NABARD

संभाव्यतायुक्त ऋण योजना
2023-24

Potential Linked Credit Plan
2023-24

ज़िला : सातारा

DISTRICT : SATARA

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

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

प्रस्तावना

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

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

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

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

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

GSRawat

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

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Executive Summary

1. District Profile

Satara district is situated in the Western part of Maharashtra. It has 11 blocks with a total geographical area of 10480 sq. km. Out of 601509 ha gross cropped area, the area cultivated more than once is 229307 ha. The average rainfall of the district is 973.60 mm per annum. The district population (2011 Census) is 30.04 lakh with 24.33 lakh (80%) in rural areas. Of the total land holders, 93% are small and marginal farmers (with land size less than 2 ha) holding 64 % of the total agricultural land indicating disparity in distribution of land. The major crops grown in the district are Sugarcane, soyabean, groundnut, potato, bajra, jawar and strawberry. The cropping intensity is 0.68. The CD ratio as on 31.3.2022 was 57%. The district has also been identified for Rural Agro Tourism under Area Development Scheme.

2. **Credit flow**: Total GLC of the district under priority sector was ₹7358.07 crore during FY 2019-20, ₹9784.35 during FY 2020-21 and ₹ 9126.83 during FY 2020-21. The total agricultural loans issued during the last three financial years were ₹ 3371.45 crore, ₹ 3297.35 crore and ₹ 3828.51 crore respectively. The share of agriculture in GLC (PSL) was 53 % during FY 2021-22. The district has 613 bank branches with 289 branches of Commercial & Private Banks, 5 branches of Gramin Bank, 307 branches of DCCB, 12 are MFI/NBFC besides 953 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. Achievement under ACP during FY 2021-22 for priority sector was ₹ 7126.83 crore as against the target of R 8200.00 crore i.e 87%.

3. Sectoral/sub sector wise PLP projections for FY 2022-23: 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 financial year 2023-24 has been assessed at ₹ 10483.31 crore as against ₹ 10341.32 crore for the FY 2022-23 showing 1.37% growth over the previous year.

For the FY 2023-24, while the potential under crop loans has been assessed at ₹ 3783.85 crore that of total agriculture loans is at ₹ 6657.58 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 64%, while that of MSME to total Priority Sector loans is 13%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 23% of total Priority Sector loans.

Sub-sectoral analysis- Non-farm sector/MSME: The potential for financing MSME sector has been projected at ₹ 1399.92 crore for term and working capital. With the introduction of various schemes under MUDRA, Stand-up India, Skill India etc., there is a distinct possibility of increase in credit flow to the sector. Loans to SRTO, Self-employed professionals has also been added. **Export Credit:** The potential for this activity has been estimated at ₹ 64.40 crore. **Education:-**The demand for education loan for pursuing higher education in India as well as abroad has seen significant rise. Potential for credit flow of ₹ 605.00 crore has been envisaged. **Housing:** An estimate of ₹ 1191.60 crore has been made for financing new houses as well as repairing of old houses.

4. Developmental initiatives: NABARD being the national developmental financial institution, undertakes various developmental activities under watershed, microfinance, rural infrastructure, financial inclusion etc. Currently two springshed watershed development projects and two full fledged water shed development projects are under inmplemetnation stage in the disitrct. Along with the refinance to Commercial, Cooperative and Regional Rural Banks against Crop loans, agricultural term loans & off-farm / other priority sector loans, and the loans to the State Govt for Rural Infrastructure

Development and to other agencies, NABARD has also been extending assistance for implementing various developmental programmes in the district.

5. Thrust ares for FY 2023-24: Infrastructure needs such as Rural Roads, Bridges, Irrigation projects, Schools and Public Health centres, etc. are being addressed through the loans from NABARD to the State Government under Rural Infrastructure Development Fund. Also, there are certain critical infrastructure areas which can be supported through private investment in the districts and therefore banks have to play an active role in financing such investments. Based on the observations on the constraints in various sectors, the issues / areas have been indicated in the present document for suitable actions by the concerned Departments of the State Government as also by Bankers and other stake- holders.

NABARD, through various initiatives, has been putting emphasis on the areas such as Collectivisation of Agricultural produce, High Tech Agriculture, Sustainable agricultural practices, Capital formation and productivity growth in agriculture & allied sectors aiming at doubling of farmers' income, Financial Inclusion/ Literacy, Post–Harvest infrastructure, Food and Agro Processing, Skills and Marketing, Producers Organizations and on innovative projects.

The goal of enhancement in farmers’ income level can be achieved through the increased productivity/ profitability that can be attained through a proper package of sustainable agricultural practices including efficient water management and farm mechanization, use of quality seeds/ seed replacement, lesser dependence on a single crop/ crop diversification, balanced cultivation of agricultural & horticultural species, input cost reduction, reduction of post-harvest losses , prompt marketing of agricultural produce and supplementing farm income with allied activities.

6. Constraints and action points: In order to achieve the overall credit potential assessed ,as also to achieve the objective of capital formation in Agriculture in the district, there is a need to have a coordinated approach by all the stakeholders, viz., Banks, Government Departments, NGOs and Other stakeholders. The prompt reporting system by banks through the returns under the LBS and a regular monitoring of achievements vis-à-vis the targets in DLCC/BLBC meetings assume greater importance.

For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required, and the same is worked out in the present PLP.

7. Way forward: The district has good potential for FPOs, Rural tourism, horticulture and animal husbandry activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers’ income. Banks may play an active role in financing the critical infrastructure through private investment. There is a need for 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.

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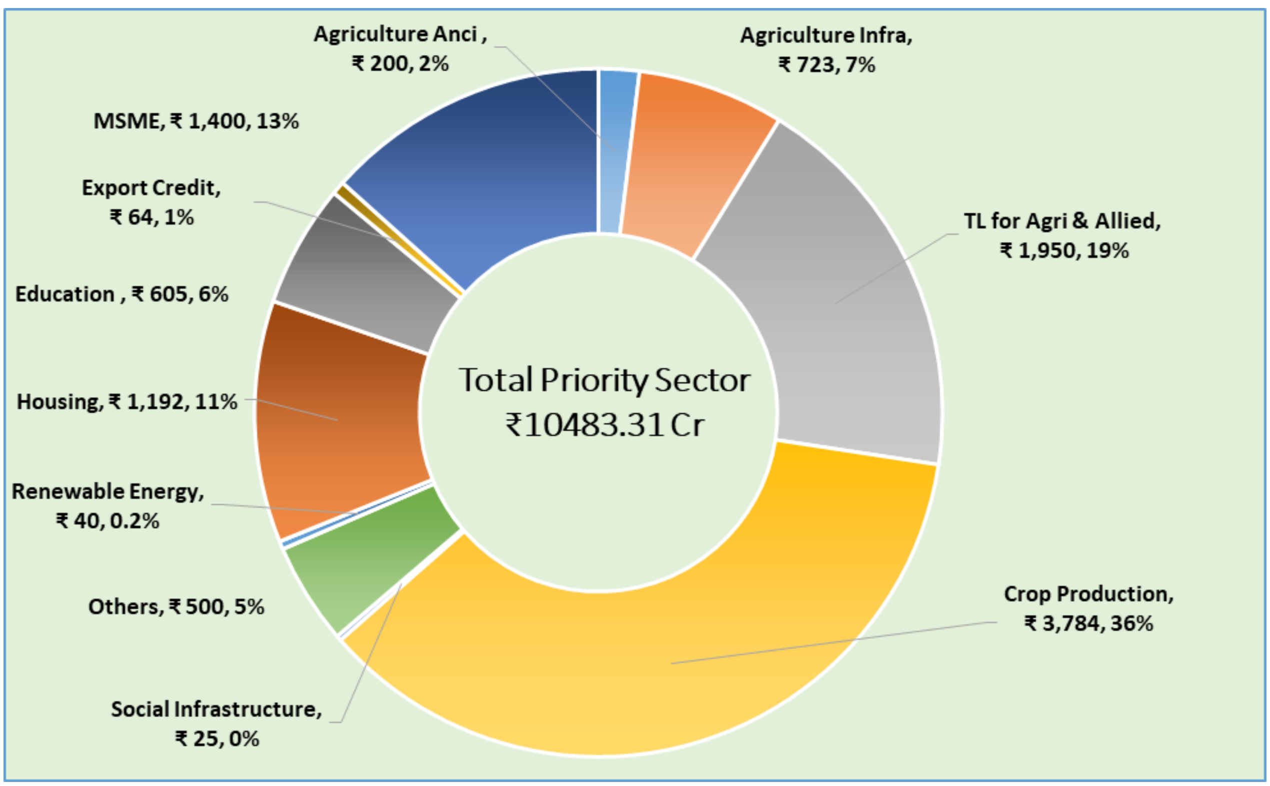
TABLE 1.1. BROAD SECTOR-WISE PLP PROJECTIONS FOR 2023-24

(₹ Crore)

Sr. No.	Sector/Activity	PLP projections
1	Crop Production	3783.85
2	Term loan for Agriculture and Allied Activities	1950.44
3	Agriculture Infrastructure	723.21
4	Agriculture Ancillary activities	200.08
	Total Agriculture and Allied Activities (1+2+3+4)	**6657.58**
5	Credit Potential for Micro, Small and Medium Enterprises (MSME)	1399.92
6	Potential for Export Credit	64.40
7	Credit Potential for Education	605.00
8	Credit Potential for Housing	1191.60
9	Credit Potential for Renewable Energy	39.78
10	Credit Potential for Others	500.28
11	Social Infrastructure involving bank credit	24.75
Total Priority Sector		**10483.31**

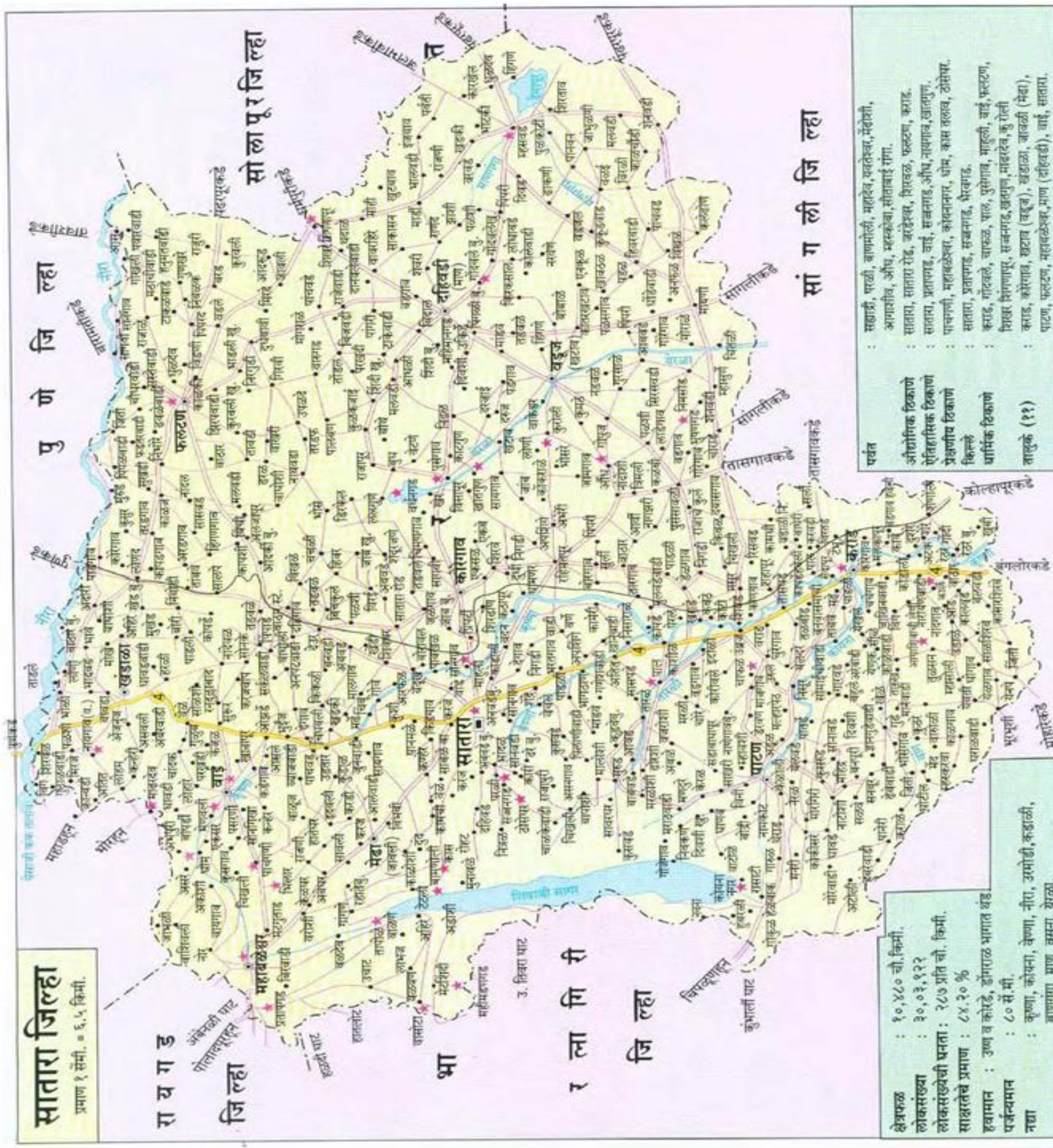
Pie Chart: BROAD SECTOR-WISE PLP PROJECTIONS (₹ Crore)



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

(₹ in lakh)

Sr. No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	378385.35
ii	Water Resources	51784.41
iii	Farm Mechanisation	31140.94
iv	Plantation and Horticulture (including sericulture)	23848.61
v	Forestry and Waste Land Development	963.90
vi	Animal Husbandry – Dairy	69637.57
vii	Animal Husbandry – Poultry	4563.06
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	11229.35
ix	Fisheries (Marine, Inland, Brackish water)	1374.93
x	Others – Bullock, Bullock cart, etc.	501.30
	Sub Total	**573429.40**
B	**Agriculture Infrastructure**	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	54581.25
ii ii	Land development, Soil conservation, Watershed development	15831.45
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	1908.00
	Sub Total	**72320.70**
C	**Ancillary activities**	
i	Food and Agro processing	16892.00
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	3115.50
	Sub Total	**20007.50**
I	Total Agriculture	**665757.60**
II	Micro, Small and Medium Enterprises	
i	MSME – Manufacturing -Term Loan	19400.00
ii	MSME –Manufacturing -Working Capital	10665.00
iii	MSME –Services-Term Loan	12025.00
	MSME –Services -Working Capital	6167.50
III	Rural Hndicfrats-Artisans, SRTO, SEP etc	91734.75
IV	**Total MSME**	**139992.25**
V	Export Credit	6440.00
VI	Education	60500.00
VII	Housing	119160.00
VIII	Renewable Energy	3978.42
VIII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	50028.00
IX	Social Infrastructure involving bank credit	2475.00
	Total Priority Sector	**1048331.27**


सातारा जिल्हा

District Profile

District -	Satara	State -	Maharashtra	Division -	Pune

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	10784
No. of Sub Divisions	4
No. of Blocks	11
No. of Villages (Inhabited)	1719
No. of Panchayats	1508

2. SOIL & CLIMATE

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

3. LAND UTILISATION [ha]

Total Area Reported	1078444
Forest Land	131864
Area Not Available for Cultivation	122725
Permanent Pasture and Grazing Land	
Land under Miscellaneous Tree Crops	7000
Cultivable Wasteland	97357
Current Fallow	71000
Other Fallow	70000
Net Sown Area	769343
Total or Gross Cropped Area	823855
Area Cultivated More than Once	101633
Cropping Inensity [GCA/NSA]	143

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2019-20	2020-21	2021-22
	1072		1625	1157	1289
	Variation from Normal		553	85	217
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	94421.14		62576.37		31168.68

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	ha.	% to Total
<= 1 ha	674344	78	241696	37
>1 to <=2 ha	127574	15	175638	27
>2 ha	60387	8	229019	36
Total	862305	100	646353	100

6. WORKERS PROFILE [in '000]

Cultivators	630
Of the above, Small/Marginal Farmers	535
Agricultural Labourers	243
Workers engaged in Household Industries	30
Workers engaged in Allied Agro-activities	388
Other workers	356

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	3004	1511	1493	2433	570
Scheduled Caste	323	162	162	248	76
Scheduled Tribe	30	15	14	22	7
Literate	2226	1201	1025	1771	455
BPL	NA	NA	NA	NA	NA

8. HOUSEHOLDS [in '000]

Total Households	654
Rural Households	529
BPL Households	83

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

Having brick/stone/concrete houses	447	Having electricity supply	563
Having source of drinking water	419	Having independent toilets	455
Having access to banking services	511	Having radio/tv sets	374

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	1719
Villages having Agriculture Power Supply	1717
Villages having Post Offices	666
Villages having Banking Facilities	1743
Villages having Primary Schools	1672
Villages having Primary Health Centres	72
Villages having Potable Water Supply	1719
Villages connected with Paved Approach Roads	NA

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	4935	Dispensaries	19
Primary Health Centres	72	Hospitals	18
Primary Health Sub-Centres	623	Hospital Beds	1521

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	1438	Agriculture Pumpsets[Nos]	197783
Total N/P/K Consumption [t]	213093	Pumpsets Energised [Nos]	197783
Certified Seeds Supplied [t]	NA	Agro Service Centres [Nos]	23120
Pesticides Consumed [t]	NA	Soil Testing Centres [Nos]	NA
Agriculture Tractors [Nos]	NA	Plantation nurseries [Nos]	NA
Power Tillers [Nos]	NA	Farmers' Clubs [Nos]	NA
Threshers/Cutters [Nos]	NA	Krishi Vigyan Kendras[Nos]	NA

13. IRRIGATION COVERAGE [ha]

Total Area Available for Irrigation (NIA + Fallow)	558000
Irrigation Potential Created	468345
Net Irrigated Area(Total area irrigated at least once)	229307
Area irrigated by Canals / Channels	114413
Area irrigated by Wells	34894
Area irrigated by Tanks	114413
Area irrigated by Other Sources	21187
Irrigation Potential Utilized (Gross Irrigated Area)	234839

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	67	Wholesale Market [Nos]	10
Length of Pucca Road [km]	8395	Godown [Nos]	NA
Length of Railway Line [Km]	125	Godown Capacity[t]	NA
Public Transport Vehicle [Nos]	46563	Cold Storage [Nos]	NA
Goods Transport Vehicle [Nos]	102642	Cold Store Capacity[t]	NA

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[t]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA
Sugarcane (Gur/Khandsari/Sugar)	NA	NA
Fruit (Pulp/Juice/Fruit drink)	NA	NA
Spices (Masala Powders/Pastes)	NA	NA
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginning/Spinning/Weaving)	NA	NA
Milk (Chilling/Cooling/Processing)	NA	NA
Meat (Chicken/Motton/Pork/Dryfish)	NA	NA
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2020-21		2021-22		Avg. Yield [kg/ha]
	Area (ha)	Prod. (t)	Area (ha)	Prod. (mt)	Yield(kg/ha)
Paddy	43500	98000	45200	94100	2082
Jowar	148800	151000	128500	134600	1047
Wheat	36000	76600	37700	88000	2335
Bajra	64800	55300	50400	40800	809
Sugarcane	90900	100899	91300	98604	108
Groundnut	35300	58400	39900	62300	1561
Soyabean	73300	170100	74800	179700	2402

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

17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]

Category of animal	Total	Male	Female
Cattle - Cross bred	268523	4321	264202
Cattle - Indigenous	83913	36348	47565
Buffaloes	326896	6869	320027
Sheep - Cross bred	NA	NA	NA
Sheep - Indigenous	185905	14995	170910
Goat	364348	34328	330020
Pig - Cross bred	313	98.00	215.00
Pig - Indigenous	NA	NA	NA
Horse/Donkey/Camel	1063	389	674
Poultry - Cross bred	NA	2265081	NA
Poultry - Indigenous	NA	1187564	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	193	Animal Markets [Nos]	5
Disease Diagnostic Centres [Nos]	NA	Milk Collection Centres [Nos]	NA
Artificial Insemination Centers [Nos]	192	Fishermen Societies [Nos]	57
Animal Breeding Farms [Nos]	NA	Fish seed farms [Nos]	NA
Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]	NA
Dairy Cooperative Societies [Nos]	276	Poultry hatcheries [Nos]	5
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	NA

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

Fish	Production [t]	22990	Per cap avail. [g/day]	NA
Egg	Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]	NA
Milk	Production ['000 t]	240	Per cap avail. [g/day]	NA
Meat	Production [t]	NA	Per cap avail. [g/day]	NA

District Profile

Predominant economic activities prevalent in the district

The geographical area of the district is 10784 sq.km and is divided into four revenue sub divisions. The population of the district as per 2011 census was 30.04 lakh of which the share of rural population was at 24.33 lakh i.e. 80%. Agriculture continues to be the main occupation of the district as 80% of population depends on agriculture. Out of the 862305 ha operational holdings, 93% are marginal and small, occupying 64%of operational area. The Gross State Domestic Product (nominal) at current prices for 2020-21 was 27,22,685 crore. The per capita Sate Income at current prices for the year 2020-21 was ₹ 1,93,121 (Source: Economic survey of Maharashtra 2021-22).

80 % population of the district resides in rural area having predominantly agriculture and allied activities for income generation. District, although there are 3 MIDCs, is not well developed as far as industrial activity is concerned. In the past few years, it is observed that there is a huge demand for dairy/poultry and sheep goat sector for augmenting the farm income. The district is covered by medium to deep black, red shallow and red loamy soils and has an annual average rainfall of 919 mm. The net sown area is 601509 ha. with net irrigated area at 178612 ha, forming 32% of the net sown area. Major crops in terms of area are sugarcane, soyabean, groundnut, potato, bajara, jawar etc. The climate of the district is also suitable for horticulture and plantation crops like strawberry, mango, pomegranate etc. As regards major crops in the district, sugarcane has come out with number one crop for the farmers residing in well irrigated areas/blocks like Satara, Wai, Karad, part of Khandala, Koregaon, Phaltan, etc. Paddy is the main crop where rainfall is very heavy compared to other blocks such as Jaoli, Mahabaleshwar, Patan, etc. Phaltan, Mann, Khatav where the rainfall is very scanty, are more known as rabbi blocks rather than Kharif blocks. Since its' a predominantly agrarian based economy for the district, development of secondary (industrial) or tertiary (Services) sector is not picking up.

Factors affecting the rural economy and development of various sectors: The rainfall was very good in 2021-22 which provided positive outlook for the rural economy and development of various sectors. Inadequate infrastructure facilities like power supply have also affected the rural economy and development of various sectors. The district is divided into three parts as far as receiving rainfall is concerned. Another major issue could be small/fragmented landholding, which is not allowing farmers to undertake group farming activities, farm mechanization etc. Such activities if undertaken in big way, would certainly save huge amount towards inputs, farm equipment etc. The saved amount can be invested in other off farm/non-farm activities to augment income and provide boost to overall district economy. There is also demand for rural housing. District administration, ZP is very keen on improving health related facilities. Education is showing becoming major off take as many parents are willing to send their kids to outstations for better education.

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

- Post-Harvest handling, including packaging, grading, etc., should be encouraged to reduce the post-harvest losses and also to command a better price for the produce. Agro processing can also help in increasing the returns to farmers
- Contract farming is in practice in potato growing areas of the district. Such initiatives can be explored in other vegetable crops as the district enjoys good connectivity to Pune and Mumbai. Group farming may also be considered in a big way.

- Converation of watershed / springshed projects with line deparrments, forest Van Haak Committee benefits for the better results.
- FPO members and directors need to focus on increasing the membership as well commencing the economical activity for the benefit of the members.
- The banks should allot the targets GSS and PSL to the branches based on the PLP / ACP potential to increase the credit flow under these sector as well extend the subsidy and low cost interest benefits to the new enterprenuers.
- Coversion of various GSS into bankable projects. Also banks need to proactively involved in extending the GSS benefits to needy eligible customers by self sponsoring the beneficiaries to line departments.
- NABARD has introduced banking plan for watershed areas. The banks should come forward to tap the potential created through watershed development at Nidhal, Pandharwadi, Mahimangad, Pusesawali , Gopuj and nearby villages of Man and Khatav talukas and extend finance in watershed villages.
- Interest subvention of KCC and SHG may be extended to needy eligible customers.
- Extending the social securities and financial inclusion benefits to the customers alongwith financing economical activities inturn increasing income of beneficaries.
- Production of vegetables such as onion, potato, and tomato and lady finger is on large scale in the district. Therefore, there is need for cold storage and Godown facility. The bankers should proactively finance godowns and cold storages under Rural Godown and AMIGS scheme of GOI, Ministry of Agriculture, whenever the scheme is open.
- The massive programme of micro irrigation/DRIP irrigation may be undertaken in drought prone/less rainfall talukas of Man, Khatav, Koregaon and Khandala.
- Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation on sugarcane farms through bank loans. Artificial recharge measures through construction of rain water harvesting structures like storage tanks, percolation tanks, farm ponds, check dams etc. will have to form an integral part of the minor irrigation development in the district especially in the western hilly areas.
- The GoI and GoM susbisdy schemes viz DEDS, NLM needs to be made available for small and marginal farmers on tap without any disturbance and cast / gender base categorization.
- Availability of suitable area for fresh water prawn farming need be assessed and a programme on cluster development basis need to be worked out.
- Suitable training may be imparted to the farmers constructing farm ponds to use such ponds for fish culture/seed rearing. There is a need to popularize the scheme on farm ponds completed with micro-irrigation system.
- Mapping potential in Tapola, Mahableshwar and Kandati river blets where GoM is planning investment in infrastructure as well agro tourisum cluster.

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 keeping in view the tourism potential of the district.

Area Based Scheme for the district- In view of the geographical advantages, Satara district offers very good scope for Rural Agro tourism activity. Therefore, it has been decided to promote this activity on a cluster basis in four blocks of the district ie Mahabaleshwar, Jaoli, Wai and Patan. This will provide gainful employment, business opportunities and also additional income for the farmers. In addition to the Rural Agro Tourism, there is one more scheme for dairy development.

Cooperatives in Satara district

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

Sr. No	Type	Number of Societies in the district
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	415
2	Consumer Stores	27
3	Housing Societies	1122
4	Weavers	4
5	Marketing	28
6	Labour Societies	568
7	Industrial Societies	68
8	Agro Processing and Sugar	3
9	All others	1463
	Total	**3698**
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	959
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	
Source: District RCS office		

Satara district has a good number of co-operatives in the Housing and Agriculture 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 Dairy sector in the district.

Banking Profile

District -	SATARA	State -	MAHARASHTRA	Lead Bank -	Bank of Maharashtra

1. NETWORK & OUTREACH (As on 31/03/2020)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Household
Commercial & Private Banks	23	289	138	114	37	NA	NA	522	1723	560451
Regional Rural Bank	1	5	5	0	0	NA	NA	2	20	7855
District Central Coop. Bank	1	307	273	24	10	NA	NA	604	0	0
Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	953	953	953	Nil	Nil	NA	NA	NA	NA	NA
Others	4	12	0	2	10	NA	NA	NA	NA	NA
All Agencies	982	1566	1369	140	57	NA	NA	1128	1743	568306

2. DEPOSITS OUTSTANDING

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Agency	No. of accounts					Amount of Deposit [Rs. Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial & Private Banks	13039913	13526301	14039864	3.80	83.75	1517673	1646045	1978800	20.22	68.34
Regional Rural Bank	20163	20296	20863	2.79	0.12	1445	1593	1800	12.99	0.06
Cooperative Banks	2572130	2648372	2702475	2.04	16.12	762229	843006	899600	6.71	31.07
Others	1468	1619	1723	6.42	0.01	13346	11285	15200	34.69	0.52
All Agencies	15633674	16196588	16764925	3.51	100.00	2294693	2501929	2895400	15.73	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs. Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial & Private Banks	11405062	10478592	10891827	3.94	81.94	949222	988047	1116600	13.01	68.07
Regional Rural Bank	17944	16193	17129	5.78	0.13	1952	2126	2400	12.89	0.15
Cooperative Banks	2338372	2367134	2381269	0.60	17.91	524517	541525	498700	-7.91	30.40
Others	1963	2114	2197	3.93	0.02	15104	20693	22600	9.22	1.38
All Agencies	13763341	12864033	13292422	3.33	100.00	1490795	1552391	1640300	5.66	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial & Private Banks	63	61	56
Regional Rural Bank	135	133	133
Cooperative Banks	69	64	55
Others	25	183	149
All Agencies	65	61	57

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

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial & Private Banks	NA	609740	1978800	1116600
Regional Rural Bank	NA	864	1800	2400
Cooperative Banks	NA	461218	899600	498700
Others	NA	11288	15200	22600
All Agencies	NA	1083110	2895400	1640300

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

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans
Commercial & Private Banks	338341	47	158037	41.28	137735	95.76	NA	NA	NA	NA
Regional Rural Bank	767	0	135	0.04	508	0.35	NA	NA	NA	NA
Cooperative Banks	364462	51	219893	57.44	0	0.00	NA	NA	NA	NA
Others	9113	1	4786	1.25	5594	3.89	NA	NA	NA	NA
All Agencies	712683	100	382851	100.00	143837	100.00	NA	NA	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (for piority as well non piority sector)

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	
Commercial & Private Banks	461850	532358	115	496300	392100	79	529400	609740	115	103
Regional Rural Bank	1350	2291	170	1200	300	25	3000	864	29	75
Cooperative Banks	236800	201158	85	252500	586000	232	335800	461218	137	151
Others	0	0					59300	11228	19	6
All Agencies	700000	735807	105	750000	978400	130	927500	1083050	117	117

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Piority Sector only)

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs.Lakh]	Ach'ment [%]	
Crop Loan	290000	212812	73	220000	254784	116	263000	275046	105	98
Term Loan (Agr)	110000	124333	113	220000	74951	34	166000	107805	65	71
Total Agri. Credit	400000	337145	84	440000	329735	75	429000	382851	89	83
MSME	40000	89298	223	45000	223384	496	125000	111136	89	270
Other Priority Sector	260000	309364	119	265000	425316	160	266000	218696	82	121
Total Priority Sector	700000	735807	105	750000	978435	130	820000	712683	87	107

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. Lakh]	Recovery [Rs.Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs.Lakh]	Recovery [%]	
Commercial & Private Banks	736527	396135	53.78	847221	413256	48.78	831462	425119	51.13	51.23
Regional Rural Bank	1103	759	68.80	1373	819	59.65	1352	843	62.35	63.60
Cooperative Banks	452368	323291	71.47	519258	421568	81.19	510103	435259	85.33	79.33
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	1189999	720186	60.52	1367852	835643	61.09	1342917	861221	64.13	61.91

Sources : Lead Bank & SLBC

Banking Profile

Satara district has good banking network of 27 banks with 289 branches of Commercial & Private Banks, 5 branches of Regionla Rural Bank, 307 DCCB, 12 MFI / NBFC and 953 Primary Agriculture Credit Societies (PACS). Per branch population in the district is 1918. It fits into criterion of RBI, which stipulates to have one branch per 2000 persons. Further, network of other coop banks, NBFCs and credit societies etc. is operating in the district to cater to the needs of district population. However, concentration of branches is seen predominantly in rural areas as regards DCCB and PACS, whereas it is equally distributed between rural and semi urban branches of commercial banks. Apart from normal bank branches, 1128 bank mitra/business correspondents are functioning in the district and are making available banking facilities where the branches have not yet reached. Bank of Maharashtra is functioning as lead bank in the district. The ACP target and achievement during the last five years as detailed below:

(₹ in Lakh)

Sr. No.	Year	PLP	ACP (Pirority Sector)	Achievements	% ach.
1	2017-18	657360.25	657359.00	543269.00	83
2	2018-19	755973.21	660000.00	699923.00	106
3	2019-20	786938.63	700000.00	735807.00	105
4	2020-21	895500.00	750000.00	978435.00	130
5	2021-22	895500.00	820000.00	712683.00	87

The size of the Annual Credit Plan (ACP) relating to priority sector only for the year 2022-23 is ₹ 8750.00 crore. The most important factor for development of any sector is credit. The agency wise review of ground level credit flow during past three years was as follows.

(₹ in Lakh)

Agency	2019-20		2020-21		2021-22		2022-23
	Target	Ach	Target	Ach	Target	Ach	Target
CBs Private RRB	463200.00	384398.00	497485.00	392398.00	494500.00	348231.00	494500.00
DCCB	236800.00	351509.00	252515.00	586037.00	325500.00	364452.00	325500.00
Total	700000.00	735807.00	750000.00	978435.00	820000.00	712683.00	820000.00

It may be observed from the above table that the performance in 2021-22 decreased over 2020-21. Satara DCCB is very strong and carries bulk of the load and has major portion in achievements too.

CD Ratio: The total deposits of the banks stood at ₹ 28954 crore whereas the total advances stood at ₹16402 crore. Thus the CD Ratio of the district was 57% as on 31 March 2022.

Financial Inclusion: Financial inclusion is a key enabler of economic and social development. In India, where a large section of the population still lives outside the ambit of formal financial services viz. such as credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of financial serves are being rendered through BCs, brick and mortar, ultra-small branches and customer service points. As on 31 March 2022, 382742 RuPay KCC cards against the crop loan were issued in the district, Under PMJDY total 785788 accounts were opened and 488837 RuPay cards have been issued and under Social security schemes viz PMJJBY 158377, PMSBY 388479 and APY 69480 enrolments were recorded. The SDCCB has completed implementation of CBS and all its branches and extension counters are on CBS platform. Total cases sanctioned under MUDRA were 72931 amounting to ₹ 533.83 crore and under Stand-Up India scheme 167 projects were sanctioned to the tune of ₹ 3698.64 crores.

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 channelling 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	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	• MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district

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

Utility

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

1	Bankers	i. Provides inputs/information on Exploitable potential vis-a-vis credit available ii. Potential High Value Projects/Area Based schemes iii. Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	i. Developmental infrastructure required to support credit flow for tapping the exploitable potential ii. Other support required to increase credit flow iii. Identification of sectors for Government sponsored programme
3	Individual/ Business entities	i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. Information on various schemes of 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 ₹44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

MSME

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

Skill Development

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

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

Source: NCUI 2018

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

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

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

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

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

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

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

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

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

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

Item	**Credit Guarantee Scheme for FPOs**	**Credit Guarantee Scheme for Animal Husbandry and Dairying**
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Upto 0.85% 0f sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME,etc.

1.2 Policy Initiatives – Reserve Bank of India

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

i. Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.

ii. Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.

iii. **Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture**

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

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

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

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

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative banks and RRBs out of

Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹1,20,000.00 crore was allocated for the year 2021-22.

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

(ii) To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.
(iii) Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.
(iv) NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

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

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

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

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

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

1.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹50,000/- and above, the new scheme with maximum support of ₹5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹520.71 lakh has been sanctioned and ₹241.03 lakh is disbursed under the scheme.

- A scheme under FIF for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.

- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.

- A scheme under FIF for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.

- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

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

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government – Budgetary Announcement

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

State Budget 2022-23 Outlay:

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

Agriculture

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

Co-operation

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

Water Resources

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

Soil and Water Conservation

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

Animal Husbandry, Dairy Business and Fisheries

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

Skill Development

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

Rural Development

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

Road Development

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

Industry

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

Energy

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

Tourism

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

1.4.1 State Government Sponsored Programmes

1. Dr. Babasaheb Ambedkar Krishi Swavalamban Yojana
2. Birsa Munda Krishi Kranti Yojana
3. Bhausaheb Fundkar Orchard Planting Scheme
4. Agriculture Awards given by the Department of Agriculture

5. Horticulture mechanization – Incentive for financing machinery to farmers belonging to SC, ST, women, SF & MF.
6. Dr. Punjabrao Deshmukh Organic Farming Mission
7. Incentive to farmers making prompt repayment under MJPSKY

1.4.2 Central Government Sponsored Programmes with state govt. component

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

1.4.3 Other State Government Initiatives

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

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

1.5 Status of Cooperatives in the State

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

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

1.5.1 Sector-wise/Activity-wise distribution of Cooperatives

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

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

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

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

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

1.5.2 Central Sector Scheme on PACS Computerisation

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

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

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

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

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

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

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

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Chapter 2–Credit potential for agriculture

2.1 Farm Credit

2.1.1 Crop Production Maintenance Marketing- Introduction

The total geographical area of the district is 10,484,243 lakh ha. Of the total area, land suitable for cultivation is 6.51 lakh ha. The Gross Cropped Area (GCA) of the district is 3,81,972 ha, of which 3.52 lakh ha, 2.80 lakh ha and 7,436 ha area is under Kharif, Rabi and Summer Crops respectively. The area under irrigation is 229307 ha.

The net irrigated area is for 2.29 lakh ha, which is about 24% of net sown area as against state average of 18%. The area irrigated through canals is 61114 ha, open wells 173594 ha; LIS 2528 ha, other sources 21484 ha. The cropping intensity of the district is 128.4%. 93% farmers are SF & MF. The category wise is given in table on next page. The soil is medium to deep black, shallow red and red loamy. The crops taken in deep black soils are sugarcane, cereals, Ginger and vegetables. The crops taken in red loamy soil are Strawberry, Potato and vegetables. Climate of the district is semi-arid. The average rainfall of the two drought prone blocks (Man & Khatav) at east side of the district is 473 mm, at west side blocks it is more than 4000 mm and it is as high as 6500 mm in Mahabaleshwar taluka.

a) Impact of watershed projects: - Due to implementation of 8 watershed projects; with treated area of around 19,000 ha; there is substantial change in cropping pattern. From traditional crops like Jowar, Bajra and Ragi, the farmers have shifted to cultivation of fruits and vegetables. Since last two to three years it is noticed that farmer’s preference for Baby Corn, Soyabean, Cotton, Ginger, Potato, Onion, Vegetables and Turmeric has increased with decrease in the area of food grains such as Jowar, Wheat and Bajra. However, traditional crops like Bajra and Jowar are having good potential especially in Khatav and Man blocks, Ragi in Jaoli block, Beans in Koregaon block, Potato and Onion in Khandala, Man, and Phaltan blocks. The farm holding in the district is as under:-

Area	Number	Percentage %	Area (ha.)	Percentage %
Less than one hectare	674344	78	242696	37
One to two hectares	127574	15	175638	27
Above two hectares	60387	8	229019	36
Total	**862305**		**646353**	

b) Availability of Infrastructure and critical gaps :

Sr. No.	Particulars	Unit	Available
I	Irrigation facility (various types – surface irrigation, ground water, micro irrigation system, etc.)		
	Surface Irrigation	Ha.	194413
	Ground Water	Ha	34894
	Micro Irrigation System	Ha.	12700
	Major Irrigation Projects	No.	3
	Medium Irrigation Projects	No.	7
	Small Irrigation Projects	No.	89
	KT Weirs	No.	371
	Percolation Tanks	No.	1081
	Irrigation Wells	No.	68641
Ii	Seeds/planting materials		

Sr. No.	Particulars	Unit	Available
	Seeds	Qtls	36744
	Planting Material	Lakh	1.01
iii	Fertilizers/pesticides/other agriculture inputs		
	Fertilizer Distribution Centers	No.	1458
	Seed Distribution Centers	No.	1263
	Potato Seed Research Center	No.	NIL
	Pesticides Distribution Centers	No.	1013
v	Storage/warehousing facility Rural Godowns	No.	184
vi	Cold storage facility	No.	5
	Packing house	No.	NIL
vii	Marketing facility APMC & Sub-APMC	No.	18
	Vegetable market for farmers	No.	NIL
	Farmers Bazar	No.	NIL
	Onion Export Facilitation Center	No.	NIL
viii	Processing/Value addition facility	No.	151
ix	Procurement	No.	1586
xii	Extension services		
	Krishi Vigyan Kendra (KVK)	No.	2
	Agriculture Research Centers	No.	5
	Seed Development Centers	No.	8
	Agri Clinics	No.	10
	Poly Houses	No.	284
	Green Houses	No.	1520

c) Credit Support: - The most important factor for development of any sector is credit. The agency wise review of ground level credit flow during past three years was as follows.

(₹ in lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs/RRB	150000.00	57210.00	90000.00	68475.00	113000.00	82666.00	110000.00
DCCB	140000.00	155602.00	130000.00	186309.00	150000.00	192380.00	170000.00
Total	290000.00	212812.00	220000.00	254784.00	263000.00	275046.00	280000.00

d) Assessment of credit potential for FY 2023-24

(₹ in Lakh)

Sr.No.	Name of the Crop	Scale of Finance	Phy. Units (Ha)	Bank Loan
1	Paddy	0.410	60400	24764.00
2	Jowar	0.250	94200	23550.00
3	Bajra	0.200	58850	11770.00
4	Ragi	0.200	9300	1860.00
5	Maize	0.310	11450	3549.50
6	Tur Other Pulses	0.260	44950	11687.00

7	Groundnut	0.400	46250	18500.00
8	Sunflower	0.200	3150	630.00
9	Soyabean	0.320	68400	21888.00
10	Cotton	0.453	2300	1041.90
11	Sugarcane	1.380	87500	120750.00
12	Wheat	0.300	41500	12450.00
13	Vegetable	0.300	37350	11205.00
14	Potato	0.460	7950	3657.00
15	Ginger	0.990	9725	9627.75
16	Turmeric	1.065	8500	9052.50
17	Onion	0.460	11050	5083.00
			Sub Total	**291065.65**
Post-Harvest/ household / consumption requirements			10% of the Sub Total	29106.57
Repairs and Maintenance expenses of Farm assets			20% of the Sub Total	58213.13
			Total	**378385.35**

The detailed crop-wise block-wise allocation under crop loan the year 2023-24 is furnished in Annexure I.

e) Reasons for Increase-Decrease in Physical Projections and Financial Assistance:-

Recently, it has been noticed that farmers are incresingly turning to Soyabean, ginger, turmeric, onion instead of traditional sugarcane. The financial projections for Ragi, Cotton and Sunflower was rationalised for 2017-18. From 2013-14 onwards, the scale of finance has been taken into account as per revised guidelines. While arriving at the potential, area likely to be sown under different crops in Kharif and rabi during 2021-22 has been estimated considering the projections of the Agriculture Department and also overall credit flow during the last three years. Sugarcane, Potato, Ginger, Onion, Turmeric and Vegetables are the main commercial crop in the district. The Central and State Government extension of interest subvention and availability of crop loans upto₹ 3 lakh at 7% interest has resulted in renewed demand for crop loans.

f) Critical intervention required for creating a definitive impact in the sector

1) Farm Ponds: - Agriculture Department's majority of the ponds are in Koregaon, Khatav, Man and Khandala talukas. The banks should come forward for financing of plastic sheet, micro irrigation systems and pump sets to make use of the available water in ponds for irrigation purpose.

2) Watershed:- The banks should come forward to tap the potential created through watershed development at Nidhal, Pandharwadi, Mahimangad, Pusesawali and nearby villages of Man and Khatav talukas and extend finance in watershed villages.

3) Organic Farming: - There is lot of demand for organic manure and organic food grains. The farmers get very attractive price for food grains. The practice of organic farming needs to be popularized.

4) Cold storage and Godown: - Production of vegetables such as onion, potato, and tomato and lady finger is on large scale in the district. Therefore, there is need for cold storage and Godown facility. The

bankers should come forward for financing of godowns and cold storage under Rural Godown and AMIGS scheme of GOI, Ministry of Agriculture.

5) The massive programme of micro irrigation/DRIP irrigation may be undertaken in drought pone/less rainfall talukas of Man, Khatav, Koregaon and Khandala. The GoM may avail loan for this purpose under RIDF.

6) Formation of farmers club and then graduating into FPO, would open the doors for farmers to undertake production and marketing of their agri produce in big way. Collective efforts would fetch good results.

7) Prime Minister Fasal Bima Yojana (PMFBY): This is a path-breaking scheme which aims to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests and diseases. Under this, there will be uniform premium of only 2% to be paid by the farmers for all Kharif crops, 1.5% for all Rabi crops and 5% for annual commercial and horticulture crops. Earlier, there was a provision of capping the premium rate which resulted in low claims being paid to farmers, to limit government outgo on the premium subsidy. This capping has now been removed and farmers will get claim against full sum insured without any reduction. The Scheme is compulsory for Loanee farmers and optional for non-loanee farmers.

8) Interest Subvention for crop loans: The Interest Subvention Scheme of GOI announced earlier continues during this year too. Accordingly, banks are required to extend crop loan @7% rate of interest and taking into account the 3% incentive available from GoI for prompt repayment, farmers will get loan at 4%. Further, in addition to this, Govt of Maharashtra is extending 1% interest subvention to all Banks in the State to enable them to extend crop loan @ 6% rate of interest instead of 7%. It also provides incentive of 3% to the farmers availing crop loan upto ₹1.00 lakh and 1% for those farmers who avail crop loan of more than ₹1.00 lakh upto ₹3.00 lakh and repay their loans promptly. With an objective to encourage SF/MF to store their produce in warehouse so as to avoid distress sale, GoI announced Interest subvention scheme against Negotiable Warehouse Receipts (NWRs). Under the scheme, SF/MF availing crop loan under KCC from banks will get benefit of interest subvention on post-harvest loan against NWRs for a further period of/upto 6 months post-harvest on the same rate as available to crop loan.

g) Suggested Action Points

Banks

i) Banks may ensure covering the all KCC holders under the insurance Schemes.

ii) The banks, especially commercial banks, need to take lead in opening of more and more farmers' club in their service area villages.

iii) Efforts are needed for making pledge loans available against negotiable warehouse receipt as interest subvention is also available against these loans.

Govt. Departments

i) Post-Harvest handling, including packaging, grading, etc., should be encouraged to reduce the post-harvest loss and also to command a better price for the produce. Agro processing can also help in increasing the returns to farmers

ii) Contract farming is in practice in potato growing areas of the district. Such initiatives can be explored in other vegetable crops as the district enjoys good connectivity to Pune and Mumbai. Group farming may also be considered in a big way.

Chapter 2.1.2 Water Resources

2.1.2.1. Introduction: The total geographical area of the district is 10484 sq km, out of which forest area, net sown area and cultivable area is 1346 sq km, 6960 sq km and 7990 sq km respectively. The Gross cropped area is 3.81 lakh ha, the gross irrigated area is 423997 ha, and the net irrigated area is 229307 ha. After completion of all ongoing irrigation projects the maximum area that will come under irrigation is 473515 ha. There is no major change in the Gross Cultivable Area and Net Cultivable Area since last three years.

The area irrigated through canals and wells is 114413 and 34894 ha respectively. The area irrigated with micro irrigation systems such as drip and sprinkler is 21484.00 ha.

Water Resources projects with references to Culturable Command Area (CCA) are classified into three categories namely -

a) Major Irrigation Projects where CCA is more than 10,000 ha;
b) Medium Irrigation Projects where CCA is between 2,000-10,000 ha.
c) Minor Irrigation Projects where the irrigated area is below 2,000 ha.

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

2.1.2.2 Classification of MI Projects

The MI schemes can be categorized as under on the basis of source of water:-

Ground Water MI Schemes: - Dug Well, Dug cum Bore Well, Bore Well, Deep Tube Well, Shallow Tube Well, Filter Points Lining of Field Channel, Distribution Pipelines and Underground Pipeline

Surface Water Schemes:-Lift Irrigation Schemes individual where individual farmer lifts surface water (from rivers, canal, pond tank etc.) by means of pumpset and suitable length of pipe.

Community Lift Irrigation Schemes: - where a group of farmers come together and a combine scheme is prepared. Drip Irrigation & Sprinkler Irrigation:-A water conservation method primarily suited to Plantation & Horticulture crops.

2.1.2.3 Area under assured irrigation system: - Ten major irrigation projects, 17 medium irrigation projects and 45 small irrigation projects have been completed in the district. The assured area brought under irrigation by these projects is 1,53,000 ha. (major), 27,000 ha. (medium), and 16,000 ha.(small).

Area crops that could be brought under irrigation through various interventions:-

Eight major irrigation projects are in progress. The area that can come under irrigation after their completion is 1,60,381 ha. The area presently irrigated through these projects is only 8103 ha. Similarly, five medium irrigation projects are in progress. The area that can come under irrigation after their completion is 24846 ha. The area presently irrigated through these projects is only 5253 ha. The cropping intensity which is at present 128.4 may go up to 132% after completion of these major and medium irrigation projects.

Categorization of Block (over exploited, safe, critical):- The Groundwater Survey and Development Agency (GSDA), has identified fifty watersheds in the district and classified 26 as safe, 24 as semi-critical. There is no Over exploited & critical watershed in the district. As per GWRA 2020 report, 5 blocks of the district Viz Khatav, Man, Patan, Phaltan and Wai have categorized as semi critical, rest six have ben have been categorized as “Safe”. No area in the district has been notified by CGWA/SGWA so far. As per the

GSDA assessment around 36500 new wells are feasible in the districts in all the blocks. This can be termed as long term potential. The details of net ground water availability and draft details as per 'Ground Water Assessment 2020 are as under:-

Annual Replenishable Ground Water Resource	Natural Discharge during non-monsoon season	Net Annual Ground Water Availability	Annual Ground Water Draft			Ground Water Available for Future Irrigation
			Irrigation	Domestic & Industrial Use	Total	
101634.34	5249.90	96658.59	58292.50	4,849.88	63142.38	32837.33

The details of yield and potential of Aquifer as per 'Ground Water Assessment 2017 are as under:-

Sr.No.	Taluka	Category	Main aquifer	Yield potential	Type of well suitable
1	Patan	Semi Critical	Basalt	Low	Dugwell and DCB
2	Phaltan	Semi Critical	Basalt	High	Dugwell, DCB and Bore wells
3	Mann	Semi Critical	Basalt	Medium to High	Dugwell and DCB
4	Khatav	Semi Critical	Basalt	High	Dugwell, DCB and Bore wells
5	Wai	Semi Critical	Basalt	Medium to high	Dugwell, DCB and Bore wells

2.1.2.4 Availability of Infrastructure, critical gaps and interventions required, action points / issues to be addressed.

i) Energization of pumpsets:-It is a very critical issue. For lack of electric connection, the pendency of applications will reduce the efficiency there by proper and effective usage of water would not be achieved.

ii) Availability of diesel: - There is an ample supply of diesel due to availability of a widespread network of fuel outlets in the district. However, use of diesel would add to the pollution. Use of solar pumpsets will reduce the pollution level. Bankers need to promote the JNNSM scheme for solar pumpsets

iii) Ground Water Level: - The ground water level depends upon rainfall, water harvesting measures taken, replenishment, natural discharge during monsoon and annual draft. The net ground water available in the district is 96658.59 Ham., which is sufficient for the existing 85707 irrigation wells and constructing more than 36500 new wells. The potential may increase as there is good rainfall during 2016 monsoon season in the district.

iv) Pumpset, sprinkler and drip irrigation system dealers, Servicing and repair centers: - There are around 70 dealers of micro irrigation systems like drip and sprinkler. These dealers also offer the services of maintenance and repairs. However, as regards repairs to rigs and drilling machine, no facilities are available in the district. For major repairs and change of spare parts, the people have to rush to Hyderabad, Bangalore and Pune**.**

v) Water lifting permissions: - The Water Lifting Permission (WLP) is required to lift water directly from river and reservoirs/dams. The irrigation department has issues WLPs and there are applications pending for issue of WLPs. Further, after completion of all irrigation projects additional 244208 ha. would come under irrigation. Considering one LIs of five hectares, additional 48800 WLPs can be issued in coming years.

vi) Replacement of pump sets and drip sets: - On an average the life of pump set, drip sets and sprinkler set can be taken as only five years. Therefore, after taking into account the number of pumps, drip and sprinkler sets in the district, every year 10000 pump sets, 5000 drip sets and 3000 sprinkler need replacement. No exclusive data relating to loan disbursement for deepening of wells and pipeline is available at present.

vii) Power Supply: The continuance availability of power is the back bone of any irrigation project. Inadequate and poor electricity supply disturbs the irrigation schedule, reduces the production and may also jeopardise the economic viability of the project.

Credit flow during last three years: (₹ in lakh**)**

Agency	FY 2019-20		FY 2020-21		FY 2021-22		2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs/RRB	23217.00	33792.00	61276.00	1548.00	27103.00	2660.00	30932.00
DCCB	7708.00	7566.00	12758.00	3002.00	12200.00	2926.00	6228.00
Total	30925.00	41358.00	74034.00	4550.00	39303.00	5586.00	37160.00

2.1.2.5 Assessment of credit potential for FY 2023-24:

The PLP projections have been worked out taking into account the long term potential available in the district in the form of physical units and related natural resources in the district as also in consultation with various stakeholders. The block wise physical and financial potential for the year 2023-24 has been indicated at Annexure I.

(₹ in Lakh)

Sr. No.	Activity	Unit(Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dug-wells	2490	1.730	2490	4307.70	3876.93
2	Drip Set	31200	0.300	31200	3945.00	3550.50
3	Pump Set (Elec)	13150	0.350	13150	1470.00	1323.00
4	Pump set (Diesel)	4200	1.000	4200	31200.00	24960.00
5	Sprinkler	7900	0.250	7900	1975.00	1777.50
6	Lift Irrigation (big)	3675	0.960	3675	3528.00	3175.20
7	Lift Irrigation (Small)	8940	0.430	8940	3844.20	3459.78
8	Wells Renovation	2000	0.260	2000	520.00	468.00
9	Pipeline	34050	0.300	34050	10215.00	9193.50
Total						51784.41

The above assessment is based on the following:

- Specific focus of the district under PMKSY

- Potential under Lift Irrigation is projected in the blocks where irrigation facilities are available through river and minor irrigation projects.
- The credit flow under irrigation was ₹ 413.58, ₹ 45.50 and ₹ 55.86 crore during 2019-20, 2020-21 and 2021-22 respectively.

2.1.2.6 Suggested Action Points:

State Government:

Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDCL/Government may consider availing of financial assistance through RIDF/ other sources for developing adequate infrastructure.

Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation on sugarcane farms through bank loans specifically in Wai, Satara, Karad blocks and part of Koregaon and Phaltan blocks. Artificial recharge measures through construction of rain water harvesting structures like storage tanks, percolation tanks, farm ponds, check dams etc. will have to form an integral part of the minor irrigation development in the district especially in the western hilly areas

Banks:

Rain water harvesting structures in individual commands may be financed for augmenting groundwater recharge. Planned approach for bringing additional area under drip/ sprinkler systems through bank credit needs to be adopted in close liaison with the line departments. Farmers' clubs could be used for popularizing usage of these systems.

Chapter 2.1.3 Farm Mechanization

2.1.3.1 Introduction:

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

The benefits of farm mechanization can be summarized as under.

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

The farm mechanization facilitates use of inputs effectively and in reducing the drudgery in farm operations besides ensuring timeliness. The Indian farmers have adopted improved farm machinery irrespective of land holding size. Equipment for tillage, sowing, irrigation, plant protection and threshing have widely been accepted by them. Farmers with small holdings utilize selected improved farm equipment through custom hiring to increase productivity and reduce cost of production.

About 300 improved agricultural equipment and technologies have been designed and developed for various pre and post-harvest operations operated by human, animal, mechanical and electrical power for timely field operation, facilitating timeliness, removal of farm drudgery, reducing post-harvest losses and addition of value to the agro-produce. Increased productivity does not mean additional income to the growers unless it is matched with appropriate postharvest technologies that minimize post-harvest losses and add value to the produce and by-products.

Agricultural mechanization refers to interjection of improved tools, implements and machines between farm workers and materials handled by them. Independent India ushered in a process of agricultural mechanization and revival of rural agro-processing which got acceleration during post-Green Revolution period. Irrigation pump sets, power threshers, tractors, power tillers and matching implements, including for 65 million draft animals have become popular. Seed and seed-cum-fertilizer drills, planters, mechanical rice trans-planters, vertical conveyor reapers, and combines soon followed. In the recent past, Zero-till Drill and Raise Bed Planters have found good acceptance from the farmers. Currently mechanization is in increasing demand. Farmers and policy makers and developmental agencies now realize that for increasing production and productivity at reduced unit cost of production, free of arduous labour, agricultural mechanization is essential. It is brought in centre stage with globalization of world markets. Introduction of electromechanical power units supplementing and substituting traditional animate sources of farm power is going to continue.

Major constraints in development of Farm Mechanization Sector:

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

- Fragmentation of land
- Large numbers of Small and Marginal Farmers (SF/MF)
- Difficult Topography in some parts
- Higher charges of hiring

2.1.3.2 Availability of Infrastructure, critical gaps :

- There are adequate dealers for tractors and other farm machinery like cultivators, ploughs, reapers, threshers etc. Besides well-known brands in the field, a number of local manufactures of farm equipment are available in the district.
- The fuel required for the operation of these farm machineries is available conveniently in the district in the nearby diesel outlets. The trained & skilled manpower required both for operation as also repair and maintenance of tractors and other farm equipment are readily available in the district.
- Extension services from Department of Agriculture in the form of advice to farmers are readily available. In addition, cane development departments of the sugar factories offer advisory services to the farmers in their area of operations.

Review of Ground Level Credit : The GLC for the activity in the district for the last three years was as under:

(₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs/RRB	7450.00	9259.00	16791.00	1030.00	13432.00	1771.00	15330.00
DCCB	9281.00	8956.00	15101.00	2499.00	14940.00	2436.00	7627.00
Total	16731.00	18215.00	31892.00	3529.00	28372.00	4207.00	22957.00

2.1.3.3 Assessment of credit potential for FY 2023-24 :

In Satara district 8.01 lakh farmers are having land holding less than 2 ha. which accounts for 92% of total land holding. It is estimated that there may be 30000 bullock carts in the district. As per Livestock Census 2019, the bullock population in the district was 97428, comprising 8705 crossbreed and 88723 indigenous breed. The number of potential farmers (medium and large) who can make use of tractors are around 1.12 lakh. All types of farm machinery are available in the district. Adequate number of dealers of tractors, power tillers etc. are catering to the need of equipment and after sales services.

Considering factors like cropped area, area under irrigation, infrastructure available, holdings by small and marginal farmers, and the past trend of credit flow to this sector, the potentials for tractors, power tillers, and other farm equipment for the year 2023-24 has been estimated as under:

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tractors	3570	8.000	3570	28560.00	25704.00
2	Power tillers	1420	1.500	1420	2130.00	1917.00
3	Thresher	2775	0.600	2775	1665.00	1498.50
4	Agri Implements	4750	0.500	4750	2375.00	1900..00
5	Combine Harvestor	22	6.900	22	151.80	121.44
					Total	31140.94

The PLP projections have been made taking into account the long term potential available in the district in the form of physical units and related natural resources in district. The block-wise, activity-wise projections are furnished in Annexure-I.

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

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

2.1.3.5 Suggested Action Points:

Government Departments:

i. **Rationalization of subsidy** for farm mechanization.

ii. **Establishment of Custom Hiring Centres** (at least 0ne per block) through Farmers' group (Farmers' Clubs, JLGs, etc.), Agri-entrepreneurs, FPOs, PACS, etc. needs to be promoted.

iii. **Training & capacity building** for farmers on selection of farm machineries & its' use & technical know-how.

iv. To encourage **Agri Start-ups** in Farm Mechanization.

v. Facilitation of **online platform for Custom Hiring Services of farm machineries**. (Example – JFarm app of TAFE tractor company)

Banks:

i. **Financing for farm equipments** needs to be increased, which may results not only into increasing farm power availability but also, helps in capital formation in agriculture sector.

ii. All the banks may also provide **finance for establishment of Custom Hiring Centres** (CHCs).

iii. All the banks to consider financing to small & marginal farmers, Farmers' groups including Farmers' Clubs, Joint Liability Groups (JLGs), etc.

iv. DCCBs to consider financing to good working PACS for establishment Multi Service Centre (MSC) for Custom Hiring Centre and can avail concessional refinance from NABARD.

2.1.3.6 Other Related matters:

2.1.3.6.1 Government of India:

Sub-Mission on Agricultural Mechanization (SMAM):

The Sub-Mission on Agricultural Mechanization (SMAM), a centrally sponsored scheme for promotion of farm mechanization was launched by the Ministry of Agriculture and Farmers Welfare in the year 2014-15 for its implementation through State Department of Agriculture, FMT&TIs, selected agricultural universities and ICAR institutes. The main components of the scheme are; training, testing and demonstrations of farm machinery and equipments, establishment of custom hiring centre, subsidy through state departments of agriculture for purchase and distribution of farm implements to the farmers and promotion of post-harvest technology for encouraging primary processing.

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

2.1.3.6.2 Government of Maharashtra:

In Maharashtra State, Agricultural Mechanisation Campaign is being implemented since 2017-18 under **'Unnat Sheti Samruddha Shetkari Campaign'** with an objective to tackle challenges posed due to declining size of land holding, decreasing number of bullocks, non-availability of labours, increasing labour wages, short period of kharif season, varied cropping pattern, etc. Components of this campaign are subsidy to farmers for purchase of improved agricultural implements and establishment of agricultural implements banks. **(Source: Chapter 7 - Economic Survey of Maharashtra 2020-21)**

2.1.3.6.3 Refinance from NABARD:

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

2.1.3.6.4. Farm Mechanization Hubs and Models:

As majority of farmers in our country as well as in the Maharashtra State are small & marginal farmers, there is a need to promote Farm Mechanization Hubs across the state. **Farm machinery manufacturing industries local/big companies should be involved for promotion of FM Hubs**

Types of hubs:

i) Small Implement / Equipment Hubs at Village level

i) Large Equipment Hubs

Suitable models:

i) Build - Own - Operate Model

i) Build – Own – Operate – Transfer Model

ii) Build – Lease Out Model

Depending on the local requirements many such options can be explored.

Chapter 2.1.4 Plantation & Horticulture

2.1.4.1 Introduction

Horticulture sector that includes production, postharvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contributes significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. The sector also provides excellent opportunities to farmers in rain fed areas, where a significant shift towards horticulture is evident. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well. This phenomenon has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops. Out of the total net sown area of 557603.00 Ha, in the district fruit crops cover 31820.00 Ha (05.70%), vegetable crops covers 34261 Ha (6.146 %), and floriculture crops cover 1449.00 Ha. (0.14%). Agro climatic conditions of Satara district are conducive for cultivation of various horticulture crops. The predominant horticulture crops of the district are strawberry, pomegranate, grapes, banana etc.

2.1.4.2 Availability of Infrastructure, critical gaps:

Planting material	Govt nurseries-- 5	Private nurseries-- 31				
Irrigation facility	Surface water 194413 ha	Ground water 34894 ha	Micro irrigation 34894 ha			
Vegetable seed production	36744 qntls	Seed distributors 1976				
Storage	22 godowns of APMC	07 of sub-committee	166 of PACS	Total storage capacity of 36600 MT		
Cold storages	5	Marketing facility 11 APMC and 07 Sub-committees				
Green house /Poly house	Poly house 284	Extn services KVK 2, ARC 5	Seed development centre 8	Green house 1520		

Ground level credit flow

The credit flow for Plantation & Horticulture increased during FY 2020-21. (₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	4979.00	6189.00	11222.00	713.00	6295.00	1225.00	7184.00
DCCB	1112.00	1074.00	11809.00	11416.00	1944.00	11128.00	992.00
Total	6091.00	7263.00	13031.00	12129.00	8239.00	12353.00	8176.00

2.1.4.3 Assessment of credit potential for FY 2023-24:

Accordingly, the PLP projections have been made after taking into account the long term potential available in the district in the form of physical units and related natural resources in consultation with various stakeholders. Details are given in annexure I.

(₹ in Lakh)

Sr.No.	Activity	Unit (Ha /Nos))	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mango	570	1.570	570	894.90	805.41
2	Grape	840	10.540	840	8853.60	7968.24
3	Floriculture(tube rose, Gladiolus	120	0.760	120	91.20	82.08
4	Polyhouse 20R	250	6.270	250	1567.50	1410.75
5	Others inclu M & Plants	1100	1.500	1100	1650.00	1485.00
6	Fig	45	1.600	45	72.00	64.80
7	Strawberry	2150	5.460	2150	11739.00	10565.10
8	Pomegranate	225	2.050	225	461.25	415.13
					Total	22796.51

Sericulture:-The sericulture department at Wai supplies planting material, imparts training and provide the required technical support. The Sericulture Department also provides disease-free laying (DFLs) and marketing assistance for the cocoons produced. They have a reeling unit at Wai wherein it procures cocoons from farmers. The marketing and processing activity is also carried reeling center at Wai.

There are two KVKs, 5 Agriculture Research Centers, 10 Agriculture Diagnostic Centers, and sufficient numbers of Agriculture Service Centers such as fertilizer depots, seed and pesticides suppliers, etc., in the district to boost sericulture. The department purchases mulberry plants from the existing mulberry grower farmers and supplies the same free of cost to new farmers. On an average per year 300 farmers are trained by the department to create awareness about the activity. The department is also implementing the scheme of Central Silk Board, Bangalore. Under the scheme, subsidy up to ₹1.00 lakh is available for construction of shed depending upon the size of cocoon production unit and 75% subsidy for purchase of equipment.

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost (₹ Lakh)	Phy Unit	TFO	Bank Loan
1	Mulberry plantation	535	0.900	535	481.50	433.35
2	Mulberry with rearing house	250	2.750	250	687.50	618.75
					Total	1052.10

2.1.4.4 Suggested Action Points

- There is scope to promote nurseries. Government may give thrust for setting up of public and private nurseries.
- Area expansion programme for premium fruit crops of the State needs to be promoted with adequate backward and forward linkages. High density planting for mango, orange, guava and cashew, if promoted will ensure enhanced productivity and better returns to the growers. Horticulture Directorate and the State Agriculture Universities may provide the necessary extension services and popularize such package of practices.
- Minor horticulture crops like Wood apple, Kokam, Aonla, Tamarind, Charoli (*Buchanania lanzan)* etc., having good economic significance, besides providing valuable source of nutrition, may be popularized in the State.
- The Government shall play a catalytic role in popularization of contract farming of medicinal and aromatic plants and development of standard package of practices for organic cultivation and medicinal plants.
- Though the State Government has amended the APMC Act, the contract farming under statutory agreement is lacking. Awareness about the contact farming need to be created at large scale.
- Meeting of corporates along with line departments/banks could be convened to firm up contract farming area.
- Soil testing, quality control laboratories and testing facilities for residual limits at one place may be set up at least at taluk level. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.
- There is scope to improve mulberry cultivation, rearing/reeling techniques and genetic stock as high productivity is the key for survival and popularizing this activity. The demand pattern being around 80% for quality yarn, sericulture promises to be a profit making venture or at least one which could generate supplementary income to the poor farmer.
- Cluster approach, being adopted in a few districts, may be spread throughout the state, which ensures availability of technical and financial inputs to the sericulture farmers. NGOs may be involved by the Department for social mobilization.
- There is a need to support precision farming, IoT for horticulture crops.
- Low cost storge facilities at village level to be encouraged to facilitate the farmers to sustain market volatility.

Chapter 2.1.5 Forestry and Waste Land Development

2.1.5.1 Introduction

As per the India State of Forest Report 2021, the State has reported extent of recorded forest area (RFA) 61,952 sq km which is 20.13% of its geographical area, against the target of 33 per cent, set under the National Forest Policy (1988). Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority （CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

2.1.5.1.1 Agroforestry

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (86% cultivating about 47% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population. For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be *'Agro-Forestry'* which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

2.1.5.1.2 Agroforestry Systems

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

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement

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

2.1.5.3 Satara district

As per the district statistical data, the forest area of the district is 127837 ha, which is only 12.20% of total geographical area of 1048000 Ha of Satara district as against 16.93% of the state. The forest area is mainly in Jaoli, Patan and Mahabaleshwar taluka on the west side of the district. The forest cover of Satara district can be divided in three parts a) Very dense forest,(117 sq km) b) Moderate dense forest(569.68 sq km) and c) open forest (591.69 sq km). It is necessary to cover 3458 sq km area under forests, to have the required forest cover of 33%. The land available for the purpose is more than 1.77 lakh ha, comprising 5,308 ha common area/ community land and 1.72 ha. of private and wasteland. The efforts should be made to convert this land into forest. While conscious efforts are being made by the Government to bring more and more area under forestry, it is necessary that private participation also plays its role and contributes by taking up afforestation on private land. The efforts of Forest Department should be supplemented by efforts in the area of social forestry.

2.1.5.4 Availability of Infrastructure, critical gaps:

There are five govt. and 31 private nurseries in the district which produce approximately 29.20 lakh and 5.93 lakh saplings/seedlings of various species every year. The agriculture department is providing requisite quantity of planting material. Other inputs like fertilizers, pesticides etc. are available in required quantity. Social Forestry Department of the Govt. of Maharashtra is creating awareness amongst rural population on importance of plantation and growing trees. A few voluntary agencies and NGOs, like Prerana Pratishthan, are active in this regard. Market is available for forest produce like timber, firewood, bamboo and honey etc. AARTI, Phaltan conducts training programmes on growing and treating bamboo as a commercial activity. The potential trees that can be raised for commercial purpose include Eucalyptus, Bamboo, Melia, Silver Oak, Simarauba, Pongamia, Acacia, Subabul, Casurina, Neem, Jatropha, etc. The medicinal and aromatic plants are found at Mahabaleshwar and

Patan. However, no data is available and systemic collection and processing of MFP is not being done. One co-operative society viz Shramajivi Aushadhi Audyogic Sanstha promoted by Shramajivi Janata Sahayak Mandal is working on herbal and medicinal plants at Patan taluka since 2002.

Review of Ground level credit (GLC) (₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2021-22
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	215.00	267.00	485.00	10.00	2284.00	2.00	2607.00
DCCB	1364.00	1315.00	2219.00	16.00	2990.00	16.00	1526.00
Total	1579.00	1582.00	2704.00	17.00	5274.00	18.00	4133.00

2.1.5.4 Assessment of credit potential for FY 2023-24:

In the district, works under Farm Forestry/ Wasteland development are generally undertaken by farmers under State Govt funded schemes. However, modest PLP projections have been worked out taking into account the potential available in the district for treatment of saline lands and development of wastelands in consultation with the stakeholders.

(₹ in Lakh)

Sr.No.	Activity	Unit (Ha)	Unit Cost ₹ lakh	Phy Unit	TFO	Bank Loan
1	Farm Forestry	2850	0.320	2850	1026.00	923.40
2	Bamboo Plantation	150	0.300	150	45.00	40.50
					Total	963.90

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

2.1.5.5 Critical Interventions Required for definite impact:

(i) 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.

(ii) Vast forest lands adjoining villages of Jaoli, Mahabaleshwar and Patan are having natural forest fruits and medicinal plants tracks. The local farmers with permit passes from the forest department can harvest the organically growing – naturally occurring fruits, plants and supply them to herbal medicine producing companies.

(iii) In a structured way bring-in the wastelands under commercial/social forestry through PPP mode or with increased community participation. Forests are good source for expeditions and explorations, trekking groups can be attracted through promotion of eco and agro tourism which will also generate a seasonal source of livelihood options to the locals.

(iv) Public Private Partnership (PPP) may be encouraged for making of Minor Forest Produce (MFP) provide additional source of income to the locals.

(v) Forest department may promote on experimental basis - cattle protection trenches to reduce wild animal menace causing harm to crops cultivated in farm lands, adjoining the forest areas.

2.1.5.6 Suggested Action Points

a) Banks

i) To finance forest nursery projects to farmers, individuals, NGOs etc.

ii) Banks may identify suitable projects for financing and take a proactive approach for financing forestry projects.

iii) There is some potential for plantation of softwoods for paper/pulp industry (could be under buy back arrangement model). Banks are requested and required to lend to the industry for raising plantation by the farmers.

b) Development Departments of Government

1. Extension efforts for farm forestry need to be strengthened. Social forestry department may develop location specific models for both farm and agro forestry.
2. Forestry Department to prepare model schemes for development of forest on private wastelands. The scheme may be discussed in bankers' meet and circulated among the bank branches.
3. Social Forestry Department to help Lead Bank in preparing a bankable plan for silvi pasture development in wastelands and the same may be circulated among the banks.
4. SHGs may be involved in farm forestry on community waste lands in watersheds. They may be leased a tree patta from forest for user agreement. These will help maintaining forest cover for the benefit of tribals who use forest produce. NGOs may promote SHGs to implement various farm forestry schemes.
5. Agro forestry by corporate houses need to be encouraged by financing purchase of waste lands.
6. Adequate trained staff is required to be posted for extension work and marketing in the department. Besides that available staff may be trained in a phased manner.
7. Absence of systematic survey of private wastelands has been the limiting factor for assessing exact potential. As such, a systematic survey needs to be carried out.
8. Restrictions and cumbersome procedures to obtain permission from the Government for felling of trees on private lands and transportation of timber and fuel wood may be relaxed to a certain extent, to encourage tree plantation for commercial purposes.
9. Restrictions on sale of minor forest produce in open market can be relaxed to certain extent for honey, lac and other products which do not damage the foliage cover.
10. There is a need for mass awareness regarding the benefits of agro-forestry as an economical / bankable activity and also for sustainable development of agricultural lands, especially in the rain fed areas. An intensive extension support is also required to take these models from lab to land. The State Government can bring this area under green cover through specific state budget. The Govt. could seek RIDF assistance from NABARD in this regard.

Chapter 2.1.6 Animal husbandry – Dairy Development

2.1.6.1. Introduction:

Animal Husbandry is an important allied activity as it provides gainful employment, additional source of regular income to farmers. Besides, it is financially viable occupation on standalone basis. Regular weekly cash flow, assured procurement at village level due to vast network of cooperative milk societies in the district are the major drivers behind the development of the Dairy Sector in the district. Dairy development activity is the most popular allied agricultural activity and is recognized as one of the major income generating activities in the district. Most of the women SHGs are taking up dairy as income generating activity. As per 20th livestock census 2019, in the distrct there were 2,48,781 exotic cattle, 1,03,655 indigenous cattle and 3,26,896 buffaloes.

Dairy is one of the most important and more intensively practiced allied activities in the district in Phaltan, Karad, Satara, Patan, Koregaon and Wai talukas. Milk production as per integrated sample survey was 6.61 lakh MT during 2017-18. The state milk production was 111.02 lakh MT The estimated per capita availability is 436 gms/day. The per capita availability is higher than the State average of 256 gms and recommended level of approx. 280 gms per day. Though the milk production is adequate from per capita availability point of view, almost 80% of the milk is supplied to district markets / dairies as also outside the district. The district accounts for 6.34% of State's milk production and 17% of Pune region.

2.1.6.2. Availability of Infrastructure, critical gaps:

A. Health Care and Breeding of Animals

AI Centers: There are 192 AI centers distributed among the 11 blocks of the district. Graduate veterinary institutions are 193. Considering the norm of one AI center for 1000 breedable animals, the district required 405 AI centers based on 2020 livestock census. Although the AI activity is carried at all VDs, still there is scope to increase the number of AIs.

B. Fodder Availability

Feed and fodder: Apart from the production of fodder at the farmers' fields, the dept. is supporting fodder development through centrally sponsored mini kits testing programme special component plan for SC farmers and normal state plan. Fodder cultivation can be taken as commercial individual activity for meeting the demand in summer season. There is a scope for taking up this activity by SHG members along with mini diary activity.

C. There are eight live stock markets in district at Satara, Nagathane, Panchwad, Pusewadi, Aundh, Gondavle, Mayani and Mhaswad. Besides, that farmers also visit markets at nearby districts.

Review of Ground Level Credit (GLC) (₹ in lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs/RRB	4838.00	6014.00	10904.00	14708.00	10138.00	25273.00	11570.00
DCCB	1666.00	1608.00	2711.00	2654.00	3532.00	638.00	1803.00
Total	6504.00	7622.00	13615.00	15362.00	13670.00	25911.00	13373.00

2.1.6.3 Assessment of Credit potential for FY 2023-24

Satara receives reasonably good rains except few pockets. These favorable conditions have regenerated farmer's interest in dairy activity. The subsidy assistance under Dairy Entrepreneurship Development Scheme (DEDS) has boosted the sentiments of the farmers.

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	CB Cows	47750	0.690	47750	32947.50	29652.75
2	Buffaloes	29850	0.790	29850	23581.50	21223.35
3	Indigenous cows	1150	0.550	1150	632.50	569.25
4	Calf rearing	885	0.250	885	221.25	199.13
5	Commercial. Diary (10 Animal unit)	1555	7.000	1555	10885.00	9796.50
6	Fodder cultivation - Acres	590	0.250	590	147.50	132.75
7	Automatic Milk collection units	125	1.500	125	187.50	168.75
8	Bulk Coolers	340	5.000	340	1700.00	1530.00
9	Veterinary Clinics	65	3.000	65	195.00	175.50
	Working capital					6189.59
					Total	69637.57

The block wise physical and financial potential for the year 2023-24 has been indicated at Annexure I. Based on the discussions with various stakeholders, factoring in the past trend and the introduction of Area Based scheme for Dairy, projections have been made in the form of physical units and related natural resources in the district.

2.1.6.4 Critical Intervention required for creating a definitive impact

1) Government support is required for setting up of Breeding Farms in the district so that good quality animals will be available to farmers.

2) Special attention is required for revival of closed and defunct dairy societies. Also DEDS scheme which is currently closed for all categories may be opened for all categories as early as possible.

3) Introduction of Area Development scheme in selected blocks (Satara, Wai and Karad) will help bankers to finance more number of units to the farmers, which will in turn prove helpful in augmenting their income.

2.1.6.5 Suggested action points for Govt. Departments/banks

1) Private veterinary clinics / dispensaries could be encouraged under the scheme for Agri-clinics and Agribusiness centers (ACABC). The AH Dept. of State Government may like to seek assistance for veterinary dispensary buildings from RIDF assistance.
Calf rearing schemes also need to be encouraged in the district.

2) There is a need to promote fodder development programmes in Watershed areas and linking the same to development of dairy programmes. Setting up of fodder banks on pilot basis may also be considered. Department may encourage fodder production through tie up with Departments of Social Forestry, Agriculture, NGOs in. Farmers can also be encouraged for establishment of fodder seed farms for and production of quality fodder seeds. Mini dairy projects may be encouraged amongst the entrepreneurs.

3) To improve quality and encouraging clean milk production, units may be set up covering various components like Milking Machine, Bulk Milk Coolers, automatic Milk Collection Units, Chilling and packing plants.

4) Strengthening / modernization of infrastructure in selected livestock markets to act as model centers for procuring livestock.
Expectations from Depts/ banks - focus on awareness programmes/ field level training – Need for workshops /seminars, could be covered

5) Data on progress under AMIGS (Chilling and processing plants), VCF poultry, DEDS and Subsidy scheme for small ruminants has to be incorporated under GLC flow.

- Banks may encourage dairy development by adopting area based approach for financing in clusters and taking into account the location of chilling/ processing plants and other linkages.
- Calf rearing may be encouraged on a large scale with the help of bank finance by identifying suitable beneficiaries.
- Establishment of private veterinary clinics, private AI centres and retail outlets for feed/medicines can be encouraged by banks by involving unemployed veterinary graduates under the Scheme of Agriclinis and Agri Business centres.
- Keeping in view, large number of SHGs, which are taking up dairy activity, it is necessary to upgrade the non descript stock on a large scale to improve the local availability of quality animals in the district.
- The Milk Unions may aim at bringing larger number of farmers under its fold.
- Necessary support may be extended to the banks in recovery of loan.
- State Government may ensure equipping veterinary hospitals with adequate supply of vaccine and medicines.
- Govt. may consider providing incentives to private professional breeders for producing quality animals.
- There is gap of 69 veterinary graduate institutions in the district, which may be bridged in a phased manner.
- Farmers can also be encouraged for establishment of fodder seed farms for production of quality seeds.

There is a need for propagation of “Azolla” especially among SF/MF for increasing availability of green fodder and improving productivity of the animals.

2.1.6.6 Other related matters:

Details of some schemes of Animal Husbandry in Maharashtra (Source: Dept of AH, Maharashtra)

Schemes by Dept of Animal Husbandry, GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme - 06/04/02 milch animal	A) 06 Crossbred cows / buffaloes distribution -	₹ 240000/-	General 50%, schedule cast

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
	group distribution scheme	as per @ 40000/-, per animal cost		and schedule tribes 75 %
		Cattle shed (33X35 sq. foot)	₹ 30000/-	
		Automatic fodder cutting machine	₹ 25000/-	
		Shed for storing food	₹ 25000/-	
		Insurance	₹ 15184/-	
		Total	₹ 335184/-	
		B) 04 Crossbred cows / buffaloes distribution - as per @ 40000/-, per animal cost	₹ 160000/-	
		Insurance	₹ 10125/-	
		Total	₹ 170125/-	
		C) 02 Crossbred cows / buffaloes distribution - as per @ 40000/-, per animal cost	₹ 80000/-	
		Insurance	₹ 5061/-	
		Total	₹ 85061/-	

Schemes under Mahatma Gandhi National Employment Guarantee Scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	In the sheds of cow / buffalo pucca bottom, crib, & tank for storage of urine	26.95 Sq. meter (For 06 milch animals)	₹ 35000/-	Limited to ₹ 35000/-
42	Supplementary feed for livestock / animals (Azola)	2 x 2 x 0.2 Meter	₹ 2000/-	Limited to ₹ 2000/-

Schemes under District Planning Committee Scheme (DPC)

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	02 Milch animals group distribution to District's Schedule cast Beneficiary	02 crossbred cows / buffaloes distribution-as per ₹ 40000/- and insurance	₹ 85061	75 % Subsidy
2	Fooder supply to livestock beneficiary for draught (Bhakad) milch animals of Schedule cast Beneficiary.	Supply of fodder for draught period to the milch animals distributed in government schemes or beneficiaries owns milch animals (crossbred cows/ buffaloes 190 kg and 225 kg respectively, in pregnancy period 90 Kg. feed 100 % Subsidy	In the form of object	100 %
3	Training to schedule cast beneficiaries regarding Animal Husbandry.	By giving training to schedule cast beneficiaries regarding Animal Husbandry, giving them the opportunity of self-employment 3 days daily allowance and travel allowance ₹1000/- per beneficiary	3 Days training	rs. 1000/- per beneficiary
		8 to 10 weeks age 25 pullets & 3 cocks group distribution scheme	₹ 6000/-	
4	Genetic improvement programme to increase the productivity of cows / Buffaloes of the	Selection of high yielding/ producing cows /buffaloes of farmers to give priority to the breeding facility and give incentives to the farmers	₹5000/- Female calf ₹25,000/- male calf purchase	100 % Subsidy,

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
	state			
5	Kamdhenu Village adoption scheme (Communal benefit scheme)	Selection of one village from the jurisdiction of dispensary/clinic and implementation of the programme for the increase in milk production and fodder etc.	₹1,52,500/-	100 % subsidy, Communal benefit scheme
6	Encouraging for the development of fodder.	100 % subsidy limited to ₹600/- per acre. Fodder seeds / Perennials fodder saplings supply.	Limited to ₹600/-	100 % subsidy.

Chapter 2.1.7 Animal Husbandry – Poultry Development

2.1.7.1. Introduction :

Poultry is next to dairy in terms of importance under animal husbandry sector. Poultry has been developed on commercial scale in the district. Eggs and meat are important sources of animal protein in human diet. Poultry farming can be carried out on commercial lines as well as a backyard activity. The sector also provides employment to the rural masses. The poultry population of the district as per 2012 livestock census is 39.79 lakh comprising of 27.65 lakh (69.50%) commercial poultry and 12.14 lakh (30.50%) backyard poultry. There is potential for this activity in Patan, Phaltan, Karad, Khatav and Man blocks. Contract farming by integrators like Saguna, Baramati Agro, Venkateshwara Hatcheries and Jafa, has started in a small way in Khandala, Phaltan, Khatav talukas of the district. The contract farming activity is basically for meat production (broilers). The egg production in the district was reported to be 1093.46 lakh numbers and 7628.02 lakh numbers from 7.49 lakh desi birds and 26.02 lakh improved layers repectively in 2017-18 (ISS 2017-18)

2.1.7.2 Availability of Infrastructure, critical gaps :

The District Animal Husbandry Department provides services and inputs viz**.**

- Supply of day old chicks (DOCs) - The village poultry farms are being upgraded by supplying them DOCs of Rhode Island Red (RIR) breed that is in constant demand. RIR is Low Input Technology (LIT) bird and being sturdy, thrives well in high rainfall regions of the district. Veterinary aid – A.H. Department provides veterinary aid, medicines, and technical guidance to poultry farmers through key village centres and sub-centres.
- Few private players have started contract farming under poultry wherein farmers constructs sheds and looks after day to day maintenance whereas DOCs along with feed, medicine etc. is provided by the promoter of the contract farming with assured buyback arrangement. Farmer is paid based on the weight of the chicken. There is a strong preference for undertaking poultry activity through contract farming mode wherein the farmers enter tie-up arrangements with organized players like Venkateshwara, Suguna, Zapa etc.
- Veterinary and extension services are provided by the Animal Husbandry Department of the State Government, Zilla Parishad and private poultry hatcheries. Day-old chicks are also sold to the beneficiaries by the department. Some of the big poultry farms in the district are Kalyani, Gharewadi, Ajantha, Vikas and Laxmi Poultry Farms, all in Karad taluka. With introduction of contract farming mode in a few talukas, the integrator companies provide all the inputs, including medicines, and the farmers are paid growing charges ranging between ₹3.50 to ₹4.00 per kg. live weight.

Review of Ground Level Credit (₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target*
CBs	836.00	1039.00	1884.00	74.00	4359.00	127.00	4975.00
DCCB	261.00	252.00	425.00	117.00	4476.00	114.00	243.00
Total	1097.00	1291.00	2309.00	191.00	4835.00	241.00	5218.00

2.1.7.3 Assessment of credit potential for FY 2023-24: (₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ lakh	Phy Unit	TFO	Bank Loan
1	Commercial Broilers 2000 BIRDS	135	9.170	135	1237.95	1114.16
2	Commercial Broilers - contract Farming 2000 BIRDS	36700	0.010	36700	367.00	330.30
3	Commercial Layers 2000 BIRDS	100	19.840	100	1984.00	1785.60
4	Broiler Processing Units	70	8.000	70	560.00	504.00
5	Broiler Hatchery	0	0.030	0	0.00	0.00
6	Feed Plant	30	19.800	30	594.00	534.60
7	Working capital					294.40
					Total	4563.06

Blockwise details are given in annexure I

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

- Poultry producer groups may be developed as a cluster for solving market problems.
- Feed mixing unit, feed analytical unit may also be developed.
- Marketing of poultry products (specialize transport vehicle, cold room, retention shed for birds etc. also be set up to ensure high yield from poultry. Egg grading, packing and storage for retail poultry dressing unit may be established in poultry developed talukas.

2.1.7.5 Suggested action points :

For Government Departments:

- Professional Management in Co-operative poultry units may be introduced for running the units on sound economic principles.

Motivation campaigns may be undertaken and training may be imparted to the unemployed youth for taking-up poultry farming on a large scale with training support from The Department of Animal Husbandry.

For Banks:

- Banks may identify potential farmers to set up units under the Venture Capital Scheme for Poultry Sector. viz. Feed plants, dressing units, breeding farms for production of DOCs. Poultry feed plants may be encouraged in the private sector through institutional finance. Backyard poultry with Low Input Technology (LIT) birds could be promoted as an income generation activity through SHGs/JLGs.
- Contract broiler farming could be explored by way of tie-up arrangements with corporates like with M/s Venkateswara Hatchiery, Hyderabad and M/s Suguna hatchiery, which will create more demand for pultry production.
- SHGs may be motivated to to go in for poultry activity with small unit size of 500 birds per member with tie up arrangement for marketing. III) The SHGs can also set up retail marketing outlets, dressing unnits and mobile marketing units.
- Under JLG financing banks may provide loans to JLG group members for backyard poultry.

2.1.7.6 Other related matters:

Details of some schemes of Animal Husbandry in Maharashtra (Source: Dept of AH, Maharashtra) Schemes by Dept of Animal Husbandry, GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme - 1000 starting poultry farming (avocation) in Maharashtra state by rearing 1000 broiler birds	Bird shed, Store room, Electrification etc.	₹ 200000/-	General 50%, schedule cast and schedule tribes 75 %
		Equipment, Food- water vessels, Brooder	₹ 25000/-	
		Total	₹ 225000/-	
		Poor fodder Process materials, Seeds , Saplings	₹ 2100/-	
		Training / Beneficiary	₹ 2000/-	
		Total Group cost	₹ 300000/-	

Schemes under Mahatma Gandhi National Employment Guarantee Scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	Poultry farming shed	3.75 x 2 Meter, (For 100 Poultry birds)	₹ 40000/-	Limited to ₹ 40000/-

Schemes under District Planning Committee Scheme (DPC)

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1	Integrated Poultry Development Scheme	Day old 100 chicks group distribution scheme	₹16000/-	On 50 % subsidy for a general. From 50 % self-contribution bird shelter and equipment expenditure
		8 to 10 weeks age 25 pullets & 3 cocks group distribution scheme	₹ 6000/-	

Chapter 2.1.8 Animal Husbandry -Sheep, Goat and Piggery

2.1.8.1 Introduction:

Sheep and Goat rearing is a traditional activity in Satara district, carried out mainly by small and marginal farmers and landless laborers. Due to semi-arid and dry climatic conditions, the activity is concentrated in Khandala, Khatav, Phaltan and Man talukas. There is also concentration of shepherd population in these blocks. The population of Sheep, Goats and Pigs in the district, as per the 20th Livestock Census, was 1.86 lakh, 3.64 lakh and 313 respectively.

2.1.8.2 Availability of Infrastructure, critical gaps :

- The liberalization process also paved the way for increased demand for meat and meat products from global markets, which has led to establishment of commercial farms.
- The Maharashtra Sheli va Mendhi Vikas Mahamandal, Pune undertakes to supply of quality bucks/ rams besides providing margin money assistance to stall fed units.
- A.H. Department provides veterinary services including vaccination facilities and guidance through their centers/ hospitals.

Review of Ground Level Credit

(₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	9019.00	11211.00	20328.00	680.00	4190.00	1168.00	4782.00
DCCB	1153.00	1112.00	1876.00	112.00	1021.00	109.00	521.00
Total	10172.00	12323.00	22204.00	792.00	5211.00	1277.00	5303.00

2.1.8.3 Assessment of credit potential for FY 2023-24:

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Sheep rearing (20+1)	5275	1.000	5275	5275.00	4747.50
2	Goat rearing (10+1)	4285	0.890	4285	3813.65	3432.29
3	Pig rearing (10+1)	55	0.300	55	16.50	14.85
4	Stall fed Goat (50+2)	1000	2.000	1000	2000.00	1800.00
5	Working capital					1234.71
					Total	11229.35

Projections have been made in consultation with stakeholders and after taking into consideration past trends as also estimated long term potential available in the district in the form of physical units and related natural resources in the district. The block wise physical and financial projections for the year 2023-24 are given in Annexure-I.

2.1.8.4 Critical intervention required for creating definitive impact in the sector

- There is a need to establish Sheep and goat breeding farms in the district.
- No facility for skin and leather processing is available in the district.
- Modern slaughter houses may be established, in view of the high per capita consumption of mutton/meat in the district.
- The traditional shepherds are engaged in weaving blankets etc. from the wool in some pockets in the district. Establishing a wool processing plant will promote wool grading, dying, weaving and carpet manufacturing.

2.1.8.5 Suggestion/ Action Points: For Banks:

- Banks may increase their lending to goat rearing activity particularly under Govt sponsored programmes.
- Banks may encourage stallfed goat rearing units with credit linkage outside sponsored programmes.
- MF, tenant farmers and landless farmers may be encouraged to undertake Sheep/Goat rearing to supplement their income. For the purpose, SHG/JLGs of such farmers may be formed. The bankers may adopt integrated cluster approach for financing this activity.

For Government Departments:

- Vaccination, drenching and other veterinary health care facilities may be made available to the shepherds.
- The Department of Animal Husbandry may provide extension services like training and identify sources for supply of quality breedable sheeps/goats.
- The AH Dept. / Sheep & Goat Development Corporation may establish sheep and goat breeding farm in the district. Efforts may also be made for upgrading local breeds.
- Establishment of Wool processing plant cum training centre could be explored.
- Commercial goatery under semi intensive system offers good scope in state. The Sheep and Goat Development Corporation may identify such private farmers and encourage commercial goat farming through institutional finance by providing all linkages. These units can act as backward linkage for exporters.
- Exposure visits /training of potential SHGs/JLGs on goat rearing may be considered under ATMA.
- Research centre or common service centre on leather processing/ tannery, wool processing units and centre for quality improvement of animals may be established by Sheep and Goat Development Corporation.
- DRDA may provide adequate allocation of subsidy for this sector.
- 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.

The AH department may conduct intensive training to farmers, entrepreneurs and SHGs on stall-fed goat units. Wool processing activities could be promoted by AH department.

2.1.8.6 Other related matters:

Details of some schemes of Animal Husbandry in Maharashtra (Source: Dept of AH, Maharashtra)

Schemes by Dept of Animal Husbandry, GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme- Semi: Stallfed 10 goats and 1 male goat group distribution	10 + 1 goat group rates (Osmanabadi / Sangamneri breed per goat - ₹6000/- and male goat ₹ 7000/-)	₹67000/-	General 50%, schedule cast and schedule tribes 75 %
		Local breeds per goat - ₹ 4000/- and male goat ₹5000/-	₹45000/-	
		insurance 4 per cent of the cost of livestock including service charges (Osmanabadi / Sangamneri breeds per goat Local breeds Per Goat	₹ 2957/- ₹1986/-	
		Goat Wada	₹ 15750/- (for 225 Sq. foot)	
		Goat management	Self beneficiary	
		Feeding utensils and water pots	₹1000/-	
		Health facilities and treatment	₹1150/-	
		Total(For Osmanabadi / Sangamneri)	₹87857/-	
		Total Local breeds	₹ 64886/-	
		Equipment, Food- water vessels, Brooder	₹ 25000/-	
		Total	₹ 225000/-	

Sr. No.	**Name of the scheme**	**Project phase wise**	**Project cost (Rs)**	**Subsidy (per cent)**
		Poor fodder Process materials, Seeds , Saplings	₹ 2100/-	
		Training / Beneficiary	₹ 2000/-	
		Total Group cost	₹ 300000/-	

Schemes under Mahatma Gandhi National Employment Guarantee Scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	Goat farming shed	3.75 x 2 Meter, (For 10 goats)	₹ 35000/-	Limited to ₹ 35000/-

Schemes under District Planning Committee Scheme (DPC)

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1	Integrated Poultry Development Scheme	Day old 100 chicks group distribution scheme	₹16000/-	On 50 % subsidy for a general. From 50 % self-contribution bird shelter and equipment expenditure
		8 to 10 weeks age 25 pullets & 3 cocks group distribution scheme	₹ 6000/-	

Chapter 2.1.9 Fisheries

2.1.9.1. Introduction

Pisciculture not only provides nutritious food, but also scope for employment on a large scale. Fisheries activity could also be considered for exports. There are 786 tanks/reservoirs (Govt. - 63, ZP - 708 and Pvt. 15), with an area of 15545 ha, which offer considerable scope for inland fishery. Ten rivers with total length of 676 kms are flowing through Satara district. Area to the extent of around 4807 ha is yet to be brought under pisciculture. Fresh water prawn farming has been scientifically established to be an appropriate technology for utilizing salinity-affected unproductive land. Approximately, 4808 ha of land in Karad, Satara and Phaltan have been identified as saline which provide scope for scampi farming.

2.1.9.2 Availability of Infrastructure, critical gaps:

There is a seed production centre at Dhom in Wai. At Kanher (in Satara taluka), one fish seed farm centre is being developed. Reservoirs coming up as a result of various irrigation projects also offer scope for fishery. The Fisheries Department of the State Government provides training and technical support to fish farmers. Satara and Karad are two main fish markets that need to be modernized and upgraded. The marketing arrangements like transport vans, cold storage and the physical conditions of markets need improvement. There are 60 Fishermen Cooperative Societies in Satara with total membership is more than 2700. However, these societies are very weak and need to be strengthened as well as stabilized. There are five cold storages in the district and plan to construct additional seven.

Review of Ground Level Credit (GLC) (₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	161.00	201.00	364.00	35.00	1298.00	60.00	1481.00
DCCB	21.00	20.00	34.00	0.00	20.00	0.00	10.00
Total	182.00	221.00	398.00	35.00	1318.00	60.00	1491.00

2.1.9.3 Assessment of credit potential for FY 2023-24: (₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Fresh water prawns	160	7.000	160	1120.00	1008.00
2	Renovation of ponds	50	4.000	50	200.00	180.00
3	Fish Pond/new tanks	30	0.550	30	16.50	14.85
4	Reservoir/Reverine fishing	60	0.200	60	12.00	10.80
5	Reverine fishery- nets	40	4.480	40	179.20	161.28
					Total	1374.93

Block wise potential has been indicated in annexure I

2.1.9.4 Critical Intervention required for creating definitive impact

i. All reservoirs are constructed keeping in view only irrigation purpose. Attention is required to be paid for development of fisheries while construction. The beneficiaries need to be trained to undertake fish culture on scientific lines. Periodical removal of silt from the water bodies is essential.

2.1.9.5 Suggested action points

1) Availability of suitable area for fresh water prawn farming need be assessed and a programme on cluster development basis need to be worked out.
2) There is a need to establish more hatcheries and ensure stockable sizes of seed for ponds, tanks and reservoir sites.
3) There is good scope for setting up of cold storage and ice plants units in fish landing centres.
4) Fisheries Department may take initiative for preparing inland pond fish culture proposals involving subsidy, bank loan and forward such cases to the financing banks for loan.
5) Ensure adequate supply of carp seed material (fry/fingerlings) and fresh water prawn seeds to fish farmers and societies, owners of existing ponds and tanks. Many a times, the seed material is imported from other states.
6) The Panchayat ponds, Zilla Panchayat ponds/tanks and small irrigation tanks up to 200 ha could be leased out for a minimum period of 10 years to take care of bank loan repayment period. Private owned ponds may be considered for development under composite fish culture and fresh water prawn culture.
7) The productivity of fish in the district is low. The farmers need to be trained in scientific culture techniques, equipment etc., by extension agencies.
8) Training to staff in modern techniques, exposure visits will disseminate latest developments to fish farmers.
9) Rearing of Shrimps, fresh water prawns, may be encouraged, particularly in areas affected by salinity.
10) More efforts are required to develop commercial aquaculture. Water spread area of tanks below 20 ha can be brought under intensive poly culture of fish and prawn. Financing of the activity may be done during April/May so that the ponds are ready for seeding by August / September.
11) The Fisheries Department may popularize scientific stock management techniques, encourage development of reservoir fisheries and provide support for fresh water prawn farming with the involvement of Fishermen cooperative societies and progressive farmers.
12) Suitable water bodies/structures may be made available on lease for fish production post renovation by state govt.
13) Suitable training to the farmers constructing farm ponds may be imparted to use such ponds for fish culture/seed rearing.

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

2.1.10.1. Introduction

In Satara district, 8.01 lakh farmers are SF/MF having land holding of less than 2 ha., which accounts for 93% of total holding. These are the farmers who prefer to own and use bullocks for agricultural operations. As per Livestock Census 2020, the bullock population in the district was 1.96 lakh, comprising of 0.25 lakh crossbred and 1.71 lakh indigenous bullocks. It is estimated that there may be approximately 30,000 bullock carts in the district.

2.1.10.2 Availability of Infrastructure, critical gaps :

There are twelve sugar factories operating in the district. Farmers find it comfortable to transport sugarcane to these factories by bullock carts within a distance of 10 kms. Presence of ginning mills in the district also provides scope for use of bullock carts for transporting raw cotton to those units for ginning and pressing. Regular weekly livestock markets are held at nine places in the district. Animals from neighbouring districts are also brought there for sale, thereby ensuring availability of quality animals in the market. Veterinary facilities, as indicated in Dairy Development Chapter, are also available for this sector. It is expected that a few Agri. Clinics and AgriBusiness Centers will also come up. Required expertise for manufacturing carts is locally available. Livestock feed and fodder are available in required quantity.

Review of Ground Level Credit (GLC) (₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	1770.00	2201.00	1568.00	26730.00	13432.00	45931.00	7557.00
DCCB	21056.00	10380.00	34060.00	9531.00	14940.00	9291.00	8720.00
Total	21663.00	21073.00	35628.00	36261.00	28372.00	55222.00	16277.00

2.1.10.3 Assessment of credit potential for FY 2023-24: No additional projections have been made over last years projections taking into consideration use of bullocks for farming operations which is still prevalent especially in western hilly areas of the district as also use of bullock carts for transportation of sugarcane to nearby factories.

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan ₹ in Lakh
1	Bullocks	1500	0.25	1500	375.00	337.50
2	Carts	520	0.35	520	182.00	163.80
					Total	501.30

Block wise details are furnished in annexure I

2.1.10.4 Critical interventions required for definitive impact:

1) There are eight cattle markets in the district. However the cattle markets with proper infrastructure with shelter for animals need to be developed.
2) Financing carts with pneumatic tyres may be encouraged, rather than carts with traditional wooden wheels. It will reduce the wear and tear of the roads, as also ensure effective use of energy of animals.
3) Special efforts need to be made to organize small farmers in groups and link them with bank credit, so that an activity of this nature can be carried out collectively for the benefit of all members.
4) The Animal Husbandry Department may ensure that good quality animals and veterinary facilities are available.
5) Lot of publicity is needed about role of MANAGE and trainings being conducted by them for ACABC borrowers.

2.1.10.5 Suggested Action Points :

For Banks : Banks need to continue to support these activities, as these are taken up by the SF/MF which helps in enhancing agricultural production and marketing of agricultural produce.

- Awareness may be created among the farmers for use of improved carts and carts with tyre wheels.
- Financing of carts near the sugar factory areas for transportation of sugarcane can be encouraged.
- Banks may adopt innovative models of financing by adopting JLG approach.

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

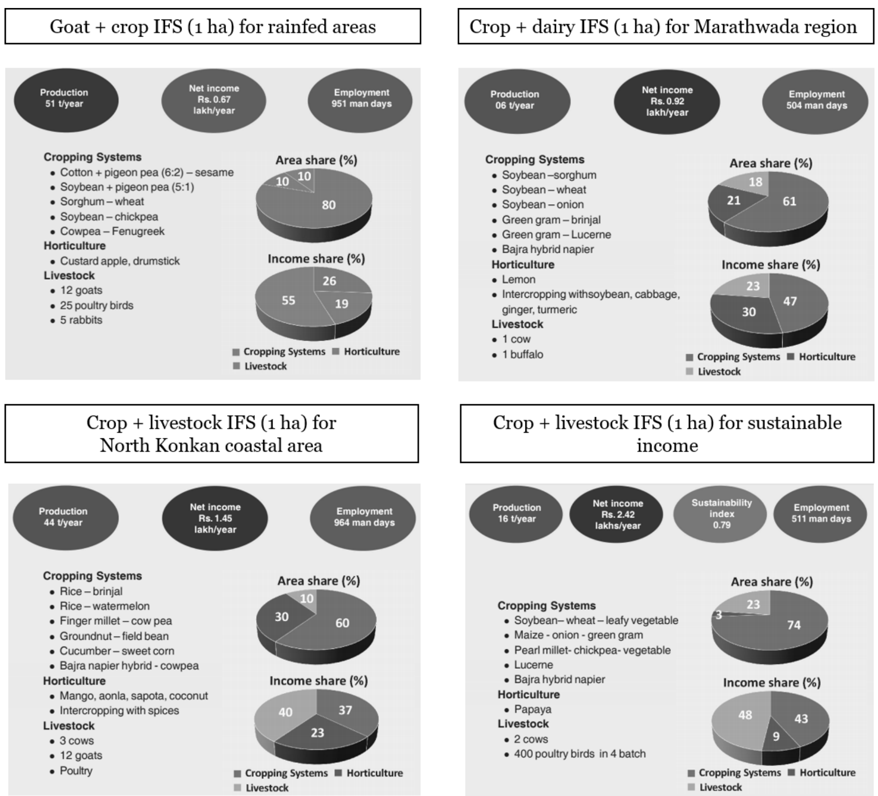
2.1.11.3 Issues and Suggestions

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:



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

On the basis of data/information received from AUs viz; Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar and 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

Components	Estimated Expenditure(Amt in ₹)
Crop Loan (72% of land Area)	114238
Horticulture (23.60%)	641532
Animal Husbandry (4.4%)	349126
Total	**₹ 1104896**

Dryland condition

Components	Estimated Expenditure (Amt t in ₹)
Crop Loan (50% of land Area)	12363
Horticulture (40%)	9333
Animal Husbandry (5%)	274360
Farm Pond (5%)	-
Total	**₹ 296056**

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

Chapter 2.2 Agriculture Infrastructure
2.2.1 Storage Godowns and Market Yard

2.2.1.1 Introduction:

Agriculture sector is critical to India's development, for it contributes 14.1% to the nation's GDP and employs 52% of the total workforce. Indian agriculture sector, despite its high potential is constrained by supply chain inefficiencies and huge post-harvest losses arising out of inadequate storage.
The rural-urban supply chain is not only crucial for food security but also for the income of those employed in the urban and rural areas, be it farmers, wholesalers, truckers, processors and retailers that are part of the supply chain. Fruit and vegetable growing hubs with marketable surpluses have potential for a sustainable supply. Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centres. The issue of warehousing infrastructure shortages has become more important. There is a significant gap between the demand and supply of storage infrastructure in the country. Although 100% FDI is allowed for the warehousing sector, there has been moderate growth in the private warehousing sector and initiatives are small and sporadic.

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

There has been significant growth in agriculture production and productivity over the years. However, the producers/farmers continue to face hurdles in realizing 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 need a well-developed infrastructure / adequate captive storage capacity of their own at the village, or facilities available for hiring 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 are avoided and also their credit needs are met with so that they are not compelled for distress sale of their produce.

2.2.1.2 Availability of Infrastructure, critical gaps :

The Central Government has announced various schemes to increase productivity on a commercial basis, viz. AEZs, Agri Clinics and Agri Business Centres etc. which demands creation of improved techniques for processing, grading, storage facilities etc. The details of storage capacity created in the district is as under:-

Sr.No	Particulars	No of Godowns	Capacity (MT)
1	APMC Main Committees	11	14,950
2	APMC Sub Committees	11	1,550
3	Owned by PACs of DCCB	166	20,100
4	State Warehousing Corporation	44	69,100
5	District Marketing Federation	4	9,000
5	Private	2	1,000
6	Cold Storage	5	1,500
7	Onion Storage Godowns	174	4,500
	Total	**417**	**121,700**

With a view to minimizing post-harvest losses of horticulture produce, Government of India has launched a new Capital Investment Subsidy Scheme for construction/ expansion/ modernization of cold storage units.

Ground level Credit flow in past three years: (₹ in Lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	1770.00	2201.00	3989.00	549.00	10271.00	943.00	11722.00
DCCB	555.00	536.00	903.00	207.00	1974.00	202.00	1008.00
Total	2325.00	2737.00	4892.00	756.00	12245.00	1145.00	12730.00

2.2.1.3 Assessment of credit potential for FY 2023-24:

On the basis of the present level of production of agricultural & other allied products and surplus available, the storage capacity of 4.36 lakh MT is required for storage of estimated surplus production of 13.26 lakh MT as against the present available storage capacity of 1.22 lakh MT. Thus an additional storage capacity of 3.14 lakh MT is to be created to meet the present requirement.

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Storage Godowns	623000 T	0.040	623000 T	24920.00	14952.00
2	Cold Storage	167500 T	0.100	167500 T	16750.00	10050.00
3	Onion Storage	44600 T	0.500	44600 T	22300.00	20070.00
4	Units Under ISAM	290000	0.040	290000	11600.00	6960.00
5	Electronics Weighing Centers	15	90.000	15	1350.00	1215.00
6	Quality Contrl Labs	4	10.000	4	40.00	36.00
7	Information Kiosks	11	75.000	11	825.00	742.50
8	E-Trading Units	3	60.000	3	180.00	162.00
9	Modernisation of APMCs/Sub APMCSE-Trading Units	7	75.000	7	525.00	393.75
					Total	54581.25

Projections have been made taking into consideration estimated long term potential available in the district in the form of production of various agricultural commodities, increasing trend towards adoption of floriculture and growing of exotic vegetables. Block-wise details are given in annexure I.

2.2.1.4 Critical intervention required for creating definitive impact in the sector

a) Agriculture Produce Marketing Committee and DDR office, may conduct a joint survey for ascertaining the exact available storage capacity to arrive at the additional requirements to be created in the district. In view of the increased vegetable production under of polyhouse in the district, co-operative and private sector may venture into setting up of cold storage units.

b) At present godowns above 1000 MT capacity are not registered with warehousing authority for accreditations. There is a scope for development of Negotiable warehouse receipt system especially for soyabean and groundnut. It requires awareness creation at farmers' level.

2.2.1.5 Suggested Action Points: The action points required to be taken for smooth implementation of the schemes are as under:

(a) For Banks:

a) Banks may ensure prompt intimation to NABARD for conducting timely joint inspection, if any.
b) The financing banks and their controlling offices need to respond promptly to NABARD correspondence on gaps observed in the claims submitted and refund of advance subsidy in respect of identified cases.
c) The controlling offices of the financing banks need to ensure prompt submission of (a) claims for both advance and final subsidy, (b) Utilization Certificate (in Annexure-III format) for fully disbursed cases, (c) different documents required for processing the claims i.e. Completion Certificate, affidavit, compliance to JIC observations, etc.
d) Pledge finance to farmers and provision of market linkage to food processing/agroprocessing units may be made available to meet the objectives of the scheme.
e) v) The banks should popularise finance against warehouse receipits.
f) vi) Other than godown and cold storage, the bank should come forward to finance other infrastructure projects mentiond in the chapter.

(b) Government Departments/ Other agencies:

a) The Government of Maharashtra has been emphasizing upon the need to create more rural godown capacity as may be required in the next few years. Therefore, intensive efforts are required on a regular basis to popularize the schemes, especially among the farmers.
b) Booklets, brochures, operating guidelines of the schemes should be distributed to all bank branches to make Branch Managers aware of the Schemes and the various conditions governing them. There is a need to have a proper data base and a good MIS system in respect of the progress in the schemes. Though efforts were made in this direction, it has not succeeded.
c) (iv)The procurement mainly done at the APMC level and they need to develop storage (both dry and cold). The APMCs may meet finance requirement through NABARD under RIDF/WIF
d) The State Warehousing corporation (MSWC) may increase the warehousing capacity in the state and district through new godown construction and more utilization of its existing capacity
e) The New godowns constructed should be as per the specification and details under which the subsidy is sought – Action – banks financing the projects and all related departments/entities.
f) The godown at the PACS level may be strengthened / modernized.
g) The godowns may be accredited for issue of NWRS and pledge financing. For pledge financing the MoU between the agencies may be carried out with the Banks.
h) The storage at the Producers level may be increased through formation of Producers Organization. The private participation in the warehousing sector to be encouraged through PPP and other options.

Chapter 2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction:

Soil and water are the two basic natural resources in agriculture. Land development activities include all activities undertaken by farmers to improve productivity of land, to prevent erosion of soil and to improve land quality which include, soil conservation measures, land reclamation, on farm development, farm ponds, rain water harvesting etc. Land provides food, fuel, fodder and shelter besides supporting other economic life supporting systems.

More and more emphasis is being given to soil and moisture conservation. The Agriculture Department, Government of Maharashtra, plays a key role in this regard, in association with Irrigation, Horticulture, GSDA and Social Forestry departments through various programmes like Jal Sandharan, NWDPRA, Western Ghat Development Programme, DPAP, Adarsh Gaon Prakalpa etc. good amount of understanding on organic farming is already there with entrepreneurs, NGOs, progressive farmers etc.

2.2.2.2 Availability of Infrastructure, critical gaps and interventions required, action points / issues to be addressed.

The area available for watershed development in the district is as under: -

(Ha)

Geographical Area	Area available for watershed development	Area treated so far	Balance area
23,190	23,190	7,628	14,562

There are 1356 micro watersheds in the district. Considering total availability of incomplete works, requirement of funds to complete balance works is ₹88625.00 lakh Comprehensive Watershed Development Programme is being implemented in the district since 1983. Jal Sandharan is also being implemented in entire Maharashtra since 1996. Intensive Watershed Development Programme is being implemented through different but related agencies collectively and through different State and Centrally sponsored programmes. NABARD supported two watershed development and two springshed development programmes are being implemented in the district covering around 2600 ha land.

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

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	8380.00	10416.00	18888.00	659.00	23009.00	1132.00	26260.00
DCCB	248.00	232.00	404.00	670.00	826.00	653.00	422.00
Total	8628.00	10648.00	19292.00	1329.00	23835.00	1785.00	26682.00

2.2.2.3 Assessment of Credit Potential for FY 2023-24:

The PLP projections have been made after consulting the stakeholders as also taking into account long term potential available in the district in the form of physical units and the related natural resources. Block wise details are mentioned in annexure I (₹ in Lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Land Reclamation	12300	0.180	12300	2214.00	1992.60
2	Land Levelling	20000	0.380	20000	7600.00	6840.00
3	LD Non-CADA	1520	0.350	1520	532.00	478.80
4	Vermicompost	7200	0.460	7200	3312.00	2980.80
5	Commercial Vermicompost	60	6.500	60	390.00	351.00
6	Organic Farming	2900	0.460	2900	1334.00	1200.60
7	Watershed/Rainfed Farming	5050	0.250	5050	1262.50	1136.25
8	Farm Ponds	860	1.100	860	946.00	851.40
					Total	15831.45

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

a) Arrangement of marketing facilities for organic farming products needs to be developed, so as to motivate more number of farmers for adoption of organic farming.

b) There is a need for establishing certifying laboratories for the benefit of organic farmers. There are many villages where farmers are producing traditional varieties of paddy without the use of chemical fertilizers and pesticides. Such areas need to be tapped for organic farming and proper guidance and demonstration may help in increasing the area under and nagli varieties may be promoted through organized research network so as to enable the farmers adapt to climate change. The Agriculture Department in association with sugar factories and banks may prepare a plan for reclamation of saline/alkine lands.

2.2.2.5 Suggested Action points:

a) The Dept. of Agriculture need to popularize organic farming, covering usage of bio-fertilizer, bio-pesticide, vermin compost, NADEP compost, organic manure/ compost from bio conversion of municipal garbage etc. An area development scheme may be prepared by Agriculture Department in consultation with banks. The Lead Bank may convene a meeting to allocate the plan among banks and ensure implementation.

b) Reclamation of saline land would require activities, which have the potentials to generate high post development income commensurate with the cost of reclamation. Sub-surface drainage is one such viable agricultural intervention. However, the same needs to be undertaken with a cluster approach since the infrastructure cost involving common drainage outlet is considered as viability works out only when such cost is shared by all landholders in the given area. The Agriculture Department may prepare a plan for the beneficiaries.

c) The success of such programmes largely depends upon people's participation. More coordinated efforts on the part of all the agencies involved in this activity are necessary to ensure more and more participation of people. SHGs, NGOs, Farmers' Clubs etc. need to be encouraged to motivate the people. Dryland horticultural crops can be financed in the treated areas. Short duration vegetable crops, which give better returns, need to be encouraged. The KVK in consultation with Agriculture Universities may prepare a plan promoting dry land crops.

d) The village watershed committee of completed watersheds may form farmers club which can be trained for preparing area development scheme for the watershed village. These clubs may graduate into a business correspondent.

e) There is a need to promote micro irrigation systems in association farmer's ponds**.**

f) Institutional credit may be made available for alternate land use system like dry land horticulture, silvi-pasture, etc. in watershed areas under various programmes. A banking plan for these areas may be prepared by Lead Bank and placed for discussion.

g) In view of increase in life saving irrigation facilities through farm ponds and other water harvesting structures, the banks may orient themselves towards financing dry land farming and assess credit requirement and develop credit plans for watershed treated villages;

h) Financing of Farm ponds/other rain water harvesting structures may be given priority by the banks. Special Banking Plans are prepared for completed watersheds and community may be supported with bank credit.

Government Department:

a) Agriculture Department may formulate area development scheme for reclamation of alkaline/saline land. The scheme may be discussed in the committee formed by Lead bank and targets may be allocated to each bank.

b) A model scheme on plastic mulching may be prepared by KVK and circulated among banks for implementation. A banking plan for the activity may be prepared and circulated among banks.

c) A model scheme for reclamation of wastelands through silvi-culture be prepared by prepared by Agriculture Department and circulated among banks for implementation.

d) There is a need to popularize the scheme on farm ponds completed with micro-irrigation system.

e) Awareness on Integrated Nutrient Management & Integrated Pest Management may be mooted to reduce the dependence on chemicals in agriculture.

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

2.2.2.6 Other Related matter:

Banks need to form Joint liability Groups/User Groups in completed command area and train them to take responsibility of distribution network and maintenance. In view of Considering the increase in life saving irrigation facilities through farm ponds and other water harvesting structures, banks may orient their branch staff towards financing for dry land farming and assess credit requirement and develop credit plans for treated watershed villages. DSAO 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 Dept. Farmers may be continuously trained on improved technology packages/ farming practices and NFS activities. Agriculture department undertakes land development in the command areas of major irrigation projects and executes the land leveling works in the command area of medium and minor irrigation projects.

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Chapter 2.2.3 Agricultural Infrastructure – Others

2.2.3.1 Introduction

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

Excessive use of nitrogenous fertilizer by the farmers in the district has shifted the NPK ratio to 18:9:1 instead of 4:2:1. This has also degraded the land. In comparison, application of bio fertilizers have shown 10-15% increase in productivity while preserving the soil quality. Application of bio pesticides also enhances productivity and at the same time provides safe crops fit for human consumption. Satara district has set a target of food grain production of 13615100 MT.

Tissue Culture: Tissue culture involves micro-propagation of tissues of the selected elite plants and daughter suckers. The process consists of five important steps: Initiation, Multiplication, Shooting & rooting, Primary Hardening in green houses and Secondary Hardening in shade houses. Strict adherence to aseptic standards and micro-climatic conditions and care during the hardening process alone can ensure success.

Plant tissue culture is a collection of techniques used to maintain or grow plant cells, tissues or organs under sterile conditions on a nutrient culture medium of known composition. Plant tissue culture is widely used to produce clones of a plant in a method known as micro propagation. Different techniques in plant tissue culture may offer certain advantages over traditional methods of propagation, including:

- The production of exact/multiple copies of plants that produce particularly good flowers, fruits, or have other desirable traits.
- To accelerate production of mature plants of ‘true to type’ to mother plant.
- The production of multiples of plants in the absence of seeds or necessary pollinators to produce seeds.
- The regeneration of whole plants from plant cells.
- The production of plants in sterile containers that allows them to be moved with greatly reduced chances of transmitting diseases, pests, and pathogens.
- The production of plants from seeds that otherwise have very low chances of germinating and growing, i.e. orchids and *Nepenthes*.
- To clean particular plants of viral and other infections and to quickly multiply these plants as 'cleaned stock' for horticulture and agriculture.

Agriculture biotechnology: Applies a range of scientific tools including genetic engineering to different aspects of agriculture in order to create, improve/modify plants, animals and microorganisms. It has emerged as a new source of genetic diversity for crop improvement and has led to the development of drought tolerant crop varieties.

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

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

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

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

- The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.
- Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken. Bankers should continue to finance proactively to these trained farmers as it is helpful in creating infrastructure.
- Backward linkage of bio fertilizer may lead to better pricing and establishment of these units.
- The neutraceutical 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.
- 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 etc. are in the purview of this sector.
- Crop-based developments in disease control, superior livestock, seed production can be provided through exposure visits of farmers to such national ICAR/CSIR institutions, SAUs.

2.2.3.3 Assessment of credit potential for FY 2023-24:

The supply of the inputs needs to be augmented and made consistent. The block wise physical and financial projections for the year 2023-24 are given in Annexure-I.

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Bio Fertilisers	25	13.00	25	325.00	292.50
2	Seed processing	15	10.00	15	150.00	135.00
3	Bio Pesticide units	10	2.00	10	20.00	18.00
4	Tissue Culture	5	75.00	5	375.00	337.50
5	Bio pesti fertilisers	25	30.00	25	750.00	675.00
6	Processing units	50	10.00	50	500.00	450.00
					Total	1908.00

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

- Easy and adequate availability of credit is must for boosting the vermi-composting units in the district.
- Dissemination of knowledge and information about these activities, Biotechnology through workshops / trainings at village level / block level through agriculture field officers, NGOs, KVK representatives, etc. would have a definitive impact in this sector.

2.2.3.5 Suggested Action Points –

Government Departments

- There is a need for more tissue culture and seed production units in the district for addressing the issue of availability of quality plants and seeds and better returns from quality seed production to the farmers.
- ATMA and Agriculture Department encourage adoption of organic fertilizers/pesticides by farmers in the district through wide dissemination of information.
- The activities such as vermi-composting, NADEP method of compost, use of bio-fertilizer are required to be popularised through extension work by Agriculture/Horticulture Department. NGOs can also work to popularise such practices more effectively among farmers in this area.
- ATMA is in the process of forming a Producer Company of farmers growing *'Ghansal'* variety of rice in Satara-Jaoli block. Use of bio-fertilizers/vermin-compost will help in retaining the aroma besides increasing productivity, ensuring sustainable production without depleting natural flora of the soil. This will help in bringing more area under *'Ghansal'* variety thereby helping in crop diversification.

Banks

- Banker should finance vermi-compost units as it helps in increasing productivity of farm lands as also reducing input costs especially chemical fertilizers. This will also promote the organic farming in the district.

Chapter 2.3 Agriculture: Ancillary Activities
2.3.1 Food and Agro processing

2.3.1.1. Introduction

The post-harvest technology and management (food and agro processing) plays a crucial role in value addition to agriculture and has been identified as a thrust area by the Government of India and finance upto ₹10 crore has been included under Priority Sector Lending (PSL) by RBI. The climate of the district is suitable for a range of plantation and horticultural crops assume great significance due to the potential of export, their sustenance in dry conditions and good returns. The following table shows production of few horticulture crops and food grains where some processing can be done.

Status of Production Base of various food crops (Area in ha./prodn. in MT, Base 2014-15)

Sr. No.	Type of crop	Area Sown	Annual Prodn. (MT)	Losses during harvesting, marketing, etc. 8%	Consumed / marketed in raw form 10%	Produce available for processing
1	Sugarcane	70000	7280000	582400	728000	5969600
2	Paddy	37900	70400	5632	7040	57728
3	Bajra	50000	32200	2576	3220	26404
4	Soybean	53700	90900	7272	9090	74538
5	Groundnut	23500	33500	2680	3350	27470
6	Pulses	30300	17700	1416	1770	14514
7	Maize	9500	19300	1544	1930	15826
8	Major Fruits	31821	169785.29	(30%) 50935.00	16978.00	101872.00
9	Major Vegetables	31541	522929.15	(30%) 156878.00	52293.00	209171.00

2.3.1.2 Present status of post-harvest activities in the district: There are different units in the district for processing of food grains, fruits, vegetables, sugarcane and also cotton. However, the details such as commodity wise numbers, capacity etc. are not readily available.

2.3.1.3 Availability of Infrastructure, critical gaps:

Sugarcane is the major crop in the district, with more than 80000 ha under cultivation. Gur making is a cottage industry practiced mostly in Patan and Karad Talukas. The jaggery produced is sold through the Agriculture Produce Marketing Committee, Karad and purchased by large suppliers.

Agro processing: Major agriculture commodities are for consumption at domestic market although there are many processing units in the district. Groundnut, ginger, turmeric, soybean are the major crops grown in Koregaon, Satara and Wai, i.e. the Krishna basin of the district. Turmeric polishing and powdering offers scope, as the same is either sold to the traders at Sangli or powdered on a small scale at the village level. Rice mills, Masala making, starch, popcorn and poultry feed making are other potential processing activities.

Bakery Products: Two units with Khadi Village and Industries Board's assistance have been set up in Patan and Mahabaleswar talukas.

Vegetables & Horticulture crops: The district is famous for strawberry grown in Mahabaleswar taluka. However, this crop is highly perishable and has a limited shelf life. Strawberry products manufactured by MAPRO are quite famous. MAPRO is a major processing unit under cooperative fold in the district. The district can be treated as hub for food processing units, especially Khandala Taluka. M/s Chordia Food Products has set up its food park at Shirval. Another mega food park in the area at Degaon designated by GoI is coming in Satara District. It should gather momentum once it is fully operationalised. The district offers tremendous potential for pomegranate processing. A hi-tech pomegranate processing unit with 100% FDI has been set up in the district. There is ample scope for manufacture of RTS beverages from fruit.

Scope for processing: Satara district is very advanced in agriculture / horticulture, and production / yields have gone up substantially. With a view to earn better prices, processing/ cold storage is the need of the hour. There are rice mills, tomato processing units, oil mills, powder making units, mostly in the small and tiny industry sector. Activities related to processing that have been taken up by SHGs are Papad / pickle making, cashew processing, Masala making, vermicelli making and popcorn making etc.

Apart from the above, contract broiler farming is slowly picking up in the district and there is potential to set up poultry processing units. Processing of milk into Paneer, Mawa, etc. also holds potential. There is ample scope for growth of agro / food processing sector, as the district offers favourable conditions for development of this sector and climatic conditions are conducive for cultivation of the produce required for processing. Close proximity to Mumbai and Pune also offers ready market to the industry.

With a vast potential for development of agro-processing sector and establishment of dedicated mega food-park, things are expected to move at a faster pace in the time to come.

Cold chain needs to be developed in the district.

Investor meets need to be organised to attract investment in vegetable and fruits processing sector, adopting Individual Quick Frozen (IQF) technology etc.

Existing arrangements for networking the production, marketing, storage, post-harvest handling and processing etc.

There are 5 cold storages in the district and plan to have additional seven. In addition units like MAPRO, MALAs, Pure Berrys, MANAMA, etc., preserve their processed fruits at their premises before bottling them as per requirements of the market. One food park under Central Government scheme is in operation in the district at Shirval in Khandala taluka. There are two other food parks coming up at Degaon and Sangvi in Satara district.

NABARD provides promotional and developmental support with respect to conduct of MEDP, Skill Development Programme/Agri clinics Agri Business Centres (ACABC) units and R&D support etc. relating to food processing sector.

Supportive infrastructure for agro / food processing has been created through credit linked capital investment subsidy schemes of GoI through NABARD/NHM; like Cold storages, Onion Godowns, Rural Godowns, scheme for development of Commercial Horticulture through production and post-harvest management and scheme for development and strengthening of Agri Marketing Infrastructure, Grading and Standardization.

Satara has been identified for Grapes, Grape wine and Onion under the Agri Export Zones notified by GOI. Financing of farmers under the AEZ aims at giving a boost to agricultural exports through provision of bank loans to farmers for growing identified crops/ commodities adopting suitable technology and effective arrangements between farmers and processors / exporters. Demand exists in local markets as well as in Mumbai, Pune, etc.

Agro processing sector requires large working capital due to seasonal availability of raw material. The units like rice mills, oil mills, tomato puree / ketchup manufacturing units, etc. 50% of their credit requirement may be dispensed as bank credit.

There are processing units in the small scale set up in the district, like Koyna Agro, Royal Foodstuffs, Chordia Food Park, Mapro Foods, Nisarg Biotech, Mahabaleswar Honey producers' society etc. They provide local outlet for horticultural crops. In addition, the Ajinkya Tara Fruits, Flowers and Vegetable Marketing Society has established a good network for sale of flowers of its members to distributors in Mumbai, Delhi and Pune markets.

Review of Ground Level Credit:-Although the circular has been issued regarding separate code for agro processing in LBR reporting system, the data on financing to agro processing sector is not being compiled and it is not readily available.

2.3.1.4 Assessment of credit potential for 2023-24:

The PLP projections have been made based on the consultation with various stakeholders and after taking into account past trends as also long term potential available in the district in the form of physical units and the related natural resources in the district. The agro based activities like dal mills, oil mills, rice mills, flour mills, essential oils, making food products like jams, jellies making, tomato puree and ketchup, pickles, fruit concentrates, mushroom, bakery products, wine, turmeric processing, animal feed unit and jiggery making units etc. are having potential in the district but not taken up. Keeping in view high ground level credit flow in the agri-ancillary sector and the initiatives being taken in the sector, the projections have been accordingly assessed.

Block wise physical and financial projections for the year 2023-24 are given in Annexure-I

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Oil Mill	20	60.000	20	1200.00	960.00
2	Dal Mill	20	22.000	20	440.00	352.00
3	Rice Mill	17	15.000	17	255.00	204.00
4	Flour Mill	70	5.000	70	350.00	280.00
5	Jagerry Making Unit	140	1.000	140	140.00	112.00
6	Turmeric & Spices Processing	15	15.000	15	225.00	180.00
7	Fruit & Vegetable Processing Unit	40	50.000	40	2000.00	1600.00
8	Dairy Products	165	1.500	165	247.50	198.00
9	Bakery Units	165	10.000	165	1650.00	1320.00
10	Animal Feed Unit	28	15.000	28	420.00	336.00
11	Food Park	20	500.000	20	10000.00	8000.00
12	WC for food/ agro processing					3350.00
					Total(including others)	16892.00

2.3.1.5 Critical Intervention Required:

1) Although the district is well connected by road to important cities like Pune, Mumbai, Bangalore and Hyderabad, the rail connectivity is not to the desired level for these cities.
2) There is need for two grading and packing houses at each block.
3) There should be at least one cold storage per block, which is needed to be set up to facilitate storage of perishable commodity.
4) There is no guarantee of assured power supply throughout the year.
5) There is good quantity of production of pomegranate, strawberry, grapes, ginger, turmeric, onion and chilies in the district. In fact the district is having monopoly in production of strawberry, ginger and turmeric. The dedicated efforts are needed for development of processing industry for these commodities. The department has to give publicity of their schemes by organizing workshops, seminars and training programmes.

6) Issues concerning supply chain.

Most of the fruits and vegetables are sold at open places. The specific commodity markets with good quality packing of the fruits need to be developed. The NGOs, ZP, and SHGs should come forward to develop markets and Agri Malls. The DRDA can allot stalls to SHG groups and farmers' club. The contract farming is also not developed in the district to the desired level. Very few commodities like potato, baby corn and onion are covered under contract farming. Further only two three companies like Field fresh India Ltd and Pepsico are active in contract farming. The working capital requirement of food & agro processing units operating in the district is ample.

2.3.1.6 Suggested Action Points

For Banks:-

a) Activities related to tomato sauce, pomegranates, rice mill as SHG activity in identified clusters could be financed on a large extent. The clusters and activities need to be identified by bankers/ DRDA officials. b) Better coordination among banks and the industries in the district through DIC, Associations, Chambers of Commerce, etc., will provide better understanding of their problems and equip banks to extend more finance.

For Govt Departments:-

a) Efforts have to be made to ensure assured electricity supply to processing units. b) Detailed industrial potential survey of the district may be carried out by DIC or KVIB to bring out the raw material based and demand / market based potentials. c) DIC/DRDA/KVIB and other sponsoring agencies may strengthen post sanction supervision and provide guidance to the units financed by the banks under various sponsored programmes. d) As mentioned above, marketing, quality control and standardization are a few areas, which need attention. These facilities need to be created on priority basis. e) Quality testing labs may be set up in the district. f) Further, it is necessary to ensure that the trained persons take up the activities and support/ guide/ motivate/ encourage them till the time they can manage the activities successfully on their own. More number of training programmes needed to be considered under Skill India scheme. g) Development of assured market, machinery to update the entrepreneurs on market trends & Consumers' preferences etc. by DIC will be of great help to the processing units. i) Promotion and hand holding of Farmers Producer Organizations, to act as a link between the producers and the food processing industry.

Chapter 2.3.2 Agriculture Ancillary Activities - Others

2.3.2.1 Introduction:

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

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

A scheme for setting up of Agri clinics and Agri business centers has been launched with active participation of NABARD. The Scheme aims at supplementing the existing extension network to accelerate the process of technology transfer to agriculture and providing supplementary services of input supply and services for which farmers presently depend largely upon state agencies.

2.3.2.2 Availability of Infrastructure, critical gaps :

- Satara district has a very good network of cooperatives/ institutions at ground level with 953 Primary Agriculture Cooperative Societies (PACS), Farmers' Service Societies(FSS), Large-sized Adivasi Multi-purpose Societies (LAMPS), milk cooperatives, Non-agri Cooperative Societies, marketing (panan) cooperatives, Producers' Cooperatives which includes sugar factories, weavers' cooperatives, industrial cooperatives, Fisheries Cooperatives, Lift Irrigation Cooperatives, Farmers Producer Organizations (FPOs) etc. Hence, there is good scope for financing these institutions in view of their primary objectives of facilitating farmers' financing for agriculture and allied activities, aggregation and marketing of their produce, providing remunerative price to farmers' produce, etc.
- Agriculture graduates have immense opportunities for providing consultancy services like soil and water testing, application of appropriate seeds, fertilizers, pesticides, etc. along with sale of these agri related inputs, farm equipment, etc. Thus, there is scope for ACABC finance.
- Government of India instituted a Special Fund in NABARD with a corpus of ₹ 2000 Crore during 2014-15 for providing direct term loans to establish infrastructure in the Mega Food Parks as also to the individual processing units to be set up in the designated Food Parks, at affordable rate of interest of around 10% p.a.
- Keeping in view the rural population and existing credit linkage of SHGs in the district, there is still a potential of formation of 4000new SHGs. MFIs have a big role to play to cater to such a huge population for micro-finance. Further, there is ample scope for financing to existing SHGs which have been doing good work by starting their own micro-enterprises or income generating activities.

2.3.2.3 Assessment of credit potential for FY 2023-24: (₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loans to Marketing Societies/ FPOs	11	25.000	11	275.00	247.50
2	Loans to PACS	20	20.000	20	400.00	360.00

3	Loans to MFI/NBFC	11	20.000	11	220.00	198.00
4	ACABC	165	20.000	165	3300.00	2310.00
					Total	3115.50

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

- Micro-level survey through cooperative department, NGOs, BCs, etc. to identify the category wise requirement of loans of these cooperative institutions would help banks in tapping the activity wise potential and enhance their financing in the district.
- As most of these candidates do not have prior experience, there is general reluctance among bankers in supporting these neo-entrepreneurs for establishing Agri-clinics and/or Agri-business centers. Hardly 25 to 30% trainees are benefitted by ACABC scheme in the district. There is should also be full-fledged ACABC training center in the district.

2.3.2.5 Suggested Action Points:

For Banks:

- Considering the wide gap in availability of extension services at ground levels, there is an urgent need for establishing more ACABCs in the district. The farmers in the district are progressive and have been taking keen interest in adopting allied activities like dairy, poultry etc. The production and productivity in the allied sectors can be greatly enhanced by improved extension support. In view of this, banks may play a proactive role and finance eligible trained graduates under ACABC.
- Controlling offices of the banks may consider sensitizing branch managers about the ACABC scheme in view of good potential in the district and allocate suitable targets.
- Banks may consider financing viable cooperatives (PACS/FSS/LAMPS) for on-lending to their members as the new business opportunity.

For Government Departments:

- The Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
- The concerned departments may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities.
- Coordination is needed among banks, ACABC training centres, university and the departments concerned for promoting ACABC units.
- Profitable and well managed PACS may be encouraged by co-operative department to progressively move towards functioning as Agro Service Centres by providing credit plus services to their members thereby increasing their existing income streams.

2.3.2.6 Other related issues:

Financing Farmers' Producers' Organizations (FPOs)

2.3.2.6.1 Introduction

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

2.3.2.6.2 NABARD Support to Producer Organizations

NABARD has been extending support to producer organizations adopting a flexible approach to meet the credit and other supporting needs of producers. Credit cum grant support is being extended to POs through separate subsidiary called NabKisan for meeting their investment as well as working capital requirements. Grant support is mainly being used as accompanying measures for capacity building & market interventions.

2.3.2.6.3 New Initiatives of Govt. of India/ NABARD

Realizing the importance of collectivization and role of FPOs in enhancing the producer's income through collective action, Govt. of India in the Union Budget 2014-15, has established "Producers Organization Development and Upliftment Corpus (PRODUCE) Fund of ₹200 crore in NABARD to be utilized for the building and promotion of 5000 Farmer Producer Organizations (FPOs) in the next two years. This initiative would go a long way in addressing the initial requirements of the emerging Farmer Producer Organizations which, in turn, would provide new business opportunities for financing institutions, to support them with credit. In order to further boot the flow of bank credit to FPOs, the RBI has included lending to FPO by commercial banks and Regional Rural Banks as lending under Priority Sector.

FORMATION AND PROMOTION OF 10,000 FARMER PRODUCER ORGANIZATIONS (FPOs)

Central Sector Scheme (CSS), Government of India, Department of Agriculture, Co-operation & Farmers' Welfare Ministry of Agriculture & Farmers' Welfare vide it's operational guidelines dated July 07, 2020 introduced the captioned scheme for implementation for the benefit of farmers with the following objectives:

- To provide holistic and broad based supportive ecosystem to form new 10,000 FPOs to facilitate development of vibrant and sustainable income oriented farming and for overall socio-economic development and wellbeing of agrarian communities.
- To enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns through better liquidity and market linkages for their produce and become sustainable through collective action.
- To provide handholding and support to new FPOs up to 5 years from the year of creation in all aspects of management of FPO, inputs, production, processing and value addition, market linkages, credit linkages and use of technology etc.
- To provide effective capacity building to FPOs to develop agriculture entrepreneurship skills to become economically viable and self-sustaining beyond the period of support from government.

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CHAPTER 3

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

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

Classification of MSME:

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

(i) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

(ii) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;

(iii) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Description of eligible categories under the priority sector of MSME:

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

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

(i) Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that confirm to the definition of MSME.

(ii) Loans to entities involved in assisting the decentralized sector in the supply of inputs and marketing of output of artisans, village and cottage industries. In respect of UCBs, the term “entities” shall not include institutions to which UCBs are not permitted to lend under the RBI guidelines / the legal framework governing their functioning.

(iii) Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries (Not applicable for UCBs).

(iv) Loans sanctioned by banks to NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector for on-lending to MSME sector as per the conditions specified in the Master Directions (not applicable to RRBs, SFBs and UCBs)

(v) Loans to registered NBFCs (other than MFIs) for on-lending to Micro & Small Enterprises as per conditions specified in the Master Directions (not applicable to RRBs, SFBs and UCBs)

(vi) Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card and Weaver’s Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).

(vii) Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders as per limits and conditions prescribed by Department of Financial Services, Master Directions - Priority Sector Lending – Targets and Classification - 2020 12 Ministry of Finance from time to time, will qualify as achievement of the target for lending to Micro Enterprises.
(viii) Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.

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

Three basic objectives of the CHAMPIONS portal are as follows:

1. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.

2. To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.

3. To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

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

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

Priority Sector Lending guidelines for MSMEs:

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

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

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

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

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

3.2 MSMEs are an important employment generating sector, especially in the backdrop of dwindling employment opportunities in the agriculture sector. Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduces migration and ensures inclusive growth.

The following activities have potential from the view point of MSME sector in the district. The incentives like subsidy for capital investment, exemption from sales tax, excise duty, electricity tax, etc. are available to these units.

Sub-sector	**Activities**
Agro processing	Dal mills, oil mills, rice mills, flour mills, essential oils etc.
Metal based	Fabrication units, welding units, lathe machines, etc.
Forest based	Wooden articles, bamboo products making etc.
Non-metallic	Brick making, plastic articles making etc.
Food products	Jams, jellies making, Tomato puree and Ketchup, pickles, fruit concentrates, Mushroom, bakery products, wine, etc.
Handloom / Handicrafts	Silk and cotton garments, etc.
Village industries	Rope making, imitation jewellery, etc.

Sugarcane is abundantly available even after meeting the requirements of all the sugar mills. As such there is scope for gur/jaggery making. Incentives from the Government are available on the basis of location of the industrial zones. All talukas in the district have been categorized as follows for the purpose:

'C' Zone	NIL
'D' Zone	Satara, Karad, Khandala, Khatav, Koregaon, Phaltan and Mahabaleshwar
'D'+ Zone	Wai, Man, Patan and Jaoli

3.3 Availability of Infrastructure and critical gaps, suggested action points:

- ✓ DIC plans to develop five more industrial estates at Kesurdi Phase II, Khandala Phase III Vele, Phaltan additional and Degaon-Satara with total area of 2590.87 ha.
- ✓ Units under pipeline / proposed:- 17, Mega, 147 large, 16 medium, 282 small and 1254 micro small scale industries with total investment of ₹ 863451 lakh and capacity to provide employment to 73150 workers.
- ✓ SEZ for engineering goods in Khandala and Phaltan talukas.
- ✓ Four cooperative industrial estates at Malkapur, Satara Road, Karad, and Vaduj developed over an area of 149 ha.
- ✓ Rural Industries Development Cooperative Society (multipurpose) in each taluka involved in various activities like carpentry, blacksmithy, brick industries, ready-made garments, leather works, food processing, rope making, cane activities, leaf plates, knitting/weaving, etc.
- ✓ NABARD has issued detailed guidelines on rural tourism and the eligible items there under for bank finance.
- ✓ Maharashtra's first Satara Mega Food Park has come up in the district. It will boost the industry.

Developmental programmes undertaken by NABARD:

a) Grant Support to RSETIs promoted by banks and also for RUDSETIs to sponsor the training programmes
b) Grant Support to NGOs and other agencies for conducting exhibitions and meals related Non-farm sector promotion
c) Financial assistance towards Marketing initiatives viz., Rural Haat, Rural mart and promotional Exhibitions.
d) Loan cum grant projects will be supported by NABARD for promotion of identified purposes viz., Innovations, Cluster development, rural sanitation rural housing and rural tourism. The agencies eligible for assistance will be PR institutions, SHGs , SHG federations, Farmers clubs ,registered POs PACS, banks, RRBs, Private companies as part of CSR, KVKs NBFCs , Housing Finance companies etc.

3.4 Assessment of potential for FY 2023-24 (₹ in Lakh)

Sr No	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
A	**Term Loans (Integrated TL and WC)**				
(a)	**Manufacturing sector enterprises**				
1	Micro Enterprises	50.000	260	13000.00	10400.00
2	Small enterprises	300.000	20	6000.00	4500.00
3	Medium enterprises	2000.000	3	6000.00	4500.00
	Sub Total			25000.00	**19400.00**
(b)	**Service sector enterprises**				
1	Micro enterprises	40.000	200	8000.00	6400.00
2	Small enterprises	200.000	15	3000.00	2250.00
3	Medium enterprises	1500.000	3	4500.00	3375.00
	Sub Total			15500.00	**12025.00**
	Term loan- total				**31425.00**
B	***Working Capital (@ 25 % of term loans)**				
(a)	**Manufacturing sector enterprises**				
1	Micro Enterprises	15.000	520	7800.00	6240.00
2	Small enterprises	80.000	55	4400.00	3300.00
3	Medium enterprises	500.000	3	1500.00	1125.00
	Sub Total			13700.00	**10665.00**
(b)	**Service sector enterprises**				
1	Micro enterprises	10.000	560	5600.00	4480.00
2	Small enterprises	50.000	30	1500.00	1125.00
3	Medium enterprises	375.000	2	750.00	562.50
	Sub Total			7850.00	**6167.50**
	Total of Manufacturing and Service sector				**16832.50**
C	**Additional Micro entreprises**	9.499	10730	101927.50	**91734.75**
	MSME Grand total				**139992.25**

3.5 Suggested Action Points:

For Banks:-

a) Activities like rice mill, brick making, fabrication, stone crusher, etc., taken up as SHG activity in the identified clusters could be financed to a large extent under NRLM. Bankers and DRDA officials need to identify the clusters and activities.

b) Activities related to tomato sauce, pomegranates, rice mill as SHG activity in identified clusters could be financed to a large extent under NRLM. The clusters and activities need to be identified by bankers/ DRDA officials.

c) Better coordination among banks and the industries in the district through associations, chambers of commerce, etc., will provide better understanding of their problems and equip banks to extend more finance.

d) Banks need to publicize, popularize and also encourage the Stand-up India scheme introduced by GoI. Under this scheme finance from ₹ 10 lakh to ₹ 1 crore is available for manufacturing, services sector units. In this connection, a special workshop and sensitization programme was also conducted. In all meetings where bankers are present NABARD and lead bank advise bankers to implement the scheme in a big way.

For Govt Departments:-

a) Efforts have to be made to ensure assured electricity supply to industrial units.

b) Detailed industrial potential survey of the district may be carried out by DIC or KVIB to bring out the raw material based and demand / market based potentials.

c) DIC/DRDA/KVIB and other sponsoring agencies may strengthen post sanction supervision and provide guidance to the units financed by the banks under various sponsored programmes

d) As mentioned above, marketing, quality control and standardization are a few areas, which need attention. These facilities need to be created on priority basis.

e) Formation of clusters: There is very good scope for cluster formation as far as fabrication units, leather tanning units, strawberry, ginger, turmeric cultivating famers etc. It will give tremendous boost to the credit flow and also a separate identity for the district.

Chapter 4

Credit Potential for Exports, Education and Housing

4.1 Export Credit

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

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

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

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

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

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

Signing of MoU between NABARD and APEDA

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

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

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

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

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

GoI Reforms to promote agri exports

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

Government of Maharashtra - Agriculture Export Policy 2022

Cluster Development Programme – Identified Clusters

Sr.No.	Product	Districts
1	Banana	Jalgaon, Nanded, Nandurbar, Akola, Pune, Solapur, Dhule, Parbhani, Buldhana, Wardha, Kolhapur, Hingoli
2	Pomegranate	Nasik, Solapur, Ahmednagar, Pune, Sangli, Osmanabad, Washim, Buldhana, Latur
3	Grapes	Nasik, Sangli, Solapur, Pune, Osmanabad, Ahmednagar
4	Onion	Nasik, Ahmednagar,Pune, Solapur, Jalgaon, Dhule
5	Vegetable	Nasik, Ahmednagar, Pune, Jalgaon, Nagpur, Thane, Palghar
6	Red chillies	Nandurbar, Buldana, Nagpur
7	Alphonso Mango	Ratnagiri, Sindhudurg, Raigad
8	Cashews	Ratnagiri, Sindhudurg, Raigad, Kolhapur, Palghar,Thane
9	Fish material	Mumbai Suburbs, Mumbai City, Thane, Raigad, Ratnagiri, Sindhudurg
10	Kesar Mango	Beed, Ahmednagar, Aurangabad, Nasik, Latur, Jalna, Parbhani, Hingoli, Osmanabad, Nanded
11	Sweet Lime	Aurangabad, Jalna, Nagpur, Jalgaon, Amravati, Wardha, Beed, Nanded, Parbhni

Sr.No.	Product	Districts
12	Orange	Amravati, Nagpur, Akola, Wardha, Washim, Buldhana
13	Flowers	Pune, Satara, Nasik, Kolhapur
14	Raisins	Sangli, Nasik
15	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
16	Dairy Products	Ahmednagar, Pune, Satara, Sangli, Kolhapur, Solapur
17	Non – Basmati Rice	Chandrapur, Pune, Gondia, Bhandara, Gadchiroli, Nagpur, Palghar, Thane, Raigad
18	Meat products	Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli Buldana, Nagpur,
19	Pulses	Amravati, Yavatmal, Buldana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, Jalgaon, Dhule, Nasik,Ahmednagar, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.
20	Turmeric	Washim, Yavatmal, Sangli, Parbhani, Satara Wardha, Hingoli, Nanded
21	Oilseeds	Naded, Latur, Buldana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur,Beed, Jalgaon

Critical Interventions and Suggested Action Points

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

Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).

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

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

4.1.2 Major Exportable Agri/Horti Crops from Satara

Made in India is expected to invigorate the export sector also. More than 80% of the exports that takes place from the state of Maharashtra are done through Mumbai, Pune and Nagpur. The items exported are mainly alphonso mangoes, grapes, strawberry, oranges, cotton, pomegranate, onion, vegetables and flowers. The exports are mainly to UK, USA, Europe and UAE. In order to achieve the requisite growth during XII plan, Ministry of Commerce, GoI has also envisaged the above items for export growth. In Satara, AEZs for two commodities have been identified, namely Onion and grapes. Although strawberry doesn’t feature in this, there is a vast potential for strawberry and pomegranate exports. There is a huge potential available for export of Strawberry, Pomegranate, Grapes, Flowers, Milk Products and Ayurvedic Medicines.

4.1.3 Assessment of credit potential for FY 2023-24

Export Credit was included in the Priority Sector during the year 2015-16. Details are given in annexure I

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Export credit for various commodities	46	200.00	46	9200.00	6440.00
					Total	6440.00

Agri Export Zones

GoI has so far approved and notified 48 Agri Export Zones (AEZs) for various crops/products all over the country. In Maharashtra, 8 Agri Export Zones have been notified and the details are given below:

Product	Districts/ Area Covered	State Nodal Agency
Grapes and grape wine	Nasik, Sangli, Pune, Satara, Ahmednagar, and Solapur	MIDC
Flowers	Pune, Nasik, Kolhapur and Sangli	MIDC
Onion	Nasik, Ahmednagar, Pune, Satara, Solapur and Jalgaon	MSAMB
Pomegranate	Solapur, Sangli, Ahmednagar, Pune, Nasik, Osmanabad and Latur, Satara	MSAMB

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.

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

GoI has developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) which is a first of its kind portal for students seeking Education Loan developed by GoI. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.

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

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

Central Sector Interest Subsidy (CSIS) Scheme

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

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

This scheme come into force vide notification dated 16 September 2015 of Government of India. New education loans sanctioned on or after the date of notification of the scheme with features as under will

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

National Education Policy 2020

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

Economic Survey of Maharashtra 2021-22 – Education

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

Action Points

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

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

4.2.2 Education scenario in Satara District

Urban and Rural population: - The urban population is 570378 which comprises male 291093 and female 279285. The rural population is 2433363 which comprises of male 1219749 and female 1213614. The total population between the age group of 15-24 is 504048 (male 265231+238817 female). It can be concluded that around 5.00 lakh plus population must be interested or eligible for higher education. Total strength of students from all the 3055 primary schools in the district is 321659. Total strength of students from all the 9652 secondary schools in the district is 186575. Total strength of students from all the 1363 higher secondary schools in the district is 85720. There are 38 colleges in the district of all faculty put together with total student strength of 45000. In this backdrop, loans for education are seen as investments for economic development and prosperity. Now a days as per the Government campaign of “Beti Badhao, Beti Padhao” there is a vast scope for higher education of girl child and people are to be inclined towards taking education loan.

4.2.3 Review of Ground Level Credit

The agency wise ground level credit disbursement during last three years was as under:

(₹ in lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs/RRB	36306.44	15374.79	36700.00	1010.00	41837.0	2578.00	
DCCB	7261.70	4912.07	7500.00	470.00	8400.00	73.00	
Total	43568.14	20286.86	44200.00	1480.00	50237.00	2651.00	

4.2.4 Assessment of Credit potential for FY 2023-24

(₹ in Lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Education loan (Higher, professional courses, etc.)	8700	5.50	11000	60500.00	60500.00
					Total	60500.00

Block wise details are given in annexure I

4.3 Housing

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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. The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
4. The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

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

4.3.2 Status of Satara District: - According to the 2011 census Satara district has a population of 3,003,741. Further, trend to have second house, may be for self-use or investment purposes, is fueling the demand for houses in Maharashtra. Pune, Satara being close to hill stations Mahabaleshwar and Panchagani as a cities are seeing the maximum boom in this sector.

Ground Level Flow of Credit and Target for the last three years was as under: - (₹ in lakh)

Agency	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23
	Target	Achievement	Target	Achievement	Target	Achievement	Target
CBs	60356.76	42833.55	43000.00	17933.00	48160.00	26330.00	NA
DCCB	16383.52	10600.59	11000.00	5925.00	12320.00	9086.00	NA
Total	76740.28	53434.14	54000.00	23858.00	60480.00	35416.00	NA

4.3.3 Assessment of Potential for the year FY 2023-24 (₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	New houses	7150	16.00	7150	114400.00	102960.00
2	Repairs	3000	6.00	3000	18000.00	16200.00
					Total	119160.00

Chapter 5 Credit potential for Infrastructure

5.1 Infrastructure – Public investments

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

5.1.1 Rural Infrastructure Development Fund (RIDF)

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

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

5.1.2 Status of RIDF in Maharashtra

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

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

Warehousing	634	698.03	404.69
Waste Water Management	21	67.48	47.65
Total	22534	20601.58	16181.98

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

Status of RIDF sanctions/disbursement in Satara district is as under as on 31/03/2022)

(₹in Lakh)

Activity	Project Nos	Amount Sanctioned	Amount Released	Balance
Bridge - PWD	51	**9191.24**	**4570.89**	**4620.35**
MISS - WRD	02	**47774.62**	**24345.81**	**23428.81**
Minor Irrigation (MI) - WRD	01	**6588.00**	**6588.00**	**0.00**
Roads PWD	21	**2156.76**	**1707.61**	**449.15**
Rural Roads RDAWCD	10	**2489.73**	**2133.72**	**356.01**
LTIF AIBP Priority III	4	128060.00	104954.00	23106.00
LTIF CADWM Priority III	1	949.00	949.00	0.00
Total	**90**	**197209.35**	**145249.03**	**51960.32**

5.1.4 Infrastructure support under RIDF

RIDF-LIST OF ELIGIBLE ACTIVITIES

A. Agriculture and related sectors (RIDF loan: 95%)

1. Minor Irrigation Projects/ Micro Irrigation
2. Soil Conservation
3. Flood Protection
4. Watershed Development/ Reclamation of waterlogged areas
5. Drainage
6. Forest Development
7. Market Yard, Godown, Mandi, Rural Haat, Marketing Infrastructure
8. Cold storage, Public/ Joint sector cold storage at various exit points
9. Seed/ Agriculture/ Horticulture Farms
10. Plantation and Horticulture
11. Grading/ certifying mechanisms; testing/ certifying laboratories
12. Community irrigation wells for the village as a whole
13. Fishing harbour/ jetties
14. Riverine Fisheries
15. Animal Husbandry
16. Modern Abattoir
17. Medium Irrigation Projects
18. Mini Hydel Projects/ Small Hydel Projects (upto25 MW)
19. Major Irrigation Projects (already sanctioned and under execution)
20. Village Knowledge Centres
21. Desalination plants in coastal areas
22. Infrastructure for Information Technology in rural areas
23. Infrastructure works related with alternate sources of energy viz. Solar, wind etc. & energy conservation

24. 5/10, MW Solar photo voltaic Power Plants
25. Separate Feeder Lines
26. Establishment of dedicated Rural Industrial Estates
27. Mechanisation of Farm Operations and Related Services

B. Social Sectors (RIDF loan: 85% / Hill & NE States 90%)

1. Drinking Water
2. Infrastructure for Rural Education Institutions
3. Public Health Institutions
4. Construction of toilet blocks in existing schools, specially for girls
5. "Pay & use" toilets in rural areas
6. Construction of Anganwadi Centres
7. Setting up of KVIC industrial estates/ Centers
8. Solid Waste Management and Infrastructure works related with sanitation in rural areas

C. Rural Connectivity (RIDF loan: 80%/ Hill & NE States 90%)

1. Rural Roads
2. Rural Bridges
3. Ropeway
4. Road Over Bridge (ROB) on Railways Crossings

In addition to above recently following two components have been also made eligible:

- Ropeway
- Road Over Bridge (ROB) on Railway Crossings.
- Also any specific project which will be befitting rural mass, same can be forwarded by implementation agencies by clearly indicating the benefits to be arrived out of the project.

5.2.1. 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. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued by RBI and updated as on 11 June 2021, stipulated that

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

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

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

Sr.No	Measurement/Parameter	District	State
1	Population Per Square Kilometer	287	365
2	Literacy		
	Male	89.42%	88.4%
	Female	76.31%	75.9%
	Total	82.9%	82.3%
3	Families Below Poverty Line	0.83 lakh	45.02 lakh
4	% of Rural People Below Poverty Line	13.21	32.4
5	Per Head Income	80,671	95,339
6	Use of Electricity (MKV hours)	1,572	96,644
7	% of Villages having drinking water supply	55	89
8	Rate of students per teacher	30	28
9	Number of hospitals and dispensaries per 1 lakh population	1.25	4.32
10	Number of beds in hospitals per 1 lakh population	44	102

5.2.2 Assessment of credit potential:

Block-wise Activity-wise projections under the sector during the year 2022-23 are indicated at Ann-I

Sr. No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan (₹ in Lakh)
1	Construction of new schools	55.000	544.50	11	605.00	544.50
2	Repairs to old schools	25.000	247.50	11	275.00	247.50
3	Construction of new hospitals	55.000	544.50	11	605.00	544.50
4	Repairs / Modernisation of old hospitals	25.000	247.50	11	275.00	247.50
5	Water Purifying RO Plants	3.000	594.00	220	660.00	594.00
6	Construction of toilets/bathroom	0.300	297.00	1100	330.00	297.00
					Total	2475.00

5.3 Credit potential for renewable energy

5.3.1 As per the Ministry of Renewable Energy, the mission is 24x7 affordable environment friendly power for all by 2019.

India was the first country in the world to set up a ministry of non-conventional energy resources, in early 1980s. Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services.

Sources of Renewable Energy	Potential		Grid interactive Installed capacity (AS on 31-03-2019)	
	India	Maharashtra	India	Maharashtra
Wind	4,05,023	51,355	35625.97	4,794.13
Small Hydel	19,749	794	4,593.15	375.57
Bio-mass incl. co-generation	22,538	3,137	9778.31	2516.10
Waste to Energy	2,556	287	138.30	12.59
lar	7,48,990	64,320	28180.71	1653.54

Total	11,98,856	1,19,893	78316.44	9331.93
(Source : Table 2.5 page 30-31 of Energy Statistics-2019 published by CSO, Min. of Statistics & Programme Implementation, GoI)				

5.3.2 As per Revised priority Sector guidelines issued by RBI vide their Circular dated 07 July 2016

Bank loans up to a limit of ₹15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification will come under Priority Sector.

5.3.3 Assessment of Credit Potential for FY 2023-24: (₹ in lakh)

Sr. No.	Activity	Unit (Nos)	Unit Cost ₹ Lakh	Phy Unit	TFO	Bank Loan
1	Bio Gas plants	1305	0.180	1305	234.90	187.92
2	Solar lighting	1800	0.350	1800	630.00	378.00
3	Cogeneration	3	150.000	3	450.00	247.50
4	Wind mills	7	600.000	7	4200.00	2310.00
5	Solar pumps	475	3.000	475	1425.00	855.00
					Total	3978.42

5.4 Action Points at District Level

State Govt:

- Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- Projects prioritized under RIDF, LTIF and NIDA may be completed as per phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion of the projects to ensure benefits at the right time.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.
- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, ie., DPC, BLBC, etc.
- People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.

Banks

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

Chapter 6 -Informal Credit Delivery system

6.1. Introduction:

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

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

Cumulative Progress under SHG-BLP as on 31 Mar 2022			
Particulars	**Maharashtra**	**India**	**% Contribution by Maharashtra**
Savings Linkage (Nos.)	12.85	118.41	10.85%
Credit Linkage (Nos.)	3.35	76.14	4.40%
Savings Amount (₹ Cr)	2,662.33	47,153.70	5.65%
Loan Outstanding (₹Cr)	4,024.20	1,59,788.90	2.52%
Loan Amount Disbursed during current FY(₹ Cr)	3,401.70	99,549.23	3.42%

Cumulative Progress under SHG-BLP as on 31 Mar 2022 - Few Concerns		
Particulars	**Maharashtra**	**India**
Gap in credit linkage	73.93%	35.70%
% NPA in SHGs	8.78%	3.58%
Average Savings per SHG	20,719	39,822
Average Credit per SHG	1,20,125	2,09,862

Agency wise NPAs in Maharashtra during the last 2 years vis-à-vis All India level of NPAs				
Agency	**As on 31-03-2020 % NPA**	**As on 31-03-2021 % NPA**	**% Change**	**All India 31-03-2021 % NPA**
Public Sector Banks	17.01	19.46	**2.45%**	5.62
Private Sector Banks	3.48	3.02	-0.46	1.69
RRBs	13.11	10.40	-2.71	3.99
DCCBs	13.20	10.71	-2.49	5.55
Total Gross NPAs-Maharashtra	**11.03**	**10.35**	**-0.68**	
Total Gross NPAs - India	**4.92**	**4.73**	**-0.19**	

Bank loans disbursed by various Banks to SHGs during F. Y. 2021-22

Sr. No	Bank Categoery	Total Loans disbursed during the year		Out of Total - Loan disbursed to Exclusive Women SHGs		Out of Total - Loan disbursed under NRLM/ SGSY		Out of Total SHGs - Under NULM/SJSRY	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
1	Public Sector Commercial Banks	66914	88475.79	52794	69628.95	47282	68451.66	1813	2404.87
2	Private Sector Commercial Banks	76396	188264.36	76341	188140.64	59275	143071.34	10981	25413.86
3	Regional Rural Banks	21744	37732.50	21744	37732.50	13924	24725.44	389	638.03
4	RCB - Co-operative Banks	40175	27873.22	32585	27558.46	20224	10162.98	7982	1624.70
	Total	205229	342345.87	183464	323060.55	140705	246411.42	21165	30081.46

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

Position as on	**No. of SHGs in Maharashtra**	**No. of SHGS in the district**	**Share of total SHGs in Satara district to Maharashtra**
31/03/2022	1285000	29920 +	1.87%

As can be seen in the table, the total number of SHGs formed constituted 1.87% of Maharashtra State as on 31 December March 2022. It has been planned to form 5800 SHGs (MSRLM data) as to include the entire rural poor women population under the SHG - BLP programme.

Total No. of blocks in the Satara district	11
No. of blocks where SHGs exist	11
Total No. of blocks where SHGs are linked	11
Total No. of bank branches in the district	CB & Private – 289, DCCB – 307 & RRB- 5
Of which No. of branches participating in linkage program	CBs - all, Coops. - all
No. of additional branches to be roped in	CBs - nil Coops.- nil
No. of Govt. / other agencies participating	Govt. Depts. – DRDA/MAVIM ; Others- NGOs

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

Sr. No	Particulars	As on 31 March 2021
1	No. of SHGs promoted in the district	27000 +
2	No. of SHGs credit linked in the district (As per district statistical booklet)	24120
3	Amount of Bank loan availed (₹ lakh) in the district (As per district statistical booklet)	13109.72
4	Percentage of women SHGs in the district	100
5	Average loan disbursed per SHG (₹) in the district (2020-21) (3/2 of above)	0.54 lakh
6	Average loan disbursed per SHG (₹) in the State (2020-21)	1.20 lakh
7	Average loan disbursed per SHG (₹) in the Country (2020-21)	2.10 lakh
8	NPA position in the district (2021-22)	2.00%
9	NPA position in the State (2021-22)	10.35%
10	NPA position in the Country (2021-22)	4.73%
11	Loan outstanding per SHG (2021-22) district	0.54 lakh
12	Loan outstanding per SHG (2020-21) State	0.31 lakh
13	Loan outstanding per SHG (2020-21) Country	1.35 lakh

Data MSRLM and District Statistical booklet

Capacity building programmes and VLPs: Various Capacity building programme for NGO functionaries, bankers, development programmes for SHG office holders were conducted in the district upto 31March 2021. In continuation to this, during the year 2022-23, 40 Village level programmes (VLP), 1 bankers/ line department meet, 2 BLBC exposure to bankers / line departments and 3 SHG leaders / members, 220 FLC and 50 KBPH capacity building programme were planned during to give a fillip to SHG-BLP and financial inclusion in the district.

6.3 EShakti - Digitization of SHG books of accounts

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

चरण/ Phase	**जिला (जिलों)/ District(s)**	**लक्ष्य/ Trg.**	**डिजिटाईजेशन/ Digz.**	**मोबाइल पर/ On mobile**	**लाइव/ Live (June 2022)**	**क्रेडिट लिंकेज/ Credit linkage**	**(कॉलम सं. 5 पर 8) का प्रतिशत / %age *(8 over 5)***	**Remarks**
1	2	3	4	5	6	7	8	9
IV	SATARA	3000	2800	2131	0	134	4.80%	Eshakti closed districts

6.4 Financing of Joint Liability Groups

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks. JLG guidelines of November 2014 had specifically provided for and clearly suggested that “incentive to banks will now be available for using BCs / BFs also in promotion and financing of JLGs. By availing of services of BCs / BFs in financing JLGs, the banks can not only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing.” Still, only few PSU banks and RRBs are utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results.

It is felt that the RRBs due to their sheer rural presence and penetration in backward areas are at an advantageous position and can easily scale up financing of JLGs if the required thrust and focus is provided. A huge opportunity is available with RRBs to easily rope in BCAs/ CSPs for taking on a business facilitator role and persuade them for formation, monitoring and extending hand-holding support to the JLGs as an add-on function. This will not only externalize some of the bank’s functions viz., mainly of monitoring, ensuring hand-holding and following up for timely repayments but will also enable the BC Agents to get additional income from managing the JLGs.

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

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

Bank Loan Disbursed and Outstanding - Joint Liability Groups as on 31 March 2021 (₹ in lakh)

Cumulative No. of JLGs promoted as on 31.03.2020	690947
Cumulative Loan disbursed as on as on 31.03.2020 (₹ Lakh)	1178135.19
No. of JLGs promoted during 2020-21	341125
Loan Disbursed during 2020-21 (₹ Lakh)	457910
Cumulative No. of JLGs promoted as on 31.03.2021	1032072
Cumulative Loan disbursed as on as on 31.03.2020 (₹ Lakh)	1636045.62

(Source: Status of Microfinance in India 2020-21 by NABARD)

During 2020-21, total number of JLGs credit linked in Maharashtra are 341125 with an amount of ₹457910 lakh as compared to 4126882 JLGs financed in India with an amount of ₹5831178 lakh. With a view to sensitising the stakeholders of the JLG programme, NABARD has been arranging training programmes and exposure visits to successful JLGs.

The JLG mode of financing serves as a collateral-substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share-croppers, entreprenuers etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessess through JLG mode of financing. Considering the number of farmers with less than one hectare of land in the district as 674344 , there is potential for formation / promotion of 1.30 lakh JLGs which can be credit linked in phased manner in the district.

6.5 Issues related to Micro finance

In Maharashtra, there are 12.85 lakh SHGs but only 3.35 lakh SHGs are having outstanding loans as on 31 March 2022 which is a matter of concern. Nearly 74% groups are still outside the purview of the scheme in the state. Relatively high level of NPA of SHGs in Maharashtra is a matter of concern. Bankers are not able to supervise the SHGs financed due to staff constraints. They are also finding it difficult to rate the SHGs by themselves due to paucity of time at their end. Bankers have to depend on the rating done by NGOs. But on some occasions, their rating falls short of objectivity. Monitoring mechanism of SHGs by NGOs has to be strengthened. All the above issues have been addressed to a great extent with implementation of EShakti.

6.6 Future Strategy

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

6.7 Enhancement in credit flow – capital formation

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

6.8 Assessment of Potential

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

1	Population of the district (as per distict statistical data)	30.04 lakh
2	Rural Household population (as per distict statistical data)	5.27 lakh
3	No. of SHGs required (1 member per rural household & 15 members per SHG above 2 / 10)	52700
4	No. of SHGs already linked	27000
5	Balance (3-4)	25700
6	Out of above potential as per MSRLM FY 2022-23	5700
7	Potential mapped during FY 2023-24	5700

Considering the total poor rural population of the district, it is estimated that there is total potential for promotion and saving linkage of 32700 SHGs in the district. So far 27000 have been promoted in the district, thereby leaving a gap for promotion of 5700 SHGs.

Further, there is a good scope for financing newly formed as well as old SHGs (for $2^{nd}/3^{rd}$ dose) and joint Liablity Groups(JLGs) to enhance the credit linkages. For consumption loan, repayment to money lenders etc also clould be considered. The total potential has been assessed at ₹ 501.28 lakh for finacing activities under others category.

(₹ Lakh)

Activity	Unit Size	Unit Cost	Units	TFO	Bank Loan
Financing to New SHGs	Nos.	1.000	5700	5700.00	5700.00
Financing to Old SHGs	Nos.	1.500	15950	23925.00	23925.00
Financing to JLGs	Nos.	2.500	5150	12875.00	12875.00
Consumption Loans	Nos.	0.700	11500	8050.00	6440.00
PMJDY	Nos.	0.050	20000	1000.00	1000.00
Loans to repay money lender's loans	Nos.	0.100	880	88.00	88.00
				Total	50028.00

6.9 Suggested action Points:

State Government

Government may make arrangements for marketing of products manufactured by SHGs / JLGs.

Banks:

i. Banks may extend consumption loans to needy persons in rural areas.

ii. There is scope for financing various activities under SHG/JLG. Banks may support this activity by providing credit.

6.10 Other related matter

Subsidy is available from Mahatma Phule Magaswargiya Vikas Mahamandal Maryadit and Scheduled Tribes Finance and Development Corporation to SC and ST beneficiaries respectively.

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District Specific Action Points: Satara

- Post-Harvest handling, packaging, grading, etc., should be encouraged to reduce the post-harvest losses and also to command a better price for the produce. Agro processing can also help in increasing the returns to farmers.
- Contract farming is in practice in potato growing areas of the district. Such initiatives can be explored in other vegetable crops as the district enjoys good connectivity to Pune and Mumbai. Group farming may also be considered in a big way.
- Converation of watershed / springshed projects with line deparrments, forest Van Haak Committee benefits for the better results.
- FPO members and directors need to focus on increasing the membership as well commencing the economical activity for the benefit of the members.
- The banks should allot the targets GSS and PSL to the branches based on the PLP / ACP potential to increase the credit flow under these sector as well extend the subsidy and low cost interest benefits to the new enterprenuers.
- Coversion of various GSS into bankable projects. Also banks need to proactively involve in extending the GSS benefits to needy eligible customers by self sponsoring the beneficiaries to line departments.
- NABARD has introduced banking plan for watershed areas. The banks should come forward to tap the potential created through watershed development at Nidhal, Pandharwadi, Mahimangad, Pusesawali , Gopuj and nearby villages of Man and Khatav talukas and extend finance in watershed villages.
- Interest subvention of KCC and SHG may be extended to needy eligible customers.
- Extending the social securities and financial inclusion benefits to the customer's alongwith financing economical activities inturn increasing income of beneficaries.
- Production of vegetables such as onion, potato, and tomato and lady finger is on large scale in the district. Therefore, there is need for cold storage and Godown facility. The bankers should proactively finance godowns and cold storages under Rural Godown and AMIGS scheme of GOI, Ministry of Agriculture, whenever the scheme is open.
- The massive programme of micro irrigation/DRIP irrigation may be undertaken in drought prone/less rainfall talukas of Man, Khatav, Koregaon and Khandala.
- Department of Agriculture may organise farmers' meet with the help of sugar factories to promote drip irrigation on sugarcane farms through bank loans. Artificial recharge measures through construction of rain water harvesting structures like storage tanks, percolation tanks, farm ponds, check dams etc. will have to form an integral part of the minor irrigation development in the district especially in the western hilly areas.
- The GoI and GoM susbisdy schemes viz DEDS, NLM needs to be made available for small and marginal farmers on tap without any disturbance and cast / gender base categorization.
- Availability of suitable area for fresh water prawn farming need be assessed and a programme on cluster development basis need to be worked out.
- Suitable training may be imparted to the farmers constructing farm ponds to use such ponds for fish culture/seed rearing. There is a need to popularize the scheme on farm ponds completed with micro-irrigation system.
- Mapping potential in Tapola, Mahableshwar and Kandati river blets for agro tourisum cluster.
- 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 keeping in view the tourism potential of the district.

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
Agriculture															
Farm Credit															
Crop Production, Maintenance & Marketing															
Paddy	0.410	ha.	Phy	6300	5600	1350	550	1100	550	550	5100	26000	9700	3600	60400
		100.00%	FA	2583.00	2296.00	553.50	225.50	451.00	225.50	225.50	2091.00	10660.00	3977.00	1476.00	**24764.00**
Jowar	0.250	ha.	Phy	11000	11000	9050	8000	11000	14000	15000	9000	4000	2150	0	94200
		100.00%	FA	2750.00	2750.00	2262.50	2000.00	2750.00	3500.00	3750.00	2250.00	1000.00	537.50	0.00	**23550.00**
Bajra	0.200	ha.	Phy	5500	4500	7200	7200	6500	10900	10000	4500	1350	1200	0	58850
		100.00%	FA	1100.00	900.00	1440.00	1440.00	1300.00	2180.00	2000.00	900.00	270.00	240.00	0.00	**11770.00**
Ragi	0.200	ha.	Phy	400	400	0	250	0	0	0	350	4000	3250	650	9300
		100.00%	FA	80.00	80.00	0.00	50.00	0.00	0.00	0.00	70.00	800.00	650.00	130.00	**1860.00**
Maize	0.310	ha.	Phy	800	800	800	1000	1000	1500	1300	1000	2000	1250	0	11450
		100.00%	FA	248.00	248.00	248.00	310.00	310.00	465.00	403.00	310.00	620.00	387.50	0.00	**3549.50**
Tur Other Pulses	0.260	ha.	Phy	4950	5200	5200	5350	4900	4000	2750	4100	4500	3850	150	44950
		100.00%	FA	1287.00	1352.00	1352.00	1391.00	1274.00	1040.00	715.00	1066.00	1170.00	1001.00	39.00	**11687.00**
Groundnut	0.400	ha.	Phy	6850	5700	4600	4750	4750	3150	4500	4250	4650	2150	900	46250
		100.00%	FA	2740.00	2280.00	1840.00	1900.00	1900.00	1260.00	1800.00	1700.00	1860.00	860.00	360.00	**18500.00**
Sunflower	0.200	ha.	Phy	350	250	350	350	425	325	325	325	225	225	0	3150
		100.00%	FA	70.00	50.00	70.00	70.00	85.00	65.00	65.00	65.00	45.00	45.00	0.00	**630.00**
Soyabean	0.320	ha.	Phy	18500	6250	4000	8250	2400	3000	4000	12000	8000	2000	0	68400
		100.00%	FA	5920.00	2000.00	1280.00	2640.00	768.00	960.00	1280.00	3840.00	2560.00	640.00	0.00	**21888.00**
Cotton	0.453	ha.	Phy	150	50	300	200	400	500	600	100	0	0	0	2300
		100.00%	FA	67.95	22.65	135.90	90.60	181.20	226.50	271.80	45.30	0.00	0.00	0.00	**1041.90**
Sugarcane	1.380	ha.	Phy	13500	5000	8000	15000	13500	500	500	22000	7500	2000	0	87500
		100.00%	FA	18630.00	6900.00	11040.00	20700.00	18630.00	690.00	690.00	30360.00	10350.00	2760.00	0.00	**120750.00**
Wheat	0.300	ha.	Phy	5000	5000	3500	4000	4500	5000	5000	2500	2250	3350	1400	41500
		100.00%	FA	1500.00	1500.00	1050.00	1200.00	1350.00	1500.00	1500.00	750.00	675.00	1005.00	420.00	**12450.00**
Vegetable	0.300	ha.	Phy	6100	5300	3300	5050	3300	2750	3450	4400	2575	625	500	37350
		100.00%	FA	1830.00	1590.00	990.00	1515.00	990.00	825.00	1035.00	1320.00	772.50	187.50	150.00	**11205.00**
Potato	0.460	ha.	Phy	1500	850	700	1000	550	1150	1300	350	100	250	200	7950
		100.00%	FA	690.00	391.00	322.00	460.00	253.00	529.00	598.00	161.00	46.00	115.00	92.00	**3657.00**
Ginger	0.990	ha.	Phy	2675	1975	325	975	525	175	175	2100	500	300	0	9725
		100.00%	FA	2648.25	1955.25	321.75	965.25	519.75	173.25	173.25	2079.00	495.00	297.00	0.00	**9627.75**
Turmeric	1.065	ha.	Phy	1850	1500	800	850	500	150	150	2100	350	250	0	8500
		100.00%	FA	1970.25	1597.50	852.00	905.25	532.50	159.75	159.75	2236.50	372.75	266.25	0.00	**9052.50**
Onion	0.460	ha.	Phy	2050	2000	1300	1500	500	600	650	1850	350	250	0	11050
		100.00%	FA	943.00	920.00	598.00	690.00	230.00	276.00	299.00	851.00	161.00	115.00	0.00	**5083.00**
Total - Crop Loan				**45057.45**	**26832.40**	**24355.65**	**36552.60**	**31524.45**	**14075.00**	**14965.30**	**50094.80**	**31857.25**	**13083.75**	**2667.00**	**291065.65**
									Add 10% sub total for post harvest						**29106.57**
									Add 20% of sub total for repairs and maintenance						**58213.13**
													Grand Total Crop loan		**378385.35**
Water Resources															
Dug Wells/New Wells	1.73	Nos.	Phy	450	325	200	225	200	225	200	300	200	125	40	2490
		90%	FA	700.65	506.03	311.40	350.33	311.40	350.33	311.40	467.10	311.40	194.63	62.28	3876.93
Pumpset - Electric 5 HP	0.30	Nos.	Phy	1800	1500	1300	1500	1400	1200	1300	1500	750	500	400	13150

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
		90%	FA	486.00	405.00	351.00	405.00	378.00	324.00	351.00	405.00	202.50	135.00	108.00	3550.50
Pumpset - Diesel 5 HP	0.35	Nos	Phy	700	600	300	350	350	300	350	350	450	250	200	4200
		90%	FA	220.50	189.00	94.50	110.25	110.25	94.50	110.25	110.25	141.75	78.75	63.00	1323.00
Drip Set	1.00	Nos	Phy	4000	3000	1200	4000	4000	1500	2000	5000	3000	1500	2000	31200
		80%	FA	3200.00	2400.00	960.00	3200.00	3200.00	1200.00	1600.00	4000.00	2400.00	1200.00	1600.00	24960.00
Sprinkler 65 mm HDPE	0.25	Nos	Phy	1200	1200	800	800	500	500	500	1500	500	225	175	7900
		90%	FA	270.00	270.00	180.00	180.00	112.50	112.50	112.50	337.50	112.50	50.63	39.38	1777.50
Lift Irrigation (big)	0.96	ha.	Phy	500	500	400	400	300	400	300	600	160	60	55	3675
		90%	FA	432.00	432.00	345.60	345.60	259.20	345.60	259.20	518.40	138.24	51.84	47.52	3175.20
Lift Irrigation (small)	0.43	ha.	Phy	1200	1000	500	1200	750	750	750	1400	1000	225	165	8940
		90%	FA	464.40	387.00	193.50	464.40	290.25	290.25	290.25	541.80	387.00	87.08	63.86	3459.78
Deepening/ renovation of wells	0.26	Nos	Phy	300	200	250	200	200	175	175	300	75	75	50	2000
		90%	FA	70.20	46.80	58.50	46.80	46.80	40.95	40.95	70.20	17.55	17.55	11.70	468.00
Pipeline	0.30	HM	Phy	6000	4000	4000	4000	3000	3000	2500	5000	1000	1000	550	34050
		90%	FA	1620.00	1080.00	1080.00	1080.00	810.00	810.00	675.00	1350.00	270.00	270.00	148.50	9193.50
Total - MI			**FA**	**7463.75**	**5715.83**	**3574.50**	**6182.38**	**5518.40**	**3568.13**	**3750.55**	**7800.25**	**3980.94**	**2085.47**	**2144.23**	**51784.41**
Farm Mechanisation															
Tractors	8.00	ha.	Phy	550	275	350	400	450	300	300	600	220	70	55	3570
		75.00%	FA	3960.00	1980.00	2520.00	2880.00	3240.00	2160.00	2160.00	4320.00	1584.00	504.00	396.00	25704.00
Power Tillers	1.50	ha.	Phy	230	160	160	150	150	90	90	200	100	50	40	1420
		80.00%	FA	310.50	216.00	216.00	202.50	202.50	121.50	121.50	270.00	135.00	67.50	54.00	1917.00
Thresher	0.60	ha.	Phy	400	300	250	300	300	200	200	400	250	100	75	2775
		75.00%	FA	216.00	162.00	135.00	162.00	162.00	108.00	108.00	216.00	135.00	54.00	40.50	1498.50
Agri implements	0.50	ha.	Phy	850	600	400	400	500	400	400	500	300	250	150	4750
		80.00%	FA	340.00	240.00	160.00	160.00	200.00	160.00	160.00	200.00	120.00	100.00	60.00	1900.00
Combine Harvestor	6.90	Nos	Phy	5	1	1	3	3	3	1	5	0	0	0	22
		80.00%	FA	27.60	5.52	5.52	16.56	16.56	16.56	5.52	27.60	0.00	0.00	0.00	121.44
Total - Farm Mechanisatio			**FA**	**4854.10**	**2603.52**	**3036.52**	**3421.06**	**3821.06**	**2566.06**	**2555.02**	**5033.60**	**1974.00**	**725.50**	**550.50**	**31140.94**
Plantation & Horticulture															
Mango	1.57	ha.	Phy	80	60	50	50	50	40	40	50	100	50	0	570
		90.00%	FA	113.04	84.78	70.65	70.65	70.65	56.52	56.52	70.65	141.30	70.65	0.00	805.41
Grape	10.54	ha.	Phy	50	0	65	125	175	150	175	100	0	0	0	840
		90.00%	FA	474.30	0.00	616.59	1185.75	1660.05	1422.90	1660.05	948.60	0.00	0.00	0.00	7968.24
Floriculture(tube rose, Gladiolus	0.76	ha.	Phy	30	20	5	20	10	0	5	10	5	5	10	120
		90.00%	FA	20.52	13.68	3.42	13.68	6.84	0.00	3.42	6.84	3.42	3.42	6.84	82.08
Polyhouse 20R	6.27	Nos.	Phy	50	20	10	45	50	15	15	25	10	5	5	250
		90.00%	FA	282.15	112.86	56.43	253.94	282.15	84.65	84.65	141.08	56.43	28.22	28.22	1410.75
Others inclu M & Plants	1.50	ha.	Phy	200	150	100	100	100	50	50	100	100	75	75	1100
		90.00%	FA	270.00	202.50	135.00	135.00	135.00	67.50	67.50	135.00	135.00	101.25	101.25	1485.00

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
Fig	1.60	ha.	Phy	0	0	10	7	0	15	13	0	0	0	0	45
		90%	FA	0.00	0.00	14.40	10.08	0.00	21.60	18.72	0.00	0.00	0.00	0.00	64.80
Strawberry	5.46	ha.	Phy	100	300	0	100	0	0	0	0	100	300	1250	2150
		90%	FA	491.40	1474.20	0.00	491.40	0.00	0.00	0.00	0.00	491.40	1474.20	6142.50	10565.10
Pomegranate	2.05	ha.	Phy	5	5	5	10	100	50	50	0	0	0	0	225
		90%	FA	9.23	9.23	9.23	18.45	184.50	92.25	92.25	0.00	0.00	0.00	0.00	415.13
Total - P&H			**FA**	**1660.64**	**1897.25**	**905.72**	**2178.95**	**2339.19**	**1745.42**	**1983.11**	**1302.17**	**827.55**	**1677.74**	**6278.81**	**22796.51**
Sericulture															
Mulberry Plantation with equipment	0.90	AC	Phy	65	75	45	55	40	25	20	80	30	60	40	535
		90.00%	FA	52.65	60.75	36.45	44.55	32.40	20.25	16.20	64.80	24.30	48.60	32.40	433.35
MP with Rearing house	2.75	AC	Phy	35	35	30	35	7	5	12	45	17	17	12	250
		90.00%	FA	86.63	86.63	74.25	86.63	17.33	12.38	29.70	111.38	42.08	42.08	29.70	618.75
Total - Sericulture			**FA**	**139.28**	**147.38**	**110.70**	**131.18**	**49.73**	**32.63**	**45.90**	**176.18**	**66.38**	**90.68**	**62.10**	**1052.10**
Forestry & Wasteland Development															
Social Forestry	0.00	ha.	Phy	0	0	0	0	0	0	0	0	0	0	0	0
		90.00%	FA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farm Forestry	0.36	ha.	Phy	300	300	300	250	250	240	210	300	300	250	150	2850
		90.00%	FA	97.20	97.20	97.20	81.00	81.00	77.76	68.04	97.20	97.20	81.00	48.60	923.40
Bamboo Plantation	0.30	ha.	Phy	25	25	0	0	0	0	0	10	35	25	30	150
		90.00%	FA	6.75	6.75	0.00	0.00	0.00	0.00	0.00	2.70	9.45	6.75	8.10	40.50
Total - Forestry & WLD			**FA**	**103.95**	**103.95**	**97.20**	**81.00**	**81.00**	**77.76**	**68.04**	**99.90**	**106.65**	**87.75**	**56.70**	**963.90**
Dairy Development															
CB Cows	0.69	Nos.	Phy	7000	5500	4000	3000	5250	4500	4500	6000	3500	3500	1000	47750
		90.00%	FA	4347.00	3415.50	2484.00	1863.00	3260.25	2794.50	2794.50	3726.00	2173.50	2173.50	621.00	29652.75
Buffaloes	0.79	Nos.	Phy	3700	2700	2200	2200	3600	2600	2600	4200	2850	2600	600	29850
		90.00%	FA	2630.70	1919.70	1564.20	1564.20	2559.60	1848.60	1848.60	2986.20	2026.35	1848.60	426.60	21223.35
Indigenous cows	0.55	Nos.	Phy	200	100	100	100	100	100	100	100	150	50	50	1150
		90.00%	FA	99.00	49.50	49.50	49.50	49.50	49.50	49.50	49.50	74.25	24.75	24.75	569.25
Calf rearing	0.25	Nos.	Phy	100	50	50	50	400	50	50	100	25	10	0	885
		90.00%	FA	22.50	11.25	11.25	11.25	90.00	11.25	11.25	22.50	5.63	2.25	0.00	199.13
Commercial. Diary (10 Animal unit)	7.00	Nos.	Phy	220	155	105	160	205	125	125	260	110	60	30	1555
		90.00%	FA	1386.00	976.50	661.50	1008.00	1291.50	787.50	787.50	1638.00	693.00	378.00	189.00	9796.50
Fodder cultivation - Acres	0.25	Nos.	Phy	120	60	60	80	60	60	40	45	30	30	5	590
		90.00%	FA	27.00	13.50	13.50	18.00	13.50	13.50	9.00	10.13	6.75	6.75	1.13	132.75
Automatic Milk collection units	1.50	ha.	Phy	22	12	12	12	17	7	7	17	7	7	5	125
		90.00%	FA	29.70	16.20	16.20	16.20	22.95	9.45	9.45	22.95	9.45	9.45	6.75	168.75
Bulk Coolers	5.00	ha.	Phy	55	30	25	35	45	25	20	40	40	20	5	340
		90.00%	FA	247.50	135.00	112.50	157.50	202.50	112.50	90.00	180.00	180.00	90.00	22.50	1530.00
Veterinary Clinics	3.00	ha.	Phy	8	6	6	6	8	8	6	5	4	5	3	65

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 Rs. lakh

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
		90.00%	FA	21.60	16.20	16.20	16.20	21.60	21.60	16.20	13.50	10.80	13.50	8.10	175.50
Working capital															6189.59
Total - Dairy			**FA**	**8811.00**	**6553.35**	**4928.85**	**4703.85**	**7511.40**	**5648.40**	**5616.00**	**8648.78**	**5179.73**	**4546.80**	**1299.83**	**69637.57**
		FA													
Poultry															
Commercial Broilers 2000 BIRDS	9.17	Nos.	Phy	30	15	10	10	10	10	10	10	10	10	10	135
		90.00%	FA	247.59	123.80	82.53	82.53	82.53	82.53	82.53	82.53	82.53	82.53	82.53	1114.16
Commercial Broilers - contract Farming 2000 BIRDS	0.01	Nos.	Phy	6000	2000	6000	1500	6200	1500	6500	3500	1500	1000	1000	36700
		90.00%	FA	54.00	18.00	54.00	13.50	55.80	13.50	58.50	31.50	13.50	9.00	9.00	330.30
Commercial Layers 2000 BIRDS	19.84	Nos.	Phy	10	10	10	10	10	10	10	10	7	7	6	100
		90.00%	FA	178.56	178.56	178.56	178.56	178.56	178.56	178.56	178.56	124.99	124.99	107.14	1785.60
Broiler Processing Units	8.00	Nos.	Phy	10	5	5	5	5	5	5	15	5	5	5	70
		90.00%	FA	72.00	36.00	36.00	36.00	36.00	36.00	36.00	108.00	36.00	36.00	36.00	504.00
Broiler Hatchery	0.03		Phy	0	0	0	0	0	0	0	0	0	0	0	0
		75.00%	FA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Feed Plant	19.80	Nos.	Phy	5	3	3	3	3	2	2	5	2	1	1	30
		90.00%	FA	89.10	53.46	53.46	53.46	53.46	35.64	35.64	89.10	35.64	17.82	17.82	534.60
Emu rearing	3.75	10 pairs	Phy	0	0	0	0	0	0	0	0	0	0	0	0
		90.00%	FA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wprking capital															294.40
Total - Poultry			**FA**	**641.25**	**409.82**	**404.55**	**364.05**	**406.35**	**346.23**	**391.23**	**489.69**	**292.66**	**270.34**	**252.49**	**4563.06**
Sheep/Goat/Piggery															
Sheep rearing (20+1)	1.00	Nos.	Phy	600	300	500	450	450	850	750	650	450	200	75	5275
		90.00%	FA	540.00	270.00	450.00	405.00	405.00	765.00	675.00	585.00	405.00	180.00	67.50	4747.50
Goat rearing (10+1)	0.89	Nos.	Phy	600	350	500	500	500	750	600	300	125	50	10	4285
		90.00%	FA	480.60	280.35	400.50	400.50	400.50	600.75	480.60	240.30	100.13	40.05	8.01	3432.29
Pig rearing (10+1)	0.30	Nos.	Phy	5	5	6	6	6	7	5	8	3	3	1	55
		90.00%	FA	1.35	1.35	1.62	1.62	1.62	1.89	1.35	2.16	0.81	0.81	0.27	14.85
Stall fed Goat rearing (50+2)	2.00	Nos.	Phy	100	60	100	100	125	145	145	100	65	50	10	1000
		90.00%	FA	180.00	108.00	180.00	180.00	225.00	261.00	261.00	180.00	117.00	90.00	18.00	1800.00
working capital															1234.71
Total - S/G/P			**FA**	**1201.95**	**659.70**	**1032.12**	**987.12**	**1032.12**	**1628.64**	**1417.95**	**1007.46**	**622.94**	**310.86**	**93.78**	**11229.35**
Fisheries (Inland)															
Fish Pond/New Tank	7.00	ha.	Phy	25	25	10	25	5	0	5	30	25	10	0	160
		90.00%	FA	157.50	157.50	63.00	157.50	31.50	0.00	31.50	189.00	157.50	63.00	0.00	1008.00
Renovation of existing tank/pond	4.00	ha.	Phy	5	5	5	5	5	5	5	5	5	5	0	50
		90.00%	FA	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	0.00	180.00

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
Reservoir/ reverine fishing without OB engine	0.55	Nos.	Phy	8	4	2	2	0	0	0	2	5	3	4	30
		90.00%	FA	3.96	1.98	0.99	0.99	0.00	0.00	0.00	0.99	2.48	1.49	1.98	14.85
Riverine Fishery - Nets	0.20	Nos	Phy	10	8	0	0	0	6	3	10	10	10	3	60
		90.00%	FA	1.80	1.44	0.00	0.00	0.00	1.08	0.54	1.80	1.80	1.80	0.54	10.80
Fresh water prawn culture	4.48	Nos	Phy	5	5	2	2	5	1	2	8	5	5	0	40
		90.00%	FA	20.16	20.16	8.06	8.06	20.16	4.03	8.06	32.26	20.16	20.16	0.00	161.28
Total - Fisheries			**FA**	**201.42**	**199.08**	**90.05**	**184.55**	**69.66**	**23.11**	**58.10**	**242.05**	**199.94**	**104.45**	**2.52**	**1374.93**
Other Activity															
Bullocks/ other drought animals	0.25	Nos.	Phy	200	150	150	150	150	150	150	150	150	75	25	1500
		90.00%	FA	45.00	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	16.88	5.63	337.50
Bullock carts	0.35	Nos.	Phy	50	50	50	50	50	50	50	50	70	40	10	520
		90.00%	FA	15.75	15.75	15.75	15.75	15.75	15.75	15.75	15.75	22.05	12.60	3.15	163.80
Total Others			**FA**	**60.75**	**49.50**	**49.50**	**49.50**	**49.50**	**49.50**	**49.50**	**49.50**	**55.80**	**29.48**	**8.78**	**501.30**
TOTAL - FARM CREDIT			**FA**	**70195.53**	**45171.76**	**38585.36**	**54836.23**	**52402.86**	**29760.87**	**30900.70**	**74944.36**	**45163.82**	**23012.80**	**13416.72**	**573429.40**
Agriculture Infrastructure															
Construction of Storage Facilities															
Storage Godowns	0.04	Tonn	Phy	100000	100000	100000	100000	50000	30000	50000	75000	10000	3000	5000	623000
		60.00%	FA	2400.00	2400.00	2400.00	2400.00	1200.00	720.00	1200.00	1800.00	240.00	72.00	120.00	14952.00
Cold Storage	0.10	Tonn	Phy	40000	15000	10000	10000	10000	7500	15000	40000	10000	5000	5000	167500
		60.00%	FA	2400.00	900.00	600.00	600.00	600.00	450.00	900.00	2400.00	600.00	300.00	300.00	10050.00
Onion Storage	0.50	Tonn	Phy	4200	2550	3300	4700	6850	7000	11000	3500	1000	500	0	44600
		90.00%	FA	1890.00	1147.50	1485.00	2115.00	3082.50	3150.00	4950.00	1575.00	450.00	225.00	0.00	20070.00
Units Under ISAM	0.04	Tonn	Phy	100000	50000	50000	20000	10000	10000	20000	20000	5000	5000	0	290000
		60.00%	FA	2400.00	1200.00	1200.00	480.00	240.00	240.00	480.00	480.00	120.00	120.00	0.00	6960.00
Electronics Weighing Centers	90.00	Nos	Phy	2	1	2	1	3	1	0	3	1	1	0	15
		90.00%	FA	162.00	81.00	162.00	81.00	243.00	81.00	0.00	243.00	81.00	81.00	0.00	1215.00
Quality Contrl Labs	10.00	Nos	Phy	1	0	0	1	1	0	0	1	0	0	0	4
		90.00%	FA	9.00	0.00	0.00	9.00	9.00	0.00	0.00	9.00	0.00	0.00	0.00	36.00
Information Kiosks	75.00	Nos	Phy	1	1	1	1	1	1	1	1	1	1	1	11
		90.00%	FA	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	742.50
E-Trading Units	60.00	Nos	Phy	1	0	0	0	1	0	0	1	0	0	0	3
		90.00%	FA	54.00	0.00	0.00	0.00	54.00	0.00	0.00	54.00	0.00	0.00	0.00	162.00
Modernisation of APMCs/Sub APMCSE-Trading Units	75.00	Nos	Phy	1	1	1	1	1	1	1	0	0	0	0	7
		75.00%	FA	56.25	56.25	56.25	56.25	56.25	56.25	56.25	0.00	0.00	0.00	0.00	393.75
Total Storage			**FA**	**9438.75**	**5852.25**	**5970.75**	**5808.75**	**5552.25**	**4764.75**	**7653.75**	**6628.50**	**1558.50**	**865.50**	**487.50**	**54581.25**

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
Facilities															
Land Development															
Land Reclamation	0.18	ha.	Phy	2000	1000	1000	1000	1000	1000	1000	2000	1000	1000	300	12300
		90.00%	FA	324.00	162.00	162.00	162.00	162.00	162.00	162.00	324.00	162.00	162.00	48.60	1992.60
Land Levelling	0.38	ha.	Phy	2000	2000	2000	2000	2000	2000	2000	4000	1000	800	200	20000
		90.00%	FA	684.00	684.00	684.00	684.00	684.00	684.00	684.00	1368.00	342.00	273.60	68.40	6840.00
LD Non-CADA	0.35	ha.	Phy	200	100	150	150	150	170	150	200	100	100	50	1520
		90.00%	FA	63.00	31.50	47.25	47.25	47.25	53.55	47.25	63.00	31.50	31.50	15.75	478.80
Vermicompost	0.46	Nos.	Phy	1000	500	500	500	500	500	500	2000	500	500	200	7200
		90.00%	FA	414.00	207.00	207.00	207.00	207.00	207.00	207.00	828.00	207.00	207.00	82.80	2980.80
Commercial Vermicompost	6.50	Nos.	Phy	10	5	5	5	5	5	5	10	5	3	2	60
		90.00%	FA	58.50	29.25	29.25	29.25	29.25	29.25	29.25	58.50	29.25	17.55	11.70	351.00
Organic Farming	0.46	ha.	Phy	400	400	250	400	250	200	200	500	100	100	100	2900
		90.00%	FA	165.60	165.60	103.50	165.60	103.50	82.80	82.80	207.00	41.40	41.40	41.40	1200.60
Watershed/Rainfed Farming	0.25	ha.	Phy	500	300	300	750	300	250	750	400	500	500	500	5050
		90.00%	FA	112.50	67.50	67.50	168.75	67.50	56.25	168.75	90.00	112.50	112.50	112.50	1136.25
Farm Ponds	1.10	Nos.30x30x04	Phy	100	100	75	100	75	50	75	150	75	50	10	860
		90.00%	FA	99.00	99.00	74.25	99.00	74.25	49.50	74.25	148.50	74.25	49.50	9.90	851.40
Total Land Development				**1920.60**	**1445.85**	**1374.75**	**1562.85**	**1374.75**	**1324.35**	**1455.30**	**3087.00**	**999.90**	**895.05**	**391.05**	**15831.45**
Agriculture Infrastructure-Others															
Bio Fertilisers	13.00	Nos.	Phy	5	5	3	2	5	0	0	5	0	0	0	25
		90.00%	FA	58.50	58.50	35.10	23.40	58.50	0.00	0.00	58.50	0.00	0.00	0.00	292.50
Bio Pesticides Unit	2.00	Nos.	Phy	4	0	1	0	2	0	0	3	0	0	0	10
		90.00%	FA	7.20	0.00	1.80	0.00	3.60	0.00	0.00	5.40	0.00	0.00	0.00	18.00
Seed Processing Units	10.00	Nos.	Phy	2	1	2	1	3	1	1	3	1	0	0	15
		90.00%	FA	18.00	9.00	18.00	9.00	27.00	9.00	9.00	27.00	9.00	0.00	0.00	135.00
Tissue Culture	75.00	Nos.	Phy	2	3	0	0	0	0	0	0	0	0	0	5
		90.00%	FA	135.00	202.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	337.50
Bio Pesticides Fertilisers	30.00	Nos.	Phy	4	1	2	1	4	2	2	4	3	1	1	25
		90.00%	FA	108.00	27.00	54.00	27.00	108.00	54.00	54.00	108.00	81.00	27.00	27.00	675.00
Seed Processing Units	10.00	Nos.	Phy	8	5	4	4	5	4	3	9	5	2	1	50
		90.00%	FA	72.00	45.00	36.00	36.00	45.00	36.00	27.00	81.00	45.00	18.00	9.00	450.00
Total Agri Infras-Others				**398.70**	**342.00**	**144.90**	**95.40**	**242.10**	**99.00**	**90.00**	**279.90**	**135.00**	**45.00**	**36.00**	**1908.00**
Total Agriculture Infrastructure				**11758.05**	**7640.10**	**7490.40**	**7467.00**	**7169.10**	**6188.10**	**9199.05**	**9995.40**	**2693.40**	**1805.55**	**914.55**	**72320.70**
Ancillary Activities															
Food & Agro Processing															
Oil Mill	60.00	Nos.	Phy	3	2	2	1	3	1	1	2	2	2	1	20
		80.00%	FA	144.00	96.00	96.00	48.00	144.00	48.00	48.00	96.00	96.00	96.00	48.00	**960.00**
Dal Mill	22.00	Nos.	Phy	2	2	2	2	3	2	2	3	1	1	0	20
		80.00%	FA	35.20	35.20	35.20	35.20	52.80	35.20	35.20	52.80	17.60	17.60	0.00	**352.00**

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
Rice Mill	15.00	Nos.	Phy	3	2	0	2	0	0	0	3	3	2	2	17
		80.00%	FA	36.00	24.00	0.00	24.00	0.00	0.00	0.00	36.00	36.00	24.00	24.00	**204.00**
Flour Mill	5.00	Nos.	Phy	10	7	7	7	7	7	7	7	5	4	2	70
		80.00%	FA	40.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	20.00	16.00	8.00	**280.00**
Jagerry Making Unit	1.00	Nos.	Phy	25	15	5	15	15	5	5	51	2	2	0	140
		80.00%	FA	20.00	12.00	4.00	12.00	12.00	4.00	4.00	40.80	1.60	1.60	0.00	**112.00**
Turmeric & Spices Processing	15.00	Nos.	Phy	5	5	0	2	0	0	0	3	0	0	0	15
		80.00%	FA	60.00	60.00	0.00	24.00	0.00	0.00	0.00	36.00	0.00	0.00	0.00	**180.00**
Fruit & Vegetable Processing Unit	50.00	Nos.	Phy	10	5	5	5	5	1	1	5	1	1	1	40
		80.00%	FA	400.00	200.00	200.00	200.00	200.00	40.00	40.00	200.00	40.00	40.00	40.00	**1600.00**
Dairy Products	1.50	Nos.	Phy	50	25	15	15	15	10	10	15	5	3	2	165
		80.00%	FA	60.00	30.00	18.00	18.00	18.00	12.00	12.00	18.00	6.00	3.60	2.40	**198.00**
Bakery Units	10.00	Nos.	Phy	30	20	15	15	15	15	15	10	10	10	10	165
		80.00%	FA	240.00	160.00	120.00	120.00	120.00	120.00	120.00	80.00	80.00	80.00	80.00	**1320.00**
Animal Feed Unit	15.00	Nos.	Phy	4	3	3	3	3	3	3	3	2	1	0	28
		80.00%	FA	48.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	24.00	12.00	0.00	**336.00**
Food Park	500.00	Nos.	Phy	10	2	2	1	2	0	0	3	0	0	0	20
		80.00%	FA	4000.00	800.00	800.00	400.00	800.00	0.00	0.00	1200.00	0.00	0.00	0.00	**8000.00**
Working Capital for Food & Agro Processing			FA	400.00	300.00	550.00	350.00	450.00	175.00	175.00	450.00	175.00	125.00	200.00	3350
Total - Agro & Food Processing			**FA**	**5483.20**	**1781.20**	**1887.20**	**1295.20**	**1860.80**	**498.20**	**498.20**	**2273.60**	**496.20**	**415.80**	**402.40**	**16892.00**
Ancillary Activities - Others															
Loans to Marketing Societies	25.00	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	11
		90.00%	FA	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	247.50
Loans to PACS	20.00	Nos.	Phy	3	3	1	1	3	1	2	3	1	1	1	20
		90.00%	FA	54.00	54.00	18.00	18.00	54.00	18.00	36.00	54.00	18.00	18.00	18.00	360.00
Loans to MFI/NBFC	20.00	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	11
		90.00%	FA	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	198.00
ACABC	20.00	Nos.	Phy	25	20	20	15	15	10	15	15	10	10	10	165
		70.00%	FA	350.00	280.00	280.00	210.00	210.00	140.00	210.00	210.00	140.00	140.00	140.00	2310.00
Total Ancillary Activities - Others				**444.50**	**374.50**	**338.50**	**268.50**	**304.50**	**198.50**	**286.50**	**304.50**	**198.50**	**198.50**	**198.50**	**3115.50**
Total Ancillary Activities				**5927.70**	**2155.70**	**2225.70**	**1563.70**	**2165.30**	**696.70**	**784.70**	**2578.10**	**694.70**	**614.30**	**600.90**	**20007.50**
Total Agriculture				**87881.28**	**54967.56**	**48301.46**	**63866.93**	**61737.26**	**36645.67**	**40884.45**	**87517.86**	**48551.92**	**25432.65**	**14932.17**	**665757.60**
MSME															
Mfg Sector Term Loan															
Micro Enterprises	50.00	Nos.	Phy	75	20	20	20	20	10	10	55	20	5	5	260
		80.00%	FA	3000.00	800.00	800.00	800.00	800.00	400.00	400.00	2200.00	800.00	200.00	200.00	**10400.00**
Small Scale Industry	300.00	Nos.	Phy	2	2	2	2	2	2	2	2	2	1	1	20
		75.00%	FA	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	225.00	225.00	**4500.00**
Medium Industry	2000.00	Nos.	Phy	1	0	1	0	0	0	0	1	0	0	0	3
		75.00%	FA	1500.00	0.00	1500.00	0.00	0.00	0.00	0.00	1500.00	0.00	0.00	0.00	**4500.00**
Total Mfg Sec Term Loan				**4950.00**	**1250.00**	**2750.00**	**1250.00**	**1250.00**	**850.00**	**850.00**	**4150.00**	**1250.00**	**425.00**	**425.00**	**19400.00**

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24

Rs. lakh

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
Mfg Sector W Capital															
Micro Enterprises	15.00	Nos.	Phy	150	40	80	40	40	40	35	70	25	0	0	520
		80.00%	FA	1800.00	480.00	960.00	480.00	480.00	480.00	420.00	840.00	300.00	0.00	0.00	**6240.00**
Small Scale Industry	80.00	Nos.	Phy	20	3	7	3	3	2	2	12	3	0	0	55
		75.00%	FA	1200.00	180.00	420.00	180.00	180.00	120.00	120.00	720.00	180.00	0.00	0.00	**3300.00**
Medium Industry	500.00	Nos.	Phy	1	0	1	0	0	0	0	1	0	0	0	3
		75.00%	FA	375.00	0.00	375.00	0.00	0.00	0.00	0.00	375.00	0.00	0.00	0.00	**1125.00**
Total Mf Sec W Cap Loan				**3375.00**	**660.00**	**1755.00**	**660.00**	**660.00**	**600.00**	**540.00**	**1935.00**	**480.00**	**0.00**	**0.00**	**10665.00**
Service Sector Term Loan															
Micro Enterprises	40.00	Nos.	Phy	50	20	40	10	10	10	10	40	10	0	0	200
		80.00%	FA	1600.00	640.00	1280.00	320.00	320.00	320.00	320.00	1280.00	320.00	0.00	0.00	**6400.00**
Small Scale Industry	200.00	Nos.	Phy	5	1	3	1	1	1	1	1	1	0	0	15
		75.00%	FA	750.00	150.00	450.00	150.00	150.00	150.00	150.00	150.00	150.00	0.00	0.00	**2250.00**
Medium Industry	1500.00	Nos.	Phy	1	0	1	0	0	0	0	1	0	0	0	3
		75.00%	FA	1125.00	0.00	1125.00	0.00	0.00	0.00	0.00	1125.00	0.00	0.00	0.00	**3375.00**
Total Service Sec T Loan				**3475.00**	**790.00**	**2855.00**	**470.00**	**470.00**	**470.00**	**470.00**	**2555.00**	**470.00**	**0.00**	**0.00**	**12025.00**
Service Sec Working Cap															
Micro Enterprises	10.00	Nos.	Phy	110	45	80	75	55	35	35	85	30	5	5	560
		80.00%	FA	880.00	360.00	640.00	600.00	440.00	280.00	280.00	680.00	240.00	40.00	40.00	**4480.00**
Small Scale Industry	50.00	Nos.	Phy	10	2	5	2	2	2	2	3	2	0	0	30
		75.00%	FA	375.00	75.00	187.50	75.00	75.00	75.00	75.00	112.50	75.00	0.00	0.00	**1125.00**
Medium Industry	375.00	Nos.	Phy	1	0	0	0	0	0	0	1	0	0	0	2
		75.00%	FA	281.25	0.00	0.00	0.00	0.00	0.00	0.00	281.25	0.00	0.00	0.00	**562.50**
Total Service Sec W/Cap				**1536.25**	**435.00**	**827.50**	**675.00**	**515.00**	**355.00**	**355.00**	**1073.75**	**315.00**	**40.00**	**40.00**	**6167.50**
Additional Micro entreprises	9.499	Nos.	Phy	1550	1074	954	954	954	954	954	954	954	714	714	10730
		90.00%	FA	**13251.75**	**9183.00**	**8156.00**	**8156.00**	**8156.00**	**8156.00**	**8156.00**	**8156.00**	**8156.00**	**6104.00**	**6104.00**	**91734.75**
Total MSME				**30197.63**	**12388.88**	**16969.00**	**10996.50**	**12182.50**	**7946.50**	**7016.50**	**27783.25**	**7435.50**	**3490.75**	**3585.25**	**139992.25**
Potential for Export Credit															
Export credit for various commodities	200.00	Nos.	Phy	15	5	3	2	3	2	2	5	3	3	3	46
		70.00%	FA	2100.00	700.00	420.00	280.00	420.00	280.00	280.00	700.00	420.00	420.00	420.00	6440.00
Total Export Credit															**6440.00**
Potential for Education	5.50	Nos.	Phy	1500	1000	1000	1000	1000	1000	1000	1000	1000	750	750	11000
		100%	FA	8250.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	4125.00	4125.00	**60500.00**
Potential for Housing															
Construction of	16.00	Nos.	Phy	1200	750	900	500	800	500	500	900	400	400	300	7150

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24 **Rs. lakh**

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
new houses															
		90.00%	FA	17280.00	10800.00	12960.00	7200.00	11520.00	7200.00	7200.00	12960.00	5760.00	5760.00	4320.00	102960.00
Repairs to old houses	6.00	Nos.	Phy	500	300	300	300	300	300	300	300	200	100	100	3000
		90.00%	FA	2700.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1080.00	540.00	540.00	16200.00
Total Housing				**19980.00**	**12420.00**	**14580.00**	**8820.00**	**13140.00**	**8820.00**	**8820.00**	**14580.00**	**6840.00**	**6300.00**	**4860.00**	**119160.00**
Renewable sources of energy															
Bio-gas plants	0.18	Nos.	Phy	200	120	120	160	135	90	90	175	90	75	50	1305
		80.00%	FA	28.80	17.28	17.28	23.04	19.44	12.96	12.96	25.20	12.96	10.80	7.20	187.92
Solar Home Lighting System	0.35	Nos.		300	150	150	150	150	150	150	150	150	150	150	1800
		60.00%		63.00	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	378.00
Cogeneration by sugar factories	150.00	Nos.	Phy	1	1	0	0	0	0	0	1	0	0	0	3
		55%	FA	82.50	82.50	0.00	0.00	0.00	0.00	0.00	82.50	0.00	0.00	0.00	247.50
Wind Mills	600.00	Nos.	Phy	1	1	1	1	0	1	0	1	1	0	0	7
		55%	FA	330.00	330.00	330.00	330.00	0.00	330.00	0.00	330.00	330.00	0.00	0.00	2310.00
Solar Irrigation Pumps	3.00	Nos.	Phy	100	40	40	40	40	40	40	45	35	30	25	475
		60%	FA	180.00	72.00	72.00	72.00	72.00	72.00	72.00	81.00	63.00	54.00	45.00	855.00
Total - RSE			**FA**	**684.30**	**533.28**	**450.78**	**456.54**	**122.94**	**446.46**	**116.46**	**550.20**	**437.46**	**96.30**	**83.70**	**3978.42**
Potential for Others															
Financing to New SHGs	1.00	Nos.	Phy	750	500	500	700	650	500	500	650	400	300	250	5700
		100%	FA	750.00	500.00	500.00	700.00	650.00	500.00	500.00	650.00	400.00	300.00	250.00	5700.00
Financing to Old SHGs	1.50	Nos.	Phy	2000	1500	1500	2200	1500	1250	1250	1500	1250	800	1200	15950
		100%	FA	3000.00	2250.00	2250.00	3300.00	2250.00	1875.00	1875.00	2250.00	1875.00	1200.00	1800.00	23925.00
Financing to JLGs	2.50	Nos.	Phy	750	300	300	250	750	750	400	700	500	250	200	5150
		100%	FA	1875.00	750.00	750.00	625.00	1875.00	1875.00	1000.00	1750.00	1250.00	625.00	500.00	12875.00
Consumption Loans	0.70	Nos.	Phy	1500	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11500
		80.00%	FA	840.00	560.00	560.00	560.00	560.00	560.00	560.00	560.00	560.00	560.00	560.00	6440.00
PMJDY	0.05	Nos.	Phy	2500	1750	1750	1750	2250	1250	1750	2750	1750	1250	1250	20000
		100%	FA	125.00	87.50	87.50	87.50	112.50	62.50	87.50	137.50	87.50	62.50	62.50	1000.00
Loans to repay money lender's loans	0.10	Nos.	Phy	80	80	80	80	80	80	80	80	80	80	80	880
		100%	FA	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	88.00
Total Potential for Others				**6598.00**	**4155.50**	**4155.50**	**5280.50**	**5455.50**	**4880.50**	**4030.50**	**5355.50**	**4180.50**	**2755.50**	**3180.50**	**50028.00**
Social Infrastructure involving bank credit															
Construction of new schools	55.00	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	11
		90.00%	FA	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	544.50
Repairs to old	25.00	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	11

Annexure I

Activity-wise / Block-wise Potential Linked Physical & Financial Projections for the year 2023-24

Rs. lakh

Activity	Unit Cost	Unit Size		Satara	Wai	Khandala	Koregaon	Phaltan	Man	Khatav	Karad	Patan	Jaoli	M'war	Total
schools															
		90.00%	FA	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	247.50
Construction of new hospitals	55.00	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	11
		90.00%	FA	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	544.50
Repairs / Modernisation of old hospitals	25.00	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	11
		90.00%	FA	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	247.50
Water Purifying RO Plants	3.00	Nos.	Phy	20	20	20	20	20	20	20	20	20	20	20	220
		90.00%	FA	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	594.00
Construction of toilets/bathroom	0.30	Nos.	Phy	100	100	100	100	100	100	100	100	100	100	100	1100
		90.00%	FA	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	297.00
Total Social Infrastructure involving bank credit				**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**225.00**	**2475.00**
Grand Total		**150206.58**	**90119.34**	**89556.24**	**95359.97**	**97231.70**	**66948.63**	**69947.41**	**131598.31**	**76405.88**	**45503.45**	**33975.37**	**150206.58**	**90119.34**	**1048331.27**

Potential worked out in consultation with LDM, Line Departments.

Annexure II : An overview of GLC -Agency wise and sector-wise for last 3 years and target for 2022-23

Name of the District : Satara ₹ in lakh

Sr. No.	Agency / Type of Loan	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan Total	290000	212812	220000	254784	263000	275046	280000
	CBs & RRB only five branches	150000	57210	90000	68475	113000	82666	110000
	SDCC	140000	155602	130000	186309	150000	192380	170000
2	Term Loan (MT + LT) Total	110000	124333	220000	74951	166000	107805	153500
	CBs & RRB only five branches	60200	91282	147500	46727	109000	80965	124400
	SDCC	49800	33051	72500	28224	57000	27513	29100
3	Total Agricultural Credit (1+2)	400000	337145	440000	329735	429000	382851	433500
	CBs & RRB only five branches	210200	148492	237500	115202	222000	163631	234400
	SDCC	189800	188653	202500	214533	207000	219893	199100
4	MSME Total	40000	89298	45000	223384	125000	111136	141500
	CBs & RRB only five branches	23000	87674	26015	221926	122500	111087	137100
	SDCC	17000	1624	18985	1458	2500	49	4400
5	Other Priority Sector Total	260000	309364	265000	425316	266000	218696	300000
	CBs & RRB only five branches	230000	148132	233770	55270	150000	74176	157900
	SDCC	30000	161232	31230	370046	116000	144520	142100
6	CBs & RRB only five branches	463200	384298	497285	392398	494500	348894	529400
	SDCC	236800	351509	252715	586037	325500	364462	345600
	GRAND TOTAL (3+4+5)	700000	735807	750000	978435	820000	712683	875000

Darta Source Lead District Manager (LDM), Satara & SLBC

Annexure III: Subsector wise and Agencywise credit flow under Agriculture and Allied activities for last 3 years and target for 2022-23

₹ in Lakh

Sr. No.	Particulars Agencies/ Activities	2019-20			2020-21			2021-22			2022-23 (Target)		
		CBs & RRB	Coops.	Total	CBs & RRB	Coops.	Total	CBs & RRB	Coops.	Total	CBs & RRB	Coops.	Total
I	**Crop loans**	**57210.00**	**155602.00**	**212812.00**	**68475.00**	**186309.00**	**254784.00**	**82666.00**	**192380.00**	**275046.00**	**110000.00**	**170000.00**	**280000.00**
II	**Term loans**												
a	M.I.	33792.00	7566.00	41358.00	1548.00	3002.00	4550.00	2660.00	2926.00	5586.00	30932.00	6228.00	37160.00
b	LD	10416.00	232.00	10648.00	659.00	670.00	1329.00	1132.00	653.00	1785.00	26260.00	422.00	26682.00
c	FM	9259.00	8956.00	18215.00	1030.00	2499.00	3529.00	1771.00	2436.00	4207.00	15330.00	7627.00	22957.00
d	P&H	6189.00	1074.00	7263.00	713.00	11416.00	12129.00	1225.00	11128.00	12353.00	7184.00	992.00	8176.00
e	DD	6014.00	1608.00	7622.00	14708.00	654.00	15362.00	25273.00	638.00	25911.00	11570.00	1803.00	13373.00
f	Poultry	1039.00	252.00	1291.00	74.00	117.00	191.00	127.00	114.00	241.00	4975.00	243.00	5218.00
g	S/G/P	11211.00	1112.00	12323.00	680.00	112.00	792.00	1168.00	109.00	1277.00	4782.00	521.00	5303.00
h	Fisheries	201.00	20.00	221.00	35.00	0.00	35.00	60.00	0.00	60.00	1481.00	10.00	1491.00
i	F/WLD	267.00	1315.00	1582.00	1.00	16.00	17.00	2.00	16.00	18.00	2607.00	1526.00	4133.00
j	SMY	2201.00	536.00	2737.00	549.00	207.00	756.00	943.00	202.00	1145.00	11722.00	1008.00	12730.00
k	BG	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	Sericulture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Others	10693.00	10380.00	21073.00	26730.00	9531.00	36261.00	45931.00	9291.00	55222.00	7557.00	8720.00	16277.00
II	**Sub-total-**	**91282.00**	**33051.00**	**124333.00**	**46727.00**	**28224.00**	**74951.00**	**80292.00**	**27513.00**	**107805.00**	**124400.00**	**29100.00**	**153500.00**
III	**MSME**	**87674.00**	**1624.00**	**89298.00**	**221926.00**	**1458.00**	**223384.00**	**111087.00**	**49.00**	**111136.00**	**137100.00**	**4400.00**	**141500.00**
IV	**OPS**	**148132.00**	**161232.00**	**309364.00**	**55270.00**	**370046.00**	**425316.00**	**74176.00**	**144520.00**	**218696.00**	**157900.00**	**142100.00**	**300000.00**
Grand Total - Total Priority (I+II+III+IV)		**384298.00**	**351509.00**	**735807.00**	**392398.00**	**586037.00**	**978435.00**	**348221.00**	**364462.00**	**712683.00**	**529400.00**	**345600.00**	**875000.00**
Of which under Govt Sponsored		**88388.54**	**80847.07**	**169235.61**	**91185.92**	**84658.09**	**175844.01**	**83573.04**	**80181.64**	**163754.68**			

Data Source Lead District Manager (LDM), Satara

Annexure IV

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

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

Sr. No.	**Item**	**Unit Cost (₹)**
E	**Animal Husbandry**	
1	2 CB HF Cows	137000
2	2 Graded Murrah Buffaloes	158800
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
5	2 crossbred jersey cow	126600
6	Poultry layer farm 1000 birds	992000
7	Farming broilers 5000 birds	1463800-2292000
F	**Fisheries**	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming (**Pond & input)**	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
G	Integrated farming system (Pl see chap 2.1.11)	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000

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

ANNEXURE V: Scale of Finance for major crops fixed by District Level Technical Committee (DLTC) for FY 2022-23

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

45	ASHTER	36000	36000	14400	14400
46	CHRYSANTHEMUM	36000	36000	14400	14400
47	ZENDU	36000	41000	14400	16400
48	ROSE	33000	50000	13200	20000
49	JASMINE	33000	42000	13200	16800
50	MOGRA	33000	38000	13200	15200
51	NISHIGANDHA	35000	83000	14000	33200
	FRUIT CROPS				
52	GRAPES	245000	325000	98000	130000
53	CASHEW	121000	121000	48400	48400
54	PAMOGRANNET	130000	150000	52000	60000
55	CHIKKU	70000	70000	28000	28000
56	GAVA	60000	86000	24000	34400
57	LIME	50000	70000	20000	28000
58	COCONUT	75000	75000	30000	30000
59	CUSTARD APPLE	40000	60000	16000	24000
60	BANNANA	75000	100000	30000	40000
61	BANNANA (TISSU CULTURE)	120000	140000	48000	56000
62	ORANGES / CITRUS LIME	70000	88000	28000	35200
63	MANGO	100000	155000	40000	62000
64	BOR	33000	40000	13200	16000
65	AMLA	40000	44000	16000	17600
66	ANJEER	33000	42000	13200	16800
67	PAPAYA	70000	77000	28000	30800
	FODDER CROP				
68	GAJARAJ	8000	34000	3200	13600
69	GARLIC GRASS	33000	63000	13200	25200
70	WIND GRASS	34000	34000	13600	13600
71	MAIZE (GREEN GRASS)	8000	32000	3200	12800
72	BAJRA (GREEN GRASS)	16000	16000	6400	6400
73	JAWAR (GREEN GRASS)	22000	22000	8800	8800
	OTHER CROPS				
74	SILK MULBERY	90000	90000	36000	36000
75	PANMALA	55000	125000	22000	50000

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 ₹)

Sr. No.	Name of Activity	Scale of Finance
1	Recurring Expenditure for Dairy	
	Unit 1 Cow	20,000
	Unit 1 Buffalo	25,000
2	Recurring Expenditure for Goat / Sheep Rearing	
	Unit 10+1	25,000
3	Recurring Expenditure for Poultry	
	Unit 100 Birds	
i	Broiler	10,000
ii	Layer	25,000
iii	Local (Indigenous)	25,000
4	Recurring Expenditure for Fishery – Management Cost	
i	Working Capital for Fishery (per ha)	2,20,000
ii	Working Capital for fish farming by small boat in river/pond	7,500
iii	Working Capital (per ha) for fishery activities in brackish water	62,500
iv	Working Capital for prawn farming with fish farming in brackish water (per ha)	2,00,000
v	Taller Fish Capturing Boat	2,00,000
vi	Parsisin Fish Capturing Boat	2,00,000
vii	Gill Netor Fish Capturing Boat	1,50.000
viii	Fish Capturing Boat (Non-Mechanical)	25,000
ix	Backyard ornamental fish farming (₹3 Lakh Capital Cost)	50.000
x	Medium ornamental fish farming (₹8 Lakh Capital Cost)	1,30,000
xi	Large ornamental fish farming (₹25 Lakh Capital Cost)	3,00,000

List of Abbreviations

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

DDM	District Development Manager	MoRD	Ministry of Rural Development
DIDF	Dairy Processing and Infrastructure Development Fund	MSC	Multi Service Centre
DLRC	District Level Review Committee	NABARD	National Bank for Agriculture and Rural Development
DLTC	District Level Technical Committee	NDDB	National Dairy Development Board
DRDA	District Rural Development Agency	NEFT	National Electronic Fund Transfer
e-NAM	e-National Agriculture Market	NFDB	National Fisheries Development Board
FIF	Financial Inclusion Fund		
FLC	Financial Literacy Centre	NAFCC	National Adaptation Fund for Climate Change
NBFC	Non-Banking Financial Company		
NIDA	NABARD Infrastructure Development Assistance	RBI	Reserve Bank of India
NIA	Net Irrigated Area	RIDF	Rural Infrastructure Development Fund
NRLM	National Rural Livelihood Mission	RNFS	Rural Non-Farm Sector
NRM	Natural Resources Management	RKBY	Rashtriya Krishi Bima Yojana
NSA	Net Sown Area	RKVY	Rashtriya Krishi Vikas Yojana
NSSO	National Sample Survey Organisation	RRB	Regional Rural Bank
NWR	Negotiable Warehouse Receipt	RUDSETI	Rural Development & Self Employment Training Institute
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RSETI	Rural Self Employment Training Institute
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 DDMs in Maharashtra				
Sr. No.	**District**	**Name**	**Mobile**	**Email ID**
1	Ahmednagar	Shri Sheel B Jagtap	9828647823	ahmednagar@nabard.org
2	Akola	Shri Sharad P Walke	7415403877	akola@nabard.org
3	Amravati	Shri Rajendra B Rahate	8269009950	amravati@nabard.org
4	Aurangabad	Shri. Suresh R Patwekar	9575390390	aurangabad@nabard.org
5	Beed	Shri. Tatyasaheb L Markad	8668649552	beed@nabard.org
6	Bhandara	Shri Sandeep M Deogirkar	7073350545	bhandara@nabard.org
7	Buldhana	Shri Vikram B Pathare	7028755522	buldhana@nabard.org
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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

NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

- **Sectors:** Agri-tech, rural n-tech, food-tech, health-tech and edu-tech, with a rural focus
- **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

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

As on 31st March 2022:

- **Corpus raised:** INR 598 crore
- **Investments made:** INR 148.21 crore in 9 start-ups

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

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

NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

FOCUS SEGMENTS	OTHER SEGMENTS
Green Finance & Wellness (Renewable Energy, Electric Vehicle, Healthcare, WASH) Fabrics & textiles, Handicrafts	› Small Business › Micronance › Transport › Housing › Education › Allied Agriculture › Agri/Food processing

Corporate Office:
NABARD, Gr. Floor, D Wing,
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e-mail: nabsamruddhi@nabard.org

Registered Office:
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1-1-61, RTC'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040-23241155/56
www.nabsamruddhi.in

NABFOUNDATION

Leveraging the power of convergence

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

What does NABFOUNDATION want from you ?

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

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO
With an idea whose time you think has come and have not been able to nd willing partners, reach out to us

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

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

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

NABKISAN FINANCE Limited

A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States
- 1400+ FPOs credit linked
- Collateral free lending at aordable rates
- Financing FPOs through
  - Working Capital
  - Term loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBFCs/ MFIs
- Soft loans for Agri Startups

Corporate Office
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Registered Office
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Phone:044- 28270138/28304658
Web-portal:krishimanch.co.in

NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD ISO-9001:2015 COMPANY

OFFERS CONSULTANCY AND ADVISORY SERVICES
Pan India Presence with oces in 31 States/UTs

AREAS OF OPERATION

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

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e-mail:headoce@nabcons.in

Corporate Office
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www.nabcons.com

NABFINS Limited

A Subsidiary of NABARD

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

NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

NAB संरक्षण

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

Corporate Oce
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