



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : परभणी

DISTRICT : PARBHANI

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

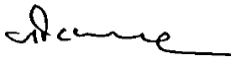
संभाव्यतायुक्त ऋण योजना (पीएलपी) अग्रणी बैंक योजना के तहत प्रत्येक जिले के लिए जिला ऋण योजना के मार्गदर्शन, नियोजन और उसे अंतिम रूप देने के लिए एक महत्वपूर्ण दस्तावेज है। यह दस्तावेज जिले में विभिन्न क्षेत्रों के लिए ऋण क्षमता का एक विस्तृत वैज्ञानिक आकलन प्रदान करता है और प्राथमिकता प्राप्त क्षेत्र 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

POTENTIAL LINKED CREDIT PLAN 2023-24

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Executive Summary

a. District Characteristics

Parbhani district is situated in the Marathwada region of Maharashtra. It has nine blocks with a total geographical area of 6311 sq. km. Out of 6.31 lakh ha of the total area, the cultivable land is 5.63 lakh ha. The average rainfall of the district is 761 mm per annum. The district population (2011 Census) is 18.36 lakh with 12.66 lakh (69 %) in rural areas. Of the total land holders, 77% are small and marginal farmers (with land size less than 2 ha) holding only 47% of the total agricultural land indicating disparity in the distribution of land. The major crops grown during Kharif are cotton, soybean and pulses, and during Rabi, wheat, gram and rabbi jowar. The cropping intensity is 161%. The CD ratio as on 31.3.2022 was 93%.

b. Sectorial trends in credit flow

Total GLC of the district under priority sector was ₹ 1572.39 crore during 2019-20, ₹ 2003.64 crore during 2020-21 and ₹ 2821.80 crore during 2021-22. The total agricultural loans issued during the last three years were ₹ 664.77 crore during 2019-20, ₹ 1137.06 crore during 2020-21 and ₹ 1630.15 crore during 2021-22. The disbursements under MSME and other priority sectors during the above period were of ₹ 907.65 crore, ₹. 866.58 crore and ₹ 1191.65 crore respectively. The share of agriculture in GLC (PSL) was 57.76% during 2021-22. Under micro finance sector GLC of the district for year 2021-22 was ₹ 31.57 crore.

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

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2023-24 has been assessed at ₹4892.00 crore as against ₹4656.43 crore projected for the year 2022-23 showing 5.06% growth over the previous year.

For the year 2023-24, while the potential under crop loans has been assessed at ₹ 2500.00 crore, that of total agriculture loans is at ₹ 3411.00 crore. While assessing the farm credit term loan potential, the increased unit costs have been taken into consideration while making the projections. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 69.72%, while that of MSME to total Priority Sector loans is 22.48%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 7.80% of total Priority Sector loans.

Sub-sectoral analysis:

i) Crop production, maintenance & Marketing: Production credit potential for the year 2023-24 has been estimated at ₹ 2500.00 crore which was ₹ 2444.91 crore during last year. It constitutes 51.10% of PLP projections. The projections are based on average crop area for last five years & revised scale of finance for year 2022-23.

ii) MSME: Parbhani is one of the industrially backward districts of Maharashtra. However, considering increased GLC during last three years, total credit requirement has been estimated at ₹1100.00 crore for year 2023-24. The Rural Non-Farm Sector besides providing an avenue for supplementing farm income, offers good employment opportunities to the labour force and youth in the rural areas, thereby preventing their migration to urban areas.

iii) Farm Mechanisation: For the year 2023-24, credit potential under Farm Mechanisation is assessed to be ₹135.68 crore, which was ₹133.61 crore during last year. Considering the land holding pattern in the district, steady increase in irrigation facilities and resultant changes in cropping pattern/cropping intensity, the scope has been widened for providing credit support under the sector.

d. Developmental initiatives

Participatory Watershed Development: A participatory watershed development project is being implemented in Umbarwadi village of Gangakhed block in Parbhani district. The project covers 3 villages with 1000 Ha of treatable area. For the purpose an amount of ₹. 142.3 lakh under Watershed Development Fund of NABARD has been sanctioned to Nisarg Bahuddeshiy Sevabhavi Sanstha for the period of 5 years.

Rural Mart: A Rural Mart has been setup in Parbhani town by Nai Roshani CMRC, Parbhani with NABARD's grant assistance of ₹. 3.21 lakh for two years starting from Feb., 2020. Rural Mart, a perfect platform for marketing of various products of SHGs from the district is initiative of NABARD under Gramya Vikas Nidhi.

e. Thrust areas for 2023-24

Collectivisation of agriculture produce through FPOs and sustainable development of agriculture through soil and water conservation, climate resilient agriculture etc. are the thrust areas of NABARD for year 2022-23 for Parbhani district. Farmers from the area are caught up in poor yield of farm produce due to changing climatic conditions and distress sale of farm produce to money lenders, middle men in local mandis. To address these issues critical interventions like sustainable growth through watershed development approach and collectivisation, primary processing and marketing of farm produce through FPOs are required to be implemented in parts of the district.

f. Major constraints and suggested action points

Poor network of bank branches in the district is major constraint in achieving desired development in agriculture. Significant numbers of dormant or non-functioning PACS adds to the problem. Per branch population coverage is 10,800 which is one of the highest in the state of Maharashtra. As majority of the bank staff is engaged in day to day banking activities, little time and manpower is available for lending activities creating large gap in availability of necessary credit support for investment activities in the agriculture. SLBC, RBI, small finance banks, private sector banks and prominent banks like SBI may think of opening of new branches especially in rural areas dedicated towards the agriculture finance.

g. Way forward

The district has good potential for Agriculture and allied activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers' income. Banks may play an active role in financing the critical infrastructure through private investment. There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review in BLBC and DLCC meetings.

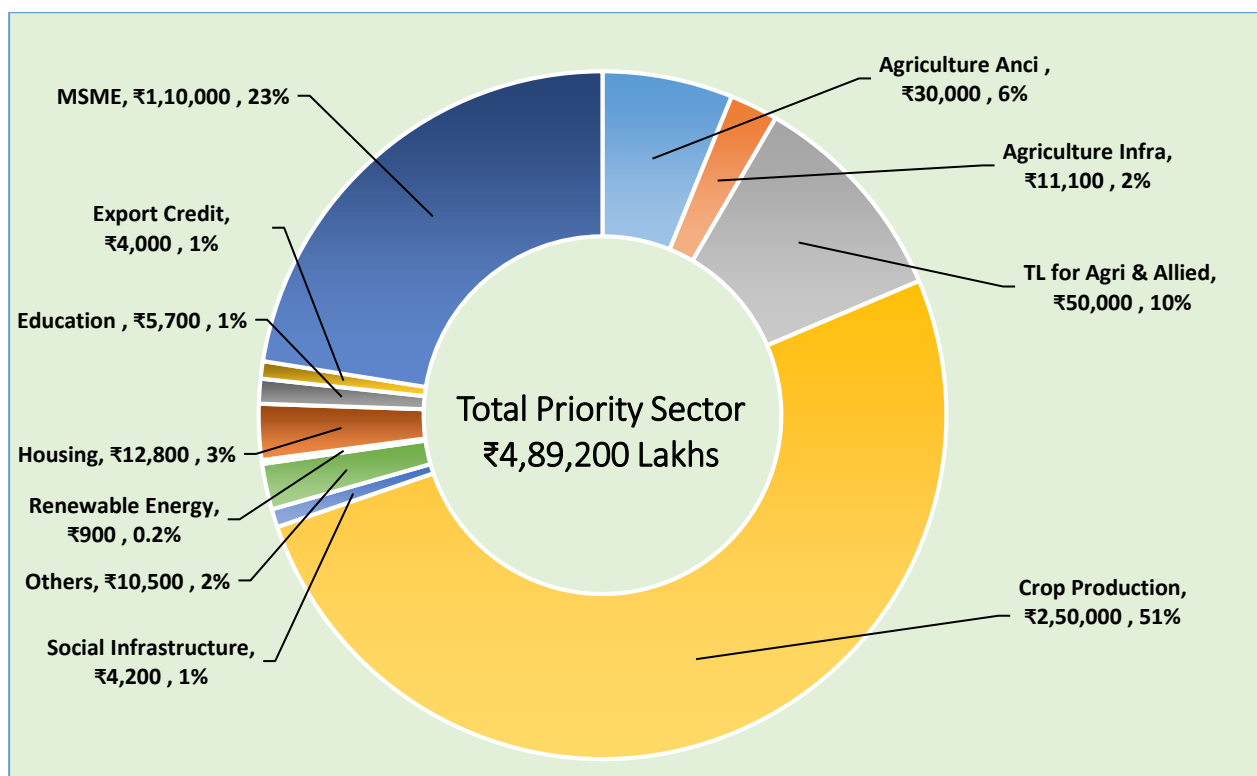
Appendix A

Broad Sector wise PLP projections for 2023-24

(₹Crore)

Sr. No.	Particulars	PLP Projections 2023-24
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	250000.00
ii.	Term Loan for agriculture and allied activities	50000.00
	Sub Total	300000.00
B	Agriculture Infrastructure	11100.00
C	Ancillary activities	30000.00
I.	Credit Potential for Agriculture (A+B+C)	341100.00
II.	Micro, Small and Medium Enterprises	110000.00
III.	Export Credit	4000.00
IV.	Education	5700.00
V.	Housing	12800.00
VI.	Renewable Energy	900.00
VII.	Others	10500.00
VIII.	Social Infrastructure involving bank credit	4200.00
	Total Priority Sector (I to VIII)	489200.00

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



Appendix B

SECTOR / SUB-SECTOR-WISE PROJECTIONS - 2023-24

(₹ in lakh)

Sr. No.	Sector	PLP Projections 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Loan	250000.00
ii	Water Resources	10225.70
iii	Farm Mechanisation	13568.68
iv	Plantation & Horticulture	7196.60
v	Forestry & Waste Land Development	115.74
vi	Animal Husbandry- dairy	8325.05
vii	Poultry	7062.08
viii	Sheep / Goat / Piggery	2194.81
ix	Fisheries	330.12
x	Farm Credit – Others	981.22
	Sub Total	300000.00
B	Agriculture Infrastructure	
i	Construction of Storage facilities (warehouse, market yards, Godowns, silos, Cold storage units/cold storage chains	7565.00
ii	Land development, Soil conservation, Watershed development	2895.00
iii	Agricultural Infrastructure – Others	640.00
	Sub Total	11100.00
C	Ancillary activities	
i	Food and Agro Processing	27653.80
ii	Agriculture Ancillary Activities – Others	2346.20
	Sub Total	30000.00
	Total Agriculture	3411000.00
II	Micro, Small and Medium Enterprises	
i)	MSME – Investment credit	81584.00
ii)	MSME – Working capital	28416.00
	Total MSME	110000.00
III	Export Credit	4000.00
IV	Education	5700.00
V	Housing	12800.00
VI	Renewable Energy	900.00
VII	Others (Loans to SHGs/ JLGs, PMJDY, loans to state sponsored organizations for SC/ST)	10500.00
VIII	Social Infrastructure involving bank credit	4200.00
	Total Priority Sector	489200.00

District Map - Parbhani



District -

PARBHANI

State -

MAHARASHRRA

Division -

AURANGABAD

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)

6311

No. of Sub Divisions

3

No. of Blocks

9

No. of Villages (Inhabited)

848

No. of Panchayats

704

3. LAND UTILISATION [Ha]

Total Area Reported

631115

Forest Land

10180

Area Not Available for Cultivation

37100

Permanent Pasture and Grazing Land

8956

Land under Miscellaneous Tree Crops

3977

Cultivable Wasteland

19869

Current Fallow

29163

Other Fallow

Net Sown Area

521870

Total or Gross Cropped Area

840150

Area Cultivated More than Once

318280

Cropping Intensity [GCA/NSA]

161

6. WORKERS PROFILE [in '000]

Cultivators

394

Of the above, Small/Marginal Farmers

305

Agricultural Labourers

266

Workers engaged in Household Industries

11

Workers engaged in Allied Agro-activities

Other workers

141

8. HOUSEHOLDS [in '000]

Total Households

361

Rural Households

256

BPL Households

104

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified

848

Villages having Agriculture Power Supply

848

Villages having Post Offices

828

Villages having Banking Facilities

841

Villages having Primary Schools

828

Villages having Primary Health Centres

31

Villages having Potable Water Supply

830

Villages connected with Paved Approach Roads

824

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)

Irrigation Potential Created

177958

Net Irrigated Area (Total area irrigated at least once)

86190

Area irrigated by Canals / Channels

112900

Area irrigated by Wells

42508

Area irrigated by Tanks

0

Area irrigated by Other Sources

391

Irrigation Potential Utilized (Gross Irrigated Area)

129193

15. AGRO-PROCESSING UNITS

Type of Processing Activity

No of units

Cap. [MT]

Food (Rice/Flour/Dal/Oil/Tea/Coffee)

70

NA

Sugarcane (Gur/Khandsari/Sugar)

15

NA

Fruit (Pulp/Juice/Fruit drink)

2

NA

Spices (Masala Powders/Pastes)

15

NA

Dry-fruit (Cashew/Almond/Raisins)

0

NA

Cotton (Ginning/Spinning/Weaving)

65

NA

Milk (Chilling/Cooling/Processing)

4

NA

Meat (Chicken/Mutton/Pork/Dry fish)

0

NA

Animal feed (Cattle/Poultry/Fishmeal)

2

NA

17. ANIMAL POPULATION AS PER CENSUS 2019

Category of animal

Total

Male

Female

Cattle - Cross bred

8498

1025

7473

Cattle - Indigenous

291363

161686

129677

Buffaloes

98495

3683

94812

Sheep - Cross bred

40

8

32

Sheep - Indigenous

31633

8654

22979

Goat

171698

19376

152322

Pig - Cross bred

365

173

192

Pig - Indigenous

6063

2465

3598

Horse/Donkey/Camel

733

Na

Na

Poultry - Back Yard

152080

Na

Na

Poultry - Farm

16280

Na

Na

2. SOIL & CLIMATE

Agro-climatic Zone

Hot and Dry, Western Plateau & Hilly Region Plateau Zone North

Climate

Hot and Dry, Semi-Arid

Soil Type

Deep Black Medium red and Black

4. RAINFALL & GROUND WATER

Rainfall [in mm]

Normal

Actual

2019-20

2020-21

2021-22

761.3

823.17

830.3

941

Variation from Normal

(+8.12%)

(+9.06%)

(+23.60%)

Availability of Ground Water [Ham]

Net annual recharge

net annual draft

Balance

Balance available for other uses

87139.55

38162.49

44567.35

48977.06

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding

Holding

Area

Nos.

% to Total

Ha.

% to Total

<= 1 Ha

174615

44.27

88482

15.54

>1 to <=2 Ha

130006

32.96

179406

31.50

>2 Ha

89842

22.78

301597

52.96

Total

394463

100

569485

100

7. DEMOGRAPHIC PROFILE [in '000]

Category

Total

Male

Female

Rural

Urban

Population

1836

942

893

1266

569

Scheduled Caste

247

125

121

74

74

Scheduled Tribe

40

20

20

32

8

Literate

1157

666

491

763

394

BPL

80

na

na

na

na

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

Having brick /stone/ concrete houses

na

Having electricity supply

848

Having source of drinking water

509

Having independent toilet

na

Having access to banking services

na

Having radio/tv sets

na

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis

1451

Dispensaries

41

Primary Health Centres

31

Hospitals

13

Primary Health Sub -Centres

214

Hospital Beds

992

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]

844

Agriculture Pump sets [Nos]

34075

Total N/P/K Consumption [MT]

73200

Pump sets Energised [Nos]

34075

Certified Seeds Supplied [MT]

68817

Agro Service Centres [Nos]

844

Pesticides Consumed [MT]

na

Soil Testing Centres [Nos]

3

Agriculture Tractors [Nos]

12500

Plantation nurseries [Nos]

21

Power Tillers [Nos]

na

Farmers' Clubs [Nos]

391

Threshers/Cutters [Nos]

na

Krishni Vigyan Kendra [Nos]

1

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]

17

Wholesale Market [Nos]

10

Length of Pucca Road [Km]

4063

Godown [Nos]

206

Length of Railway Line [Km]

259

Godown Capacity [MT]

262800

Public Transport Vehicle [Nos]

134080

Cold Storage [Nos]

1

Goods Transport Vehicle [Nos]

18839

Cold Store Capacity [MT]

5000

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop

2020-21

2021-22

Avg. Yield [Kg/Ha]

Area (Ha)

Prod. (MT)

Area (Ha)

Prod. (MT)

Jowar

4867

2412.46

4545.5

2531.4

556.90

Tur

46274

54138

43910

69445

1581.53

Moong

24223

16558

17181

11892

692.16

Udid

8441

5448

7493.5

4528.5

604.32

Soya bean

237977

318916

248978

105297

422.92

Cotton

199683

59721

181156

62917

347.31

Bajra

608

385

536

288.97

539.12

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

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]

86

Animal Markets [Nos]

3

Disease Diagnostic Centres [Nos]

Milk Collection Centres [Nos]

83

Artificial Insemination Centres [Nos]

155

Fishermen Societies [Nos]

37

Animal Breeding Farms [Nos]

Fish seed farms [Nos]

1

Animal Husbandry Tng Centres [Nos]

Fish Markets [Nos]

0

Dairy Cooperative Societies [Nos]

108

Poultry hatcheries [Nos]

9

Improved Fodder Farms [Nos]

Slaughter houses [Nos]

17

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

Fish

Production [MT]

1700

Per cap avail. [gm/day]

na

Egg

Production [Lakh Nos]

140.9

Per cap avail. [nos/p.a.]

7.67

Milk

Production [MT]

111910

Per cap avail. [gm/day]

167

Meat

Production [MT]

na

Per cap avail. [gm/day]

na

Sources (if not mentioned against the respective item):

Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item No. 5 - Agri. Census 2015-16, Item Nos. 2, 3, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2019 Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

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1

District Profile

Predominant economic activities prevalent in the district

The geographical area of the district is 6311 sq.km and is divided into two revenue sub divisions. The population of the district as per 2011 census was 18.36 lakh, of which the share of rural population was at 69%. Agriculture continues to be the main occupation of the district as 71.56 % of population depends on agriculture. Out of the 3.94 lakh operational holdings, 77% are marginal and small, occupying 47 % of operational area.

Other economic activities in the district

The other economic activities of the district are goat rearing and dairy farming. The district is industrially not developed with only one MIDC in the district. The major industrial activity in the district is ginning and pressing of cotton.

Factors affecting the rural economy and development of various sectors

The drought like situation in the district during past years has adversely affected the rural economy and development of various sectors. Inadequate infrastructure facilities like power supply, has also affected the rural economy and development of various sectors. The availability of inadequate farm power for agricultural operations and predominant use of draught animals for the purpose also affected growth of agriculture sector.

Economic Condition

The Gross State Domestic Product (nominal) at current prices for 2020-21 is ₹ 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 is ₹ 1,93,121 and the same is estimated for the year 2021-22 at ₹ 2,25,073. The Gross District Value Added (GDVA) at current prices for the year 2020-21 for the district is ₹. 18,821 crore, whereas the per capita GDVA at current prices for the year 2020-21 for the district is ₹ 1,19,008. (Source: Economic survey of Maharashtra 2021-22)

Cooperatives in Parbhani district

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

Sr. No	Type	Number of Societies in the district
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	235
2	Consumer Stores	19
3	Housing Societies	112
4	Weavers	2
5	Marketing	9
6	Labour Societies	82
7	Industrial Societies	1
8	Agro Processing and Sugar	20
9	All others	145
	Total	625
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	455
C. Details of Multi State Cooperative Societies		
Source: District RCS office Parbhani		

Parbhani district has a good number of co-operatives in the Animal husbandry sector.

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

The distribution of co-operative societies is not uniform across the blocks in the district. The blocks Parbhani, Selu, Purna have good presence of co-operative societies in the Animal Husbandry Sector. There is potential for creation of cooperative societies in Animal Husbandry Sector in Gangakhed, Manvat and Jintur blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile

District -	PARBHANI	State -	MAHARASTRA	Lead Bank -	STATE BANK OF INDIA
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1. NETWORK & OUTREACH (As on 31/03/2022)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semiurban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	17	74	13	31	30	na	na	na	14	5918
Regional Rural Bank	1	37	23	10	4	0	3116	93	22	5562
District Central Coop. Bank	1	58	41	13	4	na	2976	0	13	3091
Coop. Agr. & Rural Dev. Bank	0	0		0	0	na	na	0	0	na
Primary Agr. Coop. Society	455	455	455	0	0	0	0	0	na	na
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	478	624	538	54	37			93		

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit (₹ Lakh)				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth (%)	Share (%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)
Commercial Banks				na	na	588005	511222	527968	3.17	72.12
Regional Rural Bank				na	na	80889	107578	116387	7.57	15.90
Cooperative Banks	na	na	na	na	na	121740	121602	87667	-38.71	11.98
Others				na	na	0	0	0	0.00	0
All Agencies				na	na	790634	740402	732022	-1.14	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan (₹Lakh)				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)
Commercial Banks	na	na	na	na	na	43722	440775	502180	12.23	73.69
Regional Rural Bank	na	na	na	na	na	52102	74187	89408	17.02	13.12
Cooperative Banks	na	na	na	na	na	86044	99682	89846	-10.95	13.18
Others	0	0	0	0	0	0	0	0	0.00	0
All Agencies	na	na	na	na	na	181868	614644	681434	9.80	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	118	128	95
Regional Rural Bank	64	69	77
Cooperative Banks	71	82	102
Others	0	0	0
All Agencies	94	83	93

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

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	na	na	na	na
Regional Rural Bank	na	na	na	na
Cooperative Banks	na	na	na	na
Others	na	na	na	na
All Agencies	na	na	na	na

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount (₹ Lakh)	% of Total Loans	Amount (₹ Lakh)	% of Total Loans	Amount (₹ Lakh)	% of Total Loans	Amount (₹ Lakh)	% of Total Loans	Amount (₹ Lakh)	% of Total Loans
Commercial Banks	222383	78.81	111859	68.62	2954	86.75	0	0	0	0
Regional Rural Bank	22068	7.82	29088	17.84	451	13.25	0	0	0	0
Cooperative Banks	37729	13.37	22068	13.54	0	0	0	0	0	0
Total	282180	100	163015	100	3405	100	0	0	0	0

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [₹'Lakh]	Ach'ment [₹ 'Lakh]	Ach'ment [%]	Target [₹'Lakh]	Ach'ment [₹ 'Lakh]	Ach'ment [%]	Target [₹'Lakh]	Ach'ment [₹ 'Lakh]	Ach'ment [%]	
Commercial Banks	275726	129136	82.13	311501	142270	71.01	325724	222383	76.64	76.59
Regional Rural Bank	45248	19265	12.25	54174	36299	18.12	39026	22068	9.18	13.18
Cooperative Banks	26469	8838	5.62	26748	21795	10.88	60270	37729	14.18	10.23
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	347443	157239	100	392423	200364	100	425020	282180	100	100.00

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	178391	60608	33.98	196042	106714	54.43	182020	149212	81.98	56.80
Term Loan (Agr)	72483	5869	8.10	85039	6992	8.22	100062	13803	13.79	10.04
Total Agri. Credit	250874	66477	26.50	281051	113706	40.45	282082	163015	57.79	41.58
Non-Farm Sector	43417	44819	103.23	81051	76692	94.62	110046	66917	60.81	86.22
Other Priority Sector	55152	45943	86.44	30291	9966	32.90	32892	52248	158.85	92.73
Total Priority Sector	347443	157239	45.29	392423	200364	51.06	425020	282180	66.39	54.25

9. RECOVERY POSITION

[illegible]

Banking Profile

The district has poor banking network with 74 branches of Commercial Banks, 37 branches of Maharashtra Gramin Bank, 58 branches of Parbhani DCCB. There are total 455 Primary Agriculture Credit Societies (PACS) in the district. Per branch population in the district is 10,864. Further, concentration of branches (more than 77%) is in rural and semi-urban areas.

The other financial intermediaries that also play an important role in channelizing the financial resources are Non-banking financial institutions and Non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. The State Bank of India is functioning as lead bank in the district.

The ACP targets in r/o agriculture credit during the last three years were achieved as detailed below:

(₹ Lakh)

Sr. No.	Year	Targets		Achievements		% ach.
		Crop Loan	Term loan	Crop loan	Term Loan	
1	2019-20	178391.00	72483.00	60608.37	5868.71	26.50
2	2020-21	196042.00	85039.00	106714.31	6992.14	40.24
3	2021-22	182020.00	100062.00	149212.00	13803.00	57.78

It may be observed from the above table that achievement under crop loan as well as agriculture term loan is showing increasing trend.

CD Ratio : The total deposits of the banks stood at ₹ 7320.22 crore whereas the total advances stood at ₹ 6814.33 crore. Thus the CD Ratio of the district was 93% as on 31 March 2022. During the last two years, it was 94% (2020) and 83% (2021) respectively.

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

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPS)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

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

S.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • 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

S.No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> MI potential is the area that can be brought under irrigation by ground and surface water; Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

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

Source: NCUI 2018

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

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

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

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

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

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

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

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

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

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

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.

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

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

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As

per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 2023.

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

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

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

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

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

- Agri Clinics and Agri Business Centres (ACABC)
- Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

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

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries.

Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from Rs. 10 lakh to Rs.20 lakh and categorised as under.

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

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

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of Rs.50,000/- and above, the new scheme with maximum support of Rs. 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of Rs.520.71 lakh has been sanctioned and Rs.241.03 lakh is disbursed under the scheme.
- A scheme under FIF for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum Rs.4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- A scheme under FIF for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum Rs.2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections,

help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.

- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government – Budgetary Announcement

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

State Budget 2022-23 Outlay:

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

Agriculture

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

Co-operation

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

Water Resources

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

Soil and Water Conservation

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

Animal Husbandry, Dairy Business and Fisheries

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

Skill Development

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

Rural Development

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

Road Development

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

Industry

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

Energy

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

Tourism

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

1.4.1 State Government Sponsored Programmes

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

1.4.2 Central Government Sponsored Programmes with state govt. component

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

1.4.3 Other State Government Initiatives

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

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

1.5 Status of Cooperatives in the State

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

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

1.5.1 Sector-wise/Activity-wise distribution of Cooperatives

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

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

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

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

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

1.5.2 Central Sector Scheme on PACS Computerisation

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

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

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

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

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

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

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

CHAPTER 2 - CREDIT POTENTIAL FOR AGRICULTURE – 2023-24

2.1 FARM CREDIT

2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1 Introduction

The government, through investments in vital agricultural infrastructure, credit linkages and encouraging the use of latest techniques, helps each district/ block to achieve local self-sufficiency in food grain production. The focus on accelerated food grains production on a sustainable basis and free trade in grains would create massive employment and reduce the incidence of poverty in rural areas. This will lead to faster economic growth and give purchasing power to the people.

As a major policy initiative, providing short term credit to the farmers at reasonable interest rate, Interest Subvention, Interest rebate, revision in guidelines of Kisan Credit Card, etc. are essentially aimed at uninterrupted and enhanced credit flow to agricultural sector for its accelerated growth.

The economy of Parbhani district is mainly dependent on agriculture as more than 60 percent of the workforce is engaged in agriculture. The district has a geographical area of 6.31 lakh ha, of which 83 percent is under cultivation. As per Agriculture census 2015-16, the land holding pattern in the district reveals that total no. of land holdings are 3,94,463 of which 1,74,615 (44.26%) holdings are of Marginal farmers. Likewise total 1,30,006 (32.95%) holdings are of small farmers.

Rainfall, Soil condition, cropping pattern

The district receives average rainfall of 761 mm from South-West Monsoon. During the year 2020-21 district received 830.30 mm rainfall which is 109.10% of normal rainfall. During last five years district received erratic rain fall. The rainfall received during the last five years i.e. 2016-20 was 838 mm (110%), 529 mm (66.54%), 463.01 mm (59.74%), 823.17 mm (106.20%) and 830.30 mm (109.10%) respectively. The predominant season is Kharif covering an area of 5.21 lakh ha under cultivation. The area under Rabi crops is 2.77 lakh ha. In 2020-21 Kharif sowing covered area of 5.23 lakh ha, whereas Rabi sowing was done on 2.15 lakh ha. Cropping intensity is 161.

The soil in the district is deep black, medium deep soil and shallow soil. Soil and climate are favorable for growing field crops like Jowar, Wheat, Cotton, Soya bean, Sugarcane, Pulses, Oil Seeds, Vegetables and Fruit crops.

Shift has been observed from cotton to Soya bean and to horticulture crops primarily due to non-availability of labours. At the same time, switch over of crops from jowar, bajra to tur, soya bean, cotton and to other crops has also been observed due to the good market prices that were fetched.

Schemes under implementation

National Food Security Mission, National Horticulture Mission, National Micro Irrigation mission, Jalyukta Shivar, National Pulses Development Programme, Oil Seeds Production Programme, dissemination of technology, etc. are being implemented in the district. Under these programmes various activities viz. supply of certified seeds, promotion of Organic farming, demonstrations, exposure visits, supply of micro nutrients, supply of micro irrigation implements, pump sets, multi crop planter, ridge furrow planter, small tractors, etc. are provided to farmers and farming groups. Since 2014-15 these activities are being implemented under various national mission viz., 1) National Mission for Sustainable Agriculture including Micro Irrigation, 2) National Mission on Agriculture Extension Technology, 3) Mission for Integrated Development of Horticulture, 4) National Food Security Mission, 5) National Mission on Oil Seeds and Oil Palm and 6) National Mission for Protein Supplement.

Scale of Finance: The scale of finance for various crops fixed by District Level Technical Committee for 2022-23 was circulated by DCCB, Parbhani.

Seed Production Requirements: Supply and its Quality: The seed requirements of the farmers in the district are met by Maharashtra State Seeds Development Corporation (MSSDC), Rashtriya Beej Nigam and also by reputed seed companies. The inputs like seeds, fertilizers and pesticides for the farming operations are available easily through a network of 2455 distribution outlets in the district. During Kharif 2022, it is estimated that total demand for supply of seeds will be 69,705 quintal, which includes 3607 quintal for Tur, 5000 quintal for Cotton, 278 quintal for Jowar and 54,320 quintal for Soya bean.

Input Suppliers and Fertilizer Consumption: As at the end of March, 2022, there were 849 retail outlets/depots for sale of agricultural inputs consisting of 774 outlets for sale of seeds, 849 outlets for distribution of Fertilizers and 844 outlets for supply of Pesticides in the district. The department has set up quality control/inspection squads for ensuring quality and adequate supply of inputs. The average per hectare use of fertilizer in the district is 151 kg. It is estimated that, Kharif, 2022 may require 1.58 lakh MT of fertilizers in the district.

Use of Integrated Pest Management (IPM): IPM strategy involves physical, mechanical, biological and chemical methods in an integrated manner to overcome the pest incidence. IPM technology is being practiced to combat pests and diseases in field crops, particularly cotton, pulses and oilseeds. The Staff of Department of Agriculture, Extension Deptt. Of Marathwada Agriculture University, Parbhani have initiated measures for production of IPM agents and popularize their use among the farmers.

Food Production and Productivity: Parbhani district is a major producer of cash crops like Cotton and Soyabean. Food grains (viz. Jowar, Wheat and Pulses), Oilseeds etc., as also a number of fruit crops are the major planks of the district economy. As per the available data, the production for the year 2021-22 was as follows: food grains 2,797 MT, Pulses 78,941 MT, Oil Seeds 3,18,916 MT. Productivity during 2021-22 was 565 Kg/ha for food crops, 833 Kg/ha for Pulses and 1340 Kg/ha for Oil Seeds.

The sub sector wise / agency wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Crop Loan	6,06,08.37	1,06,714.69	1,49,212.00

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Irrigation potential: The potential created so far from various irrigation projects is 1,77,958 ha (31%), which includes Ponds (7,453 ha), Canal (1,12,900 ha) and Wells (42,508 ha). In the District there are 33 watersheds, all are in 'safe' category. Godavari, Dudhana and Purna rivers which flow through the district are important source of irrigation. Presently, two major irrigation projects Jayakwadi and Purna, six medium irrigation projects (Masoli, Karpara, Digra, Borna, Mudgal and Muli) and 21 minor irrigation tanks of State Govt. and 99 MI tanks of ZP, and Lower Dudhana / Satavana Project are in progress, which will add 18,000 to 20,000 ha irrigation potential. During 2016-20 under Jalyukt Shivar abhiyan a total 327 farm ponds and 31 cement tanks were constructed.

Branch Network: 12 Commercial Banks with 55 branches, 6 Private Sector Banks with 16 branches, Maharashtra Gramin Bank with 37 branches and Parbhani DCCB with 62 branches and 455 affiliated PACS cater to credit needs of the district. The crop loans disbursements under the District Credit Plan have been increasing as the banks have been giving enhanced / increased targets in tune with the policy of the GoI by way of revised Kisan Credit Card Guidelines. The targets and achievements under crop loans for last three years have been given in Annexure II.

Extension Support: The Department of Agriculture supplies mini kits, provides extension services and guidance, arranges demonstration / training and soil tests, provides subsidy for implements viz. mini-tractors, power tillers, etc. The Marathwada Agricultural University is located at Parbhani. The policy focus of the University is on transfer of technology which is reflected in the consistent efforts to disseminate the information to the farming community through exhibitions/demonstrations, farmer's

gathering, other initiatives. Krishi Vigyan Kendra (KVK) at Parbhani is also engaged in dissemination of technology and extension services.

Processing Units: Except a few oil extracting units and dal mill units in the village industry / small scale sector, there is no other processing facility for the agricultural produce. There are 65 Ginning and Pressing Factories engaged in cotton processing.

Storage Facilities: There is a need for improving access of the farmers to public godowns and adding more rural godowns by Cooperative and APMCs especially for coarse grains, pulses and oil seeds. (Please see chapter 2.2.1 on “Construction of storage facilities”).

Agricultural Marketing: There are 10 Agricultural Produce Market Committees (APMCs) and 17 Sub Market Yards in the district. Agricultural marketing network in the district is considered to be inadequate to handle the present volumes of agricultural produce. Maharashtra State Warehouse Corporation (MSWC) has also entered into agreement with APMC and NCDEX for online trading.

Marketing Credit: Present status of marketing credit is dismal in the district, mainly owing to lack of awareness of the scheme both among bankers and farmers, lack of adequate public storage facilities and institutional mechanism for tie up between the warehouses and banks etc. Buldhana Urban Co-op Society, Multi state Co-op banks are making good business through pledge of farm produce. Parbhani APMC also entered in the pledge of farm produce business. MSWC has entered into agreement with SBI, IDBI Bank, HDFC Bank, UCO Bank and Bank of Maharashtra for providing marketing credit against pledge of farm produce, however, quantum of business is very meager. The marketing credit needs of the farmers are met by traders & moneylenders at high interest rates.

Strategy for Water Conserving Cropping Pattern: The district is facing severe water stress on account of depleting ground water table. There is, therefore, need for encouraging farmers to adopt the water conserving cropping pattern as a long term strategy like switch over to maize and soya bean in place of sugarcane and cotton, identify wastelands and cultivate bio fuel crops such as wild castor, jatropha etc. use hybrid seeds to increase productivity; adopt other water conserving cultivation techniques, etc.

Crop Insurance: Prime Minister Fasal Bima Yojana (PMFBY) is promptly being implemented in Parbhani district. During Kharip 2020 more than 7.00 lakh farmers paid premium of ₹. 3444.01 lakh covering area of 3.76 lakh Ha. Out of which, 56,222 farmers received claim of Rs. ₹. 3685.52 lakh. In Rabi 2020-21 55,477 farmers opted for crop insurance covering area of 36,868 Ha.

2.1.1.3 Assessment of Credit Potential for 2023-24

(₹ in lakh)				
Sr.No.	Name of the Crop	Scale of Finance	Phy. Units (Ha)	Bank Loan
	Kharif Crop			
1	Kharif jowar	0.298	9618	2861.36
2	Tur	0.360	51187	18427.32
3	Moong	0.220	25517	5613.74
4	Udid	0.220	6793	1494.46
5	Soya bean	0.540	118000	63720.00
6	Cotton (Irrigated/drip)	0.750	17049	12787.35
7	Cotton (BT)	0.750	50324	37743.00
8	Sugarcane (Tissue/Suru/ Preseasonal)	1.260	4294	5410.44
9	Sugarcane (khodava)	1.090	3545	3864.05
10	Other kharif crops	0.350	1303	456.05
	Subtotal – Crop Husbandry Kharif			152377.77
	Rabi Crop			
1	Wheat	0.420	18665	7839.43
2	Jowar	0.340	50457	17155.38
3	Gram	0.375	22660	8497.45
4	Safflower	0.300	16832	5049.60

5	Other crops	0.350	3966	1388.08
	Subtotal – Crop Husbandry Rabi			39929.93
	Sub Total - Crop Husbandry			192307.70
	Post-Harvest / household /consumption requirements	10 % of the Sub Total		19230.77
	Repairs and Maintenance expenses of Farm assets	20% of the Sub Total		38461.53
	Grand Total - Crop Loan (Kharif + Rabi)			250000.00

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

2.1.1.4 Critical interventions required for creating definitive impact in the Sector:

- There is a need to improve storage, grading, processing and marketing facilities in the district which may help the farmers to access remunerative market thereby increasing the banks' confidence to finance rain fed and other market-dependent crops.
- Uninterrupted supply of power to the farmers in the district is essential for providing irrigation to the crops.

2.1.1.5 Suggested Action Points

- The district leads in cultivation of cotton and BT cotton is being preferred by the farmers in the district on a large scale. Accordingly, the area under cultivation is steadily increasing along with the shift in cropping pattern in respect of other crops too. The productivity of cotton can be improved manifolds in the district with adoption of drip irrigation. The synergy in implementation of subsidy linked programmes for adoption of water saving investments is necessary and should be focused upon by both Department of Agriculture and Banks. **(Agriculture Deptt. and Banks)**
- The available agriculture land being fragmented, there is need to counsel farmers to promote Group Farming to have economic viability and increased productivity. **(Agriculture Deptt.)**
- To increase the flow of credit for crop loans, there is a need to highlight present policies and educate the farmers, especially for regular repayment of loans so as to get benefit of interest subvention. **(Action by Banks and Agriculture Deptt.)**
- It is observed that many bank branches have not submitted their claims for interest subvention to Dy District Registrar and ultimately the farmers may be deprived of this benefit. Banks to ensure receipt and passing of Interest subvention claims to farmers. **(Action Banks)**
- Kisan Credit Card needs to be popularized among the borrowers. Banks may launch publicity measures for dissemination of the advantages of KCCs. **(Action Banks)**
- The banks may provide due attention for providing marketing credit, credit against warehouse receipts to meet the credit requirements of farmers. **(Action Banks)**
- Banks may form Joint Liability Groups/User Groups in completed command area and train them to take responsibility of distribution network and maintenance **(Action Banks)**
- Vasandrao Naik Marathwada Agriculture University, Parbhani has good reputation among the farming community in the district, Extension Deptt of the University and KVK needs to educate farmers on Group Farming, Contract Farming, Precision Farming and other related matter. **(Action KVK)**

CHAPTER 2.1.2 WATER RESOURCES

2.1.2.1 Introduction

Irrigation plays a vital role in development of agriculture by improving productivity and cropping intensity. This sector has been identified as thrust area by Central Government, State Government and NABARD. In spite of the presence of the important rivers like Godavari and its tributaries Dudhana and Purna with considerable surface water potential, groundwater continues to be the major source of irrigation in the district. Stage of the ground water development in Parbhani district is at 33.30%. Surface irrigation is available from three major projects viz., Jayakwadi, Lower Dudhna and Yeldari (Purna). The district has been divided into 33 watersheds and all are in Safe category.

Total annual ground water recharge in Parbhani district is 87139.55 Ham whereas net ground water availability is 82729.82 Ham. Annual ground water draft is 38162.49 Ham/y and ground water availability is 44567.35 Ham. Parbhani district is at 46.13% of development stage in terms of ground water availability. (Source: Dynamic Ground Water Resource of India, 2020)

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.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The present status of ground water availability, irrigation projects, micro irrigation projects are as under:

- a) In the District there are 33 watersheds (as per GEC-97 methodology); all are in 'safe' category. The net groundwater availability for future irrigation is assessed at 106,784.55 Ham.
- b) Total irrigation potential created from all sources is 1,77,958 Ha out of which potential utilised for irrigation (gross irrigated area) is 1,29,193 Ha. Also net irrigated area of the district is 86,190 Ha. Irrigation potential created from ground water sources like dug wells and tubewells is 42,508 Ha whereas irrigation potential created by surface water sources is 1,19,950 Ha. (Source: Kharip adhava Booklet - 2021)
- c) Presently, the surface water potential is available from the three major irrigation projects (Jayakwadi, Lower Dudhna and Purna), six medium irrigation projects (Masoli, Karpara, Digras, Borna, Mudgal and Muli) and 21 minor irrigation tanks of Govt. of Maharashtra and 99 MI tanks of ZP. Lower Dudhna / Satavana project is in progress, which will add 18,000 to 20,000 ha irrigation potential.
- d) **Jalyukta Shivar Abhiyan:** The Government of Maharashtra launched the Jalyukta Shivar Abhiyan (JSA) or "Water for All" for drought proofing all the water scarce villages in the State during a period of five years from 2014 to 2019. The major activities/ works taken up under JSA include construction of new Farm Ponds (FP) in E class land (Dry crop lands), construction of Cement Nala Bandh (CNB) coupled with deepening and de-silting of nallas, repair, revival and restoration of percolation tanks, irrigation tanks and village tanks, repair/ construction of existing CNBs/KT Weirs, etc. The programme aims to make 5000 villages free of water scarcity every year. Under the programme, micro-irrigation systems would be encouraged for proficient use of water, hence increasing the irrigated area. Government will be initially allocating ₹1,000 crore for the scheme. Moreover, all the existing water conservation schemes will be now accumulated under this scheme. Besides, under Jalyukt Shivar Abhiyan, it is estimated that a total of 24,282 ha additional irrigation potential has been be created since 2016-17. Under the scheme additional water storage capacity of 12,141 TMC has been created in Parbhani district. (Source: DSAO, Parbhani)
- e) Despite availability of surface water irrigation potential, lift irrigation schemes have not taken off to the desired extent. As per data available with DDR office, though 140 Cooperative Lift Irrigation Societies (LIS) have been registered in the district, very few LIS are working. Under the LIS, 404 diesel

pump sets and 34075 electric pump sets are in place in the district. Non working societies need to be operationalized.

f) Micro Irrigation Scheme: Centrally sponsored Micro Irrigation Scheme has been implemented with State share and the National Mission on Micro Irrigation is in vogue since 2010-Under Maharashtra Micro Irrigation Project scheme Subsidy pattern will be as per operational guidelines of National Mission on Micro Irrigation (NMMI). The GoM provides 60% subsidy to Small and Marginal Farmers and 50% subsidy for other farmers for purchase of sprinkler and drip irrigation equipments. Under PMKSY 11651 farmers were supported with grant support of ₹. 32.50 crore in Parbhani district.

g) Star rating / ISI marked Pump Sets: While granting loans banks should insist on Star rated / ISI marked energy efficient sets of unit.

h) All the villages and towns in Parbhani District have already been electrified, however, power situation in the district is precarious with unscheduled power cuts and voltage fluctuations.

i) Under “Magel Tyala Shet Tale” (Farm Pond on Demand) scheme of Govt. of Maharashtra, 1637 new farm ponds are completed in Parbhani district till 31 March, 2022.

j) Under **Long Term Irrigation Fund (LTIF)** NABARD has sanctioned ₹ 568.35 crore during 2016-19 for Lower Dudhana MI project which is identified as Priority I project. NABARD has released entire sanctioned amount till 31 March, 2022. Earlier NABARD had sanctioned a KTW project at Kathneshwar in Purna Block, involving assistance of ₹ 221.33 crore to State Government under RIDF XIV. This MI project is benefiting 600 ha Cultivable Command area.

k) Under CM Solar Powered agricultural Pumpset Scheme total of 4591 new pumsets have been installed in the district.

Area and Crops that can be brought to irrigation by new interventions: In view of the depleting ground water table, there is a need to increase water-use efficiency by adopting micro irrigation and cultivating high value crops in their command so that surplus water can be used for other crops. Farmers have understood the benefits of drip irrigation; they are showing interest in drip irrigation system.

Other

a) Under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), 181 works relating to water conservation, water recharge and water harvesting were undertaken.

b) During the year 2021-22 Mahavitaran has electrified 2603 pump sets bringing total electric pump sets to 34185.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Water Resources	151.56	373.25	370.84

2.1.2.3 Assessment of potential for the year 2023-24: Based on the groundwater assessment and stage of development, existing wells, pump sets, etc projections are indicated in table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dug wells / new well	No.	1.46	136	198.56	178.70
2	IP set electric	No.	0.30	456	136.80	123.12
3	IP set diesel	No.	0.35	182	63.70	57.33
4	Submersible Pumpset	No.	0.60	452	271.20	244.08
5	Drip set	Ha	1.00	15100	15100.00	7550.00

6	Sprinkler set	Ha	0.30	7950	2385.00	1192.50
7	Lift irrigation (small)	Ha	1.15	94	108.10	97.29
8	Deep. / renovation of well	No.	0.35	154	53.90	48.51
9	Pipeline	100 mt	0.35	2265	792.75	713.48
10	Rainwater harvesting units	No.	0.57	55	31.35	20.69
					Total	10225.70

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

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

- To coordinate with the GSDA, block level officials, MSEB and other developmental agencies while assessing the number of feasible dug wells.
- Adequate budgetary support may be provided for energisation of pump sets as also for releasing subsidy for drip and sprinkler sets in time. Energisation Programme has to be accelerated by the MSEDCL.

2.1.2.5 Suggested Action Points

Banks:

- Village-wise scope for financing for the sector may be assessed by the banks by involving GSDA, block level officials, MSEDCL and villagers.
- Banks to propagate implementation of Small Lift Irrigation schemes in the command areas of KT weirs.
- Wells which conform to spacing norms and require deepening of not more than 3 meters should be covered on priority basis.
- Encourage financing of micro irrigation systems like drip/sprinkler especially in cash crops like sugarcane, cotton, Soyabean, Turmeric, vegetables, etc.

State Government:

- The GSDA may decipher scientific data compiled by them and provide them to user agencies for conservation and optimum utilisation of available ground water.
- The open wells, which were once covered under institutional finance, may require further deepening in order to restore their discharge. Such deepening programme can be considered in the district. GSDA, through data on observation wells, water level maps, bore hole logs, etc. needs to delineate the area suitable for deepening programme.
- Since the irrigation resources are critical input, programmes may be launched to promote irrigation in Kharif and pre-sowing irrigation to short duration rabi crop through harvesting and recycling of rainwater in farm ponds, dug wells and other structures like storage tanks, percolation tanks and check dams. By adopting water management practices, including measures for artificial recharge, 30-40 % rainwater could be saved which can be used for other crops in Rabi with suitable micro irrigation systems like drip/sprinkler.
- Water Users' Association (WUA) under the command areas need be fully functional to ensure efficient use of water. Farmer's Clubs can be assigned job of regulating, collecting water charges and maintaining water storage structures.

CHAPTER 2.1.3 FARM MECHANISATION

2.1.3.1 Introduction:

Farm mechanisation is an important sector as it leads to eliminate disguised employment, excess labour force can be diverted to the other productive areas / Sectors. By Farm Mechanisation crop production and land productivity increases, better utilisation of irrigation potential, adoption of

multiple cropping pattern, etc. besides minimising cost, increasing income, reducing drudgery in operations, increase in cropping intensity etc. Post harvest machineries help in reduction in loss during harvest and adds value scientifically through cleaning, grading and packing. The farm power availability of Maharashtra state was 1.185 kW/ ha during the year 2016-17 which was less than national average of 2.025 kW/ha during the same year. Average farm power availability in Parbhani district is far less at 0.139 kW/ha at the end of year 2016-17. The food grain production of the state is less than the national average. There is great scope for mechanisation in the state and especially horticultural crops and sugarcane. Various equipment's of farm mechanisation have been developed by the agriculture research universities in Maharashtra. The field testing, patenting and marketing of same needs to be addressed. Though the term 'Farm Mechanisation' refers to a wide range of mechanised farming activities, only a few activities viz. tractor, power tillers and some of the agricultural implements are considered presently for financing in the district.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)			
Activity	FY-2019-20	FY-2020-21	FY-2021-22
Farm Mechanisation	423.39	553.21	1296.14

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Considering the land holding pattern in the district, steady increase in irrigation facilities and resultant changes in cropping pattern / cropping intensity, scope exists for providing credit support for this sector. There are as many as 12500 tractors are registered with the RTO in the district. The major impediment in providing required credit is mounting overdues in all the blocks in the district.

- The Department of Agriculture under the National Food Security Programme provides various inputs at subsidised rates. The Agri Deptt. has provided 209 tractors and 839 other farm implements to farmers with grant support of ₹. 400.44 lakh during 2017-18.
- In the district only 8 combined harvesters are in operations. As combine harvesters are being preferred for harvesting of soyabean and more than 1.75 lakh ha of area is under cultivation of soyabean, there is wide scope for financing Combined Harvesters in the district.
- The trained and skilled manpower for operation of tractor and other farm implements are available in the district. All Manufacturing companies provide training to staff of dealers at their centralized training centers at regular intervals.
- The usage of tractor is more on a custom hire basis and for transportation of farm produce and other materials at the village and semi-urban levels. The demand for the tractor is consistent due to liberalised farm mechanisation, such as acreage norms, are followed by the financing banks. The population vis-a-vis usage of power tiller is a cause of concern even though the machine is very economical and useful for small farm operations of small and marginal farmers. Therefore there is a need to create awareness for definitive impact of power tiller. The usage of combine harvesters is increasing due to distinct advantages of the machine.

2.1.3.3 Assessment of credit potential for the year 2023-24

The agricultural machineries and implements suitable for the district and the potential in physical numbers that could be covered under bank finance during the period 2023-24 are indicated in the table given below. While assessing potential for tractors, unit cost considered includes three important attachments viz., trailer, cultivator and MB plough. Block wise potential is indicated in Annexure I.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tractors (60 HP) with attachments	No.	11.00	1025	11275.00	9020.00

2	Power tillers	No.	2.30	347	798.10	638.48
3	Threshers	No.	2.00	228	456.00	364.80
4	Combined harvesters	No.	25.00	42	1050.00	840.00
5	Trailers	No.	1.80	835	1503.00	1202.40
6	Rotavator	No.	1.25	835	1043.75	835.00
7	Other agri implements	No.	1.00	835	835.00	668.00
Total						13568.68

2.1.3.4 Critical intervention required for creating a definitive impact:

- a. The liberal finance for threshers and sprayers may be made available especially to small and marginal farmers. Bankers may frame modalities for financing second hand tractors, tillers, etc.
- b. To overcome the farm size holding criteria we need to educate the farmers for promotion of Co-operative farming / Group farming, etc. Department of Agriculture and other extension agencies may try to create awareness to encourage farm mechanisation. It may also encourage use of tractors in general and lower HP tractors, in particular, to facilitate farmers of small means to take up mechanisation of agricultural farms.

2.1.3.5 Suggested Action Points

a) Banks

- a. Besides tractors, other mechanical farm equipment / machinery such as combine harvesters, Power Weeders, etc. needs to be popularised among farmers.
- b. Recently, farm implements specifically designed for farmer women to reduce their drudgery in farming operations have been developed by Agricultural University. These implements should be popularised and credit linked.
- c. The banks may propagate Govt. of India's Credit Linked Capital Investment Subsidy Scheme, Integrated Scheme for Agriculture marketing as Combine Harvester is an eligible component for subsidy under the scheme.
- d. Promoting purchase of tractors by JLGs.
- e. Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided.

b) Development Department of Government

- a. Agriculture Deptt., has formed crop specific Farmers Groups. These groups, Primary Agriculture Co-operative Societies, Farmers Clubs, etc needs to be educated for undertaking multi activities, viz. custom hiring of the farm implements under Producers Organisation Development Fund and other Developmental Schemes of NABARD.
- b. There is a need to introduce farm mechanisation for sugar cane cultivation as well as for sugar cane cutting activity for reducing labour cost and obtaining better yield. This can be taken up initially in command area of sugar factories.
- c. Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action line dept., GoM)
- d. Special training programs for repair of small machinery especially seed drills, cultivators, etc. (Action – ITI, R Seti, Line Deptt.)

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.

CHAPTER 2.1.4 PLANTATION AND HORTICULTURE

2.1.4.1 Introduction

The district has suitable agro-climatic conditions for production of fruit crops like amla, sweet orange, mandarin orange, mango, sapota, and vegetable crops like brinjal, tomato, lady finger, cucumber, cauliflower, cabbage, spinach, etc. floriculture crops like marigold, aster, rose, gladiolus, shevanti, jasmine, etc. Besides, the activities like sericulture, medicinal & aromatic plant cultivation, etc. are also being undertaken in the district. Out of the total net sown area of district 5,21,870 ha. fruit crops cover 9550 ha (1.70%), vegetable crops cover 2226 ha (0.40%), floriculture crops cover 141 ha (0.025%) and Spices crops cover area of 1149 ha (0.20%).

The district is not self sufficient in fruits, vegetables, flowers and spices. 40% to 60% of local demand is met with the local production. As per dept. of agriculture, the average production for last five years in respect of fruits 1500 MT, vegetables 450 MT, flowers 150 MT and spices 13500 MT. In view of this there is lot of scope for Horticulture activity. Since no big city / assured market is nearby, there is no outside demand for flowers, farmers engaged in floriculture satisfy only local demand.

Sericulture is gaining popularity among farmers and being practiced in around 100 villages of Parbhani, Purna, Sonpet, Palam and Manvat Blocks. In Manvat Block Kohlawadi and Mangarul, in Purna block Kantheshwar and Devthana are emerging as clusters, where during 2021-22, more than 350 acre of new mulberry plantation has taken place. Total area under mulberry plantation is 2100 ha, wherein

more than 3310 farmers are engaged in the activity. There is one reeling centre in Marathwada Agricultural University, Parbhani with the capacity of above 2 MT/month.

With a view to giving focused attention to horticultural development in the country, GoI has launched a Centrally Sponsored Scheme namely Mission for Integrated Development of Horticulture (MIDH) for the holistic growth of the horticulture sector subsuming interventions under National Horticulture Mission (NHM), National Bamboo Mission, Coconut Development Board, National Horticulture Board etc. The Mission emphasizes on area based regionally differentiated cluster approach for development of horticulture crops, having comparative advantage.

Since various Govt. programmes are under implementation in the district for growing horticulture, the off take of bank credit is picking up.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Plantation & Horticulture	0.26	0.00	0.85

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- 21 nurseries are present in the district with availability of more than 5 lakh of planting material of mango, guava, lemon, amla, pomegranate, custard apple, mandarin, sapota, etc.
- Under NHM (now merged with MIDH) in the district for the year 2021-22, financial assistance of ₹ 573.70 lakh was provided for various activities for development of horticulture. The major activities included are viz. Plantation of horticulture, floriculture and spices crops, community farm ponds, interventions under protective farming – green houses, shade nets, plastic mulching, etc.
- There is no local market for cocoon. Farmers in syndicate organise marketing of cocoon at Ramnagar in Bengaluru. As per MKV, it is estimated that mulberry plantation in the district may increase upto 3000 ha by 2022. Growing popularity of sericulture in farming community, has created good potential for financing of mulberry plantation and construction of rearing houses. It is assessed that, there is requirement of atleast 5 chawki rearing centres and 1 private reeling centre in the district.
- Agriculture University in Parbhani is creating awareness about sericulture among farmers and providing required technical assistance including field trainings to farmers. Maharashtra Grameen Bank has taken initiative of financing Rearing centres in cluster mode.
- Out of 8 Agri Export Zones notified by GoI in the State, the Parbhani district has been identified as potential district for banana. However, no further development has taken place so far.
- Pack House at Korate, Tal – Sonpet, Vegetables of Korate village are famous for their quality and vegetables being exported to gulf countries. Farmers do not have Pack house. Establishing pack house facility will save in time and expenditure towards transportation for packing.
- No organized marketing, storage, processing infrastructure is available for horticulture produce in the district. APMC markets available in the district are only used for selling field crops. No horticultural produce is traded in APMC markets.
- Under state REGA and POCRA schemes, total of 804.50 Ha area has been brought under horticulture plantation during 2021-22.

2.1.4.3 Assessment of potential for the year 2023-24

The activities that could be covered under bank finance during the period 2023-24 are indicated in the table given below. Block wise physical and financial projections for the year 2023-24 are indicated in Annexure I.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mango	ha	1.60	885	1416.00	1203.60
2	Mandarin orange / santra	ha	1.76	665	2586.40	994.84
3	Sweet orange / mosambi	ha	1.61	317	510.37	433.81
4	Pome granate	ha	2.05	475	973.75	827.69
5	Sapota	ha	1.29	105	135.45	115.13
6	10 R Shade Net House	No	3.631	249	904.12	452.06
7	Amla	ha	0.79	118	93.22	79.24
8	Other fruits (Fig, Ber, etc)	ha	0.95	240	228.00	193.80
9	Lemon	ha	1.90	195	370.50	314.93
10	Vegetables & flowers in low cost polyhouse (500 Sqm)	No	6.00	60	360.00	324.00
11	Seri-mulberry plantation (mp)	ha	0.50	560	280.00	92.40
12	Mp with rearing house	ha	2.80	930	2604.00	1692.60
13	Sericulture Equipments	No	1.75	540	945.00	472.50
Total						7196.60

2.1.4.4 Critical intervention required for creating a definitive impact:

- Nursery with tissue culture needs to be established.
- There is no separate arrangement for transportation of vegetables and fruits, the State transport authorities need to provide exclusive separate buses for transportation of fruits and vegetables to local weekly markets.

2.1.4.5 Suggested Action Points

- Infrastructure, Common Facility Center for reeling, twisting units need to be created. **(Sericulture Board)**
- Farmers clubs and farmers groups needs to be educated for taking up various activities in horticulture on the basis of Farmers Producers Company. **(Agri Deptt.)**
- Vigorous promotion of use of drip irrigation in horticultural crops by implementing special subsidy programme for horticulture crops is required. **(District Admn., Agri Deptt.)**
- Active involvement of Growers' Associations in identifying sericulturists/progressive farmers for horticulture activity in the district may be encouraged. **(District Admn., Agri Deptt.)**
- Existing weekly haats needs to be developed, more infrastructure facilities to be provided to farmers. **(District Admn., Agri Deptt.)**
- Primary processing units for horticulture produce. To avoid distress sales storage facility, primary processing units (grading/sorting) and cold storage needs to be developed. **(Agri Deptt., and Marketing Board).**

CHAPTER 2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

Parbhani district has only 101.79 sq km under forest area of which 82 sq. km is Reserve Forest and remaining 18 sq. km is unclassified forest. The total forest coverage of the district works out to 1.60 percent. There are 49 villages of Jintur block, which are in the forest areas. Grass, Tendu-Patta and Gum are the forest produce obtained from this small forest. These forest produce are economically

insignificant and there is lack of awareness of importance of forests. Therefore, the participation of general public in this activity is negligible.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.
(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Forestry and Wasteland Development	0.00	0.00	0.00

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- a. In Parbhani 29163 hectares of fallow land and 19879 hectares of cultivable wasteland opens up opportunity to bring in bamboo and fruit bearing forest tree species.
- b. Near Nemgiri Jain Temple in Jintur block, forest department has identified 105 ha of follow land which could be converted into forest. Plan is to plant 2.25 lakh forest trees over 105 ha of land during 2018.
- c. The state Government's major schemes for increasing plantations are (i) Plantation Programme on Community Land in Selected Watersheds (ii) Plantation Programme on Private Wastelands under Employment Guarantee Scheme (iii) Mahatma Gandhi National Rural Employment Guarantee Scheme (iv) Integrated Wastelands Development Programme and (v) National Bamboo Mission.
- d. Social Forestry Dept, has taken up work of Watershed Development under Drought Prone Area Programme (DPAP) in three watersheds viz., Jam Budruk, Jam Kurda and Koldandi of Jintur Block.
- e. Social Forestry Department has a Central Nursery at Akoli, Taluka Jintur which produces over 30,000 plants. Department also assists farmers under Kisan Nursery Scheme. These Kisan Nurseries have produced 1.50 lakh plants.
- f. Though various schemes like MREGS Plantation in watershed areas are there, there is a tendency to implement only those schemes within Government budgetary resources.
- g. Government of Maharashtra had announced a prestigious programme of planting one billion saplings (*Shat Koti Vruksh Lagwad*) to minimise the effect of global warming in the district. About forty lakh plantlets from local nurseries have been procured and supplied to farmers under the programme, of which 1.50 lakh plantlets shared by the Forest Department.
- h. The Forest Deptt. had taken up rejuvenation of wasteland and rejuvenated 5.81 sq. km of area during the last three years.
- i. Out of total 111 Sq.Km targeted area the Social Forestry Deptt. have attended planting activity on 54 Sq Kms.
- j. **Setting up of commercial nurseries** Nurseries one each of Marathwada Krishi Vidhyapeet, Govt. Nursery and Socieal Forestry Deptt. along with 17 other unregistered Private Nurseries are working in the district . No Registered Private nursery exists in the district.

2.1.5.3 Assessment of potential for the year 2023-24

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Private waste land development	ha	0.35	120	42.00	31.50
2	Bamboo plantation	ha	0.30	312	93.60	84.24
Total						115.74

The block wise allocation of estimate for 2023-24 are indicated in Annexure I.

2.1.5.4 Critical intervention required for creating a definitive impact

- a. Project with PPP model require to be promoted, there is immense scope to provide tailor-made credit support under the sector to communities depending on the forests for their livelihood and also to bring in large tracts of wasteland under commercial/social forestry.
- b. The banks of Godavari and Purna, may be allotted to the Social Forestry Deptt for Bamboo plantation. Railway authority to allow Social Forestry Deptt. to take up Biofuel plantation along the railway tracks.

2.1.5.5 Suggested Action Points

- 1 Through the banking channel, financial support to nurseries, use of community land under watershed area for growing commercially significant trees, bringing wasteland under bamboo, custard apple, teak cultivation etc, through JLG and ABG mode may have to be promoted.
- 2 Bamboo is in great demand for its multi utility purposes, but district does not have bamboo plantation. All bamboo comes from other district. There is good scope for bamboo plantation.
- 3 In a structured way bring-in the wastelands under commercial/social forestry through PPP mode or with increased community participation.

(i) Banks

- a. In the Annual Credit Plan of Bankers, this activity is not getting the required attention. There is a need to create more awareness about the profitability of the sector. Bankers need to be trained for appraisal of waste land development proposals.
- b. Bankers may encourage / support financially viable nurseries projects.
- c. There is scope for supporting SHGs to establish forestry nursery under NRLM and Banks may support the activity.

(ii) Government Development Departments

- a) In addition to providing crucial information and awareness on forestry, farmers can be motivated for taking integrated agro-forestry activities on their farm land. Services of the NGO may be encourage to popularize the Scheme. (Forest Department)
- b) Forest department to discuss with locals, ways that can check, wild animal menace which cause harm to wheat, soyabean and gram crops. Cattle protection trenches can be thought of on an experimental basis. (Forest Department)

(iii) Other Issues: Workshop on sensitisation of bankers with regard to social forestry, MFP, commercial forestry may be organised. (Action by Agriculture Department, Forest Department, Marketing channel partners).

CHAPTER 2.1.6 ANIMAL HUSBANDARY – DAIRY

2.1.6.1 Introduction

In terms of importance for providing livelihood, dairy activities are next to agriculture and are complementary to it. Parbhani district being industrially backward and dependent on agriculture, animal husbandry especially dairy development activities deserve attention as a source of supplementary income and employment. As per census 2019, the population of female Crossbred cattle, Indigenous cattle and Buffaloes in Parbhani District is 7473, 129677 and 94812 respectively. The estimated milk production in the district is 3.06 lakh liters per day. The estimated total milk production during the year 2016-17 in the district was 1,11,910 MT out of which 63,325 MT milk came from buffaloes whereas indigenous cows was 38082 MT followed by crossbred cows 6279 MT. The

estimated per capita milk availability at 167 gms/day is considerably lower than the state average of 256 gms/day (2017-18) and also Indian Council for Medical Research (ICMR) recommendation of 280 gms/day. In view of this, there is lot of potential for milk production and its marketing in the district, In addition to the milk, manure from animals provides good source of organic matter for improving soil fertility and crop yield.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Animal Husbandry – Dairy Development	1748.25	2352.31	91.65

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Infrastructure Status

- Animals are available in the cattle markets at Parbhani and Bori (Jintur) in the district and in the adjacent markets like Mantha and Jalna (Jalna District), Loha (Nanded district), Hali and Udgir (Latur district) and Hingoli, Akhada Balapur and Jawla Bazar (Hingoli district). The farmers are also purchasing animals from Loni (Ahmednagar) and Gujarat state through traders.
- The Animal Husbandry Department, Vasantao Naik Marathwada Agriculture University, RSETI and DRDA have been imparting training to the dairy farmers and SHG members in the district. .
- A network of 5 Mini Veterinary Polyclinics, 30 Dispensaries, 51 Veterinary Aid Centres, and all 86 Institutes provide AI services in the district. The Department facilitates more than 20,000 AI annually.
- The district requires 40 veterinary Graduate centres based on the norm of one centre for 5000 Adult Cattle Units, as against the existing 35 centres. The requirement of AI centres works out to 200 centres based on the norm of one AI centre for every 1000 breedable bovine cattle and buffaloes as against this the district has 155 AI centres including 8 by Private parties, 40 centres under J K Trust. And 20 by BAIF MITTRA. BAIF has plans to open new 29 AI centres in the district.
- Buffalo Breeding Centre / Bull Mother Farm is functioning in neighbouring Hingoli district which is affiliated to Maharashtra Livestock Development Board, Akola.
- Availability of Dry fodder is estimated at 40,000 MT in the form of stalks/straws of jowar, maize, wheat straw, straw of groundnut, pulses, etc., besides sugarcane tops.
- Milk Marketing: - There are 108 registered Dairy Co-op Societies in Parbhani district of which only 83 are functional. The average milk collection by govt dairy from these societies has been increased to around 34,000 lit/day. There are 4 milk chilling plants at Parbhani (50,000 LPD), Jintur and Gangakhed (10000 LPD each) and Pathari (2000 LPD) that have been set up by the Government. Actual milk collection during 2020 was average 34,023 lit, 5,562 lit and 2,173 lit per day by Parbhani, Pathari and Gangakhed plants respectively.
- As there is no milk processing unit established in the district, daily around 30,000 to 35,000 lit of milk is being sent outside the district by Govt milk collection centre, Parbhani. In the district daily more than 2.5 lakh lits of milk is being sold in unorganized markets.
- In the the past NDDDB, Tulashi, Sheetal and others mini dairies had ventured in to collection of milk in the district. However, due to insufficient collection and non viability these units are closed.

2.1.6.3 Assessment of Potential for the period from 2023-24

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fodder cultivation	Ha	0.30	654	196.20	196.20
2	Cows (cross breed) (2 animal unit)	No.	1.37	490	671.30	503.48
3	Buffaloes (2 animal unit)	No.	1.58	1589	2510.62	1882.97
4	Indigenous cows	No.	0.40	1105	442.00	331.50
5	Mini dairy CB cows/Buffaloes (10 animals/unit)	No.	8.00	321	2568.00	1926.00
6	Calf rearing (20 Calf animals unit)	No.	3.00	379	1137.00	852.75
7	Veterinary clinics	No.	3.00	96	288.00	216.00
8	Bulk coolers	No.	21.00	46	966.00	724.50
9	Establishment of milk parlours	No.	1.15	81	93.15	93.15
10	Working Capital for Cow/Buffalows	No.	0.25	6394	1598.50	1598.50
Total						8325.05

The block wise allocation of the total estimate for 2023-24 are indicated in Annexure I.

2.1.6.4. Critical Intervention required for creating a definitive impact

- a. Government support is required for setting up of Breeding Farm in the district.
- b. The sources of good quality crossbreed cows and graded buffaloes may be identified by Dairy Development Department and AH Department.

2.1.6.5. Suggested Action Points

1. There is potential available for at least three milk processing units with capacity of 50,000 lit/day each in Parbhani district.
2. Non functional milk routes are to be revived along with non functional dairy societies.
3. Expansion of breeding and veterinary facilities.
4. Availability of AI facility at doorsteps of farmers should be ensured.
5. Genetic upgradation of non descript animals in to high producing animals.
6. Establishment of co-operative/private dairy units need to be encouraged which will create marketing network through out the district.

Suggestion /Action points

a) For Banks

- Dairy Finance has to be promoted in cluster in the operational area of chilling plant operating at lower capacity utilization. Banking plan could be prepared for the purpose.
- The Banks in the district will have to proactively support the dairy activity by sanctioning proposals under this scheme on a large scale, so as to make district self reliant.
- Calf rearing may be encouraged on a large scale with the help of bank finance.

b) For Government Departments

- Efforts are needed to educate the masses to increase consumption of milk / milk products, besides intensifying efforts in encouraging milk & milk products marketing outlets.
- It is necessary to upgrade the non descript stock on a large scale to improve the local availability of quality animals in the district.
- Systematic efforts are to be made for increasing protienous fodder production. Deptt. of Agriculture and Dairy Development to make efforts for this.

- Dairy societies, which have become defunct or running in loss, need to be revitalised. Steps may be taken to improve the functioning of the primary milk producers co-operative societies to augment the daily milk collection as well as credit flow.

CHAPTER 2.1.7 ANIMAL HUSBANDARY – POULTRY

2.1.7.1 Introduction

Poultry is an important allied activity supplementing the income besides providing self employment opportunities. In recent years, the activity is facing difficulties as it has to compete with comparatively better developed poultry farms and poultry products from Andhra Pradesh. As per the 19th Livestock Census 2019, the poultry population in the district was 1,68,360, in which backyard poultry contributes more than 90%. According to sample survey report of 2014-15 there were 32,600 Deshi layers and 38,000 improved layers. The estimated desi and improved egg production was 33.14 lakh and 107.76 lakh eggs respectively. Total egg production of the district was 140.90 lakh eggs. The estimated per capita egg availability in the district, thus, works out to 7.67 eggs per person per year as against the State average of 46 eggs and National Average of 66 eggs. The Recommended Standard by ICMR is 180 eggs per person per annum.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)			
Activity	FY-2019-20	FY-2020-21	FY-2021-22
Animal Husbandry - Poultry	0.00	0.00	0.00

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Dept. of Animal Husbandry has established Integrated Poultry Project (IPD) in the district under the Rashtriya Krishi Vikas Yojana.
- Mother Unit Scheme is launched in the district. Under one unit 300 BPL beneficiaries are benefited. They are provided 45 nos. of four week old chicks for egg production. This scheme is made for publicity of Deshi type breeds of poultry in the district. The target group of beneficiaries are SHG members of BPL family.
- There is no commercial hatchery (large scale) in the District. Day old chicks/ grown up pullets are being received from hatcheries/units located at Hyderabad, Aurangabad, Sangli, Kolhapur, Nagpur and Pune. In this connection one Govt. Hatchery has come up in Parbhani at Gangakhed road. The Deptt. Of Animal Husbandry has provided 18 nos. of incubators in the district.
- Poultry feed is available in local markets.
- The numbers of registered primary poultry co-operative societies are 30, of which 28 societies are defunct.
- Commercial units with proper linkages need to be encouraged with cautious approach involving entrepreneurs having professionalism.
- Veterinary services are provided by the State Government Department and ZP. The Department is also providing other support such as training, medicines, vaccines etc. The details of veterinary infrastructure are given under dairy chapter.
- Backyard poultry using Low Input Technology (LIT) birds involving units of 25-50 birds is possible through SHGs. Vanraj, Giriraj, Black Astralorp and Swarnadhara are the best suited variety for backyard poultry.
- There is a good scope for poultry feed plants considering the population of poultry in the district.

2.1.7.3 Assessment of potential for the year 2023-24:

Considering the infrastructure available, demand for poultry products in the district and the limitations under this sector, PLP projections have been estimated for the year 2023-24 are indicated in the table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Commercial broiler (1000 birds)	No.	2.86	371	1061.06	954.95
2	Commercial layer (2000 birds)	No.	8.43	401	3380.43	3042.39
3	Retail dressing unit	No.	10.00	35	350.00	315.00
4	Transport vehicle	No.	8.00	56	448.00	403.20
5	Feed mixing plant	No.	18.40	9	165.60	149.04
6	Working capital for Broiler (1000 birds)	No.	1.00	185	185.00	185.00
7	Working capital for Layers(1000 birds)	No.	2.50	805	2012.50	2012.50
Total						7062.08

The financial projections are increased on account of increase in the unit cost, as well as in units. The block wise allocation of the total estimate for 2023-24 is indicated in Annexure I.

2.1.7.4 Critical intervention required for creating a definitive impact:

- a. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry with LIT birds.
- b. There is a need to identify educated unemployed youths and encourage them to set up small broiler units as part of contract farming tie up arrangement with corporate bodies/ integrators engaged in contract farming.

2.1.7.5 Suggested Action Points**a) For Banks**

- a. Bankers may encourage / support financially viable Poultry Farm projects in coordination with private hatcheries and also encourage eligible activities under various govt. sponsored programmes.

b) For Govt. Departments

- a. There is a need to establish one medium size private breeding-cum-hatchery in the district.
- b. NCDC assisted units may be taken up for revival / modernization.
- c. SHG members may be encouraged to rear backyard poultry using Low Input Technology (LIT) birds to supplement their incomes in co-ordination with AH Department.
- d. For effective and result oriented implementation of the Govt. Schemes, close monitoring mechanism, forward linkages needs to be established with subject matter specialist / expert entrepreneur.
- e. The SHGs may be encouraged to set up retail marketing outlets, dressing units and mobile marketing units on the lines 'Saguna' and 'Venkateshwara Hatcheries'.

CHAPTER 2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT, PIGGERY, ETC.**2.1.8.1 Introduction**

Small units of sheep and goat rearing are traditional activities of rural poor, mainly agricultural labourers having only seasonal employment. In the district potential under these activities remain untapped. These activities are however, popular and acceptable among medium, small & marginal farmer as these activities do not require any special skill. There are also added advantages of low maintenance cost and easy marketability due to high demand. As per 19th Live stock census (2019)

the Sheep, Goat and Pig population in Parbhani District is 31673, 171698 and 6428 respectively. As per the district data for the year 2020-21 total 0.15 lakh sheep were shorn, the total wool production of the district was 09.36 MT. Farmers procure sheep / goat mainly from local markets and from neighbouring towns (Bori, Halli, Renapur, Ardhapur, Loha, Mantha livestock markets).

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III. The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Animal Husbandry – Sheep, Goat and Piggery	347.90	126.59	236.54

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

Animal health care facilities are provided by the existing veterinary centres run by State Government and Zilla Parishad. (Details are given in Chapter No. 2.1.6). Though there is no organized market for sheep/goat/pig meat, 11 recognised / registered slaughter houses, and many unrecognised ones meet the local needs. Extension services are extended through pamphlet / by conducting camps, etc. Due to these efforts the mortality rate in animals has come down. Under Special Component Scheme, goatery units are being set up and necessary training is given to beneficiaries. Under SGSY/ NRLM, several SHGs with basic aim of income generating activity, taken up goat rearing as an economic activity. In the last two years, a good number of SHGs financed, selected goatery as their group activity. 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. Lack of training, illiteracy and lack of awareness among butchers, least attention paid by Municipalities and Gram Panchayats for hygiene and sanitation in the slaughter houses are the major concerns for development of the activity. The slaughter of cows was previously prohibited in the state under the Maharashtra Animal Preservation Act of 1976. However, the amendment to the Act, has banned the slaughter of bulls as well as bullocks, which was previously allowed based on a fit-for-slaughter certificate, this has contributed to the growing demand for goat meat.

2.1.8.3 Assessment of potential for the year 2023-24

Based on the existing infrastructure, discussions held with department concerned and popularity of stall fed goat rearing, the potentials for 2023-24 have been estimated and indicated in the table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Sheep rearing (10+1)	No.	0.80	165	132.00	118.80
2	Goat rearing (10+1)	No.	0.89	1025	912.25	821.01
3	Commercial goat rearing (500+25) (stallfed)	No.	30.00	10	300.00	270.00
4	Pig Breeding farm (3+1)	No.	1.00	25	25.00	22.50
5	Commercial goat rearing (40+2) (stallfed)	No.	3.50	225	787.50	708.75
6	Working capital for Goat/Sheep (10)	No.	0.25	1015	253.75	253.75
Total						2194.81

The financial projections are increased on account of increased in unit cost. The block wise allocations of the total estimate for 2023-24 are indicated in Annexure I.

2.1.8.4 Critical intervention required for creating a definitive impactas

The AH department may conduct intensive training for farmers, entrepreneurs and SHGs on stall-fed goat units.

2.1.8.5 Suggested Action Points

a) Banks

- Ram lamb rearing schemes may be encouraged with bank finance.
- Bank may finance stall fed goateries for matured SHGs and progressive farmers.
- Banks may encourage goateries activity through SHGs.
- Banks to ensure insurance of animals.

b) Govt. Departments

- Necessary training should be given to the entrepreneurs willing to take up these activities, so that instead of carrying out the activity in a traditional way, it is carried out on commercial / professional lines.
- There is a need for extension agencies for conducting special campaign for rearing of goat under semi-intensive conditions. There is a need for improvement of sheep and goat breeds for increased production, which can be done by introducing improved rams and bucks under the guidance from the veterinary college, Parbhani, Deptt. of Animal Husbandry.
- The Department of Animal Husbandry may establish a sheep and goat breeding farm for supply of good quality rams and bucks to the farmers and also for facilitating training to the farmers.
- 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 an extensive scale.
- To give up the boost to the activity, NABARD has prepared Area Development Plan / Scheme, which will be implemented mainly through SHGs, Bankers and Deptt. Of Animal Husbandry.

CHAPTER 2.1.9 FISHERIES DEVELOPMENT

2.1.9.1 Introduction:

Fisheries sector plays a strategic role in Maharashtra's economy in terms of contribution towards export, food security, meeting nutritional challenges and employment generation in the coastal and inland areas.

Fisheries activity in Parbhani district is confined to inland fisheries. The district is under "Assured Rainfall Zone". It receives rain mainly from southwest monsoon (June -Sept.). The major rivers in the district like Godavari (79 KM), Purna and Dudhana, Karpara etc., with length of around 262 km in the district offer good potential for riverine fisheries. Besides rivers, the total water spread area presently available from the irrigation projects of Irrigation Department, Irrigation tanks, ZP tanks, Gram Panchayat tanks etc., is about 8874.43 ha of which 8814 ha. (99.30%) is used for fisheries. Jintur, Gangakhed and Pathari are the main blocks where fish production is taking place.

The total fish production in the district is around 1700 tonnes which is not sufficient to meet the demand in the district. Rohu, Catla and Mrigal are the three major types of fish cultured. As the activity is generally being carried out by traditional methods, the production is not able to match the demand and as a result people prefer alternate food, viz. Chicken, Mutton, etc., as well as dried fish which is easily available in weekly haats, as the same being procured from Mumbai and Konkan Region.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Fisheries Development	13.96	0.00	6.15

The credit flow for the sector in the district is negligible during the past years. The disbursements during the years 2019-20, 2020-21 and 2021-22 was ₹ 13.96 lakh, Nil and ₹ 6.15 lakh respectively.

3.1.9.2 Infrastructure and linkage support available, planned and gaps

- a. District Fisheries Development Department (FDD) headed by Asstt. Director of Fisheries is providing infrastructure and extension support to fishermen. Their main thrust however, remains the leasing of water tanks, is the only agency providing the necessary inputs, training and technical backup for development of this sector.
- b. In a district total 37 Fishermen Co-op. Societies are registered with 1760 membership, of which 32 societies are in operation.
- c. These societies are neither assessing their working capital requirements on a realistic basis, nor approaching institutions including Parbhani DCCB, for their working capital needs.
- d. Three Soil and Water Testing labs are functioning in the district. However, no specific testing for fish culture is done by any entrepreneur / Fish Co-operative Society.
- e. There is one fish seed Farm of FDD at Masoli village in Gangakhed block with water spread area of 3.21 ha. and capacity to produce 5 crore spawns per year. The fish seed production in the district was in excess of the demand / requirement. At present the seed farm is not in operation.
- f. Taking into account 8874 Ha WSA under Ponds and Tanks, the requirement of fingerlings works out to 6.71 million at the rate of 5000 fingerlings/ha. In case of the 7196 ha WSA under Reservoirs in the district the requirement of fingerlings works out to 3.6 million (@ 5000/ha).
- g. Under Mahatama Gandhi National Rural Employment Guarantee Act, Community /Farm Ponds are being encouraged with 100% subsidy. During last three years as many as 1451 farm ponds have been completed. These farm / community ponds offer good potential for inland fisheries.
- h. During 2016-17, under Jalyukt Shivar Abhiyan total 327 farm ponds and 31 cement tanks have been constructed in the district. Additional 99 Farm Ponds are being proposed under the scheme. Also 469 small reservoirs are constructed under the scheme creating additional potential of 20,838 ha for fisheries activities.
- i. Other inputs such as rice bran, groundnut oil cakes, manure, fertilizers, lime, potassium permanganate etc., are available in the district.
- j. Local village markets and market at district H Q, Parbhani are the only points of sales. Market infrastructure needs to be developed for Fish production and infrastructure like cold storage, deep refrigeration, etc., to be provided to the Societies.
- k. **Reservoir Fisheries:** The activity being conducted by adopting Cage Culture at Yeldari Dam in Jintur block, the Water Spread Area of this reservoir is more than 1000 ha. The reservoir being auctioned to Fishermens Societies / contractor, who undertakes the fishing activity in the reservoir production.

3.1.9.3 Assessment of Potential for the year 2023-24

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fish pond / tank unit (new)	Ha	2.50	28	70.00	63.00
2	Reservoir / reverine fishing without engine	No.	0.50	7	3.50	3.50
3	Fingerlings	1000/wsa	0.06	1264	75.84	68.27
4	Others - fish nets	No.	0.10	1335	133.50	81.30
5	Working Capital for Fisheries	Ha	2.20	52	114.40	114.40
Total						330.12

The Block-wise physical and financial allocation for the year 2023-24 is indicated in Annexure I.

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

a. To facilitate availability of credit from banks, ponds, tanks and small irrigation tanks upto 200 ha should be leased out for a minimum period of 12 to 15 years or at least coinciding with the loan repayment period fixed by the bank as against the present lease period of only upto 5 Years.

b. Since the fishermen community do not have fixed assets, etc. to mortgage, bankers do not come forward for financing the activity. To overcome this situation, there is need to form Joint Liability Groups of Fishermen.

2.1.9.5 Suggested Action Points

a. The fish seed Farm of FDD at Masoli village in Gangakhed block, needs to be put in operation. (Action: By Fisheries Development Dept.)

b. Each fisherman requires new fishing net every year, Government of Maharashtra provides subsidy towards purchase of Nylon twin / fishing net, if subsidy linked with credit with back ended modality, GLC flow to the Sector will be improved. By this, the estimated credit flow to the Sector will be improved by ₹ 35.00 lakh to ₹ 40.00 lakh per year. (Action : Bankers)

c. Efforts may be made to revitalise weak Fisheries Co-operative societies. SHGs / JLGs of fishermen families may be organised and institutional linkage attempted under MSRLM, to sort out lack of institutional credit to fisheries sector. Fisheries Deptt. / District Administration, Bankers, NGOs to co-ordinate with Fishermen Societies for Credit Counseling, etc.

d. Market infrastructure needs to be developed for fish marketing and infrastructure like cold storage, deep refrigeration, etc. to be provided to the Societies.

CHAPTER 2.1.10 FARM CREDIT - OTHERS

2.1.10.1 Introduction

The total population of draught animals in the district is more than 1.62 lakh, majority of which being bullocks. Red Kandhari bull is the regional local variety of bull, which is very sturdy, healthy and most suitable animal for draught purpose. Though, the farm mechanisation / tractor financing is slowly picking up in the district, considering land holding pattern, existence of six sugar factories the importance of bullocks / bullock carts is likely to continue in the district. Though the cost is affordable, there are limitations for institutional finance. However, there is demand for improved carts in sugarcane / sugar factory / cotton area for transportation, especially, from farm site to black top roads. Good quality bullock carts are being manufactured in the district, apart from MAIDC carts.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The sugar factories in private sector set up at Gangakhed and Pathri in the district offer good scope for transportation of sugarcane in season. The vast interior areas are still without good roads and BT roads are also not properly maintained due to resource constraints. Thus a vast area still depends on bullock-carts.

Bullock carts are popular as a means of transportation for shorter distances as carts are cheaper, easy to maintain, no special skill is required and easier than other modes of transport. No formalities of registration, toll tax, etc. are required for carts. Keeping in view the scope exists for Agri Implements Service Centers the activity considered for financing under Other Activity category.

It is observed from the ground level feedback that the bankers classify smaller activities financed by them under "Other & Allied Activities" category and as such the exact flow of credit for Bullock cart / Bullock pairs is not known / reported.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Farm Credit - Others	31,003.61	2953.53	3190.72

2.1.10.3 Assessment of Potential for the year 2023-24

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bullocks and other draught animals	No.	0.75	365	273.75	246.38
2	Carts (3 mts)	No.	0.50	213	106.50	95.85
3	Farm Implement Service Centers	No.	5.00	142	710.00	639.00
Total						981.23

The Block-wise physical and financial potentials for the year 2023-24 are indicated in Annexure-I.

2.1.10.4. Critical intervention required for creating a definitive impact in the Sector and Suggested Action Points.

- Marketing arrangements may be made so that good quality bullock carts being manufactured are easily available to borrowers.
- User specific carts may be designed (e.g. carrying cotton bales and transporting sugarcane require specific designs).

Action points

- Animal Husbandary Department may identify sources for quality bullock.
- DIC to co-ordinate among fabricators for fabricating need based and better carts.

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.

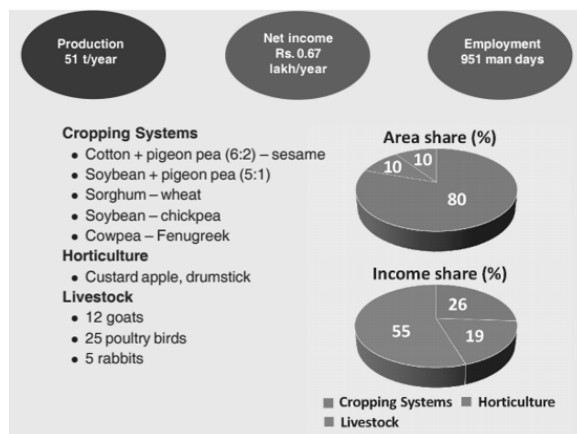
The credit potential for IFS is projected under respective sectoral chapter

2.1.11.3 Issues and Suggestions

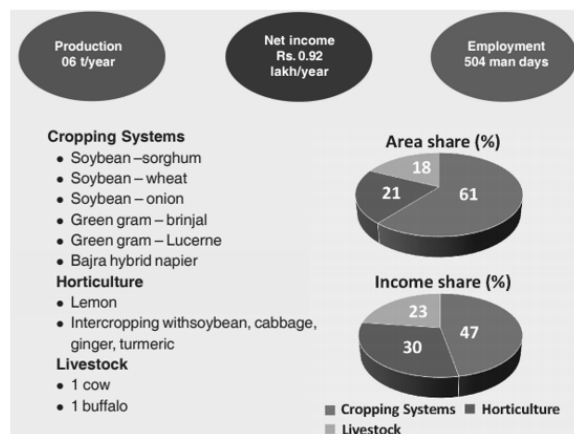
- i) Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- ii) Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry,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

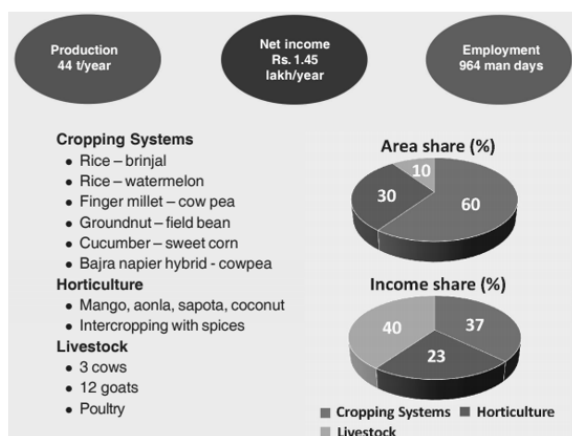
Goat + crop IFS (1 ha) for rainfed areas



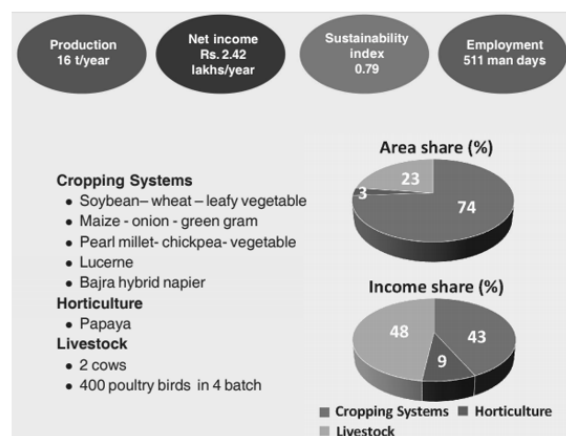
Crop + dairy IFS (1 ha) for Marathwada region



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



Crop + livestock IFS (1 ha) for sustainable income



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

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

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

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

CHAPTER 2.2 AGRICULTURE INFRASTRUCTURE

CHAPTER 2.2.1 CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

2.2.1.1 Introduction

There is a significant growth in Agriculture production and productivity over the years. However, the producers/farmers continue to face hurdles in realising reasonable returns for their produce. Inadequate infrastructure for post harvest services like cleaning, grading, sorting, storage and marketing of their surplus produce inter alia, is the hurdle of the farming community. The farmers, therefore have to dispose of their produce at an un-remunerative price, immediately after the harvest. The creation of storage facilities, through construction of grain godowns in villages will remedy the above situation. The farmers therefore need a well developed infrastructure / adequate captive storage capacity of their own at the village, or facilities available for hiring it in the rural areas to cater to the post-harvest requirement of production and marketable surplus of various farm produce so that wastage and produce deterioration can be avoided and also their credit needs are met with so that they are not compelled for distress sale of their produce.

The MSAMB has schemes like Farmers market, onion storage structure, godown construction, information display, grain handling unit, etc and the projects under its fold are like terminal markets, pre cooling and cold storage, MACP, AIDP and PPP mode projects. NABARD under its Warehousing Infrastructure Fund portfolio is financing the warehouses and cold chain activities in the State.

As per the available data, the production for the year 2020-21 was as follows: food grains 2,797 MT, Pulses 78,941 MT, Oil Seeds 3,18,916 MT, Cotton 59,721 bales. Productivity during 2020-21 was 565 Kg/ha for food crops, 833 Kg/ha for Pulses and 1340 Kg/ha for Oil Seeds. Productivity of cotton was 299 Bales/ha in 2020-21. The production of food grains, pulses and oil seeds has increased many folds, however the available storage facility works out to 2.68 lakh MT, which is very less. To avoid distress sale by farmers, to increase their produce holding capacity to fetch good remunerative price, etc, it is imperative to establish good network of godowns and cold storages. At least one Cold storage needs to be established at each Taluka Head Quarter.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)			
Activity	FY-2019-20	FY-2020-21	FY-2021-22
Construction of storage facilities	0.00	0.00	6.72

The ground level credit flow during last three years i.e. 2019-20, 2020-21 and 2021-22 by all agencies was Nil, Nil and ₹ 6.72 lakh respectively.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 38 godowns of Maharashtra State Warehousing Corporation in Parbhani with a storage capacity of 75,000 MT. Recently one private cold storage unit has been established in the district. There are 10 main market yards and 17 sub market yards of APMC / controlled market yards in all the blocks.
- 10 APMCs have 46 godowns of total capacity of 11,700 MT of which 35 godowns are in use, 11 godowns need reconstruction / repairs.
- The district has 455 Primary Agriculture Co-op. Societies, of which 52 PACS have small size godowns. In the district 9 Taluka Sahakari Kharedi Vikri Sangh have 7 godowns of total capacity of 3,100 MT of which 2 godowns needs repairing.
- By taking advantage of RIDF, Maharashtra Warehousing Corporation has also added 10,360 MT to its capacity in Parbhani, Gangakhed and Manwat.

- e) Under Rural Godown Scheme, total 115 godowns with capacity of 1,73,000 MT were established in the district.
- f) At present there is only one cold storage with capacity of 5000 MT available in the district. As the horticultural production is on the increase due to implementation of National horticulture Mission and State Governments Horticulture scheme, at least one cold storage of 500 to 1000 MT capacity will be feasible in the each APMC for the storage of fruits and vegetables. There is scope for Private Entrepreneur too for the establishing the cold storage.
- g) The District Administration has plan of shifting the existing Parbhani Market Yard to new location on Parbhani Jintur Road with modern facilities.

2.2.1.3 Assessment of Potential for the period 2023-24

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Rural Godowns/Silos/Storage bins	MT	0.04	87700	3508.00	2806.40
2	Market yards / agri marketing infrastructure	Nos.	250.00	22	5500.00	4400.00
3	Cold storage units	MT	0.10	7172	717.20	358.60
Total						7565.00

Block wise potential of Physical and Financial outlay for 2023-24 are indicated in the Annexure I.

2.2.1.4 Critical intervention required for creating a definitive impact:

- a. There is a need to create more awareness among the prospective borrowers, to show the profitability of the activity as well as the importance of the sector.
- b. The Banks to encourage agri- produce pledge finance. More publicity about availability of pledge finance, availability of interest subvention, needs to be undertaken by bankers, MSWC, APMC.

2.2.1.5 Suggested Action Points

a) Banks

- a. As per the new Integrated Scheme for Agriculture Marketing, silos are also eligible for subsidy. Bankers to encourage good entrepreneurs and finance for Silos.
- b. Rural Godown subsidy claims to be submitted to NABARD. Banks may ensure submission of subsidy claims complete in all respects so as to avoid delay in processing the claims.
- c. At DLCC level review of Pledge financing needs to be taken.
- d. Awareness is also required to be created among the bankers so that the desired attention is paid towards the activity, in the branch/bank plan and adequate allocation is made in the Annual Credit Plan.

B) Government

- a. APMCs should provide facilities for grading, processing, packaging of agricultural produce.
- b. There is a need to improve power supply position to ensure viability of cold storage units.
- c. Shifting of existing Parbhani Market Yard to new location on Parbhani, Jintur Road with modern facilities is already delayed, the process of shifting, developing the new infrastructure facilities needs to be attended on priority basis.
- d. Also propagate the importance of scientific post harvest management storage facilities for food grains. Farmers are not aware about the facility available with the Maharashtra Warehousing Corporation, the same marketing efforts.
- e. Information regarding market arrivals, prices of various commodities should be made available to the farming community through Information Kiosks at strategic places, by way of SMSs, etc.

Farmers need to be educated for withholding of produce till favorable market conditions, to fetch good remunerative prices. Agriculture Deptt. and Extension Services should launch an intensive awareness programme to reach out to maximum farmers.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHEDS

2.2.2.1 Introduction

Land provides food, fuel, fodder and shelter besides supporting secondary and other economic life supporting system. However, there has been a continuous depletion of land resources and the quality of land is deteriorating due to various factors like soil erosion caused mainly due to shifting cultivation, large scale deforestation, reckless mining activities, overgrazing, general mismanagement etc. Such soil erosion lead to degradation of physical properties of soil and loss of nutrients for plants.

Total geographical area of the district is 6,31,115 ha of which 19879 ha. is cultivable wasteland, 4% of total area of the district, which can be reclaimed for plantation/cultivation of crops. Land development activities, aimed at soil and water conservation encompass on-farm development activities such as land levelling, construction of field channels and drains in the irrigation commands, integrated watershed development including alternate land use systems, farm management, soil and moisture conservation measures through bunding, terracing and soil fertility improvements with the application of tank silt, compost, bio-fertilisers etc. In district like Parbhani, where topography is some what uneven and total rainfall received being erratic, in view of this soil and water conservation by adopting watershed development approach has assumed great significance. With the increased awareness about the importance of these activities, role and scope for institutional finance are showing considerable potential.

As per the revised priority sector guidelines, more flow of credit to soil conservation, watershed and watershed plus activities is envisaged. Considering the ongoing Integrated Watershed Management Programme, following exercise for soil conservation / watershed activities is attempted.

Sr. No.	Soil conservation	Area (ha)
1	Total geographical area of the district	631115
2	Total cultivable area in the district	568266
3	Cultivated area requiring Soil and Water Conservation treatment (say 'A')	343905
4	Total area treated for soil and water conservation by agriculture / soil and water conservation Deptt (Say 'B')	246952
5	Gap - C = A - B	96,953

Govt. of Maharashtra has accorded utmost importance and top priority for soil and water conservations. Govt. of Maharashtra, along with Integrated Watershed Management Programme, has started Jalyukta Shivar Abhiyan, a mission to conserve water where it fall (water for all), to arrest the run off of water. This programme being implemented in 5000 villages of Maharashtra including 170 villages in Parbhani district. Under this mission up to March, 2017 total work of ₹ 1431.00 lakh covering 5185 ha of the area are sanctioned which includes activities like deepening and renovation of nalas, trenching, earthen and loose boulder structures, farm ponds, KT weir, well recharging units, micro irrigation etc. Total 2340 items of works are completed out of planned 2662 items.

In the district Integrated Watershed Management Programme is under implementation, under this programme, total treatable area is 246952 ha. Other than this under RIDF XIX, watershed area admeasuring 36,268 ha in Gangakhed block will be treated.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
Land development, soil & water conservation and watershed	229.86	396.06	785.16

To overcome continuous drought situation in the district, Soil and Water Conservation works are the top priority of the State Govt., various deptts. It is gathered that since Govt. is attending these works, individuals are not willing to under take soil and water conservation works by their own. The Govt. of Maharashtra has arrived at consolidated unit cost of ₹ 12,000/ ha for all items of works. Foundation Seed productions and Pasture development activities are considered as Watershed Plus activities, the allied activities such as Plantation & Horticulture and Animal Husbandry are considered in respective Chapters.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The District Superintending Agriculture Office (DSAO) with 4 sub divisional offices, the Agriculture Department of Zilha Parishad, Marathwada Krishi Vidhyapeeth, Parbhani, Krishi Vigyan Kendra, Parbhani, Agriculture College, the block level offices of Agriculture department, etc., have technical experts and extension personnel for creating awareness on various activities of land development. Under the Programme “Marathwada Krishi Vidhyapeeth at your door step, Agriculture Technology in your Farm” (“Vidhyapeeth Tumchya Dari, Tantradnyan Tumchya Bandhavari”) the experts of MKV visits farms and guide farmers about various techniques viz. land leveling, importance of soil testing, collection of samples for soil testing, cropping pattern, use of fertilizers, etc. KVK through students of affiliated Agriculture colleges Named as “Krishi Doot” arranges camps in villages for educating farmers on the issues. There are few NGOs, who are also creating awareness among the farmers on the subject.

Soil testing laboratories: There are three soil testing labs in the district one each of Marathwada Krishi Vidhyapeeth, Parbhani, Govt. Lab and Krishi Vignyan Kendra, Parbhani and Agro Policlinics at Krishi Vidhyapeeth, Krishi Vignyan Kendra in the district. Since it is a statutory requirement under National Food Security Mission, Rashtriya Krishi Vikas Yojana, National Horticulture Mission, the samples were tested under these schemes.

Agriculture department has completed soil and water conservation works on 61 Ha of area with grant support of ₹. 49.00 lakh during 2020-21.

Earth moving machinery like bulldozers, tractors etc: Earth moving machinery like bulldozers, tractors, etc., are available in the district on rental basis. 116 JCBs / Earth Movers and 12500 tractors are registered with RTO in the district.

Supply of organic fertilizers, chemical fertilizers and bio-control labs: There are 844 Outlets for supply of Chemical and Organic fertilizers in the district. The Average use of Chemical fertilizers for last five years is 73200 MT. For Kharif 2022 season the district has registered demand of 1,58,950 MT of chemical Fertilisers. A scheme named “Supply of fertilizers on farmers bunds” being implemented through farmer clubs/farmer groups. Under the scheme the groups of farmers will be supplied fertilizers for distribution among themselves. Under this Scheme 30% of total demand i.e. 50,000 MT chemical fertilizers will be met at farm bunds of farmers.

The Agriculture Deptt. has promoted two Groups of 200 farmers in each group and estimated area coverage of 100 ha in each group of Pathari and Jintur Blocks. These Groups have adopted Organic Farming. The Agri Deptt. is providing Bio Dynamic Compost, CPP Culture, Neem concentration and other inputs for promotion of Organic farming in the district.

The district has only one bio control lab in the MKV, the lab produces liquid bio fertilizers having a lot of demand. The production is very limited. As regards requirement of Agriculture Deptt. there are no enterpreneures in the district to supply the CPP culture, Bio Dynamics, etc the same are being sourced from other district.

To arrest further degradation of land, to harness the water, to develop the waste land, to increase the employment opportunities and to increase the productivity of land, etc. under the Integrated Waste Land Development Programme the Agriculture Deptt., had adopted cluster approach, under which two watersheds GP 51 and GV 79 were identified and treated six micro watersheds in villages viz. Hatalwadi, Palodi, Ratnapur, Savargaon, Savali and Ambegaon of Manwat Block. The total area treated was 5526 ha. Further, under the Integrated Watershed Development Scheme, the Agriculture Deptt. had undertaken Graded Bunding in a area of 20,000 ha, 31 nos. of Cement Nala Bunds. Total 24 nos. of Nala Training programmes were conducted in Gangakhed, Selu and Parbhani Blocks. During the year 2013-14, under RIDF XIX, NABARD has sanctioned seven watershed (GV 97A) projects in Parbhani district with project area of 36268.34 ha, treatable area of 34493.42 ha with project cost of ₹ 5354.46 lakh of which financial assistance under NABARD will be ₹ 5086.74 lakh. The project is closed in year 2019 with around 50% utilisation of allocated funds.

On Farm Development: The Government of Maharashtra has set up a Marathwada Watershed Mission under which two mega Watersheds covering 15000 to 25000 ha from each of the district of the region will be taken up for development. Under this programme during 2007-09 a total area admeasuring 27,544 ha comprising 31 villages in Jintur block (Watershed No. GP 48) was treated for various activities at the total cost of ₹ 2,252.38 lakh.

Integrated watershed development: The details of watershed programs under implementation in the district are as under

Integrated Watershed Management Programme: Under this programme since 2009-10 two watersheds were implemented. The total Geographical Area of these Watershed is 46,649 ha (covering 71 villages) of which treated area is 40,367 ha.

Since 2009-10, Jintur (GP 54) and Aundha Block of Hingoli (GP 55) watershed, Jintur, Selu, Manvat and Parbhani blocks two watersheds (GP 49 and GP 51), (GP-57 (in Parbhani block) and GP-46 (in Selu block) being implemented. The details of total area proposed to be treated and actual area treated are indicated in the table below.

	Total IWMP	Jalyuktashivar	NABARD	Total
Treatable Area	93134	246952	3819.08	343905.1
Area Treated	65143	137330	3788.76	206261.8

Mahatma Jyotiba Phule Watershed Dvelopment Programme: Desilting of 184 tanks and nala bunds, recharging of 242 wells, construction of 53 farm pond and 8943 Vanrai Bandharrs, etc. have been undertaken and completed under the programme so far.

Modified Drought Prone Area Programme was implemented in 2 blocks viz Jintur (Mega Water shed GP 50 & 49) and Sonpet (GV 90 A). Under this programme 5 nos. and 3 nos. of micro watersheds and 5 and 3 villages of Jintur and Sonpet blocks respectively benefited. Total Area area of 4112 ha treated under this programme.

Water harvesting structures

Farm Pond: Harvesting and recycling of rainwater in farm pond for critical lifesaving irrigation in Kharif and pre-sowing irrigation to short duration rabi crop is gaining popularity. Under the 'Magel Tyala Shettale' scheme, for construction of 2549 Farm Ponds (Shet Tale) ₹. 1204.92 lakh has been disbursed by the Agriculture department.

Dryland horticulture, agri horticulture, etc.: The DSAO is making efforts to increase the area under dry land horticulture. Under NHM the district utilized the funds of ₹ 1058.31lakh during last 12 years on different activities including plantation, micro irrigation, etc to promote dry land horticulture. There is scope for undertaking similar projects in the district.

Management of fragile eco-systems:

The Marathwada Krishi Vidhyapeet, Krishi Vigyan Kendra and Agri Deptt with the help of NGOs are conducting training programmes for farmers on use of bio-control agents, which ultimately create need for setting up manufacturing units for bio-control agents and mass multiplication of the practices.

Organic farming and integrated nutrient, and pest management

Although organic food items have good demand in the domestic and export market, the adoption of organic farming in the district is low due to lack of awareness among farming community and non availability of sufficient organic inputs. There is a need for establishing a certifying laboratory to give a thrust to the activity.

FPOs in Parbhani district

Under the Central Sector Scheme for formation of 10000 FPOs MahaFPC and Myra Trade & Services Private Limited have been selected as Cluster Based Business Organisation (CBBO) for formation and promotion of 04 FPOs each in Parbhani district.

2.2.2.3 Assessment of potential for the year 2023-24

						(₹ in lakh)
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Land leveling and shaping (1 to 3%)	Ha	0.15	570	85.50	76.95
2	Organic farming	Ha	0.50	875	437.50	393.75
3	Nadep compost units	No.	0.15	45	6.75	6.08
4	Vermi compost	No.	0.50	140	70.00	63.00
5	Soil and water conservation	Ha	0.25	270	67.50	60.75
6	Polythene mulching	ha	0.07	918	64.26	57.82
7	Farm ponds	No.	1.30	369	479.70	239.85
8	Commercial vermicompost	No.	5.20	31	161.20	120.90
Sub Total - Land Development						1019.10
1	Foundation Seed (Soybean)	Ha	0.60	1200	720.00	540.00
2	Foundation Seed (other seeds)	Ha	0.40	448	179.20	134.40
3	Pasture Development	Ha	0.40	255	102.00	76.50
Subtotal - Watershed Plus activities						750.90
1	FPO – Working capital for procurement of produce, including for FPOs in Dairy Sector	No.	50.00	15	750.00	562.50
2	FPO – Working capital for agri inputs, including for FPOs in Fisheries sector	No.	20.00	15	300.00	225.00
3	FPO – Godowns / Agri Malls	No.	30.00	15	450.00	337.50
Sub Total – FPO & Watershed Plus activities						1125.00
Total						2895.00

The Block-wise physical and financial allocation of the exploitable potentials for the year 2023-24 are indicated in **Annexure-I**

2.2.2.4 Critical intervention required for creating a definitive impact:

a. Programmes for popularization of Micro Irrigation Systems may be undertaken for small & marginal farmers, JLGs, women farmers, SHGs, etc.

b. Banks may train branch level staff in formulation of Land Development Schemes, in consultations with Govt. Depts., NGOs and farmers by employing PRA techniques. Banks may avail refinance for taking up OFD works in completed irrigation command areas

2.2.2.5 Suggested Action Points

(a) Banks

- a. In the District Credit Plan, Land Development and related activities are not getting the required attention / adequate allocation. There is a need to create more awareness about the importance of the sector. Bankers need to be trained for appraisal of Land Development proposals. Bankers may encourage / support the financially viable projects.
- b. Lead Bank may prepare schemes of Wasteland Development, credit and credit plus activities to complete watersheds and irrigation projects and circulate among banks. Controlling offices may fix targets of Banking Plan.
- c. Special Bank Plans may be prepared for completed watersheds and community may be supported with bank credit.
- d. Banks may form Joint liability Groups/User Groups in completed command area and train them to take responsibility of distribution network and maintenance.

(b) Extension Agencies / Govt. Deptts.

- a. Extension Agencies should encourage farmers to construct Rain Water Harvesting structure in their field on large scale and to take second crop viz, horse gram, other pulses, etc. Technical knowledge in this regard may be made available by Agriculture Deptt., Agri University, KVK.
- b. The available agriculture land being fragmented into small pieces, there is need to counsel farmers to promote Group Farming for economic viability and productivity.
- c. Awareness on effective utilisation of "Plasticulture in agriculture", like plastic mulching, drip irrigation, shade net, Plastic lining of farm ponds, etc. needs to be undertaken.
- d. Watershed Committees shall be promoted to act as Farmers Producers Organisation.

2.2.2.5 Other related issues

Educating the farming community as well as consumers about Organic produce. Arrangement of marketing facilities for organic products, viz. exclusive organic bazaar, Counters for exclusive organic produce in the Departmental Stores, Malls, etc. needs to be developed, so as to motivate more number of farmers for adoption of organic farming.

CHAPTER 2.2.3 –AGRICULTURE INFRASTRUCTURE - OTHERS**2.2.3.1 Introduction**

Biotechnology is modern technology that encompasses techniques such as Molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology, genetic engineering for developing better plant varieties, superior livestock, quality seed production, process and product development. Biological processes and product development for benefit of mankind is the focus of this science. Hence commercialization, business development, environment concerns and Intellectual Property Right (IPR) are key features of biotechnology.

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

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

Plant tissue culture: Plant tissue culture venture requires laboratory set-up with laminar flow, incubation room, etc., where plant tissue culture extracts are processed for multiplication in special designed nutrient media with agar base. The extract is provided with optimum temperature, light and pH so as to enable shooting and rooting. Hence from a small tissue extract one can get millions of 'true to type' tissue culture plantlets (TCP), due to the quality of totipotency. The true to type TCPs have the same properties/traits as that of the mother plant. Vegetative multiplication has limitations due to variability in the progeny; however through tissue culture one can ensure qualitative and quantitative plantlet production at laboratory.

The plantlets then undergo hardening in protected green house with controlled temperature and relative humidity, light so as to tissue culture plant ready for sale to farmers. In our nation most of the banana tissue culture plants are popularly grown by farmers and is a proven technology.

BT Cotton: BT cotton is the best example of translating laboratory results to field level, the BT gene is inserted at molecular level of BT cotton enabling protection from bollworm attack. Today all the cotton growing states are using BT cotton. India is next to China in the use of BT cotton. Genetically modified fruits and vegetables have been one of the concerns for acceptance levels are still at nascent stage.

Biofertilisers: The use of biofertilisers is on the rise as also bio-compost, bio-pesticides and bio-agents, vermi-compost to increase the natural micro flora in the soil to sustain the soil quality for production of crops with low levels of chemical use.

Present status of the activity:- District is major producer of Cotton, 2,10,000 ha is normal area under cotton, farmers preferred B T cotton seeds, Ajit 155 and Malika are preferred brands. During the year 2017-18 district registered demand of 9120 quintal Cotton seeds. It is estimated that, around 9070 quintal seeds may require during Kharif 2018.

Since bankers indicate credit flow to this activity under Agri other activity, there is no credit flow to the activity. The details of credit flow to the activity during past three years are not available.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- (i) The district has only one bio control lab in the Vasantrao Naik Marathwada Agriculture University, the lab produces bio fertilizers having a local demand. However, the production is very limited. As regards requirement of Agriculture Deptt. there are no entrepreneurs in the district to supply the input culture, Bio pesticides/fertilizers, etc. the same are being procured from other districts.
- (ii) In the district Tissue Culture deptt. of VNMKV, it provides tissue culture plants of Banana (grandnain and Aardhapuri varieties) and Sugarcane plants.
- (iii) As a part of Mass Awareness Campaign on Swachhata Abhiyan with the help of SHGs and Farmers clubs, NABARD had conducted training programmes on Vermicompost. SHG members and farmer's clubs members have set up their units. However, bank loan is not availed for this purpose.
- (iv) Use of enzymes in food and agro-processing, conversion of bio-mass into compost, paper and pulp industry, animal health –disease control, leather processing, modern fish feed development are in the purview of this sector.
- (v) Knowledge and information on crop-based developments in disease control, superior livestock, seed production can be provided through exposure visits of farmers to such institutions. .

2.2.3.3 Assessment of credit potential for 2023-24

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

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio-pesticides/fertilizer	200 TPA	160.00	5	800.00	640.00
Total						640.00

2.2.3.4 Critical intervention required for creating a definitive impact:

- a) Biofertiliser production plant to be set up and supported to meet the growing demand of biofertiliser from farmers.
- b) SAU to promote spirulina through women SHGs as a microenterprise. The nutraceutical sector is of crucial importance to our country today, due to various health issues being faced by the citizen. In this regard spirulina production if taken through micro-enterprise mode will generate a livelihood activity in the health sector.

CHAPTER 2.3 AGRICULTURE ANCILLARY ACTIVITIES

CHAPTER 2.3.1 ANCILLARY ACTIVITIES - FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Post harvest technology and management (agro and food processing) plays a crucial role in value addition to agriculture and has been identified as a thrust area by the 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 crore may be classified as indirect finance for agriculture and allied activities. The establishment of Agri Export Zones, Food Parks and efforts made under contract farming are steps towards popularization of Agro / Food processing sector in India. However, investments in Agro/ Food processing sector have not been commensurate with the vast potential available.

Parbhani district is industrially backward and in spite of dependence on agro-based economy with vast potential, the agro-processing sector has remained untapped. Very few agro processing units are operating as private sector industrial units and they have spin-off effect on district economy in terms of employment and income generation, production, services, revenue etc.

Present status of Agro and Food Processing in the district:

The availability of raw material is important factor to assess the potential for food processing industries, a summary on availability of surplus produce of main crops as raw material is given under. Since district had experienced drought during 2018-19, the agri produce did fall to 60% to its normal production, however with above average rainfall received during 2019-20 & 2020-21 there was bumper production of pulses and oilseeds. The details of average production during last five years and the production during 2021-22 is as under :

Sr. No.	Crops	Production during 2021-22 (MT)	2016-17 to 2020-21 avg (MT)	Surplus/deficit (MT)
1	Cotton (bales) (bale of 170 kg)	62917	63432	-515
2	Soybean	105297	256707	-151410
3	Toor	52273	69444	-17171
4	Moong	14000	11892	2108
5	Jowar	4397	2531	1866

Post harvest agro processing activities - Present status in the district

- There are 179 small scale agrobased units, 40 food processing units registered with DIC.
- District has 5 sugar factories, with production of 18.30 lakh MT of sugar during 2017-18. Scope also exists for Jaggery/ Khandsari making units. The Gangakhed Sugar and Energy Ltd. is the only sugar factory in the district which runs on Cogeneration and produces 30 Mega Watt power.
- District has production of mango, banana, lemon, mosumbi, sapota, custard apple, guava, pomegranate, amla, etc to the tune of 1,555.44 MT. In the district only one fruit processing plant is functioning. Mango, Banana, Oranges, Mosambi, Lemon, Pomegranates are traded at markets other than local market. There is a good potential for establishing fruit processing units like Jams, jellies, syrups, juices, fruit concentrates, pickles etc.
- The agro processing units are engaged in activities like mini oil milling cum cake making, chilly powder, pickle & spice making, raisin making, bio tech/organic fertilisers, aonla candy, sugar confectionery, jaggery making, Poha mill and mini Dal mill etc.

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

District has a huge potential for development of food & Agro processing industry due to following reasons –

- Suitable agro-climatic conditions and soil texture for growing quality cotton, soya bean, toor, jowar, lemon, mosambi, mango, guava, custard apple, pomegranate, chiku, papaya, tamarind and citrus fruits like sweet orange etc. which are used as raw material for food & agro processing
- Major crops are cotton, soya bean, toor, moong and jowar. High value cotton is produced in major part of the district.
- Cotton ginning/pressing activity has been picking up since last 3-4 years due to increasing production of cotton, implementation of AMIGS scheme etc. 65 cotton ginning / pressing units are working in the district.
- Only one unit of fruit processing is functioning in the district. Guava, mango, tomato are the main fruits used for processing like making jams, jellies, squash, etc. The products are exported to Japan, Arab Emirates, Malaysia on works contract basis. The units run during seasons only. District has a good potential to raise the processing level by 20%.
- Share of major food & agro processing industry units in the district is about 19% (243) of the total 1306 micro, small, medium and large industrial units in the district.
- Under allied sector good potential exists for processing of milk, dairy, goat and poultry products.
- The district has good rail connectivity as well as road connectivity.
- Water supply is one of the major bottlenecks. Water availability at current level may not cater to the increasing needs of existing & future MIDC estates. District has been facing scarcity of water particularly during summer. Poor water quality has direct impact on production cost of F&AP industry
- Marathwada Agriculture University is one of the leading institutes for training in food technology; the institute has developed and guided various entrepreneurs about food processing technology.

Details of existing arrangements for networking the production, marketing, Post harvest handling and processing:

- Under the scheme for 'Technology Upgradation/Establishment/Modernisation of Food Processing Industries', the Ministry of Food Processing provides grant upto 25% of the cost of plant & machinery and technical civil works subject to maximum of ₹ 50.00 lakh for setting up/expansion/modernization of food processing industries covering all segments viz. fruit & vegetable, milk products, meat, poultry, fishery, oilseeds (excepting rice mills, flour mills and pulse processing units).
- The Maharashtra Centre for Entrepreneurship Development (MCED) conducts annually 40 to 50 training programmes like EDP, DPSE, VTP and for PMRY activities. Of late it has started imparting training in Agro/food processing, Goat farming, Vermi compost, dairy based activities, floriculture etc.
- The MIDC provides basic infrastructure facilities by establishing industrial estates, providing water, electricity, common facility centres, establishing growth centres, mini industrial areas etc.

(iii) Scope for Allied sector

Post-harvest activities and important crops having good potentials for food & agro-processing

Important crops / allied produce	Post harvest Activities [(P)- Production based / (CP) - Consumption Pattern based]
♦ Jawar and other cereals	Cleaning-Grading-Processing-Standardization-Packaging units, Flour / Rava-Maida mills, Seed processing units (P)
♦ Tur, Mung, Udad, other pulses	Dal mills, Seed processing units (P)
♦ Groundnut, Sunflower, Soybean, other oil-seeds	Oil mills (P)
♦ Cotton	Ginning-Pressing mills, Spinning mills, Fiber to Fabric (P)
♦ Sugarcane	Sugar mills, Gur/Khandsari making (CP)
♦ Fruits	Pulp, juices, jams, jellies, ketchup, pickles making, Canning units (CP)

♦ Vegetables	Vegetable de-hydration, cleaning-cutting-processg-packaging units (CP)
♦ Spices	Spices processing/grinding/mixing units (CP)
♦ Milk (cattle/buffalo/sheep/goat)	Milk processing units (CP)
♦ Livestock (cattle, buffaloes, sheep, goats, fishery etc.)	Dressing-marketing units, slaughter houses, wool/ meat/ skins/ hides processing, bone crushing units, organic manure. (CP)

2.3.1.3 Assessment of potential for the year 2023-24: Assessment of Potential taking into account of infrastructure changes for the year 2023-24 for Working Capital requirement for existing units and Term Loan and working capital requirements of new units are indicated in the table given below. Working capital requirement for Ginning & Pressing, Dal Mills, Oil extraction units considered in the chapter on MSME.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dal mills	No.	400.00	19	7600.00	6080.00
2	Oil extraction mill	No.	400.00	15	6000.00	4800.00
3	Oil mills	No.	12.00	21	252.00	201.60
4	Soya/other foods	No.	12.00	70	840.00	672.00
5	Cleaning, Grading, Packaging (Ginning & pressing)	No.	250.00	18	4500.00	3600.00
6	Cotton Spinning Mill	No.	550.00	13	7150.00	5720.00
7	Fruits processing units	No.	12.00	35	420.00	336.00
8	Turmeric / chilly powder units	No.	10.00	90	900.00	720.00
9	Flour mills / Mini Dal Mills	No.	10.00	64	640.00	512.00
10	Jaggary (gur) units	No.	6.00	59	354.00	283.00
11	Dairy Processing -khoya / Paneer	No.	8.00	28	224.00	179.20
12	Working capital for existing units	No.	10.00	455	4550.00	4550.00
Total						27653.80

Keeping in view the high ground level credit flow in Agri Ancillary sector and the initiatives being taken in this sector, the projections have accordingly been assessed. The credit flow for the sector in the district is not reflected in the reports generated under SAMIS, the banks are not reporting the credit flow separately. The bankers need to include credit requirements of this sector in their Annual Credit Plan.

2.3.1.4 Critical gaps in infrastructure and suggested action points are indicated below

- Action needs to be initiated for minimizing gaps in infrastructure as indicated above. The focus should be for providing regular and uninterrupted power supply, improvement in communication system, widening of roads at required locations, improvement in market network and facilities.
- The existing units require substantial quantum of credit for expanding the capacity/upgrading technology.
- Assured marketing arrangements for small entrepreneurs coupled with training / guidance on latest trend of market, technology, etc.
- Necessary infrastructure viz. testing laboratory, cold storage / cold chain need to be established.

2.3.1.5 Suggested Action Points

Sector	Gaps in infrastructure	Action Point/s suggested
1. Agro-based Industries	<ul style="list-style-type: none"> ▪ The existing units require substantial quantum of credit for expanding the capacity/upgrading technology. Access to cheap finance. ▪ Units require substantial quantum of working capital for stocking material during harvesting season to keep the unit running throughout the year. ▪ No major initiative has been taken to develop this sector for harnessing the scope for value addition and export potential. ▪ Absence of marketing arrangement for small players. 	<ul style="list-style-type: none"> ▪ Adequate and timely finance by banks. ▪ Adoption of modern technology and machinery. ▪ Exploration of new market including scope for export. ▪ Provision of market information ▪ Brand building measures and high quality packaging. ▪ Providing skill based training ▪ Forge alliance/tie-ups with big business houses/retail chains.
2. Food Processing	<ul style="list-style-type: none"> • Lack of infrastructure like quality testing lab, cold chain, etc. • Small producers not aware of regulations governing food processing activities and procedure to obtain various licenses. • High cost of plant and machineries for adopting modern technology. • Stiff competition from branded products. • Absence of marketing assistance. • Irregular power supply. 	<ul style="list-style-type: none"> ▪ Expediting process for establishment of Food Park and Mega Food Park ▪ Single window system for providing information as well as obtaining clearance from regulatory. ▪ Assistance for technology upgradation and marketing. ▪ Forward linkages with business houses/retail chains. ▪ Ensuring uninterrupted power supply.

- a. Post harvest management practices need to be improved to minimize post harvest losses from present level of 20%. Farmers need to ensure value addition in farm produce through processing for creating more demand and better remunerative prices.
- b. Project Consultancy Service Centre may be established by MSAMB for offering consultancy on post harvest management, food and agro processing, agri-business / agri-marketing etc.
- c. Formation and promotion of FPOs is essential as FPOs can act as a link between the farmers and the food processing units.

2.3.2 AGRICULTURE ANCILLARY ACTIVITIES- OTHERS

2.3.2.1 Introduction

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

PACS, especially related with marketing to play an significant role in procurement and also their distribution under Public Distribution Systems. It is pertinent to provide to them with necessary credit support to plug in the cash liquidity issues for efficient running of the system.

In the district total 456 Primary Agriculture Co-op. Societies are in operation of which only 37 Societies are profit making, of which only 7 societies are 'A' class societies. Further 9 Kharedi Vikri Sangh are in operation of which only one Sangh is in profit. Likewise in the District 106 Non Agriculture Societies are in operation, of which only 15 Societies having audit classification as "A".

Agriclinics and Agribusiness Centres (ACABCs):- Agri-Clinic and Agri-Business Centres (ACABC) scheme has been envisaged to support agriculture development and to complement the governments' effort to private participation in extension services. It aims to supplement efforts of public extension local needs and affordability of target group of farmers. It also aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals for income generation and entrepreneurship development. Back ended composite subsidy upto 44% for project cost of upto ₹. 01.00 crore is available.

District is agrarian, the productivity of the most of the crops are below state productivity, promotion of agri allied activity, industrially backward district, etc. The extension services available through Government extension system appear to be rather inadequate. With a view to supplementing these efforts for maintaining the productivity of crops/animals, there is lot of scope for this activity.

The Broad activities that are presently covered include soil and water quality cum inputs testing laboratories pest surveillance, diagnostic and control services, maintenance, repairs and custom hiring of agricultural implements and machinery including micro irrigation systems. Besides a wide range of extension consultancy services and setting up of veterinary clinics/ Information Technology Kiosks in rural areas improving the access to various agriculture related portals can also be considered under the Scheme. With a view to improving the viability of these activities listed above, certain commercial activities in Agriculture and allied sectors may be considered as eligible on a case to case basis as component of ACABC on merits. These may include activities like Seed Processing Units, Plant Tissue Culture Labs and Hardening Units, Apiaries, Vermiculture units, production of bio fertilisers, bio-pesticides, bio-control agents etc. The scheme also provides for setting up of feed processing and testing units, Cold Chains and Post Harvest Management Centres for sorting, grading, standardization, storage and packaging. The project may be taken up by Agricultural graduates as also diploma holders either individually or on joint/group basis.

Keeping in view the scope exist for Primary Agriculture Societies and for Farmers Service Society for establishing Agri Implements Service Centers, etc. these activities are also considered for financing under Other Activity category.

It is observed from the ground level feedback that the bankers classify various activities financed by them involving smaller outlay under "Other & Allied Activities" category and as such the exact flow of credit for PACS & ACABC is not known / reported.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)			
Activity	FY-2019-20	FY-2020-21	FY-2021-22
Agri Ancillary activities	2953.53	3190.72	11008.95

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- There are 456 PACS, 106 Non Agri Co-op. Societies, 9 Kharedi Vikri Sangh are working in the district. The managing committee of these Societies needs sensitization.
- District is major producer of cotton and soyabean, however, no co-operative processing unit exists in the district, existing co-operatives may engage themselves in the viable activity.
- MANAGE, Hyderabad has started its Nodal Training Institute for ACABC at KVK, Parbhani since 2018-19.

2.3.2.3 Assessment of Credit Potential for 2023-24

The potential physical numbers that could be covered under bank finance during the year 2023-24 is as under. Block-wise bifurcation of potential is given in Annexure-I.

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Financing to PACS	No.	75.00	10	750.00	675.00
2	Financing to Farmers Service Society / Kharedi Vikri Sangh	No.	50.00	05	250.00	225.00
3	Agri Clinic Agri Business Centers	No.	25.00	89	2225.00	1446.20
Total						2346.20

The Block-wise physical and financial potentials for the year 2023-24 are indicated in Annexure-I.

2.3.2.4 Critical intervention required for creating a definitive impact:

a. KVKs may extend support to the entrepreneurs who are willing to set up such units.

2.3.2.5 Suggested Action Points

- Banks should come forward to extend loans to above Coop Societies.
- Awareness about the ACABC scheme among the various stakeholders needs to be built up. Exposure visit of the Bankers' to successful Agri-preneurs supported under ACABC may be undertaken.
- Agricultural Universities and KVKs may help banks in identifying eligible agricultural graduates to finance setting up of AC and ABC units.
- Co-ordination is needed among banks, training centers, university and the concerned dept.

CHAPTER 3

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

3.1. Introduction:

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

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

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

Description of eligible categories under the priority sector of MSME:

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

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

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

Sector Lending – Targets and Classification - 2020 12 Ministry of Finance from time to time, will qualify as achievement of the target for lending to Micro Enterprises.

- (viii) Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.

CHAMPIONS:

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

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

Raising and Accelerating MSME Performance (RAMP)

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

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

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

Priority Sector lending guidelines for MSMEs:

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

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

Retail and Wholesale trades as MSMEs:

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

Loans up to ₹ 50 Crore to Start-ups, NBFC-MFIs and other MFIs (societies, trusts, etc.) will also be classified as PSL by banks, as per the revised priority sector guidelines issued by RBI on 4th September 2020. (For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

3.2 Present status of Parbhani district:

As per the District Industries Centre (DIC)'s data there are total 1932 Micro, Small & Medium Entrepreneurs units are registered, of which 1306 (67.6%) are actual in operation engaging 14829 (84.57% of total labourers engaged) workers and 6 Large industries engaging 2705 workers (15.5% of total labourers engaged). 30% units are located in urban areas and 70% units are in rural areas. There is vast potential for development of rural non-farm sector, particularly for the agro-based / processing activities as the district is endowed with fertile land, irrigation facilities that provide raw materials locally. The availability of necessary raw material, infrastructure including railway services can open new vistas for development of this sector. As per 2011 census over all literacy rate of Parbhani district is 63.02 %. It is possible to provide self-employment opportunities to the unemployed educated youths.

Khadi and Village Industry Board: In the district KVIB office is working for employment generation through promotion of Cottage and Village industries, Rural Artisans, etc. The KVIB is implementing Artisans Employment guarantee Scheme, Rural Artisans Development Scheme, Prime Minister Employment Generation Programme (PMEGP), Special Component Scheme, Bee Keeping under Marathwada Vikas Yojana, etc employment generation Schemes. Under PMEGP during the period 2008-09 to 2014-15 KVIB has sanctioned 265 units, of which 219 units are in operation, creating employment for 386 labourers.

Other highlights about the district

- a. The district is well connected to all major cities in Maharashtra and other states and has adequate infrastructure for power supply. Power supply is not a issue in the district, sufficient electric power supply is available for Industries. MSIEDCL has plan of five existing substation to 5 MVA, which will be sufficient to take future requirement too.
- b. A Polytechnic College at Jintur, Govt. ITIs at Taluka Head Quarter and technical schools one each at Parbhani, Pathari, Gangakhed and Jintur are engaged in creating technical personnel useful for industrialization. Facilities for education in Dental Science, Veterinary Science, Pharmacy and Computer are also available in the district.
- c. Marathwada Development Corporation, Aurangabad, DIC, KVIB, RSETI, MSSIDC, MSFC, MCED, MITCON, Marathwada Krishi Vidyapeeth are the major agencies in the district concerned with development of non farm sector.
- d. MIDC has developed 300 industrial plots at three industrial estates established by it. Though almost all the plots at Parbhani MIDC have been allotted, in the other industrial areas the available plots are being allotted. Created infrastructure is still under utilised. There is demand from the entrepreneurs to allocate more land for MIDC Parbhani. MIDC has announced that an additional industrial area would be developed at Umari, on Gangakhed Road, 13 KM from Parbhani town.
- e. No location / Area / product is coming under the Special Economic Zone.
- f. No single project in the district has received Foreign Direct Investment.
- g. Industrially and economically, Parbhani is one of the backward district in Maharashtra. Under the Industrial Policy of Maharashtra, the Government categorized all the blocks of Parbhani district under "D+" zone.
- h. Block Selu has also been identified as potential / growth centre for industrial / non farm activity Marathwada Development Corporation has established industrial estate at Selu, on an area of 3 Ha with 9 sheds.

i. Swarojgar Credit Card (SCC) Scheme is expected to help the small artisans / entrepreneurs, self employed etc., to satisfy their small credit needs for Investment credit and working capital. The pace of issuance of SCC is slow mainly on account of bankers' reluctance, etc.

Working Capital Requirements for NFS Activities

Though there are more than 1932 units provisionally registered with DIC as SSI, no precise estimates about their working capital requirements are available. As per the data available in the District Industries Center, out of 1932 provisionally registered Industries as many as 1306 units are in operations and 626 (32%) units are either not yet started or closed. Non availability / inadequacy of funds for WC have been one of the major causes of industrial sickness, specially in small scale sector. Banks do not provide adequate WC to small entrepreneurs, due to inadequate security/collateral, high risk perception of banks, inadequate information in the project report etc.

Review of Ground Level Credit: The sub sector-wise/ agency-wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure II.

The ground level credit during last three financial years in this segment is given in the following table.

(₹ in lakh)

Activity	FY-2019-20	FY-2020-21	FY-2021-22
MSME	44819.48	76691.75	66917.00

3.3 Assessment of Potential taking into account available Infrastructure for the year 2023-24

(₹ in lakh)

Sr No	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
A	Term Loans (Integrated TL & WC)				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	50.00	812	40600.00	32480.00
2	Small enterprises	275.00	44	12100.00	9680.00
3	Medium enterprises	1800.00	7	12600.00	10080.00
	Sub Total				52240.00
(b)	Service sector enterprises				
1	Micro enterprises	40.00	652	26080.00	20865.00
2	Small enterprises	180.00	30	5400.00	4320.00
3	Medium enterprises	1300.00	4	5200.00	4160.00
	Sub Total				29345.00
	Term loan- total				81585.00
B	*Working Capital				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	15.00	810	12150.00	12150.00
2	Small enterprises	80.00	44	3520.00	3520.00
3	Medium enterprises	475.00	7	3325.00	3325.00
	Sub Total				18995.00
(b)	Service sector enterprises				
1	Micro enterprises	10.00	652	6520.00	6520.00
2	Small enterprises	50.00	30	1500.00	1500.00
3	Medium enterprises	350.00	4	1400.00	1400.00
	Sub Total				9420.00
	Working Capital- total				28415.00
	MSME Grand total				110000.00

Working Capital requirement varies from industry to industry. Lack of data on past lending by banks and annual turnover of units make it difficult to assess total WC requirement of NFS units, assessment of potential taken into account Infrastructure available and past trends. Working capital for Agro Based micro industries are considered in Chapter Food and Agro Processing. In this chapter working capital

for non agro based units are only considered. The Block-wise physical and financial potential for the year 2023-24 are indicated in **Annexure-I**

Projections made under MSME for the year 2023-24 has increased substantially from the last year considering substantial growth in Ground Level Credit flow under the sector for last three years by various financing agencies in the district.

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.

Signing of MoU between NABARD and APEDA

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

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

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

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

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, Buldhana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar, Thane
9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	Kesar Mango	Beed, Ahmednagar, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, Jalgaon, Amravati, Wardha, Beed, Nanded, Parbhani
12	Orange	Amravati, Nagpur, Akola, Wardha, Washim, Buldhana
13	Flowers	Pune, Satara, Nasik, Kolhapur
14	Raisins	Sangli, Nasik
15	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
16	Dairy Products	Ahmednagar, Pune, Satara, Sangli, Kolhapur, Solapur
17	Non – Basmati Rice	Chandrapur, Pune, Gondia, Bhandara, Gadchiroli, Nagpur, Palghar, Thane, Raigad
18	Meat products	Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli, Buldhana, Nagpur,
19	Pulses	Amravati, Yavatmal, Buldhana, 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	Nanded, Latur, Buldhana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, Jalgaon

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

4.1.2. GLC flow to the sector

(Amount in Rs. Crore)

Year	2019-20	2020-21	2021-22
Export credit	3410.75	13304.53	25792.26

(Source- SLBC)

Some of the major districts which had major share in the credit flow during 2021-22 are Mumbai city, Mumbai suburb, Thane, Pune, Nagpur, Kolhapur and Nasik, and the major financing banks were IndusInd bank, Yes bank, Punjab National bank, ICICI bank, Axis Bank and RBL Bank.

(Source- SLBC)

4.1.3. Assessment of Credit Potential for 2023-24 under export credit

During the year 2019-20, 2020-21 and 2021-22 GLC under the export credit was ₹. 395.00 lakh, ₹. 46.83 lakh and ₹. 118.90 lakh respectively. The potential for preshipment of export of cotton bales that could be covered under bank finance during the year 2023-24 is given as under.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Pre shipment credit - Export of Cotton bales (1000 bales = 1 unit)	No.	200	25	5000.00	4000.00
Total						4000.00

The block-wise physical and financial projections for the year 2023-24 are furnished in Annexure I.

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.
- Organization of exports through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been

expressed.

- Industries may be set up for value added product of agricultural produce (like Soybean, 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.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology.
- Integration of bank finance with contemporary developments like Mega Food Parks and promotion of various clusters.
- Need for financing commodity specific MSMEs.
- Banks to extend higher export credit taking advantage of the guarantee cover provided by ECGC for pre and post shipment credit.

4.2 Education

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

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

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

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), RSCM tuition fees scholarship scheme etc.

The districts with a large number of schools/colleges/universities/ higher education institutes are in certain need of financial impetus for acquiring higher educational qualification. In some other districts, in absence of adequate facilities for college education within the district due to limited seats, students seek opportunities in other districts that require financial provision.

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

eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

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

4.2.1 Central Sector Interest Subsidy (CSIS) Scheme

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

4.2.2 Credit Guarantee Fund for Education Loans (CGFEL) Scheme

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

4.2.3 National Education Policy 2020:

The Ministry of Education has announced the National Education Policy 2020 (NEP 2020) on 29.07.2020, the special features of which are:

- Ensuring Universal Access at All Levels of schooling from pre-primary school to Grade 12
- Ensuring quality Early Childhood Care and Education (ECCE) for all children between 3-6 years.
- A National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCE) for children up to the age of 8 will be developed by NCERT in two parts, namely, a sub-framework for 0-3 year-olds, and a sub-framework for 3-8 year-olds.
- New Curricular and Pedagogical Structure (5+3+3+4)
- The highest priority of the education system will be to achieve universal foundational literacy and numeracy in primary school by 2025. To this end, a National Mission on Foundational Literacy and Numeracy will be set up by the Ministry of Human Resource Development (MHRD), GoI.
- A national repository of high-quality resources on foundational literacy and numeracy will be made available on the Digital Infrastructure for Knowledge Sharing (DIKSHA).
- No hard separation among 'curricular', 'extracurricular', or 'co-curricular', among 'arts', 'humanities', and 'sciences', or between 'vocational' or 'academic' streams.
- A National Book Promotion Policy will be formulated, and extensive initiatives will be

undertaken to ensure the availability, accessibility, quality, and readership of books across geographies, languages, levels, and genres.

- The formulation of a new and comprehensive National Curricular Framework for School Education, NCFSE 2020-21, will be undertaken by the NCERT - based on the principles of this National Education Policy 2020. The NCFSE document shall henceforth be revisited and updated once every 5-10 years, taking into account frontline curriculum.
- It is proposed to set up a National Assessment Centre, PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development), as a standard-setting body under MHRD that fulfils the basic objectives of setting norms, standards, and guidelines for student assessment and evaluation for all recognized school boards of India, guiding the State Achievement Survey (SAS) and undertaking the National Achievement Survey (NAS), monitoring achievement of learning outcomes in the country, and encouraging and helping school boards to shift their assessment patterns towards meeting the skill requirements of the 21st century in consonance with the stated objectives of this Policy.
- A common guiding set of National Professional Standards for Teachers (NPST) will be developed by the National Council for Teacher Education in its restructured new form as a Professional Standard Setting Body (PSSB) under the General Education Council (GEC), in consultation with NCERT, SCERTs, teachers from across levels and regions, expert organizations in teacher preparation and development, expert bodies in vocational education, and higher education institutions.
- Government of India will constitute a 'Gender-Inclusion Fund' to build the nation's capacity to provide equitable quality education for all girls as well as transgender students.
- Additional Jawahar Navodaya Vidyalayas and Kendriya Vidyalayas will be built around the country, especially in aspirational districts, Special Education Zones, and other disadvantaged areas, to increase high-quality educational opportunities.
- Pre-school sections covering at least one year of early childhood care and education will be added to Kendriya Vidyalayas and other primary schools around the nation, particularly in disadvantaged areas.
- There shall, by 2030, be at least one large multidisciplinary Higher Education Institution (HEI) in or near every district. The aim will be to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035.
- The 4-year integrated B.Ed. offered by such multidisciplinary HEIs will, by 2030, become the minimal degree qualification for school teachers.
- The policy envisions the establishment of a National Research Foundation (NRF). The overarching goal of the NRF will be to enable a culture of research to permeate through our universities.
- An autonomous body, the National Educational Technology Forum (NETF), will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration, and so on, both for school and higher education.

4.2.4 GLC flow to the Education Sector (for Maharashtra)

(Rs. Crore)			
Sector	2019 - 20	2020 - 21	2021 - 22
Education	1659.52	1112.49	1301.87

(Source- SLBC)

4.2.5 Assessment of potential for the year 2022-23 under education

Based on the existing infrastructure, discussions held with the farmers, students and past trend in the ground level credit flow, the potentials for 2023-24 have been estimated and indicated in the table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Education Loan	No.	6.18	1025	6334.50	5700.00
Total						5700.00

The financial projections are increased on account of increase in unit cost. The block wise allocation of the total estimate for 2023-24 is indicated in Annexure I.

4.2.6 Action Points:

1. 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.
2. Educational institutions may transparently provide the precise information regarding various fees charged by them so that there is no gap between the demand by a student and the supply by a banker.
3. Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
4. Banks may assess the employability and expected remuneration attached to the course and also the institution's standing in a realistic manner to ensure that repayment of loan is ensured.
5. There is a mismatch between the higher cost of education and the potential income levels of students after completion of education in some professional courses, which needs to be addressed.

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.

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 Mukta Vasahat / Vaityaktik Gharkul Yojana, Pandit Deendayal Upadhyay Gharkul Jaga Kharedi Arthsahayya Yojana, Ramai Awaas Yojana, Shabari Adivasi Gharkul Yojana, etc. The details can be referred at <http://mahades.maharashtra.gov.in>.

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

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

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

4.3.2 GLC flow to the Housing Sector (for Maharashtra) :

(Rs. Crore)

Sector	2019-20	2020-21	2021-22
Housing	25642.95	19193.51	27176.51

(Source- SLBC)

4.3.3 Assessment of Potential for the year 2022-23 under housing

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Housing Loan	No.	25.00	640	16000.00	12800.00
Total						12800.00

Block wise physical and financial projections are indicated in Annexure I.

4.3.4 Action Points:

1. Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
2. Lending by banks has been mainly restricted to urban areas and salaried class. Housing needs of rural people needs to be addressed. Banks to finance buyers from economically weaker sections.
3. As residential housing loans do not create additional income, recovery of loan may prove to be difficult, even though the loan may be adequately secured. Banks may develop a Housing Loan Guarantee Fund by leveraging and linking the same with insurance.
4. The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
5. The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

CHAPTER 5 CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 INFRASTRUCTURE – PUBLIC INVESTMENT

5.1.1 Introduction

Under the Industrial Policy of Maharashtra, the Government categorized all the blocks of Parbhani district under “D+” zone. No location / Area / product has coming under the Special Economic Zone. No single project in the district has received Foreign Direct Investment. On the basis of Human Development Index (HDI), in the year 2011 the Parbhani district stands at 24st rank among all 34 districts of Maharashtra. The HDI of Parbhani is 0.683 as against the HDI of the State 0.752. Therefore, various interventions under Manav Vikas Mission are being undertaken for improvement of HDI. Lack of Infrastructure in agriculture, as well as in social sector contributed for industrially backwardness and low HDI.

Government of India in the Budget of 1995-96 announced a scheme for setting up of Rural Infrastructure Development Fund (RIDF) to be operationalised through NABARD for financing of ongoing as also new infrastructure projects. RIDF was started with an initial corpus of ₹ 2,000 crore in the year 1995-96. The scope of the activities to be covered under RIDF has also increased vastly and presently 36 different activities are eligible for support from RIDF XXII (details available on www.nabard.org).

5.1.2 RIDF Projects in the district:- The details of total no. of projects vis-à-vis amount sanctioned and amount released for Parbhani district during last 5 years (from RIDF tranche XVIII to XXIII) are furnished in the Table below:

(₹ lakh)

Sr. No.	Particulars	No. of Projects	Amount Sanctioned	% share in total	Amount Released
1	Roads (PWD)	41	4190.70	27.45	2523.19
2	Rural Roads (RDD)	04	1286.38	08.43	404.65
3	Bridges	04	1858.96	12.18	724.23
4	Watershed (59 villages, WS area 36268.34 ha)	7	5086.74	33.32	1873.99
5	Micro Irrigation Projects (Area 8708 ha)	1	2842.35	18.62	1450.47
	Total	57	15265.13	100.00	6976.53

5.1.3 Critical Infrastructure gaps

The projects which can be considered availing assistance under RIDF or NIDA for the purposes indicated below.

1. Flood protection wall along the banks of Godavari and Purna rivers, during rainy season water of these rivers enter into the villages and spoil crops and disturb the normalcy of these villages. During rainy season, it is very difficult to perform last rituals, peoples have to stand in mud upto knee height. Wood logs do not catch fire, etc. By this intervention last rituals can be performed peacefully.
2. Construction of Toilets / Sulabh Shauchalaya in the campus of Panchayat Samittee, Gram Panchayats and at prominent places.
3. Road Connectivity:- Out of 841 villages (including hamlets) in the district 562 villages have since been covered with all weather roads and 279 villages are yet to be provided with all weather road connectivity.
4. As per list of last miles projects 7 Roads & Bridge projects are 50% in complete in nature, for completion of these project an amount of ₹ 1227.30 lakh is estimated.
5. The district falling in the Godavari basin, is blessed with black cotton soil and the maintenance of the roads requires considerable amount of resources. The PWD may therefore, prepare long term

plans for strengthening /improvement of the road projects completed under earlier tranches of RIDF in a phased manner.

6. Irrigation:- Two major irrigation projects viz. Majalgaon and Lower Dudhna Project in Selu Block in Godavari Basin are under construction. The Majalgaon Project will create irrigation potential of 25330 ha in Gangakhed, Sonpeth and Palam Blocks whereas the Lower Dudhna Project will bring 28507 ha of land under irrigation. An amount of ₹406.80 crore was sanctioned under LTIF for completion of Lower Dudhna project, which when completed shall bring an area of 38264 ha under irrigation in Jalna and Parbhani districts. During the year 2016-17 an amount of ₹405.51 crore was released to the State Government. Similarly, high level Bandharas on Godavari river at Digras, Mudgal, Dhalegaon, Tarugavhan and Muli low level bandhara projects are under progress. The Irrigation department may consider availing funds for completion of these projects and for on farm development in the command areas of these projects.
7. Badwani and Anterveli Percolation tanks are incomplete since last 10 years. It requires construction of waste weir in 15 CCM, for which the estimated expenditure is ₹ 31.00 lakh. It will give indirect benefit to farmers as well help in ground water recharge.
8. Percolation tanks of Dagadwadi, Umbarwadi, Gaulwadi, Waghdari of Gangakhed Block and Dighol of Sonpet Blocks are breached in the year 2010 due to heavy rains (high flood) repair works is still unattended.
9. Lower Dudhna Project - Satona, Idoli, Koregaon and Shreedhar Jawala villages Tal. Selu needs to be completed, on completion / full implementation total irrigation potential will be 5740 ha. An amount of ₹ 406.80 crore was sanctioned under LTIF for completion of Lower Dudhna project, which when completed shall bring an area of 38264 ha under irrigation in Jalna and Parbhani districts. During the year 2016-17 an amount of ₹ 405.51 crore was released to the State Government.
10. Sarva Shiksha Abhiyan:- State Govt. may avail assistance under RIDF for providing drinking water facilities, toilets, etc. to these schools.
11. Health Care and Rural Sanitation: There are 11 Government hospitals, 3 dispensaries, 32 Maternity homes and 31 Primary Health Centres supported by 214 sub centres in the district. The strengthening of health services by assessing the needs of new hospital buildings and providing necessary infrastructure like ambulances, operation tables and staff quarters may be considered for availing funding from RIDF.
12. Education: There are 1359 Primary schools and 759 Secondary and Higher Secondary schools in the district. The Zilla Parishad may assess the need of additional class rooms on the basis of the strength of the students and may consider availing funds from RIDF.
13. Water Treatment Plants for rural drinking water supply system are very much required Zilla Parishad may assess the requirement and initiate necessary steps.
14. Rural Haats / Marketing: There are 10 APMCs and 17 submarkets. These markets do not have proper maintenance, proper internal roads and other facilities. APMCs may take advantage of ISAM scheme for strengthening the existing marketing infrastructure.
15. Land Development: Land development works to be completed expeditiously in the command areas of Small / Medium Irrigation projects. Development of Watershed area. The works of Majalgaon, Lower Dudhna projects and four Bandhara projects on Godavari river are in progress. The on-farm development works in the command areas to be expedited.

5.1.4 RIDF Projects - Action Points at District Level

- i. There is need for line departments of Government of Maharashtra to keep various projects in pipeline so that the same can be taken up for funding under RIDF.
- ii. Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.

- iii. People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to form WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- iv. PWD may ensure to complete the connectivity of the road network to the market centres so that concrete benefits can be realised by the beneficiary village.
- v. Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.
- vi. Departments may ensure to submit reimbursement claims periodically through the nodal office; this would enable easy and quick availability of concessional funds provided to the State under RIDF.

5.1.5 Rural Infrastructure Promotion Fund (RIPF)

Despite making remarkable progress under RIDF a number of constraints like inadequate planning, lack of awareness of officials involved in implementation of the projects etc., have been experienced while implementing the RIDF projects. Recognizing the need for capacity building of officials, creation of experimental/critical infrastructure of smaller investments with focus on last mile connectivity benefiting the community may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure promotion Fund (RIPF). The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHG/SHG Federation, Farmers Clubs/FC Federation, and support for survey of potential assessment/demand survey for new Agri/rural infrastructure projects. So far, grant assistance of ₹ 72,55,644/- has been sanctioned for 10 projects in various districts

5.1.6 NIDA (NABARD Infrastructure Development Assistance)

The fund was created to finance Rural Infrastructure Projects outside RIDF. Assistance under NIDA is available for a period of 15 years with 2 to 3 years repayment holiday. Initially, NIDA was created to support State Owned entities. However, the scope of NIDA has been broadened and from the year 2014-15, PPP projects and refinancing of NBFCs. Public Financial Institutions are eligible under NIDA. As on 31 March, 2022, an amount of ₹ 6655.00 crore has been sanctioned and Rs.3285.69 has been released under NIDA in the State.

5.1.7 Long Term Irrigation fund (LTIF)

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

In Maharashtra, State Government was sanctioned a loan amount of ₹ 17909.24 crore under LTIF for completion of 26 projects. An amount of ₹ 12279.58 crore was released upto 31 March 2022.

An amount of ₹ 568.35 crore was sanctioned and released under LTIF for completion of Lower Dudhna project, which when completed shall being an area of 38264 ha under irrigation in Jalna and Parbhani districts.

CHAPTER 5.2 - SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

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. Piped drinking water, which is treated and transported to households is an expensive commodity and more so in a sparsely populated villages. However, villagers need good quality potable water as much as anyone else in the country. Swaccha Bharat campaign has re-emphasized the need of basic amenities for hygiene and dignity of an individual. Education of the young takes centre stage for future growth. Government of India through various programme has strived to achieve 'Education for All'. To keep the work force active and contributing to the GDP, delivery of health care especially in the rural area has taken priority.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI has, in its latest Priority Sector Lending Master Direction issued by RBI on 7 April 2016, stipulated that bank loans up to a limit of ₹ 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres have now been brought under the ambit of PSL norms.

Both large survey-based studies as well as case studies have repeatedly shown that education and health services in India are characterized by (i) inadequate and inferior infrastructure; (ii) poor public service delivery; (iii) lack of quality choices and (iv) lack of access especially for the poor due to a high dependence on relatively expensive privately provided services.

Social Infrastructure gaps identified in the district:

Education: The availability of schools in the district is indicated in the table given below. As per the Education Deptt. no. of schools are as per the norms set by the Govt. There is no shortage of schools. As regards colleges, there is shortage of colleges for professionals degree courses viz. Engineering and Medical Colleges.

Sr. No	Block Name	Govt	ZP	Municipal Council	Aided	Unaided	Total
1	Gangakhed	0	158	0	61	48	267
2	Jintur	1	218	0	63	49	331
3	Manvat	1	70	0	13	29	113
4	Palam	0	106	0	36	21	163
5	Parbhani	2	159	18	143	176	498
6	Pathari	0	101	0	14	39	154
7	Purna	1	111	0	44	46	202
8	Sailu	1	112	0	30	28	171
9	Sonpeth	0	89	0	9	29	127
	Grand Total	6	1124	18	413	465	2026

Source :- District Sarva Shiksha Abhiyan / UDISE 2014-15

Health Care: As per the population norms, though the sufficient no. of Govt. Hospitals are available in the district (details of which is given below) the district is facing constrain of Medical Officers in the field of General Surgery, Nephrology, Neurosurgery, skin treatments etc..

Sr. No.	Particulars	Nos.
1	Primary Health Centres	31 (+ 8 new sanctions)
2	Health Sub Centers	214 (+11 new sanctions)
3	Maternity Homes	38
4	Civil Hospitals	01
5	Ayurvedic dispensaries	04
6	Rural Hospitals	08
7	Unani Hospitals	02
8	Health squads	04

Vehicle population of the district is increasing day by day, resulting in accidents, however, no neurosurgeon is available in the district resulting in increase in mortality rate. No Multi Speciality Hospital is in district, patients of the district visits multi speciality hospitals in Aurangabad, which not only add to excess travelling expenditure for patients and his relatives, but also delays in treatment. Establishing Multi speciality Hospital will provide better treatment not only population of the district but also to near by districts too.

Safe drinking water facility: - Safe drinking water, is the key to good health, it not only keep good health but also reduces expenditure on medicines and add to productivity. In view of this Reverse Osmosis water purifier systems are proposed in villages in phased manner.

5.2.2 Assessment of credit potential for the period 2023-24

Based on the existing infrastructure, discussions held with the farmers and past trend in the ground level credit flow, the potentials for 2023-24 have been estimated and indicated in the table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Reverse Osmosis water Plants	No.	5.00	250	1250	1000
2	Multi Speciality Hospitals	No.	1000.00	04	4000	3200
Total						4200

The potential physical numbers that could be covered under bank finance during the year 2023-24 is given as under. Block-wise bifurcation of potential is given in Annexure-I.

Government Programmes:

Swaccha Bharat Mission: the objective is to bring about an improvement in the general quality of life in the rural areas, by promoting cleanliness, hygiene and eliminating open defecation. It is proposed to accelerate sanitation coverage in rural areas to achieve the vision of Swachh Bharat by 2nd October 2019 by motivating Communities and Panchayati Raj Institutions to adopt sustainable sanitation practices and facilities through awareness creation and health education, encouraging cost effective and appropriate technologies for ecologically safe and sustainable sanitation and developing, where required, community managed sanitation systems focusing on scientific Solid & Liquid Waste Management for overall cleanliness in the rural areas.

In the district Central Govt. Sponsored Scheme, Sampurna Swachchata Plan is under implementation under plan toilets will be constructed through out the district, the expenditure will be shared in the ratio of 1: 4 by State Govt. and Central Govt., respectively. The total expected expenditure is ₹ 5624.00 lakh. The State Govt. has allocated ₹ 1406.00 lakh for Parbhani district, proportionate share of ₹ 4218.00 lakh is awaited from the Central Govt.

Sarva Shikshan Abhiyaan: Sarva Shiksha Abhiyan (SSA) is Government of India's flagship programme for achievement of Universalization of Elementary Education (UEE) in a time bound manner, as mandated by 86th amendment to the Constitution of India making free and compulsory education to the children of 6-14 years age group, a Fundamental Right.SSA is being implemented in partnership with State Governments to cover the entire country and address the needs of 192 million children in 1.1 million habitations. The programme seeks to open new schools in those habitations which do not have schooling facilities and strengthen existing school infrastructure through provision of additional class rooms, toilets, drinking water, maintenance grant and school improvement grants.

CHAPTER 5.3 CREDIT POTENTIAL FOR RENEWABLE ENERGY

5.3.1 Introduction:

Renewable energy effectively utilises natural sources such as sun light, wind, tides, and geothermal heat which are naturally replenished. Renewable energy technologies range from solar power, wind power and hydroelectricity to biomass and biofuels for transportation. About 13 per cent of primary energy comes from renewables, with most of this coming from traditional bio-mass like wood-burning. Hydro-power is the next largest source, providing 2-3 per cent and modern technologies like geothermal, wind, solar and marine energy together produce less than one per cent of total world energy demand. Technical potential for their use is very large exceeding all other readily available sources. There is a massive and fast growing demand for energy in India. With our fossil fuel capacity not meeting more than one third of the energy demand in India, there is an urgent need to replenish our energy sources from renewable sources viz. Biogas, Bio mass, Wind Energy, Solar Energy, Agro waste utilization, etc.

Maharashtra is second in the country in production of power from renewable sources of 6960 MW installed capacity as on March, 2016. To promote the Non Renewable Energy initiative, Maharashtra Govt. has planed generation of grid connected projects co terminus with the XII five year plan. It includes Wind Power, Small Hydro Power, Bagass Based Co-generation Power, Bio Mass Based Power, Industrial Waste / MSW Power and Solar Thermal & Solar Photovoltaic Power. For these activities targets fixed are 400, 10, 50, 30, 10 and 75 MW respectively. For the purpose GoM has provided ₹ 251.59 crore for the year 2015-16. Under the Jawaharlal Nehru National Solar Mission (JNNISM), Maharashtra Energy Development Authority (MEDA), Govt. of Maharashtra provides 90% of subsidy for lighting up one Study Room (Abhyasika) of each Gram Panchayat by Solar Home Light, during the year 2014-15 the Parbhani Zilla Parishad has achieved 100% target of 205 units, raising to the total cumulative units 457. Likewise the Zilla Parishad has also put Energy Efficient street lamps in 12 villages. In the district 171 Solar Pumps of 1 HP have been installed in Gram Panchayats for supply of drinking water.

As biogas is useful in providing energy and also in sanitation of the rural areas, Zilla Parishad (ZP) is encouraging the use of biogas by providing various facilities such as technical guidance, arrangements for construction material, masons and training facilities. The estimated cost of the Bio Gas Plant of 1 Cu M capacity is ₹ 12,000/- and ₹ 20,000/- for 2 cu M. Capacity. Zilla Parishad provides subsidy @ ₹ 4,000/- for bio gas plant upto one cubic meter and ₹ 8,000/- for two to six cubic meter capacity of bio gar plant to the beneficiaries from Marginal Farmers, Land less labours, Small farmers and SC / ST category. Additional subsidy of ₹ 1,000/- per plant is provided, if toilet is also attached to biogas plant. The Zilha Parishad, Parbhani, under National Bio gas Development Programme, till now has installed & commissioned 9180 bio gas plants.

Hydroelectricity is being generated at Yeldari dam in Parbhani district. The capacity of the project is 75 kilo watt.

Cogeneration Power Plant: The Gangakhed Sugar & Energy Limited is an Integrated Cane Processing Plant located in Gangakhed Block of Parbhani district. The plant started functioning in the year 2009-10. Its 30 MW co-generation plant also utilizes surplus bagasse from nearby sugar mills, biomass and agro waste and has planned to run for 330 days in a year. During the year 2014-15, 2015-16 and 2018-19 district experienced drought, because of which the production of cane reduced, and the unit could not function to its optimum capacity.

Cotton stalks which are generally used only as fire wood has an alternative use and also as raw material for manufacturing particle boards. Briquette making activity is coming up in the district. As per DIC record 7 units of Briquette making are functioning in the district. The infrastructure for sales and service including suppliers of solar equipments, arrangement of repairs of solar equipments and availability of trained manpower are not the constraints in the district.

NABARD implements Capital Subsidy Scheme for promoting solar photovoltaic water pumping systems for irrigation purposes. As per the scheme guidelines subsidy is available on the basis of HP. NABARD

provides 100% refinance to banks for loans extended for renewable sources of energy as per NABARD refinance policy 2014-15 and 2015-16, the sector is one of the thrust area for NABARD.

As per revised guidelines on Priority Sector Lending issued by RBI, bank loan upto a limit of ₹ 1500.00 lakh to borrowers for community based purposes like solar based power generators, biomass based power generators, wind mills, micro hydel plants and non conventional energy based public utilities viz. Street lighting systems and remote village electrification. For individual households, the loan limit will be ₹ 10.00 lakh per borrower.

Since there is no separate code in MIS, the GLC is accounted in the Other Priority Sector a/c. In view of this the GLC flow to above activities is not available.

5.3.2 Assessment of potential for the year 2023-24:

Considering the infrastructure available, limitations under this sector, vis a vis introduction of subsidy for Solar Water Pump, Solar Home Light is accounted under Renewable Energy instead of Other Priority Sector. PLP projections have been estimated for the year 2023-24 are indicated in the table given below.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio-gas plants	No.	0.15	361	54.15	48.73
2	Off-grid solar applications	No.	0.30	1255	376.50	225.90
3	Solar Water Pump	No.	8.00	93	744.00	558.00
4	Solar Home Lights	No.	0.28	401	112.28	67.37
Total						900.00

5.3.3 Critical Intervention Required:

Creating awareness among the farmers and promotional efforts from the various agencies and banks is needed to boost the growth of the very important sector. The initial cost of the solar equipments is generally very high this necessitates to provide efficient and cost effective design of the solar equipments at an affordable cost. The general awareness about the State and Central government agencies for new and renewable sources of energy and their programmes needs to be widely popularised. The solar power fencing is very crucial intervention to avoid production losses due to wild animals. The MNRE may bring in suitable credit linked subsidy scheme for this activity.

5.3.4 Suggested Action Points:

- 1 Banks may consider financing this activity along with Dairy units so as to enable better use of animal dung and creation of additional source of energy.
- 2 Defunct Bio Gas plants needs repair for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction.
- 3 MEDA may organise training programme for enterprising villagers to promote use of solar unit. List of eligible farmers may be sent to banks for financing.
- 4 Industry Association may persuade all service units to use solar power for water heating.
- 5 District Industries Center, MITCON, Marathwada Agriculture University, other Agencies in the field of Technical Training may organize Training Programmes in Solar panel repairs and Solar Home Appliances repairs,
- 6 Marathwada Agriculture University has developed Water Pump running on Solar energy, Spraying unit running on Solar Energy and other utility implements useful for farmers. However, its production and propagation needs to be taken up at large scale.
- 7 Out of existing four sugar mills, three mills are operating on co-generation and generating power.
- 8 There is ample potential for setting up Solar roof top systems, solar Lighting system Solar Cookers in schools and aanganwadis. State Govt. / District Administration may take initiative for the same.
- 9 Proposed project of 1000 mega watt generation in Gangakhed block needs to be taken up on priority basis.

CHAPTER 6: INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction:

The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular. The bank led SHG-BLP, pioneered by NABARD, and has grown from small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach spanning more than 10.55 crore rural households. The SHG Bank Linkage programme has emerged as the largest micro finance outreach programme in the world. The programme is the most cost effective and fast growing micro finance initiative.

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

- Loans not exceeding ₹ 50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹ 1,00,000/- and for non-rural areas it does not exceed ₹ 1,60,000/-.
- Loans to eligible distressed persons not exceeding ₹ 100,000/- per borrower to prepay their debt to non-institutional lender.
- Overdrafts extended by banks upto ₹ 5,000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts provided the borrowers household annual income does not exceed ₹ 100,000/- for rural areas and ₹ 1,60,000/- for non-rural areas.
- Loans sanctioned to State Sponsored Organizations for Scheduled Castes/Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations.
- As on 31 March 2022, there are more than 118 lakh SHGs with aggregate bank deposits of about ₹47,153 crore and loans outstanding at nearly ₹1,59,788 crore in the country whereas in Maharashtra, there are 12.85 lakh SHGs with savings of ₹2662 crore which accounts for 5.64% of total SHGs in the country. During 2021-22, ₹99,549 crore loan was disbursed to SHGs and to the extent of ₹3,401 crore loan was disbursed in Maharashtra which accounts for 3.41% of the total loans disbursed in the country.

6.2 Status of SHG-BLP in Parbhani:

The status of SHG- Bank linkage program in the Parbhani district is as below -

Sr. No.	Particulars	As on 31 March 2021	During 2021-22	As on 31 March 2022
1	No. of SHGs promoted	17025	532	17557
2	No. of SHGs credit linked	13877	671	14548
3	Amount of Bank loan availed (₹ lakh)	18372.48	744.92	19117.40
4	Average loan per SHG (₹)	1,32,395	1,11,017	1,31,409
5	Percentage of women SHGs	95	95	95

During past 10 years number of SHGs savings linked in Maharashtra have increased from 70,000 to 12.85 lakh. During the same period, number of SHGs savings linked in Parbhani district have increased from 1100 to 17557.

6.3 Micro Finance Profile in the District:

Sr. No	Reference	Particulars
1	Total no. Of blocks in the District	9
2	No. of blocks where SHGs exist	9
3	Total no. of blocks where SHGs are credit linked	9
4	No. of NGOs in the district	2
5	No. of NGOs participating in linkage programme	2
6	No. of NGOs who can be roped in during the year	2
7	Total No. of bank branches in the district	225
8	No. of branches participating in the programme	155
9	No. of additional branches proposed to be roped in	0
10	No. of banks acting as SHPI	0
11	No. of SHGs formed	17557
12	No. of SHGs Credit Linked	14548
13	No. of SHGs to be Credit linked	3009
14	SHGs Credit linked during the year 2021-22	671
15	Loans sanctioned during the year 2021-22 (₹ in lakh)	744.92
16	Average Credit per SHG during the year 2021-22	1,11,017

In the district three main agencies are involved in the formation and nurturing of the SHGs. Mahila Aarthik Vikas Mahamandal (MAVIM), MSRLM and NABARD. The concept of Village Level SHG Committees and Block Level LokSadhan Kendra (Community Managed Resource Centres) are being implemented by MAVIM in the district.

6.4 Assessment of potential for the period 2023-24

The potential physical numbers that could be covered under bank finance during the year 2023-24 is given as under. Block-wise bifurcation of potential is given in Annexure-I.

(₹ in lakh)						
Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	PMJDY	No.	0.05	12600	630.00	630.00
2	Loans to distress persons to repay non institutional loans	No.	0.50	186	93.00	93.00
3	Loans to State Sponsored Organisations	No.	2.50	608	1368.00	1368.00
4	SHGs Repeat Finance	No.	3.00	1500	4500.00	4500.00
5	SHGs fresh Linkage	No.	1.00	1509	1509.00	1509.00
6	Loans to JLGs	No.	4.00	600	2400.00	2400.00
Total						10500.00

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

1	Population of the district	18.36 lakh
2	Rural population	12.66 lakh
3	No. of households (2 above / 5*)	2.53 lakh
4	No. of SHGs required (3 above / 13**)	19,461
5	No. of SHGs already linked	17,557
6	Balance (4-5)	Nil

*average members per household

**average members per SHG

Block wise potential for credit linkage of SHGs

Sr. No.	Name of the block	No of SHGs (Credit linked as on 31/03/2022)	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	SELU	1468	193	193	193	193	194	194	194	194
2	JINTUR	1725	734	734	734	734	737	737	737	737
3	PARBHANI	2781	270	270	270	270	271	271	271	271
4	MANVAT	1157	81	81	81	81	82	82	82	82
5	PATHARI	1469	16	16	16	16	17	17	17	17
6	SONPET	1154	0	0	0	0	0	0	0	0
7	GANGAKHED	1598	0	0	0	0	0	0	0	0
8	PALAM	1605	28	28	28	28	29	29	29	29
9	PURNA	1591	178	178	178	178	179	179	179	179
	District Total	14548	1500	1500	1500	1500	1509	1509	1509	1509

6.5 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 been less than satisfactory but for some spurt in progress seen during the last 2-3 years, largely due to participation of Private 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 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 high touch, 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 @ ₹.2,000 per JLG, NABARD would also consider extending capacity building support to bank staff, the CSP/ or NGO and may also consider provision of hand-holding support from professionals for a period of upto 1 year. In cases where it is convenient to engage identified NGOs to act as JLGPI, a Tripartite agreement between Bank, NGO and NABARD may be entered into. It may be kept in mind that the intention of this initiative is to rope in RRBs to replicate the successful business model of Private Banks with suitable modifications on a sustainable basis. 100% refinance support is available to Banks for JLG financing.

Strategy for formation of Joint Liability Groups / Activity Based Groups:

Popularize the concept of JLGs and Activity Based Groups. Conducting Sensitisation Programmes for Bankers. Organising training for field workers / Animators, NGOs and for othe[₹]. Capacity Building Programmes for JLG leaders for ensuring their sustainability. Vigorous implementation of JLG formation programme through bankers.

6.6 Areas of Concern

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

Strategies for improving quality of SHGs

- More emphasis on training and capacity building programs for all SHG members
- Regular grading of SHGs
- Regular audit of accounts maintained by SHGs
- Facilitation for graduation of SHGs from micro credit to micro enterprise.
- Bankers should continue to finance liberally to these groups as it is helpful in creating infrastructure and demand in society for various articles and improve the social status.
- Public awareness about the PMJDY account usage and JLG need to be strengthened.
- Schemes being implemented by the various Corporation needs to be briefly appraised to the bankers so as to avoid procedural delay.

District Specific Actions Points: Parbhani

- Cultivation of cotton and BT cotton on a large scale. Accordingly, the area under cultivation is steadily increasing along with the shift in cropping pattern. The productivity of cotton can be improved manifold in the district with adoption of drip irrigation.
- Extension Dept. of the Marathwada Agriculture University and KVK need to educate farmers on Group Farming, Contract Farming, efficient use of water and various models & practices for advancing agriculture.
- Farm implements specifically designed for farmer women to reduce their drudgery in farming operations have been developed by Marathwada Agricultural University, Parbhani. These implements should be popularised and credit linked.
- The banks of Godavari and Purna rivers, may be allotted to the Social Forestry Deptt for Bamboo plantation.
- The fish seed Farm of FDD at Masoli village in Gangakhed block, needs to be put in operation.
- Shifting of existing Parbhani Market Yard to new location on Parbhani, Jintur Road with modern facilities.
- Marathwada Agriculture University, Parbhani has developed Water Pump & Spraying units running on Solar Energy. Its production and propagation needs to be taken up at large scale.
- Proposed solar project of 1000 MW generation in Gangakhed block needs to be taken up on priority basis.

ACTIVITYWISE / BLOCKWISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2023-24														ANNEXURE-I
STATE:-	MAHARASHTRA				DISTRICT :- PARBHANI									(Rs. Lakh)
ACTIVITY	Unit cost	% Assist	Unit	PARBHANI 1	PATHRI 2	MANVAT 3	GANGAKHED 4	SONPETH 5	JINTUR 6	PURNA 7	SELU 8	PALAM 9	TOTAL 10	
FARM CREDIT														
CROP LOAN (KHARIF)	Scale of Finance per Ha.													
KHRIF JOWAR	0.298	Ha.	Phy	1565	900	1010	1187	1145	1090	857	730	1134	9618	
		100%	FA	465.59	267.75	300.48	353.13	340.64	324.28	254.96	217.18	337.37	2861.36	
TUR	0.360	Ha.	Phy	6855	6090	5405	5300	4580	6142	5015	5840	5960	51187	
		100%	FA	2467.80	2192.40	1945.80	1908.00	1648.80	2211.12	1805.40	2102.40	2145.60	18427.32	
MOONG	0.220	Ha.	Phy	5850	2025	2440	875	650	5775	1645	5125	1132	25517	
		100%	FA	1287.00	445.50	536.80	192.50	143.00	1270.50	361.90	1127.50	249.04	5613.74	
UDID	0.220	Ha.	Phy	900	675	210	215	175	1930	830	560	1298	6793	
		100%	FA	198.00	148.50	46.20	47.30	38.50	424.51	182.69	123.20	285.56	1494.46	
SOYABEEN	0.540	Ha.	Phy	22000	11000	9000	12000	12000	12000	14000	13000	13000	118000	
		100%	FA	11880.00	5940.00	4860.00	6480.00	6480.00	6480.00	7560.00	7020.00	7020.00	63720.00	
COTTON (Irrigated / Drip)	0.750	Ha.	Phy	3575	2200	1510	835	995	2165	1725	2550	1495	17049.8	
		100%	FA	2681.25	1649.70	1132.50	626.25	746.25	1623.75	1293.75	1912.50	1121.40	12787.35	
COTTON (BT)	0.750	Ha.	Phy	10635	6509	4435	2410	2890	6400	5085	7560	4400	50324	
		100%	FA	7976.25	4881.75	3326.25	1807.50	2167.50	4800.00	3813.75	5670.00	3300.00	37743.00	
SUGARCANE (Tissue/Pre seasonal / Suru)	1.260	Ha.	Phy	800	550	290	560	450	140	1000	165	339	4294	
		100%	FA	1008.00	693.00	365.40	705.60	567.00	176.40	1260.00	207.90	427.14	5410.44	
SUGARCANE (Khodava)	1.090	Ha.	Phy	710	470	200	480	360	50	910	75	290	3545	
		100%	FA	773.90	512.30	218.00	523.20	392.40	54.50	991.90	81.75	316.10	3864.05	
OTHER KHARIF CROPS	0.350	Ha.	Phy	250	90	100	190	140	140	145	148	100	1303	
		100%	FA	87.50	31.50	35.00	66.50	49.00	49.00	50.75	51.80	35.00	456.05	
TOTAL CROP LOAN - KHARIF			FA	28825.29	16762.40	12766.43	12709.98	12573.09	17414.06	17575.10	18514.23	15237.21	152377.77	
		10%	Post hary	2882.53	1676.24	1276.64	1271.00	1257.31	1741.41	1757.51	1851.42	1523.72	15,237.78	
		20%	Repairs I	5765.06	3352.48	2553.29	2542.00	2514.62	3482.81	3515.02	3702.85	3047.44	30,475.55	
			Total	37472.87	21791.12	16596.35	16522.98	16345.01	22638.27	22847.62	24068.49	19808.37	198,091.09	
CROP LOAN (RABI)														
WHEAT	0.420	Ha.	Phy	5470	1348	1230	1300	1574	1960	3275	939	1570	18665	
		100%	FA	2297.40	566.16	516.52	546.00	661.08	823.20	1375.50	394.38	659.19	7,839.43	
JOWAR	0.340	Ha.	Phy	10725	6600	4611	4350	3400	5700	2570	9201	3300	50457	
		100%	FA	3646.50	2244.00	1567.74	1479.00	1156.00	1938.00	873.80	3128.34	1122.00	17,155.38	
GRAM	0.375	Ha.	Phy	5600	1230	1330	2500	2100	2000	3500	2350	2050	22660	
		100%	FA	2100.00	461.18	498.75	937.50	787.50	750.00	1312.50	881.27	768.75	8,497.45	
SUNFLOWER	0.300	Ha.	Phy	4700	1300	1271	1660	1760	1496	970	1940	1735	16832	
		100%	FA	1410.00	390.00	381.30	498.00	528.00	448.80	291.00	582.00	520.50	5,049.60	
OTHER CROPS	0.350	Ha.	Phy	600	500	350	370	720	425	150	320	531	3966	
		100%	FA	210.00	175.00	122.50	129.48	252.00	148.75	52.50	112.00	185.85	1,388.08	
CROP LOAN (RABI) TOTAL			FA	9,663.90	3,836.34	3,086.81	3,589.98	3,384.58	4,108.75	3,905.30	5,097.99	3,256.29	39,929.93	
		10%	Post hary	966.39	383.63	308.68	359.00	338.46	410.88	390.53	509.80	325.63	3,992.99	
		20%	Repairs I	1,932.78	767.27	617.36	718.00	676.92	821.75	781.06	1,019.60	651.26	7,985.99	
		100%	Total	12,563.07	4,987.24	4,012.85	4,666.97	4,399.95	5,341.38	5,076.89	6,627.39	4,233.18	51,908.91	
Total Crop Loan (KHARIF + RABI)				50,035.94	26,778.36	20,609.20	21,189.95	20,744.97	27,979.65	27,924.51	30,695.88	24,041.54	250,000.00	
		70%	FA	38,489.19	20,598.74	15,853.23	16,299.96	15,957.67	21,522.81	21,480.40	23,612.22	18,493.50	192,307.70	
		10%	Post hary	3,848.92	2,059.87	1,585.32	1,630.00	1,595.77	2,152.28	2,148.04	2,361.22	1,849.35	19,230.77	
		20%	Repairs I	7,697.84	4,119.75	3,170.65	3,259.99	3,191.53	4,304.56	4,296.08	4,722.44	3,698.70	38,461.54	
		100%	Total	50,035.94	26,778.36	20,609.20	21,189.95	20,744.97	27,979.65	27,924.51	30,695.88	24,041.54	250,000.00	
WATER RESOURCES														
DUG WELLS / NEW WELL	1.46	Nos.	Phy	20	14	14	15	15	14	14	15	15	136	
		90%	FA	26.28	18.40	18.40	19.71	19.71	18.40	18.40	19.71	19.71	178.70	
IP SET ELECTRIC (5 HP)	0.30	Nos.	Phy	60	50	50	50	50	48	48	50	50	456	
		90%	FA	16.20	13.50	13.50	13.50	13.50	12.96	12.96	13.50	13.50	123.12	
IP SET DIESEL (5 HP)	0.35	Nos.	Phy	32	22	12	22	20	22	22	20	10	182	
		90%	FA	10.08	6.93	3.78	6.93	6.30	6.93	6.93	6.30	3.15	57.33	
SUBMERSIBLE PUMPSET (5 HP)	0.60	Nos.	Phy	50	50	50	50	50	50	50	50	52	452	
		90%	FA	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	28.08	244.08	
DRIP SET(1.00x1.00m)	1.00	Ha	Phy	2500	1800	1800	1800	1500	1400	1500	1400	1400	15100.00	
		50%	FA	1250.00	900.00	900.00	900.00	750.00	700.00	750.00	700.00	700.00	7550.00	
SPRINKLER SET	0.30	Ha	Phy	1700	800	850	700	800	800	800	800	700	7950.00	
		50%	FA	255.00	120.00	127.50	105.00	120.00	120.00	120.00	120.00	105.00	1192.50	
LIFT IRRIGATION (SMALL)	1.15	Ha	Phy	13	15	10	12	10	6	13	6	9	94.00	
		90%	FA	13.46	15.53	10.35	12.42	10.35	6.21	13.46	6.21	9.32	97.29	
DEEP. / RENOVATION OF WELL	0.35	Nos.	Phy	30	18	18	22	12	18	11	12	13	154.00	
		90%	FA	9.45	5.67	5.67	6.93	3.78	5.67	3.47	3.78	4.10	48.51	
PIPELINE SYSTEM (75 mm HDPE)	0.35	00 mt unit	Phy	400	300	200	300	200	200	250	205	210	2265.00	
		90%	FA	126.00	94.50	63.00	94.50	63.00	63.00	78.75	64.58	66.15	713.48	
RAINWATER HARVESTING UNITS	0.57	Nos.	Phy	12	6	6	6	6	6	6	3	4	55.00	
		66%	FA	4.51	2.26	2.26	2.26	2.26	2.26	2.26	1.13	1.50	20.69	
TOTAL - WATER RESOURCES				1737.98	1203.78	1171.45	1188.25	1015.90	962.42	1033.21	962.20	950.50	10225.70	

FARM MECHANISATION													
TRACTORS (60 HP)	11.00	Nos.	Phy	125	100	100	100	100	150	150	100	100	1025.00
		80%	FA	1100.00	880.00	880.00	880.00	880.00	1320.00	1320.00	880.00	880.00	9020.00
POWER TILERS (20 HP)	2.30	Nos.	Phy	30	42	40	40	35	40	40	40	40	347.00
		80%	FA	55.20	77.28	73.60	73.60	64.40	73.60	73.60	73.60	73.60	638.48
THRESHERS	2.00	Nos.	Phy	30	24	20	27	25	25	27	25	25	228.00
		80%	FA	48.00	38.40	32.00	43.20	40.00	40.00	43.20	40.00	40.00	364.80
COMBINED HARVESTERS	25.00	Nos.	Phy	6	4	5	6	4	4	4	5	4	42.00
		80%	FA	120.00	80.00	100.00	120.00	80.00	80.00	80.00	100.00	80.00	840.00
TRAILORS	1.80	Nos.	Phy	115	90	95	90	90	90	90	90	85	835.00
		80%	FA	165.60	129.60	136.80	129.60	129.60	129.60	129.60	129.60	122.40	1202.40
ROTAVATOR	1.25	Nos.	Phy	120	90	85	90	90	90	90	90	90	835.00
		80%	FA	120.00	90.00	85.00	90.00	90.00	90.00	90.00	90.00	90.00	835.00
OTHER AGRI IMPLEMENTS	1	Nos.	Phy	120	100	90	85	80	90	90	90	90	835.00
		80%	FA	96.00	80.00	72.00	68.00	64.00	72.00	72.00	72.00	72.00	668.00
TOTAL - FARM MECHANISATION				1704.80	1375.28	1379.40	1404.40	1348.00	1805.20	1808.40	1385.20	1358.00	13568.68
PLANTATION /HORTICULTURE													
MANGO	1.6	Ha.	Phy	110	100	100	100	100	100	100	100	75	885.00
		85%	FA	149.60	136.00	136.00	136.00	136.00	136.00	136.00	136.00	102.00	1203.60
MANDARIN ORANGE / SANTRA	1.76	Ha.	Phy	100	60	80	80	70	65	70	70	70	665.00
		85%	FA	149.60	89.76	119.68	119.68	104.72	97.24	104.72	104.72	104.72	994.84
SWEET ORANGE / MOSAMBI	1.61	Ha	Phy	35	35	35	35	35	42	35	35	30	317.00
		85%	FA	47.90	47.90	47.90	47.90	47.90	57.48	47.90	47.90	41.06	433.81
POMEGRANATE	2.05	Ha	Phy	60	50	50	55	60	50	50	50	50	475.00
		85%	FA	104.55	87.13	87.13	95.84	104.55	87.13	87.13	87.13	87.13	827.69
SAPOTA	1.29	Ha	Phy	12	12	12	12	10	11	12	12	12	105.00
		85%	FA	13.16	13.16	13.16	13.16	10.97	12.06	13.16	13.16	13.16	115.13
10 R SHADENET HOUSE	3.631	No.	Phy	30	25	27	27	25	30	30	25	30	249.00
		50%	FA	54.47	45.39	49.02	49.02	45.39	54.47	54.47	45.39	54.47	452.06
AMLA	0.79	Ha	Phy	11	11	11	22	12	20	10	10	11	118.00
		85%	FA	7.39	7.39	7.39	14.77	8.06	13.43	6.72	6.72	7.39	79.24
OTHER FRUITS	0.95	Ha	Phy	25	25	25	30	30	30	25	25	25	240.00
		85%	FA	20.19	20.19	20.19	24.23	24.23	24.23	20.19	20.19	20.19	193.80
LEMON	1.90	Ha	Phy	22	22	22	22	22	20	20	22	23	195.00
		85%	FA	35.53	35.53	35.53	35.53	35.53	32.30	32.30	35.53	37.15	314.93
VEGITABLES & FLOWERS IN LOW COST POLYHOUSE (500 Sqm)	6.00	No.	Phy	10	5	8	8	5	5	7	6	6	60.00
		90%	FA	54.00	27.00	43.20	43.20	27.00	27.00	37.80	32.40	32.40	324.00
SERI-MULBERRY PLANTATION (MP)	0.50	Ha.	Phy	60	60	60	60	60	65	60	65	70	560.00
		33%	FA	9.90	9.90	9.90	9.90	9.90	10.73	9.90	10.73	11.55	92.40
SERICULTURE REARING HOUSE CONSTRUCTION (22'x50'x12'(MH) x 9'	2.80	No.	Phy	150	110	100	100	100	100	100	90	80	930.00
		65%	FA	273.00	200.20	182.00	182.00	182.00	182.00	182.00	163.80	145.60	1692.60
SERICULTURE EQUIPMENTS	1.75	Ha.	Phy	60	60	60	60	60	60	60	60	60	540.00
		50%	FA	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	472.50
TOTAL PLANTATION & HORTICULTURE				971.77	772.03	803.58	823.72	788.73	786.55	784.77	756.15	709.29	7196.60
FORESTRY AND WASTE LAND DEVELOPMENT													
Private WASTE LAND DEVELOPMENT	0.35	Ha.	Phy	15	10	12	15	11	17	15	10	15	120.00
		75%	FA	3.94	2.63	3.15	3.94	2.89	4.46	3.94	2.63	3.94	31.50
BAMBOO PLANTATION	0.30	Ha	Phy	50	30	37	35	32	32	32	32	32	312.00
		90%	FA	13.50	8.10	9.99	9.45	8.64	8.64	8.64	8.64	8.64	84.24
TOTAL FORESTRY AND WASTE LAND DEVELOPMENT				17.44	10.73	13.14	13.39	11.53	13.10	12.58	11.27	12.58	115.74
ANIMAL HUSBANDRY (DAIRY)													
FODDER CULTIVATION	0.3	Ha	Phy	90	80	80	80	64	70	70	60	60	654.00
		100%	FA	27.00	24.00	24.00	24.00	19.20	21.00	21.00	18.00	18.00	196.20
COWS (CROSS BREED) (02 animal unit)	1.37	Nos.	Phy	55	55	55	50	60	55	55	55	50	490.00
		75%	FA	56.51	56.51	56.51	51.38	61.65	56.51	56.51	56.51	51.38	503.48
BUFFALOES (02 animal unit)	1.58	Nos.	Phy	175	170	184	185	175	175	175	175	175	1589.00
		75%	FA	207.38	201.45	218.04	219.23	207.38	207.38	207.38	207.38	207.38	1882.97
INDIGENOUS COWS	0.40	Nos.	Phy	130	130	125	130	100	130	130	120	130	1105.00
		75%	FA	39.00	39.00	37.50	39.00	30.00	39.00	33.00	36.00	39.00	331.50
MINI DAIRY CB COWS/ANIMAL (10 ANIMAL	8.00	Nos.	Phy	40	32	36	40	37	33	33	35	35	321.00
		75%	FA	240.00	192.00	216.00	240.00	222.00	198.00	198.00	210.00	210.00	1926.00
CALF REARING/CALF (20 animals unit)	3.00	Nos.	Phy	45	44	37	54	35	43	44	44	33	379.00
		75%	FA	101.25	99.00	83.25	121.50	78.75	96.75	99.00	99.00	74.25	852.75
VETERINARY CLINICS	3.00	No.	Phy	15	10	12	10	9	10	10	10	10	96.00
		75%	FA	33.75	22.50	27.00	22.50	20.25	22.50	22.50	22.50	22.50	216.00
BULK COOLERS	21.00	No	Phy	5	5	6	5	5	5	5	5	5	46.00
		75%	FA	78.75	78.75	94.50	78.75	78.75	78.75	78.75	78.75	78.75	724.50
ESTABLISHMENT OF MILK PARLOURS	1.15	No	Phy	15	8	10	8	8	8	8	8	8	81.00
		100%	FA	17.25	9.20	11.50	9.20	9.20	9.20	9.20	9.20	9.20	93.15
WORKING CAPITAL FOR COW/BUFFALOES	0.250	No	Phy	760.00	675.00	724.00	765.00	705.00	690.00	670.00	700.00	705.00	6394.00
		100%	FA	190.00	168.75	181.00	191.25	176.25	172.50	167.50	175.00	176.25	1598.50
TOTAL - ANIMAL HUSBANDRY (D)				990.89	891.16	949.30	996.80	903.43	901.59	892.84	912.34	886.70	8325.05

ANIMAL HUSBANDRY(P)													
COMMERCIAL BROILER (1000 BIRDS)	2.86	Unit	Phy	50	45	41	40	40	40	40	35	40	371.00
		90%	FA	128.70	115.83	105.53	102.96	102.96	102.96	102.96	90.09	102.96	954.95
COMMERCIAL LAYER (2000 LAYERS)	8.43	Unit	Phy	45	45	46	45	40	45	45	50	40	401.00
		90%	FA	341.42	341.42	349.00	341.42	303.48	341.42	341.42	379.35	303.48	3042.39
RETAIL DRESSING UNIT	10.00	Nos.	Phy	5	4	4	4	4	4	3	3	4	35.00
		90%	FA	45.00	36.00	36.00	36.00	36.00	36.00	27.00	27.00	36.00	315.00
Transport Vehicle	8.00	Nos.	Phy	10	5	6	6	6	7	6	5	5	56.00
		90%	FA	72.00	36.00	43.20	43.20	43.20	50.40	43.20	36.00	36.00	403.20
Feed Mixing Plant	18.40	Nos.	Phy	2	0	1	2	1	2	0	1	0	9.00
		90%	FA	33.12	0.00	16.56	33.12	16.56	33.12	0.00	16.56	0.00	149.04
WORKING CAPITAL FOR BROILER (1000)	1.00	Nos.	Phy	25	20	20	20	20	20	20	20	20	185.00
		100%	FA	25.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	185.00
WORKING CAPITAL FOR LAYERS (1000)	2.50	Nos.	Phy	90	90	92	93	80	90	90	100	80	805.00
		100%	FA	225.00	225.00	230.00	232.50	200.00	225.00	225.00	250.00	200.00	2012.50
TOTAL - ANIMAL HUSBANDRY (P)				870.24	774.25	800.30	809.20	722.20	808.90	759.58	819.00	698.44	7062.08
ANIMAL HUSBANDRY(G)													
SHEEP REARING (10+1)	0.80	Nos.	Phy	25	25	15	15	15	25	15	15	15	165.00
		90%	FA	18.00	18.00	10.80	10.80	10.80	18.00	10.80	10.80	10.80	118.80
GOAT REARING (10+1)	0.89	Nos.	Phy	175	120	120	100	105	105	100	100	100	1025.00
		90%	FA	140.16	96.12	96.12	80.10	84.11	84.11	80.10	80.10	80.10	821.01
COMMERCIAL GOAT REARING (500+25) (Stallfed)	30.00	unit	Phy	1	2	1	1	1	1	1	1	1	10.00
		90%	FA	27.00	54.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	270.00
Pig Breeding farm (3+1)	1.00	unit	Phy	3	2	2	2	5	5	2	2	2	25.00
		90%	FA	2.70	1.80	1.80	1.80	4.50	4.50	1.80	1.80	1.80	22.50
COMMERCIAL GOAT REARING (40+2) (Stallfed)	3.50	unit	Phy	25	25	25	25	25	25	25	25	25	225.00
		90%	FA	78.75	78.75	78.75	78.75	78.75	78.75	78.75	78.75	78.75	708.75
WORKING CAPITAL FOR GOAT/SHEEP (10)	0.25	Nos.	Phy	100.00	115.00	110.00	115.00	115.00	117.00	114.00	114.00	115.00	1015.00
		100%	FA	25.00	28.75	27.50	28.75	28.75	29.25	28.50	28.50	28.75	253.75
TOTAL - ANIMAL HUSBANDRY (G)				291.61	277.42	241.97	227.20	233.91	241.61	226.95	226.95	227.20	2194.81
FISHERIES - INLAND													
FISH POND / TANK UNIT (NEW)	2.50	Ha.	Phy	4	3	3	3	3	3	3	3	3	28.00
		90%	FA	9.00	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	63.00
RESERVOIR / REVERINE FISHING WITHOUT	0.50	Nos.	Phy	0	0	0	2	1	2	1	0	1	7.00
		90%	FA	0.00	0.00	0.00	0.90	0.45	0.90	0.45	0.00	0.45	3.15
Fingerlings	0.06	1000/WS	Phy	150	250	0	300	0	350	100	89	25	1264.00
		90%	FA	8.10	13.50	0.00	16.20	0.00	18.91	5.40	4.81	1.35	68.27
OTHERS - Fish Nets	0.10	Nos.	Phy	120	170	0	330	0	330	220	170	15	1355.00
		60%	FA	7.20	10.20	0.00	19.80	0.00	19.80	13.20	10.20	0.90	81.30
WORKING CAPITAL FOR FISHERIES (per ha)	2.20	Ha.	Phy	8	5	5	5	7	7	5	5	5	52.00
		100%	FA	17.60	11.00	11.00	11.00	15.40	15.40	11.00	11.00	11.00	114.40
TOTAL - FISHERIES - INLAND				41.90	41.45	17.75	54.65	22.60	61.76	36.80	32.76	20.45	330.12
OTHERS													
BULLOCKS / OTHER DROUGHT ANIMALS	0.75	Nos.	Phy	40	40	40	45	40	40	40	40	40	365.00
		90%	FA	27.00	27.00	27.00	30.38	27.00	27.00	27.00	27.00	27.00	246.38
CARTS (3 mt)	0.50	Nos.	Phy	20	20	23	25	30	30	25	20	20	213.00
		90%	FA	9.00	9.00	10.35	11.25	13.50	13.50	11.25	9.00	9.00	95.85
FARM IMPLEMENTS SERVICE CENTERS	5.00	Nos.	Phy	29	15	15	13	14	15	15	13	13	142.00
		90%	FA	130.50	67.50	67.50	58.50	63.00	67.50	67.50	58.50	58.50	639.00
TOTAL - OTHERS				166.50	103.50	104.85	100.13	103.50	108.00	105.75	94.50	94.50	981.23
TOTAL - FARM CREDIT				56829.06	32227.95	26090.95	26807.68	25894.76	33668.77	33585.39	35896.24	28999.21	300000.00
AGRICULTURE INFRASTRUCTURE													
STORAGE GODOWN/MARKET YARD													
STORAGE UNITS	0.04	MT	Phy	10000	10000	9500	10000	10000	8200	11000	11000	8000	87700.00
		80%	FA	320.00	320.00	304.00	320.00	320.00	262.40	352.00	352.00	256.00	2806.40
AGRI MARKETING INFRASTRUCTURE, SILOs, etc	250.0	Nos.	Phy	5	1	3	3	2	2	2	2	2	22.00
		80%	FA	1000.00	200.00	600.00	600.00	400.00	400.00	400.00	400.00	400.00	4400.00
COLD STORAGE UNITS	0.1	MT	Phy	1200	700	1100	700	700	700	700	700	672	7172.00
		50%	FA	60.00	35.00	55.00	35.00	35.00	35.00	35.00	35.00	33.60	358.60
TOTAL - STORAGE GODOWNS / M YARDS				1380.00	555.00	959.00	955.00	755.00	697.40	787.00	787.00	689.60	7565.00
LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT													
LAND LEVELLING AND SHAPING	0.15	Ha	Phy	90	50	50	100	50	80	50	50	50	570.00
		90%	FA	12.15	6.75	6.75	13.50	6.75	10.80	6.75	6.75	6.75	76.95
ORGANIC FARMING	0.50	Ha	Phy	125	100	100	100	50	100	100	100	100	875.00
		90%	FA	56.25	45.00	45.00	45.00	22.50	45.00	45.00	45.00	45.00	393.75
NADEP COMPOST UNITS	0.15	No.	Phy	5	5	5	5	5	5	5	5	5	45.00
		90%	FA	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	6.08
VERMI COMPOST	0.50	No.	Phy	20	15	15	15	15	15	15	15	15	140.00
		90%	FA	9.00	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	63.00
SOIL AND WATER CONSERVATION	0.25	Ha	Phy	30	30	30	30	30	30	30	30	30	270.00
		90%	FA	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	60.75
POLYTHENE MULCHING	0.07	AC	Phy	120	100	100	100	100	100	100	100	98	918.00
		90%	FA	7.55	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.16	57.81
FARM PONDS	1.30	NO	Phy	50	40	40	40	40	40	40	40	39	369
		50%	FA	32.50	26.00	26.00	26.00	26.00	26.00	26.00	26.00	25.35	239.85
COMMERCIAL VERMICOMPOST	5.20	No.	Phy	5	4	3	4	3	3	3	3	3	31
		75%	FA	19.50	15.60	11.70	15.60	11.70	11.70	11.70	11.70	11.70	120.90
LAND DEVELOPMENT				144.38	113.83	109.93	120.58	87.43	113.98	109.93	109.93	109.14	1019.09

WATERSHED PLUS ACTIVITIES													
FOUNDATION SEED (Soyabean)	0.60	No.	Phy	400	100	100	100	100	100	100	100	100	1200
		75%	FA	180.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	540.00
FOUNDATION SEED (Toor)	0.40	No.	Phy	50	50	50	50	50	50	50	50	50	448
		75%	FA	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	14.40	134.40
PASTURE DEVELOPMENT	0.40	No.	Phy	40	20	25	40	20	40	20	25	25	255
		75%	FA	12.00	6.00	7.50	12.00	6.00	12.00	6.00	7.50	7.50	76.50
WATERSHED PLUS ACTIVITIES				207.00	66.00	67.50	72.00	66.00	72.00	66.00	67.50	66.90	750.90
FPO - W C Procurement of produce, including for FPOs in Dairy Sector	50.00	No.	Phy	2	2	1	2	1	2	2	2	1	15.00
		75%	FA	75.00	75.00	37.50	75.00	37.50	75.00	75.00	75.00	37.50	562.50
FPO - W C for Agri inputs, including for FPOs in Fisheries Sector	20.00	No.	Phy	2	2	1	2	1	2	2	2	1	15.00
		75%	FA	30.00	30.00	15.00	30.00	15.00	30.00	30.00	30.00	15.00	225.00
Godown / Agri Mall	30.00	No.	Phy	2	2	1	2	1	2	2	2	1	15.00
		75%	FA	45.00	45.00	22.50	45.00	22.50	45.00	45.00	45.00	22.50	337.50
Total FPO Financing				150.00	150.00	75.00	150.00	75.00	150.00	150.00	150.00	75.00	1125.00
WATERSHED PLUS ACTIVITIES				282.00	141.00	105.00	147.00	103.50	147.00	141.00	142.50	104.40	1313.40
LAND DEVELOPMENT				144.38	113.83	109.93	120.58	87.43	113.98	109.93	109.93	109.14	1019.09
Total Land Dev., Soil Conser., Watershed Plus				501.38	329.83	252.43	342.58	228.43	335.98	325.93	327.43	251.04	2895.00
OTHERS													
Bio Pesticides and Bio Fertilisers	160	Nos.	Phy	1	0	1	1	0	1	0	0	1	5.00
		80%	FA	128.00	0.00	128.00	128.00	0.00	128.00	0.00	0.00	128.00	640.00
TOTAL - OTHERS			FA	128.00	0.00	128.00	128.00	0.00	128.00	0.00	0.00	128.00	640.00
TOTAL - AGRICULTURE INFRASTRUCTURE				2009.38	884.83	1339.43	1425.58	983.43	1161.38	1112.93	1114.43	1068.64	11100.00
ANCILLARY ACTIVITIES													
AGRO PROCESSING													
DAL MILLS	400.00	Nos.	Phy	4	2	2	2	2	2	2	2	1	19.00
		80%	FA	1280.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	320.00	6080.00
OIL EXTRACTION MILL	400.00	Nos.	Phy	5	1	1	2	1	1	2	1	1	15.00
		80%	FA	1600.00	320.00	320.00	640.00	320.00	320.00	640.00	320.00	320.00	4800.00
OIL MILLS	12.00	Nos.	Phy	5	2	2	2	2	2	2	2	2	21.00
		80%	FA	48.00	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	201.60
SOYA/OTHER FOODS	12.00	Nos.	Phy	20	6	7	7	8	5	6	6	5	70.00
		80%	FA	192.00	57.60	67.20	67.20	76.80	48.00	57.60	57.60	48.00	672.00
CLEANING, GRADING & PACKAGING UNITS (Ginning Pressing, Milk, others)	250.0	Nos.	Phy	4	1	2	2	1	2	2	3	1	18.00
		80%	FA	800.00	200.00	400.00	400.00	200.00	400.00	400.00	600.00	200.00	3600.00
Cotton Spinning mill	550.0	Nos.	Phy	2	1	1	1	1	1	2	3	1	13.00
		80%	FA	880.00	440.00	440.00	440.00	440.00	440.00	880.00	1320.00	440.00	5720.00
FRUITS PROCESSING UNITS	12.00	Nos.	Phy	8	4	4	4	3	3	3	4	2	35.00
		80%	FA	76.80	38.40	38.40	38.40	28.80	28.80	28.80	38.40	19.20	336.00
TURMERIC / CHILLY POWDER UNITS	10.00	Nos.	Phy	15	10	10	10	10	10	8	8	9	90.00
		80%	FA	120.00	80.00	80.00	80.00	80.00	80.00	64.00	64.00	72.00	720.00
MINI DAL / FLOUR MILLS	10.00	Nos.	Phy	8	8	6	7	8	7	6	7	7	64.00
		80%	FA	64.00	64.00	48.00	56.00	64.00	56.00	48.00	56.00	56.00	512.00
JAGGARY (GUR) UNITS	6.00	Nos.	Phy	10	7	7	7	7	5	7	4	5	59.00
		80%	FA	48.00	33.60	33.60	33.60	33.60	23.90	33.60	19.20	23.90	283.00
DAIRY PROCESSING-KHOYA/PANEER	8.00	Nos.	Phy	4	3	3	3	3	3	3	3	3	28.00
		80%	FA	25.60	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	179.20
WORKING CAPITAL FOR EXISTING UNITS	10.00	Nos.	Phy	70	50	50	50	40	50	45	50	50	455.00
		100%	FA	700.00	500.00	500.00	500.00	400.00	500.00	450.00	500.00	500.00	4550.00
TOTAL AGRO PROCESSING			FA	5834.40	2412.00	2605.60	2933.60	2321.60	2575.10	3280.40	3653.60	2037.50	27653.80
OTHERS Ancillary													
Financing to PACS	75.00	Nos.	Phy	3	0	1	2	0	1	1	1	1	10.00
		90%	FA	202.50	0.00	67.50	135.00	0.00	67.50	67.50	67.50	67.50	675.00
Farmers Service Society /Kharidi Vikri Sangh	50.00	Nos.	Phy	2	0	1	1	0	0	1	0	0	5.00
		90%	FA	90.00	0.00	45.00	45.00	0.00	0.00	45.00	0.00	0.00	225.00
AGRI CLINIC AGRI BUSINESS CENTRE	25.00	Nos.	Phy	25	8	8	8	8	8	8	8	8	89.00
		65%	FA	406.20	130.00	130.00	130.00	130.00	130.00	130.00	130.00	130.00	1446.20
TOTAL - OTHERS			FA	698.70	130.00	242.50	310.00	130.00	197.50	242.50	197.50	197.50	2346.20
TOTAL - ANCILLARY ACTIVITIES				6533.10	2542.00	2848.10	3243.60	2451.60	2772.60	3522.90	3851.10	2235.00	30000.00
TOTAL - AGRICULTURE				65371.54	35654.77	30278.47	31476.85	29329.78	37602.75	38221.21	40861.76	32302.85	341100.00

CREDIT POTENTIAL FOR MSME													
TERM LOAN - Manufacturing													
Micro Enterprises	50.00	Nos.	Phy	115	83	115	85	80	80	85	85	84	812.00
		80%	FA	4600.00	3320.00	4600.00	3400.00	3200.00	3200.00	3400.00	3400.00	3360.00	32480.00
Small Enterprises	275.00	Nos.	Phy	12	4	4	4	4	4	4	4	4	44.00
		80%	FA	2640.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	9680.00
Medium Enterprises	1800.00	Nos.	Phy	1	1	1	1	0	0	1	1	1	7.00
		80%	FA	1440.00	1440.00	1440.00	1440.00	0.00	0.00	1440.00	1440.00	1440.00	10080.00
Sub Total				8680.00	5640.00	6920.00	5720.00	4080.00	4080.00	5720.00	5720.00	5680.00	52240.00
TERM LOAN - Service Sector													
Micro Enterprises	40.00	Nos.	Phy	110	72	70	70	60	60	70	70	70	652.00
		80%	FA	3520.00	2304.00	2240.00	2240.00	1920.00	1920.00	2240.00	2240.00	2240.00	20864.00
Small Enterprises	180.00	Nos.	Phy	10	3	3	3	2	2	2	3	2	30.00
		80%	FA	1440.00	432.00	432.00	432.00	288.00	288.00	288.00	432.00	288.00	4320.00
Medium Enterprises	1300.00	Nos.	Phy	1	0	1	1	0	0	0	1	0	4.00
		80%	FA	1040.00	0.00	1040.00	1040.00	0.00	0.00	0.00	1040.00	0.00	4160.00
Sub Total				6000.00	2736.00	3712.00	3712.00	2208.00	2208.00	2528.00	3712.00	2528.00	29344.00
TERM LOAN - Total				14680.00	8376.00	10632.00	9432.00	6288.00	6288.00	8248.00	9432.00	8208.00	81584.00
WORKING CAPITAL - Manufacturing													
Micro Enterprises	15.00	Nos.	Phy	115	83	115	83	80	80	85	85	84	810.00
		100%	FA	1725.00	1245.00	1725.00	1245.00	1200.00	1200.00	1275.00	1275.00	1260.00	12150.00
Small Enterprises	80.00	Nos.	Phy	12	4	4	4	4	4	4	4	4	44.00
		100%	FA	961.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	3521.00
Medium Enterprises	475.00	Nos.	Phy	1	1	1	1	0	0	1	1	1	7.00
		100%	FA	475.00	475.00	475.00	475.00	0.00	0.00	475.00	475.00	475.00	3325.00
Sub Total				3161.00	2040.00	2520.00	2040.00	1520.00	1520.00	2070.00	2070.00	2055.00	18996.00
WORKING CAPITAL - Service Sector													
Micro Enterprises	10.00	Nos.	Phy	110	72	70	70	60	60	70	70	70	652.00
		100%	FA	1100.00	720.00	700.00	700.00	600.00	600.00	700.00	700.00	700.00	6520.00
Small Enterprises	50.00	Nos.	Phy	10	3	3	3	2	2	2	3	2	30.00
		100%	FA	500.00	150.00	150.00	150.00	100.00	100.00	100.00	150.00	100.00	1500.00
Medium Enterprises	350.00	Nos.	Phy	1	0	1	1	0	0	0	1	0	4.00
		100%	FA	350.00	0.00	350.00	350.00	0.00	0.00	0.00	350.00	0.00	1400.00
Sub Total				1950.00	870.00	1200.00	1200.00	700.00	700.00	800.00	1200.00	800.00	9420.00
WORKING CAPITAL - Total				5111.00	2910.00	3720.00	3240.00	2220.00	2220.00	2870.00	3270.00	2855.00	28416.00
MSME - GRAND TOTAL				19791.00	11286.00	14352.00	12672.00	8508.00	8508.00	11118.00	12702.00	11063.00	110000.00
EXPORT CREDIT													
EXPORT CREDIT (1000 Bales per unit)	200.00		Phy	7	4	5	3	2	1	1	2	0	25.00
EXPORT CREDIT		80%	FA	1120.00	640.00	800.00	480.00	320.00	160.00	160.00	320.00	0.00	4000.00
EDUCATION LOANS													
EDUCATION LOANS	6.18	Nos.	Phy	210	105	105	105	100	100	100	100	100	1025.00
		90%	FA	1168.00	584.00	584.00	584.00	556.00	556.00	556.00	556.00	556.00	5700.00
HOUSING													
HOUSING LOANS	25.00	Nos.	Phy	200	50	60	70	50	50	60	60	40	640.00
		80%	FA	4000.00	1000.00	1200.00	1400.00	1000.00	1000.00	1200.00	1200.00	800.00	12800.00
TOTAL - HOUSING			FA	4000.00	1000.00	1200.00	1400.00	1000.00	1000.00	1200.00	1200.00	800.00	12800.00
RENEUVABLE ENERGY													
BIO-GAS PLANTS	0.15	Nos.	Phy	50	40	40	40	35	35	35	41	45	361.00
		90%	FA	6.75	5.40	5.40	5.40	4.73	4.73	4.73	5.54	6.08	48.73
OFF-GRID SOLAR APPLICATIONS	0.3	Nos.	Phy	335	120	120	150	110	110	100	100	110	1255.00
		60%	FA	60.30	21.60	21.60	27.00	19.80	19.80	18.00	18.00	19.80	225.90
SOLAR WATER PUMP	8.00	Nos.	Phy	20	10	9	9	9	9	9	9	9	93.00
		75%	FA	120.00	60.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	558.00
SOLAR HOME LIGHTS	0.28	Nos.	Phy	51	40	40	50	30	50	50	40	50	401.00
		60%	FA	8.57	6.72	6.72	8.40	5.04	8.40	8.40	6.72	8.40	67.37
TOTAL - RENEWABLE ENERGY				195.62	93.72	87.72	94.80	83.57	86.93	85.13	84.26	88.28	900.00
OTHERS - SHG, JLGs, PMJDY, STATE CORPNS.													
PMJDY	0.05	Nos.	Phy	3000	1200	1200	1200	1200	1200	1200	1200	1200	12600.00
		100%	FA	150.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	630.00
Loans to distress persons to repay non insti lenders	0.50	Nos.	Phy	26	20	20	20	20	20	20	20	20	186.00
		100%	FA	13.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	93.00
State sponsored organisations	2.50	Nos.	Phy	150	60	60	55	53	50	60	60	60	608.00
		90%	FA	337.50	135.00	135.00	123.75	119.25	112.50	135.00	135.00	135.00	1368.00
SELF HELP GROUP (REPEAT FINANCE)	3.00	Nos.	Phy	241	140	148	152	177	160	168	144	170	1500.00
		100%	FA	723.00	420.00	444.00	456.00	531.00	480.00	504.00	432.00	510.00	4500.00
SELF HELP GROUP (NEW CR. LINKAGES)	1.00	Nos.	Phy	250	140	148	152	177	160	168	144	170	1509.00
		100%	FA	250.00	140.00	148.00	152.00	177.00	160.00	168.00	144.00	170.00	1509.00
Joint Liability/Activity Groups	4.00	Nos.	Phy	110	80	80	55	55	55	55	55	55	600.00
		100%	FA	440.00	320.00	320.00	220.00	220.00	220.00	220.00	220.00	220.00	2400.00
TOTAL - OTHERS - SHG, JLGs, PMJDY, STATE CORPNS.			FA	1913.50	1085.00	1117.00	1021.75	1117.25	1042.50	1097.00	1001.00	1105.00	10500.00
SOCIAL INFRASTRUCTURE													
REVERSE OSMOSIS WATER PURIFIER	5.00		Phy	50	25	25	25	25	25	25	25	25	250.00
		80%	FA	200.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1000.00
Multi Speciality Hospital	1000.00		Phy	2	0	0	1	0	0	0	1	0	4.00
		80%	FA	1600.00	0.00	0.00	800.00	0.00	0.00	0.00	800.00	0.00	3200.00
TOTAL - SOCIAL INFRASTRUCTURE				1800.00	100.00	100.00	900.00	100.00	100.00	100.00	900.00	100.00	4200.00
TOTAL PRIORITY SECTOR				95359.66	50443.49	48519.19	48629.40	41014.60	49056.17	52537.34	57625.02	46015.12	489200.00

Annexure II								
AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT - AGENCY WISE / SECTOR WISE								
STATE : MAHARASHTRA			DISTRICT : PARBHANI			(₹ lakh)		
Sr. No.	Agency / Category	2019-20		2020-21		2021-22		2022-23
1	Crop Loan	Target	Achievement	Target	Achievement	Target	Achievement	Target
	C Bs	131194.00	41202.88	142444.00	55878.34	117917.00	99378.48	127663.95
	CCB	24001.00	8838.03	26748.00	21795.28	39026.00	21831.52	28077.26
	RRB	23196.00	10567.46	26850.00	29040.69	25077.00	28002.00	27158.79
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (A)	178391.00	60608.37	196042.00	106714.31	182020.00	149212.00	182900.00
2	Term Loan (MT + TL)							
	C Bs	64967.00	3231.15	81997.00	5940.84	96026.75	12480.78	79017.23
	CCB	2468.00	0.00	0.00	0.00	0.00	236.22	0.00
	RRB	5048.00	2637.56	3042.00	1051.30	4035.25	1086.00	2346.01
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (B)	72483.00	5868.71	85039.00	6992.14	100062.00	13803.00	81363.24
3	Total Agri Credit							
	C Bs	196161.00	44434.03	224441.00	61819.18	213943.75	111859.26	206681.18
	CCB	26469.00	8838.03	26748.00	21795.28	39026.00	22067.74	28077.26
	RRB	28244.00	13205.02	29892.00	30091.99	29112.25	29088.00	29504.80
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (C)	250874.00	66477.08	281081.00	113706.45	282082.00	163015.00	264263.24
	Total Agri Credit (A)+ (B) = D	250874.00	66477.08	281081.00	113706.45	282082.00	163015.00	264263.24
4	Non Farm Sector / MSME							
	C Bs	33948.00	43575.56	63374.00	75818.90	86054.86	65776.71	108861.17
	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	9469.00	1243.92	17677.00	872.85	23991.14	1140.29	32038.83
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (E)	43417.00	44819.48	81051.00	76691.75	110046.00	66917.00	140900.00
5	Other Priority Sector							
	C Bs	45617.00	41126.81	23686.00	4632.13	25725.28	44747.37	67857.25
	CCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	7535.00	4815.79	6605.00	5334.08	7166.72	7500.63	9579.51
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (F)	53152.00	45942.60	30291.00	9966.22	32892.00	52248.00	77436.76
6	Grand Total							
	CBs	275726.00	129136.40	311501.00	142270.21	325723.89	222383.34	383399.60
	CCB	26469.00	8838.03	26748.00	21795.28	39026.00	22067.74	28077.26
	RRB	45248.00	19264.73	54174.00	36298.92	60270.11	37728.92	71123.14
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (D + E + F)	347443.00	157239.16	392423.00	200364.41	425020.00	282180.00	482600.00

STATE : MAHARASHTRA					Annexure III					PLP 2023-24			
DISTRICT : PARBHANI									(₹ lakh)				
Sr.	Particulars	2019-20				2020-21				2021-22			
No.	Agencies/Activiites	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I.	I. Crop loans	41202.88	8838.03	10567.46	60608.37	55878.34	21795.28	29040.69	106714.31	99378.48	21831.52	28002.00	149212.00
II	II. Term Loans												
a	Minor Irrigation	38.56	0.00	113.00	151.56	361.62	0.00	11.64	373.25	355.84	0.00	15.00	370.84
b	Land Development	227.90	0.00	1.96	229.86	396.06	0.00	0.00	396.06	548.94	236.22	0.00	785.16
c	Farm Mechanisation	0.00	0.00	423.39	423.39	533.81	0.00	19.40	553.21	1293.54	0.00	2.60	1296.14
d	Plantation and Horticulture	0.26	0.00	0.00	0.26	0.00	0.00	0.00	0.00	0.85	0.00	0.00	0.85
e	Dairy	1662.38	0.00	85.87	1748.25	2290.24	0.00	62.07	2352.31	55.35	0.00	36.30	91.65
f	Poultry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g	Others (Sheep & Goat)	310.97	0.00	36.93	347.90	103.32	0.00	23.28	126.59	211.04	0.00	25.50	236.54
h	Fisheries	13.96	0.00	0.00	13.96	0.00	0.00	0.00	0.00	0.00	0.00	6.15	6.15
i	Forestry and Waste Land Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j	Storage and Market Yard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.72	0.00	0.00	6.72
k	Bio Gas / Renewable SourceS of Energy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l	Others	977.12	0.00	1976.41	2953.53	2255.80	0.00	934.92	3190.72	10008.50	0.00	1000.45	11008.95
	Sub Total II	3231.15	0.00	2637.56	5868.71	5940.84	0.00	1051.30	6992.14	12480.78	236.22	1086.00	13803.00
	Grand Total (I + II)	44434.03	8838.03	13205.02	66477.08	61819.18	21795.28	30091.99	113706.45	111859.26	22067.74	29088.00	163015.00

Annexure IV

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

Sr. No.	Item	Unit Cost (₹.)
A	Minor Irrigation	
1	Dug well	120000-157300
2	Bore well	31460-42350
3	Submersible Pump sets 5 HP	60000
4	Electric Pump sets 5 HP	30000
5	Diesel Pump sets 5 HP	35000
6	Drip Irrigation Systems in Grape ,Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (Rs./ha)	100000
7	Drip in Banana (1.5 m*1.5 m)	100000
8	Drip in other fruit crops (Rs./ha)	25000-100000
9	Sprinkler in pulses, oilseeds, other field crops (Rs./ha)	25000-30000
B	Plantation and Horticulture (Rs./ha)	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	176000
3	Grapes	1054000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	190000
8	Amla	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	Shade net for flowers and vegetables 10 R	363100
17	Shade net for flowers and vegetables 20 R	627400
C	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha)	15600
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha)	17270
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600
D	Animal Husbandry	
1	2 CB Cows	137000
2	2 Graded Murrah Buffaloes	158000
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
E	Fisheries	
1	Composite pond new	250000
2	Composite pond renovation	176200
3	Shrimp Farming	448140

For details please refer to the NABARD website

Annexure V

SCALE OF FINANCE FOR MAJOR CROPS FIXED BY DLTC FOR 2022-23

For Major crops of Parbhani District

Name of the Crop	Scale of Finance in ₹ Per Hector
A) Kharif	
1) Sugarcane Suru	1,26,000
2) Sugarcane Aadasali	1,26,000
3) Sugarcane Ratoon (Khodwa)	1,09,000
4) Banana	1,10,000
5) Banana (Tissue Culture)	1,40,000
6) Turmeric	1,15,500
7) Potato	75,000
B Seasonal Irrigated Crops	
1) Cotton Irrigated	75,000
2) BT Cotton	75,000
3) Cotton (with Drip)	75,000
1) Summer Groundnut	48,500
B) Rabi	
1) Wheat	42,000
2) Sunflower	25,000
3) Groundnut	40,000
C) Un irrigated cash crops	
1) Cotton (Local variety)	53,000
2) Groundnut	40,000
5) Sunflower	30,000
6) Safflower	30,000
D) Cereals/pulses	
1) Wheat (non irrigated)	30,000
2) Paddy	29,750
3) Jowar kharif/Rabi	29,800/34,000
4) Bajra	25,000
5) Moong/Udid	22,000
6) Tur	36,000
7) Gram	37,500
E) Hybrid Crops	
1) Paddy (Improved)	58,000
2) Hybrid Jowar	29,750
3) Bajra	25,000
4) Soyabean	54,000
5) Maize	33,000

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 in ₹)

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

List of Abbreviations

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

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

LIST of District Development Managers (DDMs)

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	9407689522	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 Damayyavar	8779098545	nanded@nabard.org
18	Nandurbar	Shri Pramod D Patil	9987667891	nandurbar@nabard.org
19	Nasik	Shri Amol Lohakare	9946932508	nasik@nabard.org
20	Osmanabad	Shri Chaitanya Gokhale	9881494520	osmanbad@nabard.org
21	Parbhani / Hingoli	Shri S K Navsare	9425606076	parbhani@nabard.org
22	Pune	Shri Rohan R More	9420835131	ddm.pune@nabard.org
23	Raigad	Shri Pradip S Apsunde	7566104001	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 Kumar 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

*** End of PLP ***



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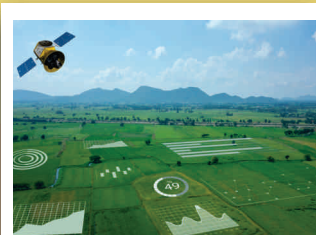
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› Micronance
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› Education
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Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward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

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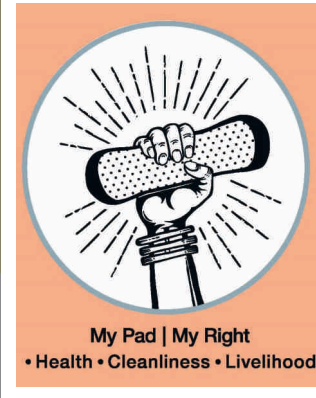
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

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🌐 www.nabcons.com



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- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for nancial inclusion

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

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 - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit oered by the Eligible Lending Institutions registered under the Scheme

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