enhancing the productivity and for value - chain development.
6. Farm ponds have been included under Mukhyamantri Shashwat Krishi Sinchan Yojana with increase in amount of farm ponds subsidy by 50% to ₹75,000.
7. "CM Agriculture and Food Processing" scheme will be implemented for the next 5 years with special emphasis on Agro-processing and value addition on coarse grains.

Co-operation

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

Water Resources

11. Nine out of 26 projects under Pradhan Mantri Krishi Sinchan Yojana have been completed, creating irrigation capacity of 2.86 lakh ha and water storage of 35 TMC. 11 projects are planned to be completed in 2022-23.
12. Under Baliraja Jal Sanjeevani Yojana, 28 out of 91 projects have been completed creating irrigation capacity of 20,437 ha. 29 projects are expected to be completed in 2022-23.
13. An amount of ₹853.45 crore will be made available for Gosikhurd National project in 2022-23.

Soil and Water Conservation

14. Complete 4,885 Soil and Water conservation works in the next two years at a cost of ₹ 4,774 crore.
15. Revival of the irrigation facilities by converting the seepage ponds into storage ponds on the lines of Washim district, in other aspirational districts.

Animal Husbandry, Dairy Business and Fisheries

16. Upgrading and enhancing the capacity of Common Facility Centre for Goat Rearing at Pohra Dist. Amravati. One such project will be implemented in each revenue department of the state.
17. Three mobile laboratories for Indigenous Cows, Buffaloes - One each for Vidarbha, Marathwada and the rest of Maharashtra to increase the productivity of indigenous cows and buffaloes.
18. Share capital of Maharashtra Fisheries Development Corporation will be increased by ₹50 crore for the maintenance and repair of 173 fishing centres

Skill Development

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

Rural Development

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

Road Development

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

Industry

26. Chief Minister Employment Generation Programme - More than 1 lakh candidates have submitted investment proposals under CM Employment Generation Programme. Out of this, 9,621 proposals have been approved by various banks, through which an investment of ₹ 1,100 crore has been made. In the coming year, more than 30,000 self-employment projects will create about 1 lakh direct and indirect employment opportunities.
27. Pandita Ramabai Smriti Shatabdi Mahila Udyojak Yojana for the women who became widow due to covid so as to assist them to start self-employment. 100% interest on capital loans will be repaid through the Maharashtra Economic Development Corporation.
28. Tribal Industrial Cluster at Dindori, District-Nashik to provide infrastructural facilities and support to start ups of the Tribal Community.

Energy

29. Solar Power Projects - A total capacity of 577 MW solar power projects will be set up at Mauje Kodgaon and Mauje Shindala (Dist. Latur), Mauje Sakri (Dist. Dhule), Washim, Mauje Kachrala (Dist. Chandrapur) and Yavatmal. Apart from this 2500 MW capacity solar energy park will be developed in the state.

Tourism

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

1.4.1 State Government Sponsored Programmes

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

1.4.2 Central Government Sponsored Programmes with state govt. component

1. Benefit scheme of new wells for farmers belonging to Scheduled Castes and Scheduled Tribes under National Agriculture Development Plan
2. Orchard Plantation Scheme under Mahatma Gandhi National Rural Employment Guarantee Act
3. Establishment of National Horticulture Mission Protected Agricultural Greenhouse under Integrated Horticulture Development Mission
4. Crop Pest Surveillance and Advisory Project (CROPSAP)
5. National Food Security Campaign - Coarse Grain (Maize)
6. National Food Security Campaign- Cereal crops
7. Pradhan Mantri Krishi Sinchan Yojana - More crop per drop
8. Integrated Horticulture Development Campaign: Post-harvest project management Area Expansion
9. Agricultural Technology Management Agency- ATMA

10. Erection of onion storage structure with subsidy for construction
11. Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
12. Central sector scheme of Financing facility under Agriculture Infrastructure Fund"
13. Traditional Agriculture Development Scheme (Organic Farming)
14. Dryland Area Development under National Sustainable Agriculture Mission (NMSA)

1.4.3 Other State Government Initiatives

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

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

1.5 Status of Cooperatives in the State

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

Maharashtra is recognised as one of the leading states in India in the field of cooperation. Apart from cooperative banks there is a successful network of sugar cooperatives in the state. The other cooperative network in the state includes cooperative spinning mills, cooperative poultries, cooperative dairies, other agricultural processing cooperatives, cooperative sale and purchase unions, 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

2.1 Farm Credit:

2.1.1. Crop Production, Maintenance and Marketing:

2.1.1.1 Introduction:

The National Commission on Farmers headed by Dr. M. S. Swaminathan, has emphasized the need to make farm operations more attractive by increasing the income levels of farmers by achieving higher production, productivity and provision of adequate credit.

The economy of the district is predominantly agrarian. The land is generally fertile. The agriculture is mainly rainfed. Geographical area is 756900 ha. Average area under Kharif is 532740 ha and Rabi is 375041 ha. Average area under vegetables and horticulture crops is 34200 ha. Actual sown area during Kharif 2021 was 584663 ha (110% of average area) and actual sown area under Rabi 2021 was 429668 ha (115% of average area). Net Sown Area is 674191 ha. Area under multiple cropping is 412892 ha. Gross Cropped Area is 1087083 ha indicating an intensity of cropping of 1.61%.

Normal rainfall is 760.30 mm. Traditionally, this is a drought prone district. Whole of Bhoom, Paranda & Tuljapur blocks, Osmanabad (except Ter circle) and Kallamb (except Moha & Kallamb circle) are Drought Prone Areas (Sukhtankar Committee). There are no perennial rivers. Major rivers like Manjra, Seena, Banganga and their tributaries like Terna, Bori, Chandani, and Bennitura turn dry by December. Hence, there is no scope for construction of Major Irrigation Projects.

The District is self-sufficient in food grain production. As agriculture is rain-fed, production and productivity show a lot of variation depending on rainfall.

Main cereal kharif crops are Jowar and Bajra and Tur, Urad and Moong among pulse crops. The oilseeds grown include Sunflower and Soyabean. The cash crop is Sugarcane and Cotton. Main Rabi crop is Jowar followed by Wheat and Gram.

On account of a favorable monsoon in the recent years, there has a major shift towards soyabean. The average area under soyabean cultivation, which was 246003 ha, has sharply increased to 384136 ha in 2021-22 (i.e. 156% of average area).

The area wise distribution of cultivators and landholdings in the District is given below:

Size of land holding and number of cultivators				
Size of land holding	No. of cultivators	% of land holders	Land operated (ha)	% of land operated
0-1 ha	158261	38.60	77622	11.51
1-2 ha	141393	34.49	192218	28.51
2-4 ha	79881	19.48	211382	31.35
4-10 ha	28493	6.95	160559	23.82
10-20 ha	1740	0.42	21802	3.23
20 ha & above	227	0.06	10610	1.58
Total	409995	100.00	674193	100.00

There is a huge disparity in the land distribution, with small and marginal farmers amounting to 73.09% of total holders holding only 40.02% of total land.

Review of Ground Level Credit flow:

(Amount in ₹ Lakh)

Crop loan	2019-20	2020-21	2021-22
Target	227222.10	227222.19	190000.00
Achievement	60721.00	104641.33	123324.00

(Source : SLBC)

2.1.1.2. Infrastructure and linkage support available, planned and gaps

- There are 9 APMCs and 3 sub-APMCs in the district with storage capacity of 2350 MT, Marketing federation has 7 godowns with capacity of 12000 MT, MSWC has 4 godowns with capacity of 12000 MT, VK Societies have 21 godowns with 2000 MT capacity, Civil Supply Department has 30 godowns with capacity of 20000 MT, sugar factories have 5 godowns with capacity of 24000 MT and 10 private godowns with capacity of 65000 MT. Total existing capacity works out to 137350 MT.
- At present, banks are not giving pledge loans against ware-house receipts.
- There is one cold storage unit besides some private cold storage facilities. There is a scope for expansion of cold storage facility. In addition to that, there is scope for creating packing houses, vegetable market for farmers, Farmers' Bazar, Processing/Value addition units, Extension services, Krishi Vigyan Kendra (KVK), Soil Testing Labs, Agriculture Research Centers, and Seed Development Centers. Some banks have financed for poly houses, shade-nets etc. to individual farmers.
- The hiring of tractors for ploughing, especially by small farmers is necessary. In addition to the tractors, the demand is also increasing for hiring of threshers. Average use of chemical fertilizer in the district is 62703 MT. The demand is more for chemical fertilizers to increase the productivity. However, Agriculture Department, ATMA, KVK and NABARD through FPOs is trying to create awareness amongst the farmers for use of Organic fertilizers and High Yield Variety of seeds.
- The banks should come forward for financing of plastic paper (mulching), micro irrigation systems and pump sets to make use of the available water in Farm Ponds for irrigation purpose. The subsidy is available under the Agri Clinic-Agri Business Centre (ACABC) scheme. The bankers should come forward for financing of ACABC scheme. This will add to extension services presently available in the district.
- The Agriculture Department is making efforts to increase agricultural productivity by implementing various schemes of the Central and State Government like, distribution of quality (HYV) seeds, fertilizers, pesticides, agricultural implements, etc.
- The DCCB is facing liquidity issues and thus is not lending for any activity other than crop loans, that too, only for Kharif season. The other agencies in the District, particularly the Commercial Banks and the RRB are bearing the additional burden of lending, which, coupled with under-staffing, is affecting the services to the borrowers, particularly farmers in the district.

2.1.1.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Considering the factors like rain-fed farming, change in cropping pattern, etc., the potential is assessed on the basis of data received from Agriculture Department on average and last year's actual area, production and productivity of major crops, revised Scale of Finance and applying the formula of 100% projections for SF/MF and 20% for other farmers. As can be seen from the crop-wise projections, there is scope for increasing the crop loan disbursement from the existing level of the ground level credit flow.

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Name of crop	Scale of Finance	Physical units (Ha)	Bank Loan
Kharif				
1	JOWAR (KHARIF)	0.297	1600	475.20
2	BAJRA	0.264	1400	369.60
3	MAKA (KHARIF)	0.355	4500	1597.50
4	OTHER TRUN-DHANYA (KHARIF)	0.610	1000	610.00
5	TUR	0.368	34700	12769.60
6	MUNG	0.220	10400	2288.00

7	UDAD	0.220	29300	6446.00
8	OTHER GRAMS / KAD-DHANYA (KHARIF)	0.220	600	132.00
9	BHUMUG (KHARIF)	0.418	1000	418.00
10	SOYABEAN	0.539	199800	107692.20
11	OTHER OIL-SEEDS (KHARIF)	0.280	800	224.00
12	COTTON	0.572	1600	915.20
13	SUGARCANE	1.365	13300	18154.50
14	JAWAR (RABBI)	0.341	37200	12685.20
15	WHEAT	0.418	7500	3135.00
16	MAKA (RABBI)	0.355	1800	639.00
17	OTHER TRUN-DHANYA (RABI)	0.350	300	105.00
18	HARBARA	0.322	58500	18837.00
19	OTHER KAD-DHANYA (RABBI)	0.220	600	132.00
20	KARDAI	0.330	1000	330.00
21	OTHER OIL-SEEDS (RABBI)	0.285	500	142.50
22	Mango	1.705	1000	1705.00
23	Grapes	3.520	700	2464.00
24	Onion	0.880	3000	2640.00
	Sub-Total			194906.50
	Add: Post harvest/household/ consumption requirements @10%			19490.65
	Add: Repairs and maintenance expenses of farm assets @20%			38981.30
	Total			253378.45

The block-wise potential estimated is furnished in annexure-I.

2.1.1.4 Critical interventions required:

For marketing of farm produce, there are 9 Agriculture Produce Marketing Committees (APMCs) and 3 sub-APMCs in the district. There are big commercial marketing centers like Latur, Solapur and Barshi, which are surrounding the district, with a good rail and road network. However, the marketing structure in Osmanabad district is not well developed. Development of a good marketing infrastructure in the district, coupled with collectivization of agri-produce through Farmer's Producers Companies would go a long way in realizing the goal of doubling of income of farmers.

2.1.1.5 Suggested Action Points:

A) Government Departments:-

- There is only one Krishi Vigyan Kendra (KVK), located in Tuljapur which caters to entire district. Osmanabad being an aspirational district, establishment of more institutions like KVKs is necessary to ensure adequate outreach under 'lab to land' approach.
- With a view to bringing more area under cultivation for second crop, State Government Departments like Irrigation, Soil Conservation, etc. may take effective steps for construction/ repair of irrigation structures.
- Create awareness among farmers to use the dry land farming technology and take short duration crops in the area, where the rainfall is low. Farmers may be motivated to adopt system of crop rotation, multi- cropping/ composite farming system to improve the agriculture production and overcome seasonal variations in income.
- Post-Harvest handling, including storage, packaging, grading, etc., should be encouraged to reduce the post-harvest loss and also to command a better price for the produce. Farmers need to be educated about improved farming techniques to increase the productivity. Number of Demonstration plots arranged by Agri Department may be increased.

B) Banks:-

- The DLTC to fix Scale of Finance as a range, on the lines of SLTC.
- Banks may sanction Kisan Credit Card limits as envisaged in the revised guidelines. Also banks should issue Rupay cards to KCC holders so as to enable them to use the cash credit limit, as envisaged.
- Banks may ensure timely and adequate credit linkage to Farmers Producer Companies.
- Financing under Rural Godown Scheme may be encouraged to create additional storage capacity.

2.1.1.6 Other Related Matters:

The scale of finance (SoF) fixed by District Level Technical Committee (DLTC) and ratified/rationalized by State Level Technical Committee (SLTC) is observed to be on a higher side in respect of major crops like soyabean, sugarcane etc; so much so, that even after selling full produce at market rates (at the time of fixation of SoF by DLTC), and utilizing entire proceeds towards repayment of crop loan, the borrower would not be able to repay the same. This strongly hints that the crop loan is not being used to raise the crop but is being diverted for other purposes. A serious thought may be given to this fact by the policy makers, as this may eventually lead to collapse of formal credit structure for crop loans, affecting all stake holders in the process.

The district is facing the issue of suicides of farmers. District Administration and Agriculture department is proactively tackling various agriculture and farmers related issues through implementation of various schemes, the major ones being National Food Security Mission, Fodder Development Programme, Farm Mechanization, Watershed Development Programme and Micro Irrigation Scheme promoting drip and sprinkler irrigation, National Horticulture Mission, Pradhan Mantri Krishi Sinchai Yojana, Pradhan Mantri Fasal Bima Yojana, Pradhan Mantri Kisan Sanman Yojana, Nanaji Deshmukh Krishi Sanjivani Project (POCRA) etc.

2.1.2 Water Resources
2.1.2.1. Introduction:

The total geographical area of the district is 756900 ha. The GCA is 1087083 ha. The district has limitations in terms of irrigation potential, due to its geological and rainfall conditions. The gross irrigated area is 155850 ha. Most of the rivers are small and dry-up during summer season. Out of the total cultivated area of 674191 hectares, the area under surface irrigation is 39589 ha and the ground water source of irrigation is 48497 ha. The net irrigated area in district is 88086 ha forming about 13% of total cultivated area. There is no much change in the Gross Cultivable Area and Net Cultivable Area since last three years. The population of the district is 16,57,576 and total livestock (including poultry birds) in the district is 12,03,015.

Geomorphology of the district: The district forms part of Deccan Plateau, locally known as Balaghat Plateau, with slope towards southwest and south and has a varied topography consisting of hills, plains and undulating topography near river-banks. The district forms a part of Godavari basin. The Balaghat Plateau comprises of low-lying hills forming water divide. Many of the tributaries to Godavari river originate from the Balaghat Plateau. Manjra River is the main river flowing through the district. Other rivers are Seena, Terna, Bori, Benitura and Banganga. Based on geomorphological setting and drainage pattern, the district is divided into 41 watersheds. The soil of the district is basically derived from Deccan Trap Basalt and the soils occurring in the district are broadly classified into three major types. Shallow Soils occur in small patches in western and northwestern parts of the district. These soils are light brown to dark grey in colour and loamy to clayey loamy in texture. Medium Soils are found in parts of Bhoom, Kallamb and Osmanabad talukas. They are dark brown to dark grey in colour. Medium deep Soils occur in patches in Tuljapur taluka. The colour of these soils varies from dark grey brown to very dark grey. They are clayey in texture.

Irrigation Projects

There are no perennial rivers in Osmanabad district. There are six rivers in the district, including major rivers viz. Manjra, Seena and their tributaries like Terna, Bori, Chandani, and Bennitura. Two major irrigation projects viz. viz. Seena Kolegaon and lower Terna project have already been completed along with 18 medium irrigation projects and 199 minor irrigation projects. The assured area brought under irrigation by these projects is 4893 ha (major), 10693 ha (medium), and 45648.82 ha (small) respectively.

Rainfall: Average rainfall of Osmanabad District is 760.30 mm. The ten year's rainfall figure is as under:

Year	Rainfall	Percentage
2012-13	396.40 mm	51.7%
2013-14	658.70 mm	85.8%
2014-15	449.90 mm	58.6%
2015-16	375.70 mm	46.0%
2016-17	838.10 mm	103.80%
2017-18	848.20 mm	105.10%
2018-19	450.90 mm	56%
2019-20	713.80 mm	88%
2020-21	859.48 mm	113%
2021-22	922.90 mm	121%

The status of ground water recharge and extraction is given below:

(in Ham)

Ground Water Recharge									Ground Water extraction (%)
Monsoon Season		Non-monsoon season		Total Annual ground water recharge	Current Annual Ground Water Extraction				
Recharge from rainfall	recharge from other sources	Recharge from rainfall	recharge from other sources		Irrigation	Industrial	Domestic	Total	
61058.00	6445.35	2583.65	15716.20	85803.20	48272.70	0.00	2315.87	50588.61	62.09%

(Source: Dynamic Groundwater Resources Assessment of India 2020)

In terms of the assessment of dynamic ground water resources of the district, while six blocks of district are categorized as 'safe', two blocks viz. Osmanabad & Kalamb are in 'semi-critical' category with 75% ground water extraction rate.

Pradhan Mantri Krishi Sinchai Yojana

Government of India has been according lot of importance to irrigation through the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) with the vision of 'Har Khet Ko Pani' (water to every farm) i.e. extending the coverage of irrigation and 'Per Drop More Crop' i.e. improving water use efficiency. The scheme is to be implemented in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. An area of 18570 ha is brought under drip and 58413 ha is brought under sprinkler irrigation as on 31 March 2022.

Ground Level Credit Flow:

Achievements against ACP targets under this sector were ₹ 2475.96 lakh, ₹ 269.25 lakh and ₹ 97.15 lakh during 2019-20, 2020-21 and 2021-22 respectively (Source : LBR). The reason for fluctuation may be finance given by private lenders or cooperative societies or manufacturing companies to micro irrigation and other such activities which is not reflecting in institutional finance. However, the institutional finance trend is definitely on a sharp decline.

2.1.2.2. Infrastructure and linkage support available, planned and gaps

Availability of ground water depends upon rainfall, water harvesting measures taken, replenishment, natural discharge during monsoon and annual draft. The net ground water available for the district is 85803.20 Ham. The potential can increase if the district receives good rainfall in a particular year.

In view of the scarcity of water in general, in Marathwada region, it is obligatory that all available water is used most economically and efficiently by switching over to micro irrigation to feasible extent. Agriculture Department has been promoting the use of drip and sprinkler system among farmers by giving subsidy up to 60% for adopting the drip and sprinkler system.

Many percolation Tanks in the district are very old and facing the problems of leakages which needs urgent repairs. Further, many LIS require replacement of pipes, pump sets and repairs to Jack well, Sump well and pump house etc. The maintenance of LIS is a major issue.

Pump set/service providers are locally available on small scale. Mostly, farmers prefer purchases of pump-sets from neighboring developed districts like Latur and Solapur.

Total 539 applications were pending a with electric supply company for energization of pump sets as at the end of March 2022. As regards diesel pump sets, there is no shortage of diesel supply due to availability of network of fuel outlets in the district.

2.1.2.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Keeping the history of drought proneness of the district, surface irrigation activities need to be positively discouraged and micro irrigation needs to be promoted through bank credit, specifically in Osmanabad & Kallamb block which fall under 'semi-critical' stage of ground water extraction. Accordingly, the potential for credit flow to minor irrigation activities are assessed. The details of potential assessed are as under:

(Amount in ₹ Lakh)						
Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	DUG WELLS/NEW WELL/	No	1.461	1500	2191.50	1972.37
2	IP SET ELECTRIC & ENERGISATION	No	0.300	1700	510.00	459.00
3	DRIP SET (3x1.5m)	No	0.600	6320	3792.00	1896.00
4	SPRINKLER SET	No	0.300	3450	1035.00	517.50
5	BORE WELL	No	0.346	850	294.10	264.69
6	DEEP/RENOVATION OF WELL	No	0.400	500	200.00	180.00
7	PVC PIPELINE SYSTEM (100m)	No	0.150	11500	1725.00	1552.50
8	RAIN WATER HARVESTING TANKS	No	0.580	200	116.00	104.40
Total						6946.46

The block-wise potential estimated is furnished in annexure-I.

2.1.2.4 Critical interventions required:

Considering that Osmanabad is a drought-prone district and its two blocks are in semi-critical stage of ground water exploitation, promotion of drip and sprinklers, maintenance of already existing infrastructure like percolation tanks and LIS infrastructure is the need of the hour.

The entire district is underlain by the Deccan trap basalt, where only dug wells are most feasible structures for ground water development. Borewells generally tap deeper fractures, which may not be sustainable in most areas of the district. Structures suitable / un-suitable for the respective areas may be incentivized / dis-incentivized / banned.

As indicated in 'Infrastructure Statistics of Maharashtra State 2019-20 and 2020-21', the irrigation potential created in the district as at the end of June 2020 was 144800 ha. However, the *actual irrigated area in 2020-21 was only 60500 ha, i.e. only 41.8% of the total potential created*. This was very low in absolute terms as well as compared to Aurangabad division average of 49% and state average of 76.8%. This points at the need to concentrate efforts in utilization of the potential created on priority.

2.1.2.5. Suggested Action Points:**A) State Government:**

- Prioritize efforts to put maximum irrigation potential created to use.
- Positively encourage water conservation measures like drip and sprinklers and discourage all other methods in Osmanabad and Kalamb Blocks, which are in the semi-critical ground water exploitation stage.
- There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro irrigation and cultivating high value crops in their command. Agriculture officers at block level should conduct awareness programme and guide the farmers.
- Focus should shift from providing more irrigation to better water management and rainwater harvesting so that the same amount of water is sufficient to cover a larger area. The Water User Associations set up in Government watershed projects should be trained in water budgeting to ensure optimum use of available water for select crops.
- Promotion of PM KUSUM for energization of irrigation pumps running on solar power.
- Minimize the lifting of shallow aquifers and ban of lifting of deep aquifers.
- Crops and the cultivable areas should be notified and restrictions over highly irrigated crops in drought prone areas.

B) Banks:

- There are financing companies directly financing to farmers for micro irrigation / supplying the equipment to farmers with easy finance. However, the drastic decrease in GLC under MI for the past two years has to be viewed seriously.
- Dug wells are not constructed despite potential due to lack of finance. It is necessary to support the construction of wells with bank finance.
- Solar pumps to be popularized and bank finance for solar pumps to be increased.

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 farm mechanization facilitates use of inputs effectively and in reducing the drudgery in farm operations besides ensuring timeliness. 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 and technologies have been designed and developed for various pre and post-harvest operations operated by human, animal, mechanical and electrical power for timely field operation, facilitating timeliness, removal of farm drudgery, reducing post-harvest losses and addition of value to the agro-produce. 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.

Agricultural mechanization refers to interjection of improved tools, implements and machines between farm workers and materials handled by them. Independent India ushered in a process of agricultural mechanization and 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 65 million 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 centre 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
- Large numbers of Small and Marginal Farmers (SF/MF)
- Difficult Topography in some parts
- Higher charges of hiring

Status of Farm Mechanization in Maharashtra State:

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 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.

The **average farm power availability** in the Osmanabad district is **1.954 kW/ha**, which was higher than that of Maharashtra State (1.19 kW/ha) but, slightly lower than that of national average of 2.02 kW/ha by the end of year 2016-17.

The average farm power availability is highest in western part of Maharashtra State as compared to other regions of the state. Konkan region is having low level of farm power availability, due to the main reason of its topography. The share of power from tractor in the total farm power is increasing substantially. Further, share of electric motor is also increasing. But, share of animate power and draught animal power is decreasing in the total farm power. There is a linear relationship between availability of farm power and farm yield. 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:

State	Average Farm Power Availability (kW/ha)		
	2016-17	2022	2030
Maharashtra	1.19	1.59	3.01

(Sources: 1. Water and Power Consultancy Services (India) Limited – WAPCOS – Final Report on Submission on Agricultural Mechanization, May 2018 2. NABARD - Sectoral Paper on Farm Mechanization, December 2018)

Review of Ground Level Credit flow:

Achievements against ACP targets under this sector were ₹ 3050.80 lakh, ₹ 598.37 lakh and ₹ 887.80 lakh during 2019-20, 2020-21 and 2021-22 respectively (source : LBR). The trend is fluctuating.

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

The status of infrastructure and support services generally required for the sector is as under:

- As per the data available with R.T.O., number of tractors registered in the district is 29489 and number of Trailers is 6383.
- There are adequate number of dealers in the district for sale of tractors/trailers and other farm machinery of various reputed brand companies. Petrol/diesel/spare parts available. Sufficient skilled manpower and facilities for repair and services are available.
- Majority of farmers fall in the Small/Marginal category. For them, purchase of tractor may not be financially/commercially viable. There is good scope for custom hiring services.

2.1.3.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Keeping in view the objective of Government of India of doubling of farmers' income, the farm mechanization will play a key role. Therefore, the potential is assessed accordingly. The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	TRACTORS with trailer (50-60 HP)	Nos.	7.500	1200	9000.00	6750.04
2	POWER TILLERS	Nos.	2.100	200	420.00	315.00
3	THRESHER (Malniyantra)	Nos.	0.750	200	150.00	112.52
4	AGRO SERVICE CENTRES	Nos.	10.000	50	500.00	375.00
5	AGRICULTURE IMPLEMENTS*	Nos.	0.500	3000	1500.00	1125.00
6	Multi-Combine Harvester	Nos.	20.000	8	160.00	80.00
Total						8757.56

*Agriculture Implements includes Tractor drawn implements, Bullock drawn implements and Self Propelled implements like seed drill, T.M. sprayer, cultivator, reversible plough, planter, reaper, muly grader, chaff cutter etc.

The block-wise potential estimated is furnished in annexure-I.

2.1.3.4. Critical interventions required:

- Custom hiring cum service centres may be encouraged as a business model for FPOs, which will benefit not only the FPO and its members but also other small and marginal farmers.

2.1.3.5. Suggested action points:**A) Government Departments:**

- Establishment of Custom Hiring Centres (at least One per block) through Farmers' group, Agri-entrepreneurs, FPOs, PACS, etc. needs to be promoted.
- Training & capacity building for farmers on selection of farm machineries & its' use & technical know-how.
- Facilitation of online platform for Custom Hiring Services of farm machineries (Example – JFarm app of TAFE tractor company)

B) Banks:

- Capacity building of branch managers in order to make them realize that financing farm mechanization not only helps in capital formation in agriculture sector, but can be a good business proposition for the bank profitability.
- All the banks may also provide finance for establishment of Custom Hiring Centres (CHCs).
- DCCBs to consider financing to good working PACS for establishment Multi Service Centre (MSC) for Custom Hiring Centre and can avail concessional refinance from NABARD.

2.1.3.6 Other related matters:**2.1.3.6.1. Government Sponsored Schemes:****2.1.3.6.1.1. Government of India:**

Sub-Mission on Agricultural Mechanization (SMAM):

The Sub-Mission on Agricultural Mechanization (SMAM), a centrally sponsored scheme for promotion of farm mechanization was launched by the Ministry of Agriculture and Farmers Welfare in the year 2014-15 for its implementation through State Department of Agriculture, FMT&TIs, selected agricultural universities and ICAR institutes. The main components of the scheme are; training, testing and demonstrations of farm machinery and equipment, establishment of custom hiring centre, subsidy through state departments of agriculture for purchase and distribution of farm implements to the farmers and promotion of post-harvest technology for encouraging primary processing. The financial assistance in the form of subsidy is provided under the above is ranges between minimum 25% & upto 50%, as per schemes' guidelines.

(Source: Operation Guidelines on Sub-Mission on Agricultural Mechanization available on official website of Ministry of Agriculture & Farmer Welfare, Government of India)

Kisan Drones:

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. In a major boost to promote precision farming in India, the Union Ministry of Agriculture and Farmers Welfare has issued guidelines to make drone technology affordable to the stakeholders of this sector. The guidelines of "Sub-Mission on Agricultural Mechanization" (SMAM) have been amended for providing grant assistance for Kisan Drones. Grant support of 40% to 100% with a limit of ₹ 4 lakh to maximum of ₹ 10 lakh are being provided to various beneficiaries viz. Farm Machinery Training & Testing Institutes, ICAR institutes, Krishi Vigyan Kendras (KVKs) and State Agriculture Universities (SAUs), Farmers Producers Organization (FPOs), Existing Custom Hiring Centers (CHCs), New CHCs or the Hi-tech Hubs, Agriculture graduates establishing CHCs, SC, ST, Small & marginal farmers and Other farmers, etc.

(Source: Operation Guidelines on Sub-Mission on Agricultural Mechanization available on official website of Ministry of Agriculture & Farmer Welfare, Government of India as amended in January 2022)

2.1.3.6.1.2. Government of Maharashtra:

In Maharashtra State, Agricultural Mechanisation Campaign is being implemented since 2017-18 under 'Unnat Sheti Samruddha Shetkari Campaign' with an objective to tackle challenges posed due to declining size of land holding, decreasing number of bullocks, non-availability of labours, increasing labour wages, short period of kharif season, varied cropping pattern, etc. Components of this campaign are subsidy to farmers for purchase of improved agricultural implements and establishment of agricultural implements banks.

(Source: Chapter 7 - Economic Survey of Maharashtra 2021-22)

2.1.3.6.1.3. Refinance from NABARD:

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

(Source: Official website of NABARD)

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

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

2.1.4. Plantation and Horticulture including Sericulture

2.1.4.1 Introduction: Horticulture sector that includes production, postharvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contributes significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. The sector also provides excellent opportunities to farmers in rainfed areas, where a significant shift towards horticulture is evident. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well. This phenomenon has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops.

In Maharashtra, 8 Agri Export Zones have been notified by Government of India. Osmanabad District is identified as potential district for pomegranate cultivation. Under Innovative/Thrust area, Osmanabad is a potential district for Area Development project on grapes.

GoI and GoM schemes:

- Mission for Integrated Development of Horticulture during XII plan
- MIDH Promotion of kitchen garden in tribal districts
- National Medicinal Plan Board
- Bhausaheb Fundkar Falbaug Lagwad Yojana
- Pradhan Mantri Fasal Bima Yojana
- Weather Based Crop Insurance Scheme for Fruit Crops
- Chief Minister Agriculture and Food processing scheme

Osmanabad district: The horticulture sector plays an important role in the economy of the district. The district has suitable agro-climatic conditions for production of fruit crops like grapes, mango, custard apple, amla, tamarind, sweet lemon, sapota, pomegranate etc., vegetable crops like tomato,

brinjal, cucumber, cabbage etc., floricultural crops like rose, daisy, gerbera, chamomile, aster etc. Besides, the activities like sericulture, bee keeping, medicinal & aromatic plant cultivation etc. are also being undertaken in the district. Total area under fruit crops was 14600 ha and area under vegetable cultivation was 19600 ha as on 31.03.2022.

Ground Level Credit: The ground level credit flow to sector was ₹ 515.71 lakh in 2019-20, ₹ 135.28 lakh in 2020-21 and ₹ 148.67 lakh in 2021-22 (source : LBR).

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

- Planting material –15 nurseries (4 Government and 11 private) are present in the district with an availability of seedlings of various plants. Sufficient infrastructure available for production of quality planting material.
- Agriculture Department has supported construction of 5508 farm ponds in the district under various schemes.
- Extension services are available from Agriculture Department, Krishi Vigyan Kendra etc. There is a need to educate farmers about the cultivation of horticulture crops, use of drip/sprinkler irrigation system, poly-house.
- There is a good potential for sericulture in the district, particularly Kalamb block. At present, 1809 farmers involved in the activity in the district. It is planned to increase the number of beneficiaries to 2500. Support is available under Silk Samagra-2 scheme of GoI. There are choki centers in the district which provides eggs. Department of Sericulture also supplies eggs. The cocoons are sold at Ramnagar in Karnataka. A new marketing center is also set up in Jalna district.

2.1.4.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The projections have been made based on the availability of cultivable wasteland, fallow lands, areas where uneconomic crops are grown and thrust given for the scheme by Govt. such as MIDH, EGS etc. Increasing sericulture activity in the district has also been recognized while making projections.

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/ha)	Unit Cost	Phy Unit	TFO	Bank Loan
A	Horticulture					
1	Mango	Ha	1.570	250	392.50	353.26
2	Guava	Ha	1.080	150	162.00	145.80
3	Lime / Sweet Lime	Ha	1.674	100	167.40	150.66
4	Custard Apple	Ha	1.143	200	228.60	205.73
5	Pomegranate	Ha	2.052	100	205.20	184.68
6	Grape	Ha	11.649	220	2562.78	2306.51
7	Sapota	Ha	1.286	50	64.30	57.86
8	10R SHED NET HOUSE	Nos.	3.631	50	181.55	136.16
	Total – Plantation & Horticulture					3540.66

B	Sericulture					
1	Mulberry Plantation with rearing house	Ha	3.000	320	960.00	864.00
	Total B					864.00
	Grand Total A+B					4404.66

The block-wise potential estimated is furnished in annexure-I.

2.1.4.4. Critical interventions required:

Collectivization through forming and hand holding of farmer producer organizations to be encouraged and value chain approach to be promoted.

2.1.4.5. Suggested Action Points –**A) Government:**

- To ensure better survival rates of plantation under Mahatma Gandhi National Rural Employment Guarantee Schemes, it is necessary to protect young plantation during hot/summer season. (Agriculture Department)
- Processing activities needs to be encouraged to meet the local production levels.
- Sericulture activity needs to be encouraged as it offers ample scope for employment and export opportunity (Banks/Sericulture Department).

B) Banks:

- Banks may extend timely and adequate working capital for horticulture crops as per the scale of finance fixed by DLTC/SLTC.
- Sericulture activity is picking up in Kalamb block, wherein FPO under Central Sector Scheme has also been formed. It is a good business opportunity for banks to finance such units.

2.1.5. Forestry and Wasteland Development
2.1.5.1.1. 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 1ha in size is 440.51 million tonnes (1,615.20 million tonnes of CO equivalent) which is 6.18 % of total forest carbon of the country.

2.1.5.1.2. Joint Forest Management (JFM) in Maharashtra:

Joint forest management is a concept of developing partnerships between fringe forest communities and the forest department on the basis of mutual trust and jointly defined roles and responsibilities with regard to forest protection and development. Under this scheme of Government of India (GoI), degraded forest areas and block plantation raised under social forestry are to be taken up. Net proceeds from the final harvest are shared between government and members of JFM committee in a 1:1 ratio. The income received from the block plantation schemes of the social forestry is distributed between the village panchayat and the government in ratio of 9:1. The Ministry of Environment and Forest (MoEF) has given certain guidelines for JFM like providing legal status of JFM's, extension of their activities involving women on a larger scale and formation of Forests Protection Committee (FPCs). In Maharashtra the JFM process was initiated in 1992 and currently it covers 6,86,688 ha managed by 2,153 FPCs. About 1.5 % of Maharashtra's forest cover comes under the purview of JFM activities.

Sant Tukaram Vangram Yojana is launched to create awareness about the importance of forest & wild life, to protect the forest from illegal tree cutting, encroachments, etc. Under the scheme 12,081 Joint Forest Management Committees (JFMC) are formed in 15,500 villages. The JFMCs manage 27.04 lakh ha of forest area.

2.1.5.1.3. Social Forestry :

Various social forestry schemes are being implemented in the State. Under social forestry, seedlings are planted on community land & along roads/railways/canals, etc. Seedlings are also provided to various institutions, Grampanchayats & individuals for plantations. Area of plantations under major schemes is given below.

Area of plantation under major schemes :

Schemes	Units	2019-20	2020-21	2021-22 ⁺
Seedlings planted on community land	Lakh seedlings	539.12	18.49	88.40
a) Block Plantation	ha	18,178.00	951.00	5,234.00
b) Road / railway/ canal side Plantation	km	17,725.20	1,385.00	6,257.00
Seedlings supplied to institutions/ individuals and <i>Grampanchayat</i>	Lakh seedlings	17.12	5.74	0.75
MGNREGA Scheme	Lakh seedlings	0.20	0.86	0.42
a) Farm bund plantation unit				
b) Agroforestry Plantation	Lakh seedlings	15.05	11.49	13.52
<i>Kanya Vansamruddhi</i> Scheme	Lakh seedlings	5.49	0.20	0.13

Source: Office of the Principal Chief Conservator of Forest, Social Forestry, GoM

+ upto November

Initiatives taken by banks/ State Government/ Various agencies

- '**Centrally Sponsored Scheme of National Bamboo Mission**' has been launched by the Govt. of India in Dec. 2006, for holistic development of Bamboo sector in the country. The scheme offers assistance to Govt., public as also private undertakings for R&D, plantation development, handicrafts, marketing and exports etc
- **National Mission on Bamboo Application (NMBA)**, has been established under the TIFAC (Technology Information, Forecasting and Assessment Council), Department of Science and Technology, New Delhi. The Institute supports technological upgradation, development of indigenous capacities/enterprise and linkages with markets with an aim to promote bamboo sector in the country.

2.1.5.1.4. Indicative Cost of Development of Some Species

Sl. No	Crop	Spacing	Plant population per ha	Approx. Cost (₹)
1	<i>Melia dubia</i>	3 m x 3 m	1111	111100
2	Bamboo	5 m x 5m	400	61600
3	Bamboo Tissue Culture	5 m x 5m	400	70000
4	Teak	2 m x 2m	2500	126000
5	Mahogany	4.57 m x 4.57 m	478	85000
6	Silver Oak	3 m x 3 m	1111	110000

2.1.5.1.5. District scenario: As per the data of Forest Office of the district, the total geographical area of the district is 756900 ha. Out of which, 9705 ha area is covered under forests including wildlife forests (*source : Forest Department, Osmanabad*). There are totally 43 forests in the district which covers 03 moderately dense forests and 40 open forests. Area covered by forest is only 1.28 % of total geographical area. The district has cultivable wasteland of 22658 ha which has potential to be brought under afforestation or silvi horticulture.

The major farm forest species found in the district include neem, pimpal, karanj, glirisidia, etc. Forests are important and essential not only for the material benefit such as timber, firewood, minor forest

produce but also for their vital role in protection from land erosion and floods and to promote ecological balance. Adequate nurseries are available in the district to meet the growing demand of saplings for forest trees.

Social Forestry Department is implementing Kisan Nursery, Central Nursery, village economic development programme and imparting training to farmers in joint forest protection and management soil water conservation, camps, MREGS, IWMP, Vana-Mahotsav, etc.

2.1.5.1.6. Ground Level Credit: The flow for the sector during the year 2019-20, 2020-21 and 2021-22 was reported to be ₹ 52.45 lakh, nil and ₹ 16.32 lakh respectively (source : LBR).

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

- In Osmanabad, 28091 hectares of fallow land and 22658 hectares of cultivable wasteland open up an opportunity to bring in bamboo, timber and fruit bearing forest tree species.
- Forest Department is planting more number of trees like neem, karanj, tamarind, amla, custard apple, etc. Forest Department is also providing LPG connections to the SC/ST/BPL families staying near and depending on forest so that the tree cutting is avoided.
- Karanj is the most preferred forest species for the farmers in the region. Also, there is a good scope to promote Bamboo plantation for which there exists a growing demand.
- Forests tourism may be promoted through PPP model for expeditions, explorations, trekking which will generate livelihood to the locals.

2.1.5.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Agro / Farm Forestry (Neem)	Ha	0.30	200	60.00	30.00
2	Bamboo plantation	Ha	0.30	350	105.00	78.75
Total						108.75

The block-wise potential estimated is furnished in annexure-I.

2.1.5.4. Critical interventions required:

- Agro-forestry needs to be promoted in the large tracts of land treated under watershed development programmes in the district.
- Forest department may plan to raise bamboo varieties as per National Forest Policy. Awareness need to be created among the tribal people to enable them to take up these activities. 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.

2.1.5.5. Suggested Action Points:

A) Government Departments:

- Farmers may be educated on environmental as well commercial benefits from forestry schemes.
- The restrictions and cumbersome procedures to obtain permission from the Government for felling of trees on private lands and transportation of timber and fuel wood may be relaxed to encourage tree plantation for commercial purposes.

2.1.6. Animal Husbandry -Dairy

2.1.6.1. Introduction: Animal Husbandry has a tremendous potential for employment and income generation. Nearly 97% of the total workforce in the district is engaged in agriculture of which as much as 25% is BPL. A majority of the farmers falls in SF/MF category. Thus, Animal Husbandry sector, in general and dairy in particular assumes great importance to augment income generation and provide better living conditions. Also Animal Husbandry sector is one of the rapidly progressing sectors playing a significant role in improving rural economy of the district by providing gainful employment to rural poor.

In the State, according to Sample Survey Estimates, the annual milk production was 116.55 lakh MT. The per capita availability of milk was estimated to be 256 gm/day (ISS 2017-18).

Osmanabad District: As per 20th Livestock Census 2019, the cattle population was 362422, comprising 150958 Cross bred/exotic Cattle (female-63623 i.e.42%) and 211464 indigenous cattle (female-199783 i.e.94%) and 188446 buffaloes (female-179632 i.e.95%). Jersey and Holstein Friesian crosses are the main crossbred animals in the district. Murrah breed is mainly used for up-gradation of non-descript buffaloes. Total milk production in the district was 304.86 ('000' MT) as per the ISS of 2019-20.

Around fifty percent is used for making khova, other by-products and sold in the adjoining districts and rest is sold in the local market. The khova and pedha are famous in Maharashtra because of its quality and made in a big quantity in the district (Bhoom, Kalamb and washi blocks) and supplied to all the big temples of Maharashtra.

Dairying is one of the important sources of subsidiary income to the farmers. It may also prove to be one of the alternatives of checking the suicides of farmers.

Review of Ground Level Credit flow:— Ground level credit disbursement under this sector was ₹ 2102.50 lakh, ₹ 3337.13 lakh and ₹ 372.61 lakh during the years 2019-20, 2020-21 and 2021-22 respectively (source : LBR). Discontinuation of DEDS may have contributed to drastic reduction in finance to this sector.

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

Infrastructure available

Veterinary Poly Clinic	6	A.I. Centres	101
Veterinary Hospitals	40	Semen Bank	Nil
Veterinary Dispensaries (Govt. + Pvt, under Vet Graduates)	100 (55+45)	Composite Live Stock Farm	1
Rural Live Stock Units	No	Disease Diagnostic Lab	n.a.

There are 3 milk collection centers owned by Government, 2 centers by cooperative institutions and around 17 milk collection centers of private dairies. The entry of private dairies like Vaishnodevi, Mother Dairy, Warna, Dynamix, Sahyadri, Natural, Rupamata, Marathwada Milk FPO, etc. in talukas like Bhoom, Kallamb, Omerga and Tuljapur, offering better prices for quality milk, has increased competition and milk collection has gone up. Around 70% milk is collected in organized sector and 30% is in unorganized sector. The Chilling facility by way of bulk coolers is gradually increasing. DIC had sanctioned one Common Facility Centre (CFC) for Khova to the milk producers group of Bhoom block. The CFC has become operational from May 2017 having the storage capacity of 1000 MT. This is the first CFC on Milk in Maharashtra. There are 4 animal markets in and around the district where good number of animals are sold.

Artificial Insemination (AI) Centers: There are 101 AI centers in the district. Support is available under RIDF of NABARD for setting up AI centers.

There are 470 fodder development plots. Annual supply of fodder seeds to beneficiaries is around 16000 kgs. For ensuring adequacy of quality fodder, fodder development programmes need to be taken up.

Milk Processing plants/Milk Chilling Plants: As per the report of Dairy Department, Osmanabad, there are milk processing plants privately run viz. (1) Vaishnodevi Milk with installed capacity of 1.00 lakh liter per day, (2) Natural Milk with installed capacity of 0.50 lakh liter per day (3) Marathwada FPO with installed capacity of 0.35 lakh liter per day (4) Sahyadri Dairy with installed capacity of 0.65 lakh liter per day, (5) Rupamata Dairy with installed capacity of 0.40 lakh liter per day, etc. One Common Facility Center (CFC) center of Khowa has become operational recently with storage capacity of 1000 MT. There are also small groups of farmers, individuals and SHG members which are running small milk collection centers with chilling plant. The present arrangement of collection and processing is insufficient and requires more infrastructure.

2.1.6.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Physical Unit	TFO	Bank Loan
1	COWS CROSS BREED	Nos.	0.685	2000	1370.00	1164.51
2	GRADED BUFFALOES	Nos.	0.794	3000	2382.00	2024.70
3	INDIGENOUS COWS	Nos.	0.500	275	137.50	116.89
4	COMMERCIAL DAIRY UNIT (10 ANIMAL UNIT)	Nos.	8.000	200	1600.00	1360.00
5	MINI DAIRY UNIT (collection center)	Nos.	3.500	200	700.00	525.02
6	BULK COOLERS	Nos.	5.500	20	110.00	82.52
7	VET CLINIC	Nos.	2.200	10	22.00	16.50
8	TRANSPORTATION AND COLD CHAIN	Nos.	29.000	8	232.00	174.00
9	Working capital (per animal)	Nos.	0.250	2000	500.00	500.00
Total						5964.14

The block-wise potential estimated is furnished in annexure-I.

2.1.6.4. Critical interventions required:

- As per the AH Statistical Booklet 2019-20, AH Department administered 82174 AI doses during the year. However, 98% of these were first doses, 1.65% second doses and 0.34% third doses, i.e. only 2% of the total AI doses administered were repeat doses. The issue was discussed with AH Department and it was learnt that recommended period for repeat dose is 21 days. However, due to lack of awareness, farmers wait for 3 months before bringing the animal back for AI, which is traditional method. This points at gaps in awareness at farmers level as well as resource constraints with AH Department, which need to be bridged, on priority. AH department treats repeat dose not given in prescribed period of 21 days after first dose, as fresh (first) dose.
- Availability of fodder during summer is a serious issue, especially in Bhoom, Paranda blocks. Fodder development programme needs to be accelerated in these blocks.
- Cold storage and common facility centers for dairy products may be constructed at cluster level.
- There is scope for processed milk powder for which there is no arrangement at present.

2.1.6.5. Suggestion /Action points:

A) For Banks:

- The State Level Technical Committee (SLTC) has decided the scale of finance for working capital requirements of AH and fishery activity. Banks may finance working capital requirements of eligible borrowers as per the scale fixed.

- 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.
- Financing khowa cluster, through FPO mode may be explored. At present, it is un-organized, where individual scattered khowa producers avail lump sum advance from traders. It may turn out to be a very good business opportunity for banks.

B) For Government Departments:

- There is need to improve the functioning of the primary milk producers cooperative societies.
- Cold storage and common facility centers for dairy products may be constructed at cluster level.
- New technology like Sex Sorted Semen Scheme may be expanded in all the blocks in order to increase the female population so as to have more milk production and income generation opportunities for small and marginal farmers.

2.1.6.6. Other related matter:

NABARD, through BAIF Institute for Sustainable Livelihoods and Development, is implementing pilot programme in the district on “Use of Sex Sorted Semen for the impactful breeding in cattle and buffalo”. This is the new technology made available by BAIF to the farmers which helps to increase the female population of cattle resulting in increase in production of milk and reducing the management of more number of animals. NABARD has sanctioned the grant of ₹ 6.02 lakh to BAIF. The programme is nearing completion and has shown very good results.

2.1.7. Animal Husbandry – Poultry

2.1.7.1. Introduction: Next to Dairy, Poultry is another major activity under Animal Husbandry Sector. The poultry population is 4.11 lakh consisting of 2.53 lakh backyard poultry and 1.58 lakh Poultry Farm and hatcheries birds (source: AH census 2012). The egg production in the district is estimated at 998.96 lakh (source: ISS-2019-20). It is supplementing farmers income.

Desi hens are available with small farmers and even with landless laborers. Climatic conditions in the district are conducive for poultry farming. Women, especially SHG members, play a major role in rearing the poultry.

Review of Ground Level Credit flow: Ground level credit disbursement under the sector was ₹ 9.65 lakh, ₹ 4.04 lakh and ₹ 3.99 lakh during the years 2019-20, 2020-21 and 2021-22 respectively (Source: LBR).

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

There is no hatchery in the district. However, Day Old Chicks (DOC) can be procured from private hatcheries at Aurangabad, Pune, etc. Necessary training to farmers can be arranged by AH department. Other infrastructures like water, transportation and electricity, etc. are adequate. Health services, including vaccination, are available through Animal Husbandry department and private centres.

Backyard poultry using Low Input Technology (LIT) birds with unit size of 50-100 birds is possible through SHGs. Central poultry farm, Mumbai, Government farm Nagpur can provide chicks and training for the purpose. Improvements are needed in terms of extension services and training facilities. ZP, RSETI, MCED, NGOs etc. Provides training. There is a good scope for poultry feed plants considering the huge population of poultry.

A FPO of SHG members has been formed and registered in the district for the poultry activity by one NGO called Swayam Shikshan Prayog. This offers good scope for financing.

The Department of Animal Husbandry & Dairying, Government of India is implementing the scheme of National Livestock Mission (NLM) since the financial year 2014-15. In view of the present need of the sector the NLM scheme has been revised and realigned from F/Y 2021-22. Sub-mission on Breed Development of Livestock and Poultry under NLM proposes to bring sharp focus on entrepreneurship development and breed improvement in poultry, sheep, goat and piggery by providing the incentivization to the Individual, FPOs, FCOs JLGs, SHGs, Section 8 companies for entrepreneurship development and also to the State Government for breed improvement infrastructure. The Central Government will provide capital subsidy for the cost of the project for establishment of Parent Farm, Rural hatchery and Mother Unit with minimum 1000 parent layers. One Time 50% capital subsidy of the total project cost will be provided with maximum subsidy up to ₹ 25 lakh for each unit.

2.1.7.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	COMMERCIAL LAYER (1000 birds)	No.	9.920	20	198.40	168.65
2	COMMERCIAL BROILER (1000 birds)	No.	2.928	30	87.84	74.66
3	DELIVERY VAN	No.	6.000	10	60.00	45.00
4	DESI BREED FARM (1000 birds)	No.	2.500	40	100.00	85.02
5	Chicken processing unit	No.	5.000	20	100.00	80.00
6	Hatchery Unit (500 eggs)	No.	2.500	8	20.00	16.00
7	Working capital - Boiler unit (100 birds)	No.	0.100	300	30.00	30.00
8	Working capital - Layer unit (100 birds)	No.	0.250	200	50.00	50.00
Total						549.33

The block-wise potential estimated is furnished in annexure-I.

2.1.7.4 Critical interventions required:

- The district is deficient in terms of supply of poultry produce and is dependent on other districts/states for meeting its requirements. The gaps in infrastructure/other inputs, major one being the poultry feed, need to be bridged for growth of the sector. Incentivization of poultry feed units may be considered.

2.1.7.5. Suggested action points:

a) For Banks:

- Contract broiler farming models having tie up with M/s Venkateswara Hatchery, and M/s Suguna hatchery, may be financed.

b) For Govt. Departments:

- AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry with LIT birds.
- AH department may make efforts to promote backyard poultry with improved LIT birds and Duck rearing especially among SHGs.
- Inclusion of egg as a part of Mid-day-meal programme to promote consumption.

2.1.7.6. Other related matters:

Increase in feed cost, seasonal fluctuations in egg and meat prices, occurrence of diseases, unorganized market infrastructure for grading/processing/packing, lack of vertical integration and neglect in manufacture of value added products are some of the main constraints affecting the poultry sector.

2.1.8. Animal Husbandry – Sheep, Goat, Piggery etc.

2.1.8.1. Introduction: Population of sheep, goats and pigs is 22131, 217400 and 590 respectively in the district (source : livestock census 2019). Goat is considered to be poor man's cow due to its multi-fold advantages like easy management, milk and meat source to all including poor farmers and landless laborers, and an activity providing occupation generating good income to a sizable rural population, especially the economically and socially backward classes of the society in the district. This Goat milk production was 7374 MT. The wool production is 1406.651 MT. (Source: livestock census 2019).

The “**Osmanabadi**” breed of goat is famous for its resilience and taste. Its advantages include sturdiness, disease resistant character, early maturity, faster multiplication through twins/triplets, delicious meat and low fat contents. The district is having 1.55 lakh Osmanabadi Goats.

Review of Ground Level Credit flow: Ground level credit disbursement under the sector was ₹ 1276.55 lakh, ₹ 790.17 lakh and ₹ 514.37 lakh during the years 2019-20, 2020-21 and 2021-22 respectively (Source: LBR). The GLC is showing a decreasing trend.

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

- The Maharashtra Sheep and Goat Corporation's farm at Tirth in Tuljapur block provides quality goats as also technical services along with Animal Husbandry Department.
- Osmanabadi Goat Breeding Farm is privately run by Osmanabadi Goat Marketing Services Farm at Osmanabad.
- Veterinary Aid—Medication, vaccinations for Hemorrhagic Septicemia & Foot and Mouth Diseases (HM&FMD) and technical guidance is available from Animal Husbandry Department.
- There are five Livestock Markets at Bhoom, Osmanabad, Khasagi, Yenegur & Devni respectively in Osmanabad district operating on weekly basis with considerable business at each of them.
- Training - The Department of AH, Sheep & Goat Corporation, MCED, and District Industries Center & RSETI in the district provide and organize training programmes for farmers and villagers on scientific rearing, breeding and feeding and management of goats.
- Due to implementation of NRLM, several SHGs with basic aim of taking up small animal development as an economic activity have been formed. Goat rearing is the most popular activity under NRLM programme. MAVIM is also implementing the activity of sheep/goat rearing through its Self Help Group members. Breeding and quality up-gradation facilities for these animals are lacking which need to be provided. Wool processing units, tanneries and necessary extension services for training of farmers are required.
- This district has 18823 ha fallow land to support rearing of sheep and goats. Common grazing lands are available. There is also a trend of migration of sheep.
- Osmanabad frequently faces rainfall deficiency affecting agriculture production and alternative source of income is very much necessary for the farmers. Goat rearing is the most desired alternative of the farmers. It is also useful to check farmers' suicides.
- Sub-mission on Development of Small Ruminants (Sheep & Goat farming) under NLM proposes to incentivize Individuals Entrepreneurs, FPOs, FCOs, SHGs, JLGs, and Section 8 companies for development of integrated rural sheep-goat production system. The Entrepreneurs / Eligible Entities can establish sheep and goat breeding unit with minimum 500 females and 25 males. The sheep and goat unit to be established with the High Genetic Variety used for producing Goat milk, meat and fine wool quality. The breed of sheep and goat can be selected from the list provided with this guideline or in consultation with the State Government. Under the scheme, 50% capital subsidy of the total project cost will be provided in two equal installments, with maximum total subsidy up to ₹ 50 lakh for each unit.

2.1.8.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Osmanabadi Breed of goat is popular and in good demand from all the districts of the State and also from other States like Andhra Pradesh, Karnataka, Kerala, Uttar Pradesh, etc. Subsidy is available under National Livestock Mission. The projections are made accordingly.

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Sheep (20+2)	Nos.	1.50	240	360.00	306.01
2	Goat (10+1)	Nos.	0.89	320	284.80	242.08
3	Stalfed Goat Breeding (500+25)	Nos.	25.00	10	250.00	212.50
4	Working capital (10+1)	Nos.	0.25	400	100.00	100.00
Total						860.59

The block-wise potential estimated is furnished in annexure-I.

2.1.8.4. Critical interventions required:

- The district has a requirement of 108 AH dispensaries against which, there are 101 AH dispensaries (6 state level + 95 district level dispensaries) in the district, leaving a gap of 7 AH dispensaries. AH Department has submitted proposals for establishment of 10 AH dispensaries. These proposals need prioritization by the State Govt.
- Goatery is traditional activity for rural masses, one training centre is required at all blocks of the district for continuous support.
- Government may set up breeding farm for ensuring supply of breeding stock to farmers.

2.1.8.5. Suggested Action Points:

A) For Banks:

- The activity is being taken up collectively through FPO mode. Banks may recognize and exploit the business opportunity therein and provide credit linkage.

B) For Government Departments:

- Osmanabad is famous for its goat. There is need of a modern abattoir with all the necessary infrastructure to further promote the meat industry.
- To avoid inbreeding in sheep flocks, farmers may be encouraged to exchange bucks/rams, once in 2 years. Training of shepherds in scientific management of sheep may be taken up on extensive scale.
- Wool processing activities could be promoted by Animal Husbandry department.

2.1.9. Fisheries

2.1.9.1. Introduction: Osmanabad being a landlocked district, offers scope only for inland fisheries which is further restricted due to absence of perennial rivers, insufficient rainfall, drought prone character of the district resulting in very limited availability of water in MI tanks, reservoirs, ponds etc. However, in some of pockets of the district where water is available, fishery activity is carried out.

Major rivers like Manjra, Seena and their tributaries like Terana, Bori, Chandani, Bennitura covers a length of 559 km. Total number of tanks and ponds favorable to fisheries development are 231 having total water spread of 15041 ha. Fish production in the district is 2050 M.T.

Review of Ground Level Credit flow: Achievements against ACP targets under this sector were ₹ 19.18 lakh, ₹ 42.27 lakh and ₹ 1177.68 lakh during 2019-20, 2020-21 and 2021-22 respectively (source : LBR). The sharp increase in GLC is attributed to finance under PM Matsya Sampada Yojana (PMMSY).

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

- One hatchery in Chandni project of Paranda block established in the year 1969-70 is spread across 3.27 ha and including water area of 1.07 ha has a capacity-35 lakh seeds. The hatchery supplies fingerlings (Rohu, Catla, and Mrigal) at subsidized rates. For additional requirement, seeds are supplied from neighboring districts.

- Other nearby fish seed centres are Ujani in Solapur and Dharni in Latur district.
- Number of cooperatives are 174 with 5008 members. One District Level Fishery Federation also working.
- Technical support and guidance to the fish farmers are provided by Fisheries Dept. and Fish Farmer Development Agency (FFDA).
- Marketing center- Makani in Omerga taluka, Osmanabad, Tuljapur & Solapur.
- FFDA/ Fisheries dept. imparts training. FFDA also provides, subsidy for input for fish culture, renovation of ponds, construction of new ponds, hatchery, nursery, purchase of nylon net and boat etc.
- Twenty four fisheries projects have been sanctioned to individual beneficiaries in Omsnababad under PMMSY during year 2021-22, involving total financial outlay of ₹ 518.62 lakh and subsidy of ₹ 340.50 lakh. The projects pertain to various activities like construction of fish kiosks, construction of new growout ponds, establishment of small/medium Recirculatory Aquaculture System (RAS), mini/large fish feed mills, ice plant/cold storage (of min. 10 Ton capacity), inputs of fresh water aquaculture, installation of cages in reservoirs, stocking of fingerlings in reservoirs, live fish vending centres, insulated vehicles (6 ton), refrigerated vehicles, three wheelers with ice boxes including e-rickshaws for fish vending etc.

Assessment of infrastructure gap:

There are no perennial rivers. Major rivers like Manjara, Seena, and their tributaries like Terana, Bori, Chandani, and Bennitura turn dry after December or even much before. The dry conditions is a threat for the survival of the fish seed in Chandani project as there are no other water bodies.

As per district fisheries department, unless and until the district receives sufficient rainfall to increase water to sustainable levels, the scope for fisheries will continue to be limited.

2.1.9.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)						
Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Composite Ponds (new)	Ha	7.000	5	35.00	31.50
2	Composite Ponds (renovation)	No.	4.000	10	40.00	36.00
3	Working capital (fish farming by small boats)	No.	0.075	150	11.28	11.28
Total						78.78

The block-wise potential estimated is furnished in annexure-I.

2.1.9.4. Critical interventions required:

- Re-circulatory Aquaculture System (RAS) is a technology where water is recycled and reused after mechanical and biological filtration and removal of suspended matter and metabolites. This method is used for high-density culture of various species of fish, utilizing minimum land area and water. As the water is recycled in RAS, the technology is gaining popularity in water scarce regions of the country and thereby addressing the nutritional security of those regions, besides saving precious water. Though RAS is more energy consuming system as compared to traditional aquaculture in open ponds, the extent of CO₂ emission from RAS is miniscule compared to many other sectors. Weighing the advantages of livelihood and affordable high-protein food-resource generation vis-à-vis the limited climate change effects, the RAS, with solarisation, may be promoted through bank credit. Solarisation would also reduce the cost of electricity consumption.
- There are inadequate marketing and transport facilities. Cold storages facilities, live fish vending centers and small volume transport facilities like three wheelers with ice boxes need to be promoted on a large scale.

- Formation of Joint Liability Groups of fishermen may help to increase the institutional finance and develop the fishery activity in the district.

2.1.9.5. Suggested action points:

a) Government:

- There is a need to establish more nurseries to ensure stocking of ponds, tanks and reservoir sites with adequate fish seed.
- There is good scope for setting up of cold storage and ice-plant units in fish landing centres.
- Fisheries Department may take initiative for preparing inland pond fish proposals involving subsidy, bank loan and forward such cases to the financing banks for loan.
- Promoting inland fish marketing by providing infrastructural facilities. Live fish vending centres, two wheelers / three wheelers with ice boxes need to be incentivized by way of subsidy.

b) Banks:

- The State Level Technical Committee (SLTC) has decided the scale of finance for working capital requirements of AH and fishery activity. Banks may finance working capital requirements of eligible borrowers as per the scale fixed.
- Bank may extend finance to marketing arrangements like three wheelers with ice boxes, motor cycles with ice box etc. This will not only facilitate fishermen but also form a good credit portfolio for the banks, as the loans will be secured by way of hypothecation of vehicles financed, giving more comfort level for lending. Suitable policies/loan products may be framed by banks for the purpose.

2.1.9.6. Other related issues:

- Subsidy is available under centrally sponsored schemes & National Fisheries Development Board through Fisheries Department/FFDA. For aquaculture, assistance is also available from MPEDA. The State Fisheries Department has introduced a scheme for training of rural youth, farmers to undertake activity by creating new ponds, creating farm ponds etc.
- National Fishermen Welfare Scheme is being implemented for fishermen community.

2.1.10. Farm Credit – others - Bullock, Bullock Carts, two wheelers, etc.

2.1.10.1.1. Introduction: About 83 percent of district's population is living in rural areas. Of total number of farmers, 73% are SF/MF, holding just 40% of total agricultural land. More than two third of the net sown area is rain fed. Therefore, majority of the farmers cannot afford to use modern equipment like tractors/ threshers etc. and have to depend upon bullock power and bullock carts. Bullock is an important draught animal for agricultural operations and transport in rural areas. Population of bullocks is substantial in all parts. The bullock population is 136201. The bullock carts are 29652. As per data available with Agriculture Department, Bullock drawn implements available with farmers are disc harrows (14357), cultivators (23764), seed drills (43465), and wooden ploughs (14361) iron ploughs (26216), potato diggers (8), multipurpose tool bars (800) and sarayantras (1150).

2.1.10.1.2. Financing Farmers' Producers' Organizations (FPOs):

Introduction: Indian producers are unable to realize optimal value from their produce and progress further due to fragmentation of land holdings and lack of organization. It is not economically viable for the farmers not only to adopt latest technology but also to use high yielding varieties of inputs like seeds and fertilizers. They are also unable to realize good value from their marketable surplus by individually selling their produce. Through better organization, producers can utilize scale to procure inputs at a lower price and gain more selling power for their produce/product. Forming a producer organization can also provide access to timely and adequate finance, build capacity and provide linkages to markets. Typically, the producer organization refers to any registered legal entity of primary producers engaged in farm/off-farm economic activities. They work for the benefits of shareholder members and share portion of profits among the members.

2.1.10.1.3. NABARD Support to Producer Organizations: NABARD has been extending support to producer organizations adopting a flexible approach to meet the credit and other supporting needs of producers. In order to give a special focus, the “Producers Organization Development Fund” (PODF) was set up w.e.f. 01 April 2011, with an initial corpus of ₹ 50 crore. Grant support is mainly being used as accompanying measures for capacity building & market interventions. NABARD has entered into MoU with SFAC to promote new and vibrant Farmers Producers Organizations, strengthen the existing Farmers Producers Organizations and leverage the benefits of its equity grant and credit guarantee scheme to extend credit facility to Farmer Producer Companies eligible under SFAC scheme. A subsidiary called NABKISAN is set up for providing finance to the FPOs.

2.1.10.1.4. New Initiatives of Government of India/NABARD: Realizing the importance of collectivization and role of FPOs in enhancing the producer’s income through collective action, Government of India in the Union Budget 2014-15, had established “Producers Organization Development and Upliftment Corpus (PRODUCE) Fund of ₹ 200 crore in NABARD to be utilized for the building and promotion of 2000 Farmer Producer Organizations (FPOs) in the next two years. This initiative aimed at addressing the initial requirements of the emerging Farmer Producer Organizations which, in turn, would provide new business opportunities for financing institutions, to support them with credit. In order to further boot the flow of bank credit to Farmers’ Producers Organisations, the RBI has included lending to Farmers’ Producers Organisation by commercial banks and Regional Rural Banks as lending under Priority Sector. There are 86 registered FPOs in the district. Out of these, 14 are registered with ATMA, eleven are registered under NABARD-POPI programme and five FPOs have been formed by NABARD (through Cluster Based Business Organizations) under Central Sector Scheme. Other FPO’s have formed on their own. Financing to FPOs from formal financial institutes is a major constraint. The required support involves registration, imparting training, capacity building, exposure visits, administrative cost, furniture, business plan, etc.

2.1.10.1.5. Review of Ground Level Credit flow: Ground level credit dispensation to the sub-sector was ₹ 2256.73 lakh during 2021-22 (Source : LBR).

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

Weekly Livestock markets are held with sizable trade at Yenegur, Khasagi, Osmanabad, Tuljapur, Kallamb and Paranda. Famous “Deoni” breed is available from adjoining Latur district. Also traditional bullock cart makers exist in adequate number in villages. This district is having nearly 0.5 lakh Khillari Bullocks. A unit at Dhoki (Osmanabad block) is well known for fabricating tyre carts.

2.1.10.3 Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bullocks	No.	0.50	1200	600.00	540.00
2	Bullock Carts	No.	0.80	160	128.00	115.20
3	Financing FPOs	No.	25.00	75	1875.00	1687.50
4	Two Wheelers for farmers	No.	0.70	225	157.50	141.75
Total						2484.45

The block-wise potential estimated is furnished in annexure-I.

2.1.10.4. Critical interventions required:

There is a good scope for custom hiring activity, especially during sugarcane harvesting season due to good number of sugar factories in the district.

2.1.10.5. Suggested Action Points:**a) Government:**

- The Maharashtra Small Scale Industries Development Corporation (MSSIDC) may identify and register bullock cart fabricating carpentry units, supply them with location and need specific designs for fabrication of carts and also arrange for supply of raw material and training.

b) Banks:

- Banks to extend adequate credit linkage to FPOs, especially those which are being formed under Central Sector Scheme.
- Banks should finance bullocks and bullock carts as a composite investment.

2.1.10.6. Other related issues:

Women play a major role in crop production and post-harvest activities related to agriculture, horticulture dairy; poultry etc. Women are involved in large number of agricultural operations including sowing, planting, weeding, hoeing, fertilizer application, spraying, dusting, harvesting, threshing, grading, processing etc. If women-friendly tools, implements machineries are available, it improves efficiency of working.

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

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

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

The advantages of IFS are indicated below:

- 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.

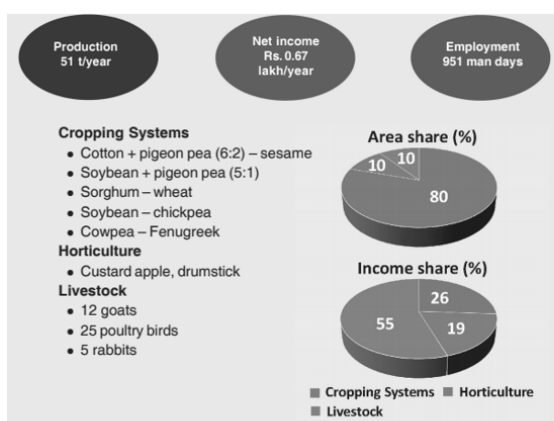
The credit potential for IFS has been projected under respective sectoral chapters.

2.1.11.3 Issues and Suggestions

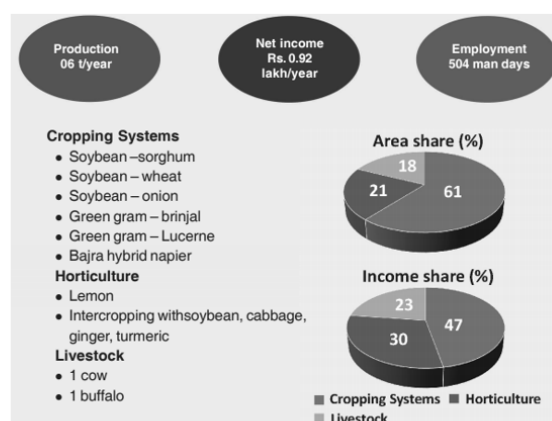
- Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture,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

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

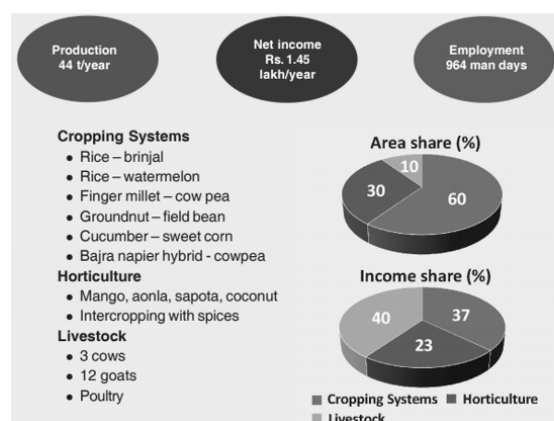
Goat + crop IFS (1 ha) for rainfed areas



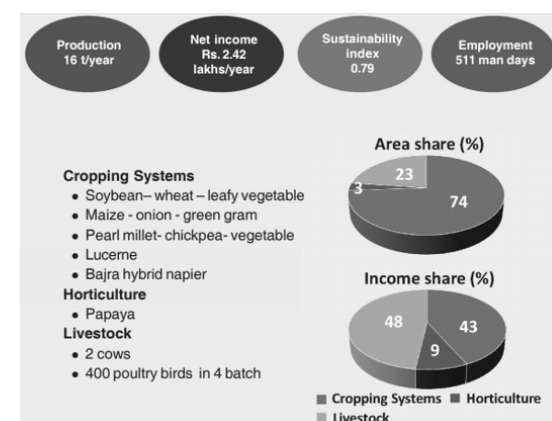
Crop + dairy IFS (1 ha) for Marathwada region



Crop + livestock IFS (1 ha) for North Konkan coastal area



Crop + livestock IFS (1 ha) for sustainable income



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

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

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

2. Vasant Rao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

Chapter 2.2. Agriculture Infrastructure

2.2.1. Construction of Storage and Marketing Infrastructure:

2.2.1.1. Introduction: Agriculture plays a vital role in employment generation in the Indian economy, with nearly half of the Indian population being dependent on agriculture and allied activities for livelihood. As per the National Sample Survey Office (NSSO), in 2011–12, the share of agriculture in employment was 48.9 per cent. In 2015–16, agriculture contributed 17.4 per cent to India's Gross Domestic Product (GDP), as compared to 18.3 per cent in 2013–14.

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 centers.

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

The Maharashtra State Warehousing Corporation (MSWC) owned by the Government of Maharashtra and Central Warehousing Corporation has created storage infrastructure in the State with around 193 centers with a total capacity of 15.73 Lakhs M.Ts. (as on 31st March 2016). MSWC has introduced measures for providing economical services to the farmers to store their primary produce and encourages farmers to avail the facilities of scientific storage by giving rebate up to 50% to them. Besides this, rebate up to 50% is also given to the farmers from SC/ST categories and notified tribal areas. Warehousing activities of MSWC include scientific storage of food grains, fertilizers, industrial goods, cotton bales, cement, and at some places it runs custom bonded warehouses and container freight stations.

Review of Ground Level Credit flow: The district has been facing consequent drought resulting in either lower or no production. As a result, the demand for creating storage capacity was less.

(Amount in ₹ Lakh)

Storage Godown and Market Yard	2019-20	2020-21	2021-22
Target	2572.50	2572.92	3362.30
Achievement	10.86	74.49	0.00*

* The GLC achievement during 2021-22 appears an anomaly, probably being error in reporting.

(Source : LBR)

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

The details of godowns and their capacity available in the district is as below:

Sr.No.	Agency	Number	Capacity in MT
1	APMC	12	2350
2	Maharashtra State Warehouse Corporation	4	12000
3	District Marketing Federation	7	12000
4	Vividh Karyakari Society	21	2000

5	Civil Supply Department	30	20000
6	Godowns of Sugar factory/ies	5	24000
7	Private godowns	10	65000
8	Total existing capacity in MT		137350
9	Agriculture produce (2020-21) in MT		1253148
10	30% of marketable surplus (of col 9) in MT		375944
11	Required capacity in MT (col.10-8)		238594

Approx. 40% of the required capacity has been considered while assessing potential for 2023-24.

All necessary infrastructure and support required for construction of godowns/cold storage such as technical experts like civil/agricultural engineers/extension officials for creating awareness and guidance, building materials, skilled manpower for construction of scientific storage facilities, skilled manpower for warehousing and agricultural marketing, transport facilities for agricultural produce etc., is available in the district.

Constraints:

- The major constraint in the development of the sector in the state is lack of awareness among the farmers about the benefits of scientific storage facilities. Also, due to fragmentation of land holdings, the surplus generated per family is less in quantity. Collectivization is need of the hour.
- Availability of sufficient power to run cold storages.

2.2.1.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Total agriculture production of the district during year 2020-21 was 1253148 MT, 30% of which has been considered as surplus requiring storage and projections have been worked out approx. @ 40% of the gap in storage capacity thus calculated.

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Storage Godown (1000 MT)	Ton	0.04	92000	3680.00	2944.00
3	Cold Storage (1000 MT)	Ton	0.05	6000	300.00	240.00
Total						3184.00

The block-wise potential estimated is furnished in annexure-I.

2.2.1.4. Critical interventions required:

- Popularization of the Negotiable warehouse receipt system and creating awareness amongst farmers on the importance of scientific storage of agriculture produce.
- The 'Primary Agriculture Credit Societies (PACS) as Multi-Service Societies (MSC)' model, with storage/godown activity, is required to be promoted on a large scale.

2.2.1.5. Suggested Action Points:

A) Banks- The banks need to ensure to make available the pledge finance to farmers and provision of market linkage to food processing/ agro-processing units.

B) Government- The state/central government may popularize and incentivize and continuously monitor capital subsidy schemes for creation of scientific storage.

2.2.1.6. Other related issues:

Farmers' Producers Organizations (FPOs) can play a vital role in aggregation of farmers produce for transport/storage in order to reduce costs. The FPOs can also facilitate primary processing of commodities for increasing the shelf life. The priority accorded by Government of India, State Government and NABARD to promotion of Farmers Producers Organizations may give rise to demand in the storage facilities in the years to come.

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. They must be conserved well and used scientifically to ensure sustained level of production and productivity. 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 water use efficiently 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 like soil erosion caused mainly due to shift in cultivation, deforestation, reckless mining activities, overgrazing, etc. The agronomic productivity of land is highly dependent on effective soil and plant nutrition management.

Thus, land development is a sector comprising of various activities, undertaken to prevent soil erosion as also for improving productivity of land. The district has 22658 ha cultivable wasteland and 16673 ha land is not available for cultivation. With the increase in population stress on food security and pressure on land, it has become necessary to increase the productivity of land by its suitable development.

In a drought prone area like Osmanabad, watershed development, soil conservation and land treatment assumes greater importance. Hence, concerted efforts are required from all.

Review of Ground Level Credit flow: The GLC for the year 2021-22 and for previous two years is as follows :

(Amount in ₹ Lakh)

Land Development	2019-20	2020-21	2021-22
Target	852.55	852.96	1114.18
Achievement	490.60	380.29	908.27

(Source : LBR)

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

- Integrated watershed development: The agriculture department is implementing Watershed Development Programme in the district.
- Agriculture Department has supported construction of 5508 farm ponds under various schemes.

NABARD interventions:

Watershed: One watershed project under NABARD-IGWDP in Bhoom block at Irachiwadi has been completed covering the area of 883.13 ha (sanctioned treatable area). Two more watershed projects under NABARD-WDF have been implemented in 2017 in the district, the work of which has covered the area of 886.79 ha and 1066 ha (sanctioned treatable areas) ha in Tuljapur block of the district. At present, 2 watershed projects are going-on, one in Dukkarwadi village of Bhoom block covering approx. area of 985 ha and other at Tirth Bk in Tuljapur covering approximately the area of 993 ha.

IWMS : During 2019-20, a pilot project “Integrated Water Management Scheme” (IWMS) was sanctioned for implementation in 5 identified villages of Bhoom block, wherein construction of small micro watersheds on 100 ha of each village was envisaged with the grant support of ₹ 65 lakh. These projects have since been completed.

Water harvesting structures: There is a scope for following activities.

- Farm Ponds & Lined farm ponds
- Dry land horticulture, agri-horticulture, etc.

2.2.2.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Land levelling and shaping	Ha	0.155	160	24.80	18.64
2	Farm Ponds (30*30*3 m)	Nos.	2.000	800	1600.00	1200.00
Total						1218.64

The block-wise potential estimated is furnished in annexure-I.

2.2.2.4. Critical interventions required:

- Suitable watershed and water storage structures to be created through incentivization, including convergence with employment guarantee programmes.
- Existing structures are required to be maintained in order to avail benefit for a long period.

2.2.2.5. Suggested Action points:**A) Government Departments:**

- Krishi Vigyan Kendra should prepare suitable Farm Models for available irrigation sources like wells, Micro Irrigation and Ponds for pisciculture, etc.
- Programmes for popularization of Micro Irrigation Systems may be undertaken for small and marginal farmers, Joint Liability Groups, Farmers' Producers Organizations, women farmers, Self Help Groups, etc.
- User Groups/Farmers' Producers Organizations may be formed in completed command area and trained to take responsibility of distribution of network and maintenance.

B) Banks:

Special banking plans may be prepared for completed watersheds, where credit absorption potential has increased due to treatment.

2.2.3. Agriculture Infrastructure-Others

2.2.3.1. Introduction: The economy of Osmanabad district is heavily dependent on agriculture. The agriculture is rainfed and is affected by climate change. The over doses of chemical fertilizers and pesticides are affecting the fertility of soil and its health. Adoption of organic farming and organic manures in the field is required to protect the soil.

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

- Seed production – There is a scope for seed production unit for major crops in the district viz. Tur, soyabean, Jowar etc.
- Agriculture and Horticulture Departments are promoting vermi-compost by providing subsidy and also propagating extensive use of bio-fertilizer to increase their efficiency and to reduce the use of chemical fertilizers.
- The officials from Agriculture department, Krishi Vigyan Kendra, and a few Non-Government Organizations who conduct various awareness/capacity building programmes on an on-going basis with regard to steps required for conservation of fertility of land.
- Vermi-composting:** Rural areas with predominance of agriculture, suburbs of cities and semi-urban villages are considered ideal locations for setting up of vermicomposting units on a larger scale from the view point of availability of raw material and also marketing of the produce. Government of India is also encouraging this activity by giving subsidy to popularize the activity, as this is one of the best substitutes for chemical fertilizers. There is good potential for the activity in the district. This can be taken up by individuals for captive use and also on commercial basis.
- Organic Farming:** In view of the increasing and indiscriminate use of synthetic fertilizers and pesticides and deteriorating soil health and productivity, the concept of organic farming is gaining importance amongst farmers. The present day intensive agriculture practices have resulted into soil fatigue, and gradual deterioration of soil health. To overcome these growing problems

emphasis is being given to restore soil health by reducing the use of chemical inputs and increasing the use of biological and organic inputs. In view of these, there is a need to augment the infrastructure for production of quality organic and biological inputs.

2.2.3.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Taking into account the present status, various infrastructure availability/gaps and recent policy and promotional interventions, estimated projections are made. The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
01	Organic farming	Ha.	0.420	160	67.20	50.40
02	Vermi composting	Nos.	0.396	160	63.36	47.52
Total						97.92

The block-wise potential estimated is furnished in annexure-I.

2.2.3.4. Critical interventions & action points:

Use of organic farming needs to be promoted in larger scale by way of suitable incentivization.

2.2.3.5. Suggested Action Points:

A) Government Departments:

- There is need to generate awareness among farmers on significance of bio-technology in seed improvement (BT seeds/cotton etc.) for its adaptation, so as to increase productivity/production, use of stress tolerant varieties such as drought tolerance etc. A well informed farmer is critical for acceptance of modern technology. The KVK and Agriculture Department may play a role in this regard by conducting training/capacity development programmes, publication and pamphlets and preparing area development scheme, etc.
- Farmer's Cooperatives/producer companies, exclusively for promotion of organic farming which can also act as business platform for the farmers, may be promoted.

B) Banks:

- Bankers may extend credit to organic farming, vermi-composting units.

Chapter 2.3. Agriculture – Ancillary Activities

2.3.1. Food and Agro Processing:

2.3.1.1. Introduction: Post-harvest technology and management (food and agro processing) plays a crucial role in value addition to agriculture and has been identified as a thrust area by the Government of India. Reserve Bank of India has advised banks that credit to units under the sector with investment in plant and machinery upto ₹ 10 crores may be classified as indirect finance for agriculture and allied activities. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularization of Agro/Food processing sector in India.

Osmanabad district: The district has been notified under Agri-Export Zone for pomegranate. As such, there is scope for developing agro-processing projects apart from present activities going-on in the district like Grape processing, milk products, mini dal mills, oil mills, soya processing, jaggery manufacturing, floriculture, etc.

Present status of post-harvest activities in the district:

As per the information received from DIC, there are 416 units in the district engaged in activities like flour mills, manufacture of food products, beverages, horticulture products etc. The total investment by these units is ₹ 3899 lakh and these units have provided employment to 3327 people.

Production of major crops in the district for processing activities:

Sr. No.	Crop	Production (MT)–2020-21	Local Consumption (assumed @ 25%)	Surplus
1	Soyabean	628310	157078	471232

2	Tur dal	70397	17599	52798
3	Udid dal	41141	10285	30856
4	Mung dal	17806	4452	13354
5	Horticulture #	321472	80368	241104

source : District Social and Economic Review – 2021 (unless specified otherwise)

source : HAPIS 2nd advance estimates for 2019-20

GLC data under food processing is not separately reported by banks in MIS of Lead Bank.

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

MIDC data shows that Maharashtra has Eight Specialized Food Parks with facilities like cold storage, warehousing, advanced packaging, tetra packaging & food testing laboratory. Out of which, one is located at Osmanabad.

Infrastructure available/ planned for promotion of food & agro processing industry:

The district is well connected by roads with other districts as well as states. There is good scope for several Dal mills with 10 to 15 MT capacity per day. The new and modern grading & cleaning technology including SORTEX can be employed to manufacture high quality dals (pulses). The already thriving Khowa/Pedha making activity in parts of Bhoom, Pathrud, Kunthalgiri and Saramkundi etc. needs to be developed in a more integrated manner. There is scope for soyabean processing, meat processing or leather tanning (due to availability of Osmanabadi breed of goat) in the district.

The first Khowa cluster in Maharashtra has been started in Bhoom block of Osmanabad from May 2017, which offers common facility to the milk producers in the district to store and process their milk. The storage capacity of the cold storage is 1000 MT.

Gaps in Infrastructure:

- Irregular power supply, and unavailability of water are the main constraints. Post-harvest infrastructure like quality testing labs, cold chains are not available. Agro climatic condition of the district is not favorable, as such perishable food items have to be sold at cheaper prices.
- Low level of technology/capacity utilization and seasonality in operations added to the backwardness of the district.
- Skill development for agro-processing ventures needs to be addressed.

2.3.1.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

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

Area under Soyabean & pulses is increasing. Accordingly, potential is assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Physical Unit	TFO	Bank Loan
1	Mini Dal Mills	No.	10.00	100	1000.00	800.00
2	Mini Oil Mills	No.	15.00	100	1500.00	1200.00
3	Soya/Milk/Horticulture/ Other Foods	No.	10.00	100	1000.00	800.00
4	Working capital for existing + new units	No.	1.00	800	800.00	800.00
Total						3600.00

The block-wise potential estimated is furnished in annexure-I.

2.3.1.4. Critical interventions required:

- Completion of industrial estates at Omerga, Bhoom and Kallamb with all amenities needs to be expedited.
- Speed up the setting up a Food Park to provide basic infrastructure like cold storage, warehousing, advanced packaging, tetra packaging and food testing laboratory, storage,

2.3.1.5. Suggested Action Points:

A) Government Departments: Departments like State Electricity Board, District Industries Centre, RSETI, Training Institutes, Banks, etc. may gather on a common platform to facilitate following:

- Scientific Post-harvest storage, processing, grading and standardization of produce may be undertaken.
- Post-harvest infrastructure (quality testing labs, cold chain, etc.) may be set up at least one for each block.
- Uninterrupted power supply to industrial units including cold storages.
- Support formation and strengthening of Farmer Producer organizations, which will act as a link between the farmers and food processing industry.

B) Banks:

- The khova making cluster remains largely outside institutional credit fold. This is a good business opportunity for bankers.
- The FPOs setting up units under processing units like dal mill, soyabean processing, milk processing, etc. offers good scope for financing. Specially, FPOs formed under Central Sector Scheme offer excellent lending opportunities to banks in short to medium term.

2.3.2. Agri-Ancillary Activity-Others

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

- Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
- Loans for setting up of Agri-clinics and Agribusiness Centers.
- Loans for Food and Agro-processing upto an aggregate sanctioned limit of ₹ 100 crore per borrower from the banking system. (Covered separately in Chapter 3.3.1).
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in Reserve Bank of India circular.

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

- Osmanabad district has a very good network of 2119 cooperatives/institutions at ground level, with 469 agriculture credit cooperatives (including 467 PACS and DCCB), 376 other cooperative credit societies, 284 animal husbandry cooperatives (including 86 milk cooperatives, 174 fisheries cooperatives and 24 others), 45 agro-processing and sugar societies (including 6 sugar factories and 39 agro-processing societies), 32 marketing cooperatives, 364 labour societies, 100 industrial societies and 449 other societies (housing, consumer etc). There is good scope for financing cooperative institutions having primary objectives of facilitating farmers' financing for agriculture and allied activities, aggregation and marketing of produce, providing remunerative price to farmers' produce, etc.
- In Osmanabad, good fertile land is available and there would be good crops if there is sufficient rainfall. Agriculture graduates have good opportunities for providing consultancy services like soil and water testing, application of appropriate seeds, fertilizers, pesticides, etc. along with sale of these agriculture-related inputs, farm equipments, etc. For setting up of Agriculture Clinic and Agriculture-Business Centre (ACABC), Subsidy @36% for open borrowers and @44% for SC/ST and women entrepreneurs is available from Central Government through NABARD. A target of setting-up of minimum one ACABC unit per branch is stipulated by Government of India.
- As per the assessment, keeping in view the rural population and existing credit linkage of SHGs in the district, there is still a potential of formation of around 13000 new SHGs. MFIs have a big role to play due to inability of the banking system to cater to such a huge population for micro-finance. Further, there is ample scope for financing to existing SHGs which have been doing good work by starting their own micro-enterprises or income generating activities

2.3.2.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loans to Farmers' Cooperative Societies	Nos	15.00	08	120.00	96.00
2	ACABC	Nos	20.00	160	3200.00	2048.00
3	Loans to MFIs for on-lending	Nos	20.00	160	3200.00	2560.00
Total						4704.00

The block-wise potential estimated is furnished in annexure-I.

2.3.2.4. Critical interventions required:

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

2.3.2.5. Suggested Action Points:**A) Government Departments:**

- The Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
- The concerned departments may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities.

B) Banks:

- Banks may consider financing viable cooperatives (PACS/FSS) for on-lending to their members as the new business opportunity.
- Banks may organize awareness camps for financing under ACABC Scheme in view of good potential in the district.

Suggested action plan to improve agricultural credit :

Bankers in the district are by and large reluctant to extend agricultural credit, especially investment credit. This is evident from the fact that the share of investment credit in total agricultural credit was only 11% during 2021-22. This can be attributed to agro-climatic conditions of the district and consecutive droughts faced during last decade, severely affecting the credit repayment capacity of the farmers, thereby leading to increase in defaults/NPAs.

Due to favorable monsoon during past few years, and focused periodic review by District Administration, there has been a considerable growth in crop loan disbursement. Further, after various debt waiver schemes announced by the Govt. in the recent past, not only many farmers have become eligible for fresh borrowings, but recovery/NPAs position of the banks has also improved considerably. The area under crops, productivity and productions are on the rise continuously for the past few years. Thus, credit absorption capacity of farmers in the district is on the rise. Keeping these factors in view, there is definitely scope for increasing investment credit activities in Agriculture sector.

However, in order to achieve any real and meaningful progress in this regard, there is a strong need to change the mindset of the bankers. A multi-pronged approach is needed, including setting up suitable target and regular follow up of investment credit portfolio of branches by controlling offices/ROs of respective banks, periodic review of investment credit in Agriculture sector by District Administration and most importantly, capacity building and awareness of the branch managers, making them realize that they should lend to sector, not for any other reason (including target orientation) but because it is a bankable proposition and a sound business opportunity for the bank.

The following specific action points are suggested:

Sr. No.	Action Point Suggested	Agency/ies suggested for coordination / information dissemination
1	Capacity building of branch managers / creation of awareness about various schemes (AIF, CSS on FPOs, AMI, PMFME, ACABC, NLM, PM KUSUM etc.)	Govt. Depts Concerned LDM / DDM
2	Setting up suitable targets for branches under Agri term lending and regular follow up thereof.	Banks
3	Periodic review of investment credit in Agriculture sector of all bank branches in the district.	District Administration LDM
4	HO/ROs/Controlling Officers of banks to impress upon branches that financing FPOs under CSS is a good business proposition for them. Awareness creation among branches at district level.	Banks ATMA LDM / DDM
5	Bank may extend finance to marketing arrangements like three wheelers with ice boxes, motor cycles with ice box etc. This will not only facilitate fishermen but also form a good credit portfolio for banks, as loans will be secured by way of hypothecation of vehicles, giving more comfort level for lending.	Fisheries Dept. To make efforts to sell this concept to banks. Banks (Suitable policies/loan products to be framed by banks for the purpose)
6	The District Central Cooperative bank accounts for 40% of the total branch network in district. However, it has only 12% share in GLC in the district. It is facing severe liquidity issues and is not in a position to lend for any activity, other than Kharif crop loans, due to resource constraints. State Govt. to take necessary action	CC&RCS (State Govt.)
7	Over the years, NABARD has made efforts to increase the credit absorption capacity of farmers through various interventions in the district, including Watersheds, formation of FPOs (under both, Centre Sector Scheme as well as under its own funds), other programmes like sex sorted semen programme, goat breeding cum marketing centre etc; being implemented through various partner agencies. Bankers may take advantage of the increased credit absorption capacity in the project areas.	Bankers DDM

Chapter 3

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

3.1.1. Introduction:

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

Classification of MSME:

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

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

Description of eligible categories under the priority sector of MSME:

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

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

- (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.

3.1.2. Status in Osmanabad:

As on 31 March 2022, 9460 units under micro, small and medium enterprises were registered under Udyog Adhar and 1976 units were registered under Udyam. The details are given below:

Udyog Adhar							
Sr. No.	Category	No. of Enterprises			Employment Generation		
		Mfg	Service	Total	Mfg	Service	Total
1	Micro	3286	4972	8078	16317	13615	29932
2	Small	517	841	1358	9160	10698	19858
3	Medium	18	6	24	1213	185	1398
	Total	3821	5639	9460	26690	24498	51188
Udyam Registration							
		No. of Enterprises			Employment Generation		
		Mfg	Service	Total	Service	Mfg	Total
1	Micro	591	1385	1976	3077	3729	6806

(source : DIC, Osmanabad)

Status of Stand Up India scheme, Mudra Scheme and Cluster development:

- **Stand Up India Scheme:** Under Stand Up India Scheme, there are 84 cases financed by different bank with the loan of ₹ 16.86 crore as on 31 March 2022.
- **Mudra Scheme:** As on 31 March 2022, 59439 accounts under Shishu, 13359 accounts under Kishor and 921 accounts under Tarun category have been financed by banks to the tune of ₹ 160.06 crore, ₹ 137.42 crore and ₹ 68.09 crore respectively under the scheme.
- **PMEGP:** Under PMEGP, 33 units were disbursed bank loan of ₹ 1.70 crore during the year 2020-21, creating employment for 160 people. Cumulatively, as on 31 March 2021, 98 units were disbursed bank loan of ₹ 2.77 crore, creating employment for 420 people.
- **CMEGP:** Under CMEGP, 30 units were disbursed bank loan of ₹ 3.35 crore during the year 2020-21, creating employment for 120 people. Cumulatively, as on 31 March 2021, 120 units were disbursed bank loan of ₹ 7.75 crore, creating employment for 480 people.

(source : LDM)

Review of Ground Level Credit flow:

(Amount in ₹ Lakh)

MSME	2019-20	2020-21	2021-22
Target	15353.50	15353.55	26500.00
Achievement	11472.00	27794.54	31372.00

(Source : SLBC)

3.2 Infrastructure and linkage support available, planned and gaps:

Osmanabad is less developed district in Marathwada region. There are four MIDC estates in the district of which only one MIDC in Osmanabad is developed. The major problem in the district is water scarcity. Erratic power supply is also a constraint. For any industrial/business development, provision of water and electricity are two basic infrastructural arrangements required.

The DIC has sanctioned a khoya cluster under Common Facility Center (CFC) scheme and the unit has started its working from May 2017. This is the first Khoya cluster in Maharashtra. Five another CFCs viz. Fabrication & Engineering, Leather, Termeric, Garment and Raisin are in various stages of process of sanction at DIC.

3.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

Assessment of potential of term loans and working capital for the sector has been done keeping in view the inclusion of Micro, Small and Medium industry enterprises under priority sector and also implementation of Mudra, Stand-Up India, Start-Up India, Skill India schemes, PMEGP, CMEGP in the district. The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr.No.	Activity	Unit cost	Physical units	Total financial outlay	Bank Loan
A	Manufacturing Sector Enterprises– Term Loan				
a.	Micro	50.00	30	1500.00	1200.00
b.	Small	400.00	5	2000.00	1600.00
c.	Medium	2000.00	0	0.00	0.00
	Sub total				2800.00
B	Manufacturing Sector Enterprises – Working Capital				
a.	Micro	20.00	300	6000.00	4800.00
b.	Small	100.00	15	1500.00	1200.00
c.	Medium	500.00	5	2500.00	2000.00
	Sub total				8000.00
C	Service Sector Enterprises – Term Loan				
a.	Micro	40.00	30	1200.00	960.00
b.	Small	300.00	9	2700.00	2160.00
c.	Medium	1500.00	0	0.00	0.00
	Sub total				3120.00
D	Service Sector Enterprises - Working Capital				
a.	Micro	10.00	2000	20000.00	16000.00
b.	Small	80.00	50	4000.00	3200.00
c.	Medium	400.00	6	2400.00	1920.00
	Sub total			000	21120.00
	Grand total				35040.00

The block-wise potential estimated is furnished in annexure-I.

3.4. Critical Interventions and Suggested Action Points:

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

facilities provided under service sector

- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹10 lakh to ₹100 lakh and sanction the cases.

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

Chapter 4

Credit Potential for Exports, Education and Housing

4.1 Export Credit

4.1.1. Introduction:

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

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

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

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

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

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

Signing of MoU between NABARD and APEDA

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

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

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

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

Gol Reforms to promote agri exports

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

Government of Maharashtra - Agriculture Export Policy 2022

Cluster Development Programme – Identified Clusters

Sr.No.	Product	Districts
1	Banana	Jalgaon, Nanded, Nandurbar, Akola, Pune, Solapur, Dhule, Parbhani, Buldhana, Wardha, Kolhapur, Hingoli
2	Pomegranate	Nasik, Solapur, Ahmednagar, Pune, Sangli, Osmanabad, Washim, Buldhana, Latur
3	Grapes	Nasik, Sangli, Solapur, Pune, Osmanabad, Ahmednagar
4	Onion	Nasik, Ahmednagar, Pune, Solapur, Jalgaon, Dhule
5	Vegetable	Nasik, Ahmednagar, Pune, Jalgaon, Nagpur, Thane, Palghar
6	Red chillies	Nandurbar, Buldana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane
9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	Kesar Mango	Beed, Ahmednagar, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, Jalgaon, Amravati, Wardha, Beed, Nanded, Parbhani
12	Orange	Amravati, Nagpur, Akola, Wardha, Washim, Buldhana
13	Flowers	Pune, Satara, Nasik, Kolhapur
14	Raisins	Sangli, Nasik
15	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
16	Dairy Products	Ahmednagar, Pune, Satara, Sangli, Kolhapur, Solapur
17	Non – Basmati Rice	Chandrapur, Pune, Gondia, Bhandara, Gadchiroli, Nagpur, Palghar, Thane, Raigad
18	Meat products	Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli Buldana, Nagpur,
19	Pulses	Amravati, Yavatmal, Buldana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, Jalgaon, Dhule,

		Nasik,Ahmednagar, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.
20	Turmeric	Washim, Yavatmal, Sangli, Parbhani, Satara Wardha, Hingoli, Nanded
21	Oilseeds	Naded, Latur, Buldana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur,Beed, Jalgaon

District scenario: APEDA has identified Osmanabad district as potential cluster for Pomegranate cultivation. The pomegranate, mango and grapes are major fruits grown in the district which have got export potential. Production under these fruits is more in Osmanabad, Tuljapur, Bhoom and Kallamb blocks as compared to other four blocks.

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

District is well connected to big cities like Pune, Latur, Solapur, Aurangabad and Hyderabad by road and rail connectivity. Arrangements can be made in these cities with big exporters. A new four-lane highway is also being constructed which will reduce the travel time to the cities viz. Hyderabad, Pune, Aurangabad and Solapur.

4.1.3. Assessment of credit potential:

Though there is potential in the district for export credit, financial projections cannot be made as there is no export finance branch available in the district. Export from the district is financed by branches from cities like Pune and Mumbai, and thus does not figure in district finance.

4.1.4. Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established at more places which can function for developing agro products and agro industries having export potential, fixing of standards and specifications for the scheduled products for the purpose of exports, training in various aspects of industries connected with the scheduled products, updating exporters regarding various central government schemes.
- A nodal agency for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers' market and take up exporters' queries.
- Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- Incentives in various forms will enable exporters to reduce their cost and sustain competition

from other countries.

- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- Cluster based approach in financing by bankers for enhancing exports.
- There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- There is a need for transition from low value unprocessed/semi-processed and bulk material (which has 85% share in the total agricultural exports) to sophisticated value added products.
- There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology, development of Mega Food Parks and promotion of various clusters.
- Need for financing commodity specific MSMEs.

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

4.2 Education

4.2.1. Introduction:

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

In terms of RBI guidelines on Priority Sector advances (RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 Updated on 26 October 2021), loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

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

National Education Policy 2020

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

Economic Survey of Maharashtra 2021-22 – Education

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

Population & Literacy – 2011 Census (Lakh):

Particulars	Population			Literacy%
	Rural	Urban	Total	
All India	8330.88	3771.06	12101.93	74.00
Maharashtra	615.56	518.18	1133.74	82.34
Osmanabad	13.77	2.81	16.58	78.40

Ground Level Credit: The details of loans disbursed under education loans in Osmanabad is given in the table below. There is growing demand from the rural youth for higher education and courses to be pursued in cities like Pune, Mumbai, Solapur and Aurangabad and disbursement is increasing.

(Amount in ₹ lakh)

Particulars	2019-20	2020-21	2021-22
Education Loan disbursed by banks	513.00	n.a.	401.40

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

In Osmanabad, there are several educational institutions for Graduation, Post-Graduation studies (60) and engineering institutes (13). The colleges in Osmanabad are affiliated to Marathwada University. Government of Maharashtra offers scholarships for poor students pursuing engineering/medical

education. The students of the district prefer taking admissions for higher courses in cities like Pune, Mumbai etc.

4.2.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit(Nos)	Unit Cost	Physical unit	TFO	Bank Loan
1	Education loan for professional courses in India	No.	10.00	580	5800.00	4930.00
2	Education loan for studying abroad	No.	20.00	18	360.00	270.00
Total						5200.00

The block-wise potential estimated is furnished in annexure-I.

4.2.4. Critical interventions required:

Promotion of subsidy scheme specially designed to provide Interest Subsidy for the period of moratorium on educational loans and availability of credit guarantee should be widely publicized.

4.2.5. Action Points

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

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

4.3 Housing

4.3.1. Introduction:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Credit Flow during last three years: The disbursements during the years 2018-19, 2019-20 and 2020-21 are to the tune of ₹ 5508.50 lakh, ₹ 40.94 lakh and ₹ 6744.09 lakh respectively. The potential is assessed considering the Government of India mission of housing for all.

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

There is a huge mismatch between demand and supply in housing sector. Availability and access to institutional credit at affordable rate is one of the reasons for this mismatch.

4.3.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount ₹ Lakh)						
Sr. No.	Activity	Unit (Nos)	Unit cost	Phy Unit	TFO	Bank Loan
1	Housing loans– Individuals (construction/ purchase of ready-built house)	No.	25.00	800	20000.00	15000.00
Total						15000.00

The block-wise potential estimated is furnished in annexure-I.

4.3.4. Suggested Action Points:

- Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
- 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.

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

CHAPTER 5

Credit Potential for Infrastructure

5.1 Infrastructure – Public investments

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 ₹30,000 crore for FY 2020-21 under RIDF XXVI, the cumulative allocation has reached ₹368875 crore including ₹18,500 crore under Bharat Nirman.

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

5.1.2 Status of RIDF in Maharashtra

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

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

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

5.1.3. Status of RIDF in the district

During the year 2021-22, eight projects, including six rural bridge and two rural road projects, were sanctioned in the district with RIDF loan of ₹ 1831.45 lakh, against which, ₹ 558.07 lakh has been disbursed as on 31 March 2022.

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

(₹ lakh)

Sl. No.	Sector	Sanctioned	
		No. of Projects	Loan
1	Roads (PWD)	9	586.40
2	Bridges (PWD)	13	2146.70
3	Rural Roads (Rural Development Department)	9	3344.30
4	Irrigation (MI, LI, Check dams, etc.)	1	1433.65
	Total	32	7511.05

Of the above 32 projects, 5 projects (3 Roads and 2 Rural Roads) have been completed as on 31 March 2022.

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.

5.1.5. NABARD Infrastructure Development Assistance (NIDA)

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

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

5.1.6. Potential Sectors for Support under RIDF in Osmanabad District

Road Connectivity:

There are 728 villages in the district which are connected by all-weather roads. Total road length in the district as on 31 March 2021 is 8175.14 Km, consisting of Cement roads (319.08 Km), Tar Road (4731.96 Km), Gravel pucca roads (1659.94 Km) and other road (1464.16 Km).

The following factor may be considered while posing connectivity projects, specifically road projects for sanction under RIDF :

- All villages in the district are connected by all-weather roads (source : Infrastructure Statistics of Maharashtra 2018-19).
- The road density per lakh population (*source : Infrastructure Statistics of Maharashtra 2018-19, as per projected population as on 01 October 2018*) in the district was 423 Kms, which was very high compared to Aurangabad division average of 326 Kms and State average of 251 Kms.
- As indicated in Infrastructure Statistics of Maharashtra 2018-19, as on 31 March 2019, out of total road length of 7491 Kms in the district (maintained by PWD and ZP), 1211 Kms road (i.e. 16.17% of total road length) was un-surfaced. Considering only rural roads, out of total road length of 3247 Kms, 899 Kms roads (i.e. 27.69% of total rural road length) was un-surfaced.
- Further, of total road length of 7491 Kms, width (breadth) wise classification was as under : 379 Kms (i.e. 5% of total road length) was 7 Mtr wide, 1033 Kms (i.e. 14%) was 5.5 Mtrs wide, 4868 kms (i.e. 65%) was 3.75 Mtrs wide and 1211 Kms (i.e. 16%) was having other width.

Keeping in view the above factors, State Govt. should consider prioritizing projects for widening of rural roads and surfacing of un-surfaced roads.

Irrigation:

As indicated in 'Infrastructure Statistics of Maharashtra State 2017-18 and 2018-19', the irrigation potential created in the district as at the end of June 2017 was 139900 ha. However, the *actual irrigated area during 2017-18 was only 51700 ha, i.e. only 37% of the total potential created*. This was very low in absolute terms as well as compared to Aurangabad division average of 43.4% and state average of 78.4%. This points at the need to concentrate efforts in utilization of the potential created on priority.

Projects in the district have very low water storage capacity due to silt deposit, poor maintenance, etc. Some of the areas need urgent attention are maintenance and repairs to irrigation infrastructures like Percolation tanks, desilting of MI tanks, repairing of bunds, feeder channels, embankment of rivers, etc.

Education:

Under Integrated Child Development Project, 2016 anganwadis are functioning in the district.

As indicated in Infrastructure Statistics of Maharashtra 2018-19, only 56.7% of total schools in the district have computer facilities. Further, only 69.3% of the schools had boundary walls. These areas can be prioritized under RIDF.

Health Care:

Health care facilities in the district are adequate with 215 hospitals and 406 dispensaries including private sector, with 4363 beds available. There are 44 primary health centers and 206 primary health sub-centers.

However, due to open drainage system in major cities of the district, including district headquarters, mosquito borne diseases rapidly spread, especially during monsoons. The GDP loss, in terms of expenditure on healthcare services and absence from work on account of illness, needs to be quantified and viability of closed drainage system may be examined for viability.

Rural Drinking Water Supply:

Due to inadequate water resources, limited rainfall (average rainfall 760.30 mm) and water run-off due to geography, district faces water scarcity. There are no perennial rivers. Major rivers like Manjra and Seena and their tributaries like Terna, Chandani, Bennitura and Bori turn dry after December.

Out of total 728 villages and 450 hamlets (as per 2011 census), 52 villages are being supplied drinking water through pipeline. 546 villages and 82 hamlets are facing water shortage (not getting drinking water throughout the year). District administration prepares a plan every year to cater to needs of villages and hamlets with water scarcity by available means.

Suitable water supply schemes may be considered for prioritization under RIDF.

5.1.7. RIDF Projects - Action Points

A) State Govt:

- Keeping in view the factors indicated at para. 5.1.6. of this document, State Govt. should consider posing less projects for construction of new roads, and prioritizing projects for widening of rural roads and surfacing of un-surfaced roads.
- Suitable water supply schemes for villages facing water scarcity may be considered for prioritization under RIDF.
- The irrigation potential created in the district as at the end of June 2017 was 139900 ha. However, the actual irrigated area during 2017-18 was only 51700 ha (i.e. only 37%). Efforts may be made in optimum utilization of the potential created.
- People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- 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.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.
- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e., DPC, BLBC, etc.

B) Banks:

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

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

There are 215 hospitals, 406 dispensaries, 44 primary health centers and 206 primary health sub-centers available in the district.

There are 1344 primary schools, 494 secondary schools and 130 higher secondary schools. The teacher to student ratio is 24. The higher level educational institutes are 60.

Though girl students (136021 number) form 47% of total students (288680 number), there are only 37 schools only for girls (i.e. <2% of total schools, of which, 24 are primary schools, 12 secondary and 1 higher secondary school.

- a. Some of the social indicators which have a bearing in estimation of potential under the sector for bank credit are given below:

	Literacy (%)			PCNDDP	Rank
	Total	Male	Female		
State	82.34	88.38	75.87	193121	17 th
District	78.44	85.84	70.51	132967	

PCNDDP - Per Capita Net District Domestic Product (at current prices)

- b. The district lags behind the state average in literacy rate, no. of students per degree college/school and also in no. of Government hospitals/beds in Government hospitals.

5.2.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

- a. Some of the banks have specific credit products like school+, Hospital+, doctor+, etc. and are extending credit to construction of new buildings to start new schools and purchase of other infrastructure and equipment. Similarly, credit facility can also be extended for expansion of some of the existing schools/hospitals, etc. It is assumed that credit would be extended to at least one new school and expansion/renovation of one existing school in major blocks of the district. There is more potential in the blocks adjoining Osmanabad viz. Tuljapur. An amount of ₹ 30 lakh for a new school building is assumed.
- b. In view of the subsidy being made available by the State Government to rural households for taking up construction of toilets, there is very little scope for credit flow to this sector also water scarcity is one of the reasons for taking up the activity. Keeping, therefore, the need to have some more schools/colleges/hospitals/water purifying plants in the private sector, with the above assumptions, the potential is assessed for the year:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	Total financial outlay	Bank loan (₹.lakh)
1	Construction of New School buildings/ Renovation of existing ones	No.	30.00	03	90.00	72.00
2	Construction of New Hospital buildings / Renovation of existing ones	No.	50.00	03	150.00	120.00
3	Rural sanitation	No.	2.00	130	260.00	208.00
4	Water Purifying RO plants (1000 lph)	No.	1.50	08	12.00	9.60
Total						409.60

The block-wise potential estimated is furnished in annexure-I.

5.2.4. Critical interventions required:

There is a need to encourage PPP models in creation of social infrastructure by roping corporates and other institutions through their CSR funding and private investment through bank credit.

5.2.5. Suggested Action Points:

Banks may also encourage private investments in creation of social infrastructure by way of extending adequate credit.

5.3. Renewable Energy

5.3.1. Introduction: Renewable energy has become a major focus area of the government with the ambitious target of achieving 40 percent cumulative electric capacity from non-fossil fuel-based energy resources by 2030. India is currently undertaking the largest renewable capacity expansion programme in the world. The total renewable energy capacity target has been increased to 175 GW by the year 2022, out of which 100 GW is to be from solar, 60 GW from wind, 10 GW from biomass and 5 GW from small hydro power subjects.

District scenario: Osmanabad district is electrified. The major source of power is grid electricity. The urban, semi-urban and rural areas of the district always face power cut due to load shedding by the State Electricity Distribution Company. The usage of renewable sources of energy is low in the district. There is potential for finance by the banks more particularly solar home lights and solar water heating systems.

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

The infrastructure for sales and service including suppliers of solar equipments, arrangement of repairs of solar equipments and availability of trained manpower are the constraints in the district. The arrangement for supply/construction and maintenance of bio-gas plants is there in the district. There is a need for Waste Management System by Nagar Parishad and Gram Panchayats.

5.3.3. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The district has strong sunlight and this need to be tapped. Keeping in view the importance and utility of solar energy, the projections are made. The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No)	Unit cost	Phy unit	TFO	Bank loan
1	Bio Gas 2 Cu.m.	Nos.	0.20	400	80.00	72.00
2	Solar pumps	Nos.	3.00	16	48.00	28.80
	Total					100.80

The block-wise potential estimated is furnished in annexure-I.

5.3.4. Critical interventions required:

- Creation of awareness among the people about State and Central government programmes on new and renewable sources of energy.
- There are a number of small khowa making units in Bhoom block. These units use firewood to make steam for use in khowa making process. This not only causes pollution but also adds to cost of produce. Suitable solar model may be developed to replace firewood for steam making.

5.3.5. Suggested Action Points:-

- Banks may consider financing Bio gas activity along with Dairy units so as to enable better use of animal dung and creation of additional source of energy.
- Defunct Bio Gas plants need repair for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB/ZP can jointly work in this direction.
- MEDA may organize training programme for enterprising villagers to promote use of solar unit. List of eligible farmers may be sent to banks for financing.
- Industry Association may persuade all service units to use solar power for water heating.
- Self Help Groups may be trained in repairing of solar units and bio-gas units.

Chapter 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1. Introduction:

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

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

	A	B	C
Position as on	No. of SHGs in Maharashtra	No. of SHGs in Osmanabad district	Share of total SHGs in Osmanabad district to Maharashtra position (b/a*100)
31/3/2022	569292	14510	2.5%

Source : nrlm.gov.in

As can be seen in the table, the total number of SHGs formed constituted 2.52% of Maharashtra State as on 31 March 2022.

Total No. of blocks in the district	8
No. of blocks where SHGs exist	8
Total No. of blocks where SHGs are linked	8
Total No. of bank branches in the district	CBs - 80; Coops. - 82; RRBs - 37
Of which No. of branches participating in linkage program	CBs - 80; Coops. - 82; RRBs - 37
No. of additional branches to be roped in	-
No. of Govt. / other agencies participating	Govt. Depts. - MAVIM, DRDA; Others-NGOs

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	14510
2	No. of SHGs credit linked in the district	14510
3	Amount of Bank loan availed (Rs lakh) in the district (during 2021-22)	9124.19
4	Percentage of women SHGs in the district	100%
5	Average loan disbursed per SHG (₹) in the district (2021-22)	189102.38
6	Average loan disbursed per SHG (₹) in the State (2021-22)	191901.36
7	Average loan disbursed per SHG (₹) in the Country (2021-22)	280332.85
8	NPA (amount) position in the district (2021-22)	5.03%
9	NPA (amount) position in the State (2021-22)	6.00%
10	NPA (amount) position in the Country (2021-22)	2.14%
11	Loan outstanding per SHG (2021-22) district (₹)	69764.51
12	Loan outstanding per SHG (2021-22) State (₹)	74583.90
13	Loan outstanding per SHG (2021-22) Country (₹)	192948.09

Source : nrlm.gov.in / daynrlmbl.aajeevika.gov.in

The average loan size in the district is below the state as well as national average. The rising NPA is a cause of concern. While the percentage of NPAs in the district is below the State average, it is more than two times the national average.

Capacity building programmes: Various Capacity building programme viz. one SHG Leadership Development Programme and one Sensitization Programme on SHGs for Bankers was conducted in the district by NABARD under SHG-BLP during 2021-22.

During the year 2022-23, Various Capacity building programme viz. Leadership Development Programmes, Sensitization Programmes on SHGs for Bankers and Village level programmes have been planned to be conducted under SHG-BLP to give a fillip to SHG-BLP.

6.4 Financing of Joint Liability Groups

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks. JLG guidelines of November 2014 had specifically provided for and clearly suggested that “incentive to banks will now be available for using BCs / 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. It is felt that the RRBs due to their sheer rural presence and penetration in backward areas are at an advantageous position and can easily scale up financing of JLGs if the required thrust and focus is provided. A huge opportunity is available with RRBs to easily rope in BCAs/ CSPs for taking on a business facilitator role and persuade them for formation, monitoring and extending hand-holding support to the JLGs as an add-on function. This will not only externalize some of the bank’s functions viz., mainly of monitoring, ensuring hand-holding and following up for timely repayments but will also enable the BC Agents to get additional income from managing the JLGs.

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

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

Bank Loan Disbursed and Outstanding - Joint Liability Groups as on 31 March 2022 in the state of Maharashtra

	(Amt in ₹ lakh)
Cumulative No. of JLGs promoted as on 31.03.2021	1032072
Cumulative Loan disbursed as on as on 31.03.2021 (₹ Lakh)	1636045.62
No. of JLGs promoted during 2021-22	503312
Loan Disbursed during 2021-22 (₹ Lakh)	542266.85
Cumulative No. of JLGs promoted as on 31.03.2022	1535384
Cumulative Loan disbursed as on as on 31.03.2022 (₹ Lakh)	2178312.47

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

During 2021-22, total number of JLGs credit linked in Maharashtra are 503312 with an amount of ₹ 542266.85 lakh as compared to 5408798 JLGs financed in India with an amount of ₹ 11277275.14 lakh.

With a view to sensitising the stakeholders of the JLG programme, NABARD has been arranging training programmes and exposure visits to successful JLGs.

The JLG mode of financing serves as a collateral-substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share-croppers, entrepreneurs etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lesses through JLG mode of financing. Considering the number of farmers with less than one hectare of land in the district as 1.58 lakh, there is a vast potential for formation / promotion and credit linkage of JLGs in the district.

6.5 Issues related to Micro finance

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. Bankers have to depend on the rating done by NGOs. But on some occasions, their rating falls short of objectivity. Monitoring mechanism of SHGs by NGOs has to be strengthened.

6.6 Future Strategy

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

6.7 Enhancement in credit flow – capital formation

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

6.8 Assessment of Potential

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

1	Population of the district	1657576
2	Rural population	1376519
3	No. of households (2 above / 5*)	275304
4	No. of SHGs required (3 above / 10**)	27530
5	No. of SHGs already linked	14510
6	Balance (4-5)	13020

*average members per household

**average members per SHG

Considering the total poor rural population of the district, it is estimated that there is total potential for promotion and saving linkage of 27530 SHGs in the district. So far 14510 have been formed in the district, thereby leaving a gap for formation of 13020 SHGs.

6.9. Assessment of potential for the year 2023-24 (in both physical and financial terms):

The details of potential assessed are as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit cost	Physical units	TFO	Bank loan
1	Loans to SHGs (including repeat finance)	Nos	1.00	5000	5000.00	5000.00
2	Loans to JLGs	Nos	1.00	2000	2000.00	2000.00
3	Overdraft under PMJDY	Nos	0.05	440	22.00	22.00
4	Loans to distressed persons	Nos	1.00	80	80.00	80.00
5	Consumption loans	Nos	0.30	3400	1020.00	918.00
6	Prof.& Self employed	Nos	2.00	1100	2200.00	1980.00
	Total					10000.00

The block-wise potential estimated is furnished in annexure-I.

6.10(i)-Block wise details of potential available for promotion and saving linkage of SHGs:

Sr. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2023-24
1	Osmanabad	5700	2725	2975	500	650
2	Tuljapur	4650	2147	2503	500	650
3	Omerga	3765	2273	1492	500	650
4	Kallamb	3450	1873	1577	500	650
5	Bhoom	2260	1854	406	500	600
6	Paranda	2265	1353	912	500	600
7	Washi	2410	1047	1363	500	600
8	Lohara	3030	1238	1792	500	600
	Dist. Total	27530	14510	13020	4000	5000

6.10(ii)-Block wise details of potential for credit linkage of SHGs

Sr. No.	Name of the block	No. of SHGs (credit linked) as on 31.03.22	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24				JLGs to be credit linked during 2023-24
			Fresh		Repeat		Fresh		Repeat		
			No.	Amt (₹lakh)	No.	Amt (₹lakh)	No.	Amt (₹lakh)	No.	Amt (₹lakh)	
1	Osmanabad	2725	300	300	200	200	400	400	250	250	300
2	Tuljapur	2147	300	300	200	200	400	400	250	250	200
3	Omerga	2273	300	300	200	200	400	400	250	250	1200
4	Kallamb	1873	300	300	200	200	400	400	250	250	200
5	Bhoom	1854	300	300	200	200	400	400	250	250	0
6	Paranda	1353	300	300	200	200	400	400	250	250	100
7	Washi	1047	300	300	200	200	300	300	250	250	0
8	Lohara	1238	300	300	200	200	300	300	250	250	0
	Dist. Total	14510	2400	2400	1600	1600	3000	3000	2000	2000	2000

6.11. Suggested Action plan:

- DRDA and MAVIM should submit the loan cases of SHGs early to the banks after complete scrutiny at their level so as to avoid delay and have regular follow-up with banks.
- Banks may consider Self Help Groups/Joint Liability Groups financing as the viable mode for reducing transaction costs, increasing recovery, etc. and give priority to disbursement.
- The awareness campaign may be arranged by banks at cluster of villages in order to spread messages of PMJDY for availing of overdraft facility and pre-requisites for availing the same.

Annexure I

STATE :- MAHARASHTRA

DISTRICT :- OSMANABAD

(Amounts in ₹ Lakh)

Sr. No.	Activity	Unit Cost	Unit Size	Phy. / BL	OSMANA -BAD	TULJAPUR	UMARGA	KALAMB	BHOOM	PARANDA	WASHI	LOHARA	TOTAL
I	AGRICULTURE												
A	FARM CREDIT												
1	CROP PRODUCTION, MAINTENANCE AND MARKETING												
	JOWAR (KHARIF)	0.297	ha	Phy	70	100	640	450	10	0	220	110	1600
			1	FA	20.79	29.70	190.08	133.65	2.97	0.00	65.34	32.67	475.20
	BAJRA	0.264	ha	Phy	0	110	490	70	320	310	70	30	1400
			1	FA	0.00	29.04	129.36	18.48	84.48	81.84	18.48	7.92	369.60
	MAKA (KHARIF)	0.355	ha	Phy	360	630	290	640	930	1080	340	230	4500
			1	FA	127.80	223.65	102.95	227.20	330.15	383.40	120.70	81.65	1597.50
	OTHER TRUN-DHANYA (KHARIF)	0.61	ha	Phy	150	240	80	250	60	80	30	110	1000
			1	FA	91.50	146.40	48.80	152.50	36.60	48.80	18.30	67.10	610.00
	TUR	0.368	ha	Phy	3470	5590	7830	1740	4850	7420	1110	2690	34700
			1	FA	1276.96	2057.12	2881.44	640.32	1784.80	2730.56	408.48	989.92	12769.60
	MUNG	0.22	ha	Phy	1060	2460	2040	620	1360	1230	430	1200	10400
			1	FA	233.20	541.20	448.80	136.40	299.20	270.60	94.60	264.00	2288.00
	UDAD	0.22	ha	Phy	1560	2670	5610	710	5880	9880	700	2290	29300
			1	FA	343.20	587.40	1234.20	156.20	1293.60	2173.60	154.00	503.80	6446.00
	OTHER GRAMS / KAD-DHANYA (KHARIF)	0.22	ha	Phy	70	120	60	190	40	60	30	30	600
			1	FA	15.40	26.40	13.20	41.80	8.80	13.20	6.60	6.60	132.00

	BHUMUG (KHARIF)	0.418	ha	Phy	120	180	110	100	160	230	20	80	1000
			1	FA	50.16	75.24	45.98	41.80	66.88	96.14	8.36	33.44	418.00
	SOYABEAN	0.539	ha	Phy	51680	40700	22350	34820	14840	970	18940	15500	199800
			1	FA	27855.52	21937.30	12046.65	18767.98	7998.76	522.83	10208.66	8354.50	107692.20
	OTHER OIL-SEEDS (KHARIF)	0.28	ha	Phy	100	220	60	190	40	40	10	140	800
			1	FA	28.00	61.60	16.80	53.20	11.20	11.20	2.80	39.20	224.00
	JAWAR (RABBI)	0.341	ha	Phy	6110	9960	3070	2620	6390	4450	3060	1540	37200
			1	FA	2083.51	3396.36	1046.87	893.42	2178.99	1517.45	1043.46	525.14	12685.20
	WHEAT	0.418	ha	Phy	1420	1550	500	1590	560	610	750	520	7500
			1	FA	593.56	647.90	209.00	664.62	234.08	254.98	313.50	217.36	3135.00
	MAKA (RABBI)	0.355	ha	Phy	150	250	120	250	370	430	140	90	1800
			1	FA	53.25	88.75	42.60	88.75	131.35	152.65	49.70	31.95	639.00
	OTHER TRUN-DHANYA (RABI)	0.35	ha	Phy	60	70	20	70	20	20	10	30	300
			1	FA	21.00	24.50	7.00	24.50	7.00	7.00	3.50	10.50	105.00
	HARBARA	0.322	ha	Phy	15740	4960	7050	12530	3200	2280	5810	6930	58500
			1	FA	5068.28	1597.12	2270.10	4034.66	1030.40	734.16	1870.82	2231.46	18837.00
	OTHER KAD-DHANYA (RABBI)	0.22	ha	Phy	70	120	60	190	40	60	30	30	600
			1	FA	15.40	26.40	13.20	41.80	8.80	13.20	6.60	6.60	132.00
	KARDAI	0.33	ha	Phy	30	60	490	30	20	10	10	350	1000
			1	FA	9.90	19.80	161.70	9.90	6.60	3.30	3.30	115.50	330.00
	OTHER OIL-SEEDS (RABBI)	0.285	ha	Phy	70	140	40	120	20	20	0	90	500
			1	FA	19.95	39.90	11.40	34.20	5.70	5.70	0.00	25.65	142.50
	COTTON	0.572	ha	Phy	90	0	0	270	250	570	420	0	1600
			1	FA	51.48	0.00	0.00	154.44	143.00	326.04	240.24	0.00	915.20
	SUGARCANE	1.365	ha	Phy	2490	850	2020	3230	3280	410	320	700	13300
			1	FA	3398.85	1160.25	2757.30	4408.95	4477.20	559.65	436.80	955.50	18154.50

	MANGO	1.705	ha	Phy	180	170	90	210	90	80	140	40	1000
			1	FA	306.90	289.85	153.45	358.05	153.45	136.40	238.70	68.20	1705.00
	GRAPES	3.52	ha	Phy	210	240	20	50	60	50	40	30	700
			1	FA	739.20	844.80	70.40	176.00	211.20	176.00	140.80	105.60	2464.00
	ONION	0.88	ha	Phy	760	1170	210	170	190	170	190	140	3000
			1	FA	668.80	1029.60	184.80	149.60	167.20	149.60	167.20	123.20	2640.00
	SUBTOTAL - CROP LOAN			BL	43072.61	34880.28	24086.08	31408.42	20672.41	10368.30	15620.94	14797.46	194906.50
	+ Post harvest/household/consumption requirements@010%				4307.26	3488.03	2408.61	3140.84	2067.24	1036.83	1562.09	1479.75	19490.65
	+ Repairs and maintenance expenses of farm assets@20%				8614.52	6976.06	4817.22	6281.68	4134.48	2073.66	3124.19	2959.49	38981.30
	TOTAL				55994.39	45344.37	31311.91	40830.94	26874.13	13478.79	20307.22	19236.70	253378.45
2	WATER RESOURCES												
	DUG WELLS/ NEW WELL	1.461	Nos.	Phy	150	320	230	120	210	210	140	120	1500
			0.9	FA	197.24	420.77	302.43	157.79	276.13	276.13	184.09	157.79	1972.37
	IP SET ELECTRIC & ENERGISATION	0.3	Nos.	Phy	170	360	260	130	240	240	160	140	1700
			0.9	BL	45.90	97.20	70.20	35.10	64.80	64.80	43.20	37.80	459.00
	DRIP SET (3x1.5m)	0.6	Nos.	Phy	1400	990	715	1070	660	660	440	385	6320
			0.5	FA	420.00	297.00	214.50	321.00	198.00	198.00	132.00	115.50	1896.00
	SPRINKLER SET	0.3	Nos.	Phy	750	540	390	600	360	360	240	210	3450
			0.5	FA	112.50	81.00	58.50	90.00	54.00	54.00	36.00	31.50	517.50
	BORE WELL	0.346	Nos.	Phy	85	180	130	65	120	120	80	70	850
			0.9	FA	26.47	56.05	40.48	20.24	37.37	37.37	24.91	21.80	264.69
	DEEP/RENOVATION OF WELL	0.4	No.	Phy	85	90	65	65	60	60	40	35	500
			0.9	FA	30.60	32.40	23.40	23.40	21.60	21.60	14.40	12.60	180.00

	PVC PIPELINE SYSTEM (100m)	0.15	No.	Phy	2550	1800	1300	1950	1200	1200	800	700	11500
			0.9	FA	344.25	243.00	175.50	263.25	162.00	162.00	108.00	94.50	1552.50
	RAIN WATER HARVESTING TANKS	0.58	No.	Phy	52	30	20	40	18	18	12	10	200
			0.9	FA	27.14	15.66	10.44	20.88	9.40	9.40	6.26	5.22	104.40
	TOTAL - Water Resources			BL	1204.10	1243.08	895.45	931.66	823.30	823.30	548.86	476.71	6946.46
3	FARM MECHANISATION												
	TRACTORS with trailer (50 to 60 HP)	7.5	Nos.	Phy	205	215	155	155	145	145	95	85	1200
			0.75	FA	1153.13	1209.38	871.88	871.88	815.63	815.63	534.38	478.13	6750.04
	POWER TILLERS	2.1	Nos.	Phy	34	36	26	26	24	24	16	14	200
			0.75	FA	53.55	56.70	40.95	40.95	37.80	37.80	25.20	22.05	315.00
	THRESHER (Malniyantra)	0.75	Nos.	Phy	34	36	26	26	24	24	16	14	200
			0.75	FA	19.13	20.25	14.63	14.63	13.50	13.50	9.00	7.88	112.52
	AGRO SERVICE CENTRES	10	Nos.	Phy	8	9	7	7	6	6	4	3	50
			0.75	FA	60.00	67.50	52.50	52.50	45.00	45.00	30.00	22.50	375.00
	AGRICULTURE IMPLEMENTS	0.5	Nos.	Phy	510	540	390	390	360	360	240	210	3000
			0.75	FA	191.25	202.50	146.25	146.25	135.00	135.00	90.00	78.75	1125.00
	MULTI-COMBINE HARVESTOR	20	Nos.	Phy	1	1	1	1	1	1	1	1	8
			0.5	FA	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	80.00
	TOTAL - FARM MECHANISATION			BL	1487.06	1566.33	1136.21	1136.21	1056.93	1056.93	698.58	619.31	8757.56
4(I)	PLANTATION & HORTICULTURE												
	MANGO	1.57	Ha.	Phy	45	45	15	41	20	38	20	26	250
			0.9	FA	63.59	63.59	21.20	57.93	28.26	53.69	28.26	36.74	353.26
	GUAVA	1.08	Ha.	Phy	25	25	15	20	15	20	15	15	150
			0.9	FA	24.30	24.30	14.58	19.44	14.58	19.44	14.58	14.58	145.80

	LIME/ SWEET LIME	1.674	Ha.	Phy	26	15	7	14	9	12	8	9	100
			0.9	FA	39.17	22.60	10.55	21.09	13.56	18.08	12.05	13.56	150.66
	CUSTARD APPPLE	1.143	Ha.	Phy	30	35	20	28	20	31	17	19	200
			0.9	FA	30.86	36.00	20.57	28.80	20.57	31.89	17.49	19.55	205.73
	POMOGANATE	2.052	Ha.	Phy	15	18	10	13	10	15	10	9	100
			0.9	FA	27.70	33.24	18.47	24.01	18.47	27.70	18.47	16.62	184.68
	GRAPE	11.649	Ha.	Phy	64	76	7	16	20	17	11	9	220
			0.9	FA	670.98	796.79	73.39	167.75	209.68	178.23	115.33	94.36	2306.51
	SAPOTA	1.286	Ha.	Phy	10	10	6	5	5	6	4	4	50
			0.9	FA	11.57	11.57	6.94	5.79	5.79	6.94	4.63	4.63	57.86
	10R SHED NET HOUSE	3.631	No.	Phy.	8	9	7	7	6	6	4	3	50
			0.75	FA	21.79	24.51	19.06	19.06	16.34	16.34	10.89	8.17	136.16
	TOTAL - Plantation & Horticulture			BL	889.96	1012.60	184.76	343.87	327.25	352.31	221.70	208.21	3540.66
4(II)	SERICULTURE												
	MULBERRY PLANTATION WITH REARING HOUSE	3	No.	Phy	70	0	0	200	0	0	50	0	320
			0.9	FA	189.00	0.00	0.00	540.00	0.00	0.00	135.00	0.00	864.00
	TOTAL SERICULTURE			BL	189.00	0.00	0.00	540.00	0.00	0.00	135.00	0.00	864.00
	TOTAL - PLANTATION & HORTICULTURE INCLUDING SERICULTURE			BL	1078.96	1012.60	184.76	883.87	327.25	352.31	356.70	208.21	4404.66
5	FORESTRY & WASTE LAND DEVELOPMENT												
	AGRO/FARM FORESTRY	0.3	Ha.	Phy	30	30	20	30	30	20	30	10	200
			0.5	FA	4.50	4.50	3.00	4.50	4.50	3.00	4.50	1.50	30.00

	BAMBOO	0.3	Ha.	Phy	50	50	50	40	40	40	40	40	350
			0.75	FA	11.25	11.25	11.25	9.00	9.00	9.00	9.00	9.00	78.75
	TOTAL FORESTRY & WASTE LAND DEVELOPMENT			FA	15.75	15.75	14.25	13.50	13.50	12.00	13.50	10.50	108.75
6	ANIMAL HUSBANDRY - DAIRY												
	COWS CROSS BREED	0.685	Nos.	Phy	275	225	200	330	430	230	190	120	2000
			0.85	FA	160.12	131.01	116.45	192.14	250.37	133.92	110.63	69.87	1164.51
	GRADED BUFFALOES	0.794	Nos.	Phy	680	670	410	365	245	245	130	255	3000
			0.85	FA	458.93	452.18	276.71	246.34	165.35	165.35	87.74	172.10	2024.70
	INDIGENOUS COWS	0.5	Nos.	Phy	40	30	30	45	60	30	25	15	275
			0.85	FA	17.00	12.75	12.75	19.13	25.50	12.75	10.63	6.38	116.89
	COMMERCIAL DAIRY UNIT (10 ANIMAL UNIT)	8	No.	Phy	35	30	20	30	35	20	15	15	200
			0.85	FA	238.00	204.00	136.00	204.00	238.00	136.00	102.00	102.00	1360.00
	MINI DAIRY UNIT (collection center)	3.5	No.	Phy	35	30	25	30	30	20	15	15	200
			0.75	FA	91.88	78.75	65.63	78.75	78.75	52.50	39.38	39.38	525.02
	BULK COOLERS	5.5	No.	Phy	3	3	2	3	3	2	2	2	20
			0.75	FA	12.38	12.38	8.25	12.38	12.38	8.25	8.25	8.25	82.52
	VET CLINIC	2.2	No.	Phy	1	0	5	1	0	0	1	2	10
			0.75	FA	1.65	0.00	8.25	1.65	0.00	0.00	1.65	3.30	16.50
	TRANSPORTATION AND COLD CHAIN	29	No.	Phy	1	1	1	1	1	1	1	1	8
			0.75	FA	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	174.00

	Working capital (per animal)	0.25	No.	Phy	340	300	225	300	340	200	150	145	2000
			100%	FA	85.00	75.00	56.25	75.00	85.00	50.00	37.50	36.25	500.00
	TOTAL - ANIMAL HUSBANDRY (DAIRY)			BL	1086.71	987.82	702.04	851.14	877.10	580.52	419.53	459.28	5964.14
7	ANIMAL HUSBANDRY - POULTRY												
	COMMERCIAL LAYER (1000 birds)	9.92	Nos.	Phy	4	3	1	4	3	3	1	1	20
			0.85	FA	33.73	25.30	8.43	33.73	25.30	25.30	8.43	8.43	168.65
	COMMERCIAL CONTRACT FARMING BROILER (1000 birds)	2.928	Nos.	Phy	6	5	1	6	4	5	2	1	30
			0.85	FA	14.93	12.44	2.49	14.93	9.96	12.44	4.98	2.49	74.66
	DELIVERY VAN	6	Nos.	Phy	2	1	1	2	1	1	1	1	10
			0.75	FA	9.00	4.50	4.50	9.00	4.50	4.50	4.50	4.50	45.00
	DESI BREED FARM (1000 birds)	2.5	Nos.	Phy	9	6	1	9	6	6	2	1	40
			0.85	FA	19.13	12.75	2.13	19.13	12.75	12.75	4.25	2.13	85.02
	Chicken processing unit	5	Nos.	Phy	4	3	1	4	3	3	1	1	20
			0.8	FA	16.00	12.00	4.00	16.00	12.00	12.00	4.00	4.00	80.00
	Hatchery Unit (500 eggs)	2.5	Nos.	Phy.	1	1	1	1	1	1	1	1	8
			0.8	FA	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	16.00
	Working capital - Broiler unit (100 birds)	0.1	No.	Phy	65	45	10	65	45	45	18	7	300
			100%	FA	6.50	4.50	1.00	6.50	4.50	4.50	1.80	0.70	30.00

	Working capital - Layer unit (100 birds)	0.25	No.	Phy	45	30	6	44	30	30	10	5	200
			100%	FA	11.25	7.50	1.50	11.00	7.50	7.50	2.50	1.25	50.00
	TOTAL- ANIMAL HUSBANDRY (POULTRY)			BL	112.54	80.99	26.05	112.29	78.51	80.99	32.46	25.50	549.33
8	ANIMAL HUSBANDRY - SHEEP, GOAT & PIGGERY												
	SHEEP REARING (20+2)	1.5	Nos.	Phy	30	40	40	40	20	20	15	35	240
			0.85	FA	38.25	51.00	51.00	51.00	25.50	25.50	19.13	44.63	306.01
	GOAT REARING (10+1)	0.89	Nos.	Phy	60	60	40	40	45	35	20	20	320
			0.85	FA	45.39	45.39	30.26	30.26	34.04	26.48	15.13	15.13	242.08
	STALLFED GOAT BREEDING (500+25)	25	Nos.	Phy	2	2	1	1	1	1	1	1	10
			0.85	FA	42.50	42.50	21.25	21.25	21.25	21.25	21.25	21.25	212.50
	Working capital (Unit 10+1)	0.25	Nos.	Phy	75	75	50	50	50	40	30	30	400
			100%	Ha	18.75	18.75	12.50	12.50	12.50	10.00	7.50	7.50	100.00
	TOTAL - ANIMAL HUSBANDRY (SGP)			BL	144.89	157.64	115.01	115.01	93.29	83.23	63.01	88.51	860.59
	TOTAL-AH [DAIRY, POULTRY & SGP]			BL	1344.14	1226.45	843.10	1078.44	1048.90	744.74	515.00	573.29	7374.06
9	FISHERIES -INLAND												
	COMPOSITE POND (New)	7	Ha.	Phy	1	1	1	0	0	2	0	0	5
			0.9		6.30	6.30	6.30	0.00	0.00	12.60	0.00	0.00	31.50
	COMPOSITE POND (Renovation)	4	Ha.	Phy	2	2	2	0	1	3	0	0	10
			0.9		7.20	7.20	7.20	0.00	3.60	10.80	0.00	0.00	36.00

	Working capital (fish farming by small boats)	0.075	No.	Phy	25	33	25	6	13	39	6	3	150
			100%	FA	1.88	2.48	1.88	0.45	0.98	2.93	0.45	0.23	11.28
	TOTAL - FISHERIES - INLAND			BL	15.38	15.98	15.38	0.45	4.58	26.33	0.45	0.23	78.78
10	OTHERS												
	BULLOCKS/OTHER DROUGHT ANIMALS	0.5	Nos.	Phy	230	160	130	200	160	160	100	60	1200
			0.9	FA	103.50	72.00	58.50	90.00	72.00	72.00	45.00	27.00	540.00
	BULLOCK CARTS	0.8	Nos.	Phy	30	20	20	25	20	20	15	10	160
			0.9	FA	21.60	14.40	14.40	18.00	14.40	14.40	10.80	7.20	115.20
	Financing to FPOs	25	Nos.	Phy	25	10	10	10	10	6	2	2	75
			0.9	FA	562.50	225.00	225.00	225.00	225.00	135.00	45.00	45.00	1687.50
	Two Wheelers for farmers	0.7	Nos.	Phy	65	35	45	25	15	15	10	15	225
			0.9	FA	40.95	22.05	28.35	15.75	9.45	9.45	6.30	9.45	141.75
	TOTAL-OTHERS			BL	728.55	333.45	326.25	348.75	320.85	230.85	107.10	88.65	2484.45
	SUB-TOTAL [FARM CREDIT]			BL	61868.33	50758.01	34727.31	45223.82	30469.44	16725.25	22547.41	21213.60	283533.17
B	AGRICULTURE INFRASTRUCTURE												
1	CONSTRUCTION OF STORAGE FACILITIES												
	STORAGE GODOWNS (1000 MT)	0.04	Ton	Phy	21500	16200	8500	13500	8300	8000	8000	8000	92000
			0.8	FA	688.00	518.40	272.00	432.00	265.60	256.00	256.00	256.00	2944.00
	COLD STORAGE GODOWN (1000MT)	0.05	ton	Phy	750	750	750	750	750	750	750	750	6000
			0.8	FA	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	240.00
	TOTAL - STORAGE FACILITIES			BL	718.00	548.40	302.00	462.00	295.60	286.00	286.00	286.00	3184.00

2	LAND DEVELOPMENT												
	LAND LEVELLING & SHAPING	0.155	Ha.	Phy	20	20	20	20	20	20	20	20	160
	(slope >2%)		0.75	FA	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	18.64
	FARM PONDS (30x30x3 m)	2	No.	Phy	100	100	100	100	100	100	100	100	800
			0.75	FA	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1200.00
	TOTAL - LAND DEVELOPMENT			BL	152.33	152.33	152.33	152.33	152.33	152.33	152.33	152.33	1218.64
3	OTHERS												
	VERMI COMPOSTING	0.396	No.	Phy	20	20	20	20	20	20	20	20	160
			0.75	FA	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	47.52
	ORGANIC FARMING	0.42	Ha.	Phy	20	20	20	20	20	20	20	20	160
			0.75	FA	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	50.40
	TOTAL - OTHERS			BL	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	97.92
	SUB-TOTAL [AGRI INFRASTRUCTURE]			BL	882.57	712.97	466.57	626.57	460.17	450.57	450.57	450.57	4500.56
C	ANCILLARY ACTIVITIES												
1	FOOD & AGRO PROCESSING												
	WORKING CAPITAL (EXISTING + NEW UNITS)	1	No.s	Phy	200	100	100	80	80	80	80	80	800
			100%	FA	200.00	100.00	100.00	80.00	80.00	80.00	80.00	80.00	800.00
	Total WC (EXISTING UNITS)			BL	200.00	100.00	100.00	80.00	80.00	80.00	80.00	80.00	800.00
	TERM LOAN												
	MINI DAL MILL	10	Nos.	Phy	15	15	15	15	10	10	10	10	100
			0.8	FA	120.00	120.00	120.00	120.00	80.00	80.00	80.00	80.00	800.00
	Mini OIL MILL	15	Nos.	Phy	15	15	15	15	10	10	10	10	100
			0.8	FA	180.00	180.00	180.00	180.00	120.00	120.00	120.00	120.00	1200.00

	SOYA AND OTHER FOODS	10	Nos.	Phy	15	15	15	15	10	10	10	10	100
			0.8	FA	120.00	120.00	120.00	120.00	80.00	80.00	80.00	80.00	800.00
	TOTAL TERM LOAN FOOD & AGRO PROC			BL	420.00	420.00	420.00	420.00	280.00	280.00	280.00	280.00	2800.00
	TOTAL AGRO & FOOD PROCESSING			BL	620.00	520.00	520.00	500.00	360.00	360.00	360.00	360.00	3600.00
2	OTHERS												
	LOANS TO FARMERS' COOP. SOCIETIES	15	No.s	Phy	1	1	1	1	1	1	1	1	8
			80%	BL	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	96.00
	ACABC	20	No.s	Phy	20	20	20	20	20	20	20	20	160
			64%	BL	256.00	256.00	256.00	256.00	256.00	256.00	256.00	256.00	2048.00
	LOANS TO MFIS FOR ONLENDING	20	No.s	Phy	20	20	20	20	20	20	20	20	160
			80%	BL	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	2560.00
	TOTAL - OTHERS			BL	588.00	588.00	588.00	588.00	588.00	588.00	588.00	588.00	4704.00
	SUB-TOTAL [ANCILLARY ACTIVITIES]			BL	1208.00	1108.00	1108.00	1088.00	948.00	948.00	948.00	948.00	8304.00
	TOTAL [AGRICULTURE]			BL	63958.90	52578.98	36301.88	46938.39	31877.61	18123.82	23945.98	22612.17	296337.73
II	MICRO, SMALL AND MEDIUM ENTERPRISES												
	Manufacturing sector - Term Loan (Including Mudra loans, PMEGP and Standup India)												
A	Micro Enterprises	50	No.s	Phy	10	3	3	5	4	2	1	2	30
			0.8	BL	400.00	120.00	120.00	200.00	160.00	80.00	40.00	80.00	1200.00
B	Small Enterprises	400	No.s	Phy	1	1	1	1	1	0	0	0	5
			0.8	BL	320.00	320.00	320.00	320.00	320.00	0.00	0.00	0.00	1600.00

C	Medium Enterprises	2000	No.s	Phy	0	0	0	0	0	0	0	0	0
			0.8	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total			BL	720.00	440.00	440.00	520.00	480.00	80.00	40.00	80.00	2800.00
	Manufacturing sector - Working Capital												
	Micro Enterprises	20	No.s	Phy	100	30	30	50	40	15	15	20	300
			0.8	BL	1600.00	480.00	480.00	800.00	640.00	240.00	240.00	320.00	4800.00
	Small Enterprises	100	No.s	Phy	4	2	3	3	2	0	1	0	15
			0.8	BL	320.00	160.00	240.00	240.00	160.00	0.00	80.00	0.00	1200.00
	Medium Enterprises	500	No.s	Phy	2	1	1	1	0	0	0	0	5
			0.8	BL	800.00	400.00	400.00	400.00	0.00	0.00	0.00	0.00	2000.00
	Total			BL	2720.00	1040.00	1120.00	1440.00	800.00	240.00	320.00	320.00	8000.00
	Service sector - Term Loan												
	Micro Enterprises	40	No.s	Phy	10	3	3	5	4	2	1	2	30
			0.8	BL	320.00	96.00	96.00	160.00	128.00	64.00	32.00	64.00	960.00
	Small Enterprises	300	No.s	Phy	2	1	1	1	1	1	1	1	9
			0.8	BL	480.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	2160.00
	Medium Enterprises	1500	No.s	Phy	0	0	0	0	0	0	0	0	0
			0.8	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total			BL	800.00	336.00	336.00	400.00	368.00	304.00	272.00	304.00	3120.00
	Service sector - WC												
	Micro Enterprises	10	No.s	Phy	700	200	200	300	250	100	100	150	2000
			0.8	BL	5600.00	1600.00	1600.00	2400.00	2000.00	800.00	800.00	1200.00	16000.00

	Small Enterprises	80	No.s	Phy	18	5	5	8	6	3	2	3	50
			0.8	BL	1152.00	320.00	320.00	512.00	384.00	192.00	128.00	192.00	3200.00
	Medium Enterprises	400	No.s	Phy	3	1	1	1	0	0	0	0	6
			0.8	BL	960.00	320.00	320.00	320.00	0.00	0.00	0.00	0.00	1920.00
	Total			BL	7712.00	2240.00	2240.00	3232.00	2384.00	992.00	928.00	1392.00	21120.00
	Total MSME			FA	11952.00	4056.00	4136.00	5592.00	4032.00	1616.00	1560.00	2096.00	35040.00
III	EXPORT CREDIT												
	Pre-shipment / Post-shipment Credit /Packing Credit, etc.	50	No.s	Phy	0	0	0	0	0	0	0	0	0
			80%	FA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL - EXPORT CREDIT			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV	EDUCATION												
	EDUCATION LOAN - STUDYING IN INDIA	10	No.s	Phy	100	100	100	80	50	50	50	50	580
			85%	FA	850.00	850.00	850.00	680.00	425.00	425.00	425.00	425.00	4930.00
	EDUCATION LOAN - STUDYING ABROAD	20	No.s	Phy	3	3	2	2	2	2	2	2	18
			75%	FA	45.00	45.00	30.00	30.00	30.00	30.00	30.00	30.00	270.00
	TOTAL-EDUCATION			BL	895.00	895.00	880.00	710.00	455.00	455.00	455.00	455.00	5200.00

V	HOUSING												
	HOUSING LOANS – Individuals (Construction/ Purchase of ready- built house)	25	No.s	Phy	200	80	80	100	100	100	70	70	800
			75%	FA	3750.00	1500.00	1500.00	1875.00	1875.00	1875.00	1312.50	1312.50	15000.00
	TOTAL - HOUSING			BL	3750.00	1500.00	1500.00	1875.00	1875.00	1875.00	1312.50	1312.50	15000.00
VI	RENEWABLE ENERGY												
	BIO-GAS PLANTS(2cu.m)	0.2	Nos.	Phy	50	50	50	50	50	50	50	50	400
			0.9	FA	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	72.00
	Solar pumps	3	Nos.	Phy	2	2	2	2	2	2	2	2	16
			0.6	FA	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	28.80
	TOTAL NON-CONVENTIONAL/ RENEWABLE ENERGY SOURCES			BL	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	100.80
VII	OTHERS												
	SHGs	1	No.s	Phy	700	700	600	600	600	600	600	600	5000
			100%	FA	700.00	700.00	600.00	600.00	600.00	600.00	600.00	600.00	5000.00
	JLGs	1	No.s	Phy	200	200	600	200	200	200	200	200	2000
			100%	FA	200.00	200.00	600.00	200.00	200.00	200.00	200.00	200.00	2000.00
	PMJDY - OVERDRAFT FACILITY	0.05	Nos.	Phy	130	65	85	50	30	30	20	30	440
			100%	FA	6.50	3.25	4.25	2.50	1.50	1.50	1.00	1.50	22.00

	Loan to distressed person	1	Nos.	Phy	10	10	10	10	10	10	10	10	80
			100%	FA	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	80.00
	CONSUMPTION LOANS	0.3	Nos.	Phy	900	500	600	500	250	250	200	200	3400
			90%	FA	243.00	135.00	162.00	135.00	67.50	67.50	54.00	54.00	918.00
	PROF. & SELF EMPLOYED	2	Nos.	Phy	320	165	215	125	80	80	50	65	1100
			0.9	FA	576.00	297.00	387.00	225.00	144.00	144.00	90.00	117.00	1980.00
	TOTAL - OTHERS			BL	1735.50	1345.25	1763.25	1172.50	1023.00	1023.00	955.00	982.50	10000.00
VIII	SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT												
	Schools	30	No.s	Phy	1	1	1	0	0	0	0	0	3
			80%	FA	24.00	24.00	24.00	0.00	0.00	0.00	0.00	0.00	72.00
	Hospitals	50	No.s	Phy	1	0	1	0	0	1	0	0	3
			80%	FA	40.00	0.00	40.00	0.00	0.00	40.00	0.00	0.00	120.00
	Sanitation	2	No.s	Phy	30	30	15	15	10	10	10	10	130
			80%	FA	48.00	48.00	24.00	24.00	16.00	16.00	16.00	16.00	208.00
	Drinking Water(RO Plant-1000 lph)	1.5	No.s	Phy	1	1	1	1	1	1	1	1	8
			80%	FA	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	9.60
	TOTAL - SOCIAL INFRASTRUCTURE			BL	113.20	73.20	89.20	25.20	17.20	57.20	17.20	17.20	409.60
	TOTAL PRIORITY SECTOR			BL	82417.20	60461.03	44682.93	56325.69	39292.41	23162.62	28258.28	27487.97	362088.13

AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT – AGENCY WISE / SECTOR WISE

(₹ in lakh)

Annexure II

Sr. No.	Agency/Category	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	crop Loan							
	CBs	149222.10	28468.87	149222.10	71940.08	127211.00	79086.00	117979.25
	CCB	37000.00	21662.13	37000.00	19064.02	28389.00	18514.00	38389.30
	RRB	41000.00	10590.00	41000.00	13637.23	34400.00	25724.00	33631.45
	OTHERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (A)	227222.10	60721.00	227222.10	104641.33	190000.00	123324.00	190000.00
2	Term Loan (MT+LT)							
	CBs	25812.15	18048.70	25324.55	6516.83	24565.13	n.a.	38447.52
	CCB	0.00	0.00	0.00	0.00	0.00	n.a.	0.00
	RRB	10248.17	1509.30	11480.32	369.38	13534.87	n.a.	17152.48
	OTHERS	0.00	0.00	0.00	0.00	0.00	n.a.	0.00
	Sub Total (B)	36060.32	19558.00	36804.87	6886.21	38100.00	15665.00	55600.00
3	Total Agriculture Credit (A+B)							
	CBs	175034.10	46517.57	174546.74	78456.91	150991.05	n.a.	156426.77
	CCB	37000.00	21662.13	37000.00	19064.02	28389.25	n.a.	38389.30
	RRB	51248.18	12099.30	52480.32	14006.61	48719.70	n.a.	50783.93
	OTHERS	0.00	0.00	0.00	0.00	0.00	n.a.	0.00
	Sub Total (C)	263282.28	80279.00	264027.06	111527.54	228100.00	138989.00	245600.00
	Total Agri Credit(A)+(B)=D	263282.28	80279.00	264027.06	111527.54	228100.00	138989.00	245600.00
4	Non-Farm Sector/MSME							
	CBs	10004.11	8339.79	10564.38	25008.74	18291.91	n.a.	21259.97
	CCB	0.00	0.00	0.00	0.00	0.00	n.a.	0.00
	RRB	4533.39	3132.21	4789.17	2785.80	8208.09	n.a.	9540.03
	OTHERS	0.00	0.00	0.00	0.00	0.00	n.a.	0.00
	Sub Total (E)	14533.50	11472.00	15353.55	27794.54	26500.00	31372.00	30800.00
5	Other Priority Sector							
	CBs	26667.92	34777.69	24717.24	9955.20	39343.49	n.a.	25476.31
	CCB	0.00	0	0.00	0.00	0.00	n.a.	0.00
	RRB	7729.46	7526.31	11205.15	5447.42	17656.51	n.a.	11423.69
	OTHERS	0.00	0	0.00	0.00	0.00	n.a.	0.00
	Sub Total (F)	34397.38	42304.00	35922.39	15402.62	57000.00	32119.00	36900.00
6	Grand Total							
	CBs	211720.28	89635.05	209828.36	113420.85	208626.45	n.a.	203163.05
	CCB	37000.00	21662.13	37000.00	19064.02	28389.25	n.a.	38389.30
	RRB	63511.02	22757.82	68474.64	22239.83	74584.30	n.a.	71747.65
	OTHERS	0.00	0.00	0.00	0.00	0.00	n.a.	0.00
	Grand Total (D+E+F)	312213.30	134055.00	315303.00	154724.70	311600.00	202480.00	313300.00

Annexure III

Agency wise/sub sector wise details of ground level credit flow under Agriculture and allied activities from 2019-20, 2020-21 and 2021-22

(₹ lakh)

Sr. No.	Particulars Agencies/ Activities	2019-20				2020-21				2021-22			
		CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I.	Crop loans	28468.87	21662.13	10590.00	60721.00	71940.08	19064.02	13637.23	104641.33	79086.00	18514.00	25724.00	123324.00
	Sub-total I	28468.87	21662.13	10590.00	60721.00	71940.08	19064.02	13637.23	104641.33	79086.00	18514.00	25724.00	123324.00
ii.	Agriculture Term loans												
A	MI	4130.16	0.00	145.80	2475.96	258.75	0.00	10.50	269.25	n.a.	n.a.	n.a.	n.a.
B	LD	490.6	0.00	0.00	490.60	380.29	0.00	0.00	380.29	n.a.	n.a.	n.a.	n.a.
C	FM	5825.2	0.00	225.60	3050.80	556.37	0.00	42.00	598.37	n.a.	n.a.	n.a.	n.a.
D	P&H	515.71	0.00	0.00	515.71	135.28	0.00	0.00	135.28	n.a.	n.a.	n.a.	n.a.
E	DD	1937.2	0.00	165.30	2102.50	3329.43	0.00	7.70	3337.13	n.a.	n.a.	n.a.	n.a.
F	Poultry	9.65	0.00	0.00	9.65	4.04	0.00	0.00	4.04	n.a.	n.a.	n.a.	n.a.
G	S/G/P	1260.65	0.00	15.90	1276.55	776.52	0.00	13.65	790.17	n.a.	n.a.	n.a.	n.a.
H	Fisheries	49.18	0.00	0.00	49.18	42.27	0.00	0.00	42.27	n.a.	n.a.	n.a.	n.a.
I	F/WLD	217.45	0.00	0.00	217.45	0.00	0.00	0.00	0.00	n.a.	n.a.	n.a.	n.a.
J	SMY	10.86	0.00	0.00	10.86	74.49	0.00	0.00	74.49	n.a.	n.a.	n.a.	n.a.
K	Others	3602.04	0.00	956.70	10113.74	959.39	0.00	295.53	1254.92	n.a.	n.a.	n.a.	n.a.
	Sub-total-II	18048.70	0.00	1509.30	19558.00	6516.83	0.00	369.38	6886.21	n.a.	n.a.	n.a.	15665.00
Grand Total (I+II)		46517.57	21662.13	12099.30	80279.00	78456.91	19064.02	14006.61	111527.54	n.a.	n.a.	n.a.	138989.00

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-borewell	259500
4	Submersible Pump sets 5 HP	60500
5	Electric Pump sets 5 HP	30000
6	Diesel Pump sets 5 HP	35000
7	Petrol Start kerosene run pumpsets 3.5 HP	20000
8	Pump house (2.5x2.5x2.1)	15000
9	Drip Irrigation Systems in Grape, Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (₹/ha)	100000
10	Drip in Banana (1.5 m*1.5 m)	85000
11	Drip in other fruit crops (₹/ha)	25000-60000
12	Sprinkler in pulses, oilseeds, other field crops (₹/ha)	25000-30000
B	Farm Mechanisation	
1	Conventional carts 5 qtl	16000
2	MAIDC tyre carts 3 T	28400
3	MAIDC Steel carts 3 MT	38500
C	Plantation and Horticulture (₹/ha)	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Geranium	122000
17	Dragon fruit	375000
18	Shade net for flowers and vegetables 10 R	363100
19	Shade net for flowers and vegetables 20 R	627400
20	Protected cultivation 4000 sqm – cucumber / tomato / capsicum / gerbera	4010000
21	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera	1231000
D	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha) (Labour)	21000
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha) (Labour)	24900
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600

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

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

Annexure V**Scale of finance as fixed by State Level Technical Committee (SLTC) for the year 2022-23****(Amount ₹ lakh)**

Sr. No.	CROP	Osmanabad			
		Mini	Maxi	Mini	Maxi
		Ha	Ha	Acre	Acre
	KHARIP				
1	KHARIP PADDY/IMPROVED	58000	66700	23200	26680
2	PADDY SUMMER CROP/BASMATI	61000	70150	24400	28060
3	KHARIP PADDY	42000	48300	16800	19320
4	KHARIP JAWAR (I)	29000	36800	11600	14720
5	KHARIP JAWAR (U)	27000	31050	10800	12420
6	BAJRA (I)	25000	43125	10000	17250
7	BAJRA (U)	25000	27600	10000	11040
8	BAJRA SUMMER	26000	30245	10400	12098
9	MAIZE (I)	26000	57500	10400	23000
10	MAIZE (U)	30000	39215	12000	15686
11	MAIZE (SWEET CORN)	28000	36800	11200	14720
12	TUR (I)	39000	52900	15600	21160
13	TUR (U)	35000	45310	14000	18124
14	MUNG (U)	20000	24150	8000	9660
15	MUNG (SUMMER)	17000	20585	6800	8234
16	UDID(U)	20000	24150	8000	9660
17	GROUNDNUT (I)	44000	50600	17600	20240
18	GROUNDNUT (U)	38000	43700	15200	17480
19	SOYABIN	50000	56350	20000	22540
20	SUNFLOWER (I)	27000	32660	10800	13064
21	SUNFLOWER (U)	24000	28980	9600	11592
22	SEASAME (U)	24000	28980	9600	11592
23	LINSSEED (I)	25000	30245	10000	12098
24	COTTON (I)	57200	79350	22880	31740
25	COTTON (U)	52000	59800	20800	23920
26	SUGARCANE (ADSALI)	132000	158125	52800	63250
27	SUGARCANE (PRE-SEA)	126000	144900	50400	57960
28	SUGARCANE (SURU)	126000	158125	50400	63250
29	SUGARCANE (RATOON)	99000	115000	39600	46000
	RABBI/SUMMERCROP			0	0
30	RABBI JAWAR (I)	33000	39215	13200	15686
31	RABBI JAWAR (U)	29750	37720	11900	15088
32	WHEAT (I)	38000	49795	15200	19918
33	GRAM (I)	37500	48300	15000	19320
34	GRAM (U)	35000	45310	14000	18124
35	SAFFLOWER	30000	36225	12000	14490
	VEGETABLE CROP			0	0
36	CHILLI	77000	98095	30800	39238

37	TOMATTO	80000	105685	32000	42274
38	KHARIP ONION	65000	83030	26000	33212
39	RABBI ONION	72500	105685	29000	42274
40	POTATO	75000	90620	30000	36248
41	TURMERIC	105000	135815	42000	54326
42	JINJER	105000	135815	42000	54326
43	KOBI CLASS CROPS	42000	50715	16800	20286
44	GARLIC	71000	88000	28400	35200
	FLOWER CROP			0	0
45	ASHTER	36000	43470	14400	17388
46	CHRYSANTHEMUM	36000	43470	14400	17388
47	ZENDU	40000	52785	16000	21114
48	ROSE	47000	60375	18800	24150
49	JASMINE	40000	48300	16000	19320
50	MOGRA	38000	45885	15200	18354
51	NISHIGANDHA	0	0	0	0
	FRUIT CROPS			0	0
52	GRAPES	320000	422625	128000	169050
53	CASHEW	121000	139150	48400	55660
54	PAMOGGRANET	130000	166060	52000	66424
55	CHIKKU	70000	80500	28000	32200
56	GAVA	66000	75900	26400	30360
57	LIME	70000	90620	28000	36248
58	COCONUT	75000	86250	30000	34500
59	CUSTARD APPLE	55000	72450	22000	28980
60	BANNANA	100000	132825	40000	53130
61	BANNANA (TISSU CULTURE)	110000	180000	44000	72000
62	ORANGES / CITRUS LIME	88000	105625	35200	42250
63	MANGO	150000	181125	60000	72450
64	BOR	40000	55000	16000	22000
65	AMLA	40000	52785	16000	21114
66	ANJEER	72600	72600	29040	29040
67	PAPAYA	70000	77000	28000	30800
	FODDER CROP			0	0
68	GAJARAJ	32000	40710	12800	16284
69	GARLIC GRASS	63000	83030	25200	33212
70	WIND GRASS	34000	77280	13600	30912
71	MAIZE (GREEN GRASS)	32000	40710	12800	16284
72	BAJRA (GREEN GRASS)	16000	21160	6400	8464
73	JAWAR (GREEN GRASS)	22000	28635	8800	11454
	OTHER CROPS			0	0
74	SILK MULBERRY	99000	125000	39600	50000
75	PANMALA	55000	66470	22000	26588

‡ **FODDER CROP(Sr.No.68 to 73)**

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

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

(Amount ₹ lakh)

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

List of District Development Managers in Maharashtra

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	Shri 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 J Gokhale	9881494520	osmanbad@nabard.org
21	Parbhani / Hingoli	Shri S K Navsare	9425606076	parbhani@nabard.org
22	Pune	Shri Rohan R More	9420835131/ 9021804727	ddm.pune@nabard.org
23	Raigad	Shri Pradip S Apsunde	9921504001	raigad@nabard.org
24	Ratnagiri	Shri Mangesh S Kulkarni	9426601865	ratnagiri@nabard.org
25	Sangli	Shri Nilesh D. Chaudhari	9769353117	sangli@nabard.org
26	Satara	Shri R G Chaudhari	9890404589	satara@nabard.org
27	Sindhudurg	Shri Ajay A Thute	9007607414	sindhudurg@nabard.org
28	Solapur	Shri N B Shelke	9906384941	solapur@nabard.org
29	Thane / Palghar	Shri Sudhanshu K Ashwini	9650019511	palghar@nabard.org
30	Wardha	Shri Sushant Patil	7972961846	wardha@nabard.org
31	Washim	Shri Shankar Kokadwar	9423101925	washim@nabard.org
32	Yavatmal	Shri D B Pendam	9907433101	yeotmal@nabard.org
33	Mumbai Sub.	Shri Elangaivendhan A.	8277390537	elangaivendhan.a@nabard.org
34	Mumbai City	Shri Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@nabard.org



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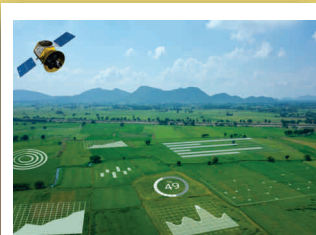
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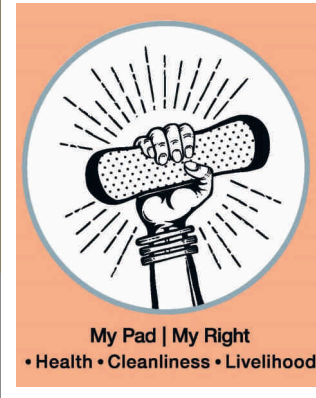
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- › Oers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes oered:
 - › FPO Financing
 - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit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