NABARD

संभाव्यतायुक्त ऋण योजना
2023-24

Potential Linked Credit Plan
2023-24

ज़िला : सिंधुदुर्ग

DISTRICT : SINDHUDURG

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE

NABARD

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.

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

POTENTIAL LINKED CREDIT PLAN 2023-24
INDEX –

Executive Summary

a. District Characteristics

Sindhudurg district is situated in the southern part of Maharashtra. It has eight (08) blocks with a total geographical area of 5207 sq. km. (1.7% of the State). Out of which, the cultivable land is 14050 lakh ha. The average rainfall of the district is 2940 mm during 2021-22. The district population as per 2011 Census is 8.49 lakh with 7.43 lakh (88 %) of rural areas. Of the total 300899 land holders, 80% are small and marginal farmers (with land size less than 2 ha) holding 60 % of the total agricultural land indicating disparity in distribution of land. Major crops grown during Kharif are Paddy, Nagli, cereals, pulses, oilseeds, and during Rabi, pulses, groundnut, sugarcane, vegetables etc. The cropping intensity is 113%. The district registered a CD ratio of 49.97% as on 31 March 2022. The district is having 121 KM coastline touching Devgarh, Malvan and Vengurla blocks of the district. The State Government declared the district as Tourism District from 1997. The district is famous for its Hapus mango which received a GI tagging. Wooden toys of Sawantwadi is also famous across the country for its design and durability.

b. Sectoral Trend in credit flow

Total GLC of the district under priority sector was Rs 1443.90 crore during 2019-20, Rs 1217.37 crore during 2020-21 and Rs 1153.02 crore during 2021-22. The total agricultural loans issued during the last three years were of Rs 569.19 crore, Rs 467 crore and Rs 599 crore respectively. The disbursements under MSME and other priority sectors during the above period were of Rs 439.63 crore, Rs 645 crore and Rs 345.33 crore respectively. The share of agriculture in GLC (PSL) was 51% during 2021-22. Along with agriculture, a small beginning in uptake of credit observed in MSME and OPS sectors over the years was stalled due to Kovid 19 effect and it slumped down below the previous level. There are 06 FPOs and One OFPO of wooden toys promoted by NABARD in the district. The FPOs are engaged in indigenous paddy, indigenous cows, cashew, mango, forest produce and bamboo. All these will be eligible for bank finance from next year. There are no major NBFCs, MFIs catering to agriculture finance in the district. NABFINS is in the process of establishing a sub-office in the district from July 2022.The district has been receiving first prize in SHG finance for past four years from GoM for financing highest SHGs in the district.

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

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2023-24 has been assessed at Rs. 2300.00 crore as against Rs. 2256.85 crore projected for the year 2022-23 showing a marginal growth of 1.91 % over the previous year.

For the year 2023-24, while the potential under crop loans has been assessed at ₹ 507.11 crore, that of total agriculture loans is at Rs 1028.00 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 44.70% while that of MSME to total Priority Sector loans is 39%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at Rs.372 crore (16%) of total Priority Sector loans. .

d. Performance of credit agencies:

The district has 257 bank branches with 118 branches of Commercial Banks, 13 branches of Gramin Bank, 99 branches of DCCB, besides 226 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31 March 2022 was 49.97%. Out of the Total Advances (Rs 4917.88 crore) disbursed by banks during 2021-22, the disbursements made under Priority Sector stood at 23.44% (Rs 1153.02 crore). Achievement under ACP during 2021-22 stood at 64.01% of the target. The reason for low achievement of the ACP could be attributed to the frequent loan waivers, non-eligibility of the members of the PACS, problems of very small land holding farmers (below 10 gunta) to become members of the PACS, opting other option than cultivation by farmers due to frequent floods, cyclones etc.

e. Sectoral assessment of potential

The potential under Priority Sector that could be tapped with institutional credit during the year 2023-24 has been assessed at Rs 2300.00 crore as against Rs 2256.85 crore projected for the year 2022-23.

For the year 2023-24, while the potential under crop loans has been assessed at Rs 507.11 crore that of term loans is at Rs 270.88 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 44.70%, while that of MSME to total Priority Sector loans is 39%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 16% of total Priority Sector loans.

f. Sub-sectorial analysis –

The priority sector achievement in the district for the year 2021-22 is Rs 1153.02 crore. A marginal improvement in achievement is registered over the previous year but still way behind its earlier high of 75% during 2019-20. The reason could be change in the crops, frequent loan waivers affecting the recovery at the PACS level which leads to the non –eligibility of the members for the next year and situations arise from COVID-19 pandemic. The highest achievement is observed in crop loan followed by OPS and MSME. In the projections made for the year 2023-24, the sectors – crop loan, plantation & horticulture, dairy, food & agro processing, MSME and Housing have high potential.

g. Developmental Initiatives – A project under UPNRM for construction of bio gas and milch animals was completed in the district. Apart from this, one Off Farm Producers Organisation of wooden toys and souvenirs is also promoted by NABARD (only one in the State supported by NABARD) along with six FPOs for agriculture commodities viz.. Paddy, coconut, mango, cashew, indigenous cows and bamboo registered and started functioning in the district for past two years. Four FPOs, one each on mango at Devgarh and cashew at Vengurla during 2020-21 & Mango at Sawantwadi and Cashew at Kudal during 2021-22 was formed in the district under Central Sector Scheme for formation of 10000 FPOs. MCDC is working as a CBBO for these FPOs. For the year 2022-23, four remaining blocks viz. Vaibhavwadi, Malvan, Kankavali & Dodamarg was also allotted under CSS FPO. The DMC approved cashew as activity for all these blocks recently. ADT, Baramati will be acting as CBBO for these FPOs. Capacity building of SHGs and JLGs, Financial Literacy etc. are being done regularly through various interventions of NABARD in the district. A project under My District My Product (MDMP) for Rural Tourism and FPO of fishery farmers and AH is under process of discussion level. A project of conversion of slurry of bio gas into fertilizer is under active discussion with GIZ, LUPIN and BAIF to be implemented in the district.

h. Thrust areas for 2023-24

All the potential activities in the field of agriculture and rural development are lead to the development of the district. Keeping in view the district's agrarian background and backwardness in industrial development, immediate thrust needed for following activities

- Collectivisation of Agricultural produce through Producers Organizations and on innovative projects.
- Post–Harvest infrastructure, Food and Agro Processing,
- Capital formation and productivity growth in agriculture & allied sectors,
- Financial Inclusion, Financial Literacy, Capacity building of SHG/ JLG members,
- Sustainable agricultural practices / High Tech Agriculture
- Skill development and Marketing in off farm sector
- Timely-adequate and hassle-free crop loan disbursement,

i) Major constraints and suggested action points

- Crop diversification should be made a regular action point in the district for cultivation of weather tolerant varieties, adoption of micro irrigation like drip/sprinkler technology, water conservation and ground water recharging measures.
- The remaining members who are beneficiaries of PM Kisan but not enrolled in KCC may be covered under KCC through ongoing camps for AH and Fisheries. Short Terms loans for working capital requirement may be provided to animal husbandry, fisheries and poultry farmers.
- Awareness creation of dairy farmers for rearing of good quality animals, green fodder feeding and adoption of good management practices. Necessary support may be extended for the dairy units through Bank finance/Govt. schemes.
- Backyard poultry units may be promoted through SHGs/ JLGs.
- Need for creation of storage, grading, processing and packaging facilities/infrastructure under AIF for Mango, Cashew and other plantation crops of the area.
- Synergy among trainers, financing institutions, counselling organisations, service providers and support industries for facilitating MSME in the district. Hand-holding / capacity building services may be provided to trained rural youth for set-up of such units.
- There is need to sensitise bankers on the importance of SHG credit linkage at appropriate time and making repeat finance available. Facilitation to the SHGs for their graduation from micro credit to micro enterprise through capacity building, financial literacy and digital facilities may be provided.

j. Way forward

The district has good potential for agriculture, allied, MSME and non-farm activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities boost the flow of credit to priority sectors. Adoption of latest technology, skills and investments, improving the capabilities of farmers through technical education 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.

In order to achieve the overall credit potential assessed, as also to achieve the objective of doubling the farmers' income and capital formation in Agriculture in the district, there is a need to have a coordinated approach by all the stakeholders. 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.

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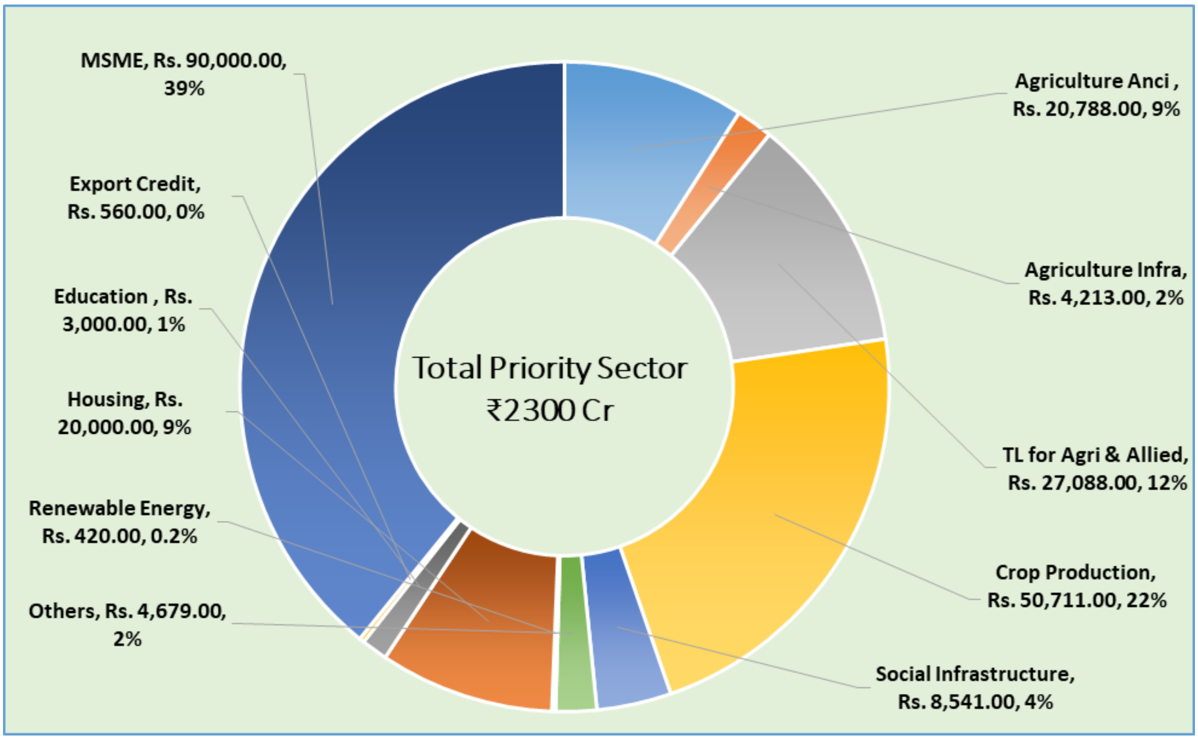
Appendix A

The Broad Sectorwise PLP Projections for FY-2023-24

(Rs Lakh)

Sr.No.	Particulars	PLP Projections 2023-24
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	50711.00
ii	Term Loan for agriculture and allied activities	27088.00
	Sub Total	**77799.00**
B	Agriculture Infrastructure	4213.00
C	Ancillary activities	20788.00
I	Credit Potential for Agriculture (A+B+C)	**102800.00**
II	Micro, Small and Medium Enterprises	90000.00
III	Export Credit	560.00
IV	Education	3000.00
V	Housing	20000.00
VI	Renewable Energy	420.00
VII	Others	4679.00
VIII	Social Infrastructure involving bank credit	8541.00
	Total Priority Sector (I to VIII)	**230000.00**

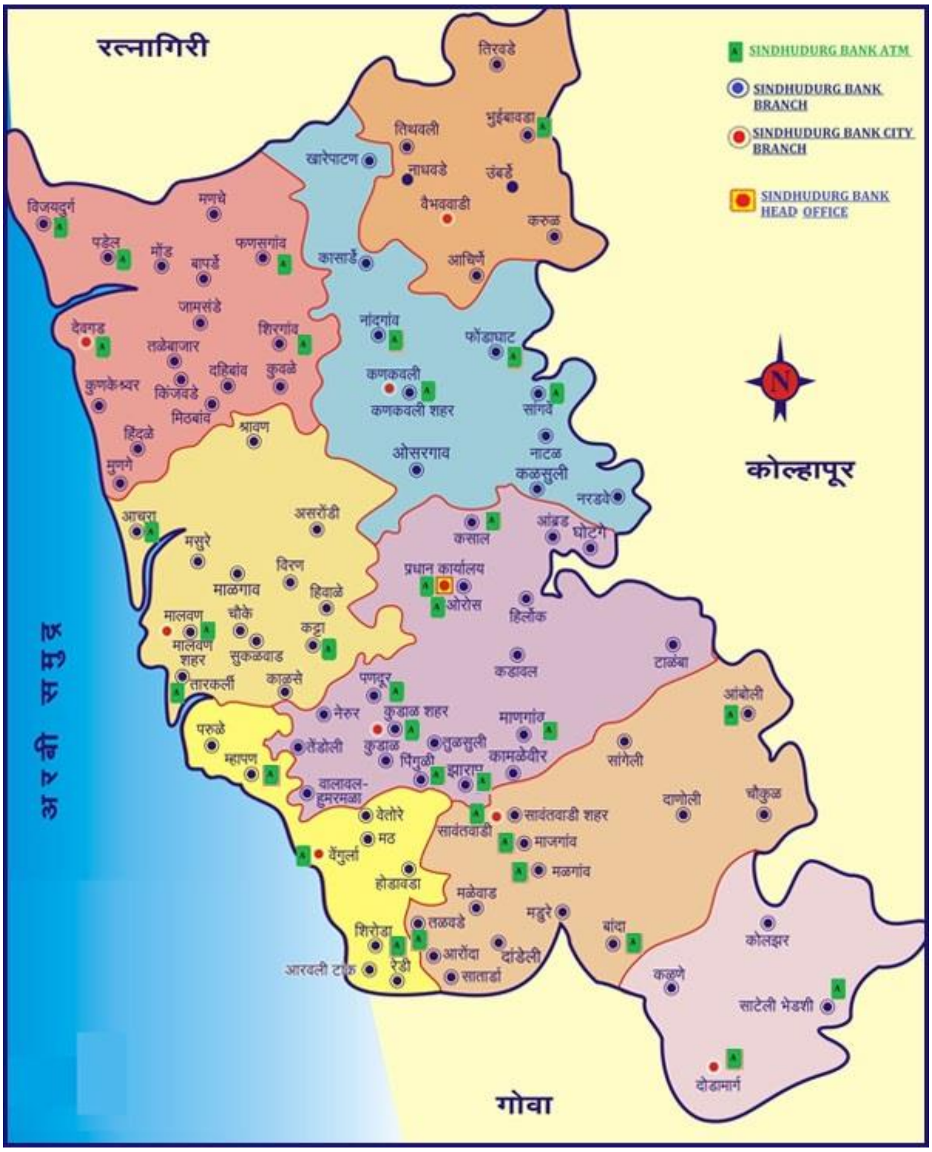


Appendix B
Sector/Sub Sectorwise PLP Projection 2023-24

(Rs lakh)

Sr. No.	Particulars	PLP 2023-24 Projections
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	50711.00
ii	Water Resources	3300.00
iii	Farm Mechanisation	3100.00
iv	Plantation and Horticulture (including sericulture)	8100.00
v	Forestry and Waste Land Development	558.00
vi	Animal Husbandry – Dairy	5100.00
vii	Animal Husbandry – Poultry	2400.00
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	600.00
ix	Fisheries (Marine, Inland, Brackish water)	3500.00
x	Farm Credit - Others	430.00
	Sub Total	**77799.00**
B	**Agriculture Infrastructure**	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	2232.00
ii	Land development, Soil conservation, Watershed development	1667.00
iii	Agriculture Infrastructure- Others	314.00
	Sub Total	**4213.00**
C	**Ancillary activities**	
i	Food and Agro processing	18286.00
ii	Agriculture Ancillary activities - Others	2502.00
	Sub Total	**20788.00**
I	**Total Agriculture (A+B+C)**	**102800.00**
II	**Credit potential for Micro, Small and Medium Enterprises (MSME)**	
i	MSME –Working Capital	74988.00
ii	MSME – Investment Credit	15012.00
	Total MSME	**90000.00**
III	Credit potential for Export Credit	560.00
IV	Credit potential for Education	3000.00
V	Credit potential for Housing	20000.00
VI	Credit potential for Renewable Energy	420.00
VII	Credit potential for Others	4679.00
VIII	Social Infrastructure involving bank credit	8541.00
	Total Priority Sector (I to VIII)	**230000.00**

SINDHUDURG DISTRICT MAP



District Profile

District - SINDHUDURG	State - MAHARASHTRA	Division- KONKAN

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	5207.00
No. of Sub Divisions	3
No. of Blocks	8
No. of Villages (Inhabited)	740
No. of Panchayats	431

2. SOIL & CLIMATE

Agro-climatic	WESTERN PLAINS AND GHAT SECTION- COASTAL HILLY
Climate	Per humid and humid
Soil Type	Sandy and red Loamy, Coastal Alluvial, Laterite

3. LAND UTILISATION [Ha]

Total Area Reported	503950
Forest Land	55566
Area Not Available for Cultivation	57147
Permanent Pasture and Grazing Land	74879
Land under Miscellaneous Tree	18893
Cultivable Wasteland	66100
Current Fallow	53560
Other Fallow	35188
Net Sown Area	140500
Total or Gross Cropped Area	159200
Area Cultivated More than Once	18700
Cropping Inensity [GCA/NSA]	113

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2019-20	2020-21	2021-22
	2940.5		4046	4529	3875.2
	Variation from Normal		-506	569	1846

Water Avala [Ham]	Net annual recharge	Net annual draft	Balance
	27627.27	7427.80	18807.37

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	%	Ha.	%
<= 1 Ha	240719	80%	101452	56.63%
>1 to <=2 Ha	42126	14%	62111	34.67%
>2 Ha	18054	6%	15586	8.70%
Total	300899	100	179149	100

6. WORKERS PROFILE [in '000]

Cultivators	81.44
Of the above, SFMF	212
Agricultural Labourers	53
Workers in Household Industries	6.32
Workers in Allied Agro-activities	NA
Other workers	122

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	849	417	432	743	1070
SC	56	27	29	NA	NA
ST	7	4	3	NA	NA
Literate	666	348	318	576	89
BPL House	182	NA	NA	NA	NA

8. HOUSEHOLDS [in '000]

Total Households	202
Rural Households/ population	169546/742680
BPL Households	75

9. HOUSEHOLD AMENITIES

brick/stone/concrete houses	201897	electricity supply	99
source of drinking water	4786 Wadis/ 730 villages	Independ toilets	NA
Having access to banking	182	radio/tv sets	NA

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	741
Villages having Agri Power Supply	740
Villages having Post Offices	371
Villages having Banking Facilities	734
Villages having Primary Schools	737
Villages Primary Health Centres	277
having Potable Water Supply	695
with Paved Approach Roads	735

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	1596	Dispensaries	21
Primary Health Centres	38	Hospitals	11
Primary Health Sub-Centres	248	Hospital Beds	1018

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/ Outlets	595	Agriculture Pump	5000
Total N/P/K Consumption	11800	PumpEnergised	3000
Certified Seeds [MT]	5457	Agro Service Cent	40
Pesticides Consumed [MT]	111	Soil Testing Cent	4
Agriculture Tractors [Nos]	40	Plantati nurseries	168
Power Tillers [Nos]	473	Farmers' Clubs	58
Threshers/Cutters [Nos]	476	KVKs	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	19920
Irrigation Potential Created	31475
Net Irrigated Area(Total area irr	28895
Area irrigated Canals / Channels	11300
Area irrigated by Wells	10900
Area irrigated by Tanks	NA
Area irrigated by Other Sources	12200
Irrigation Potential Utilized	31475

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat	25	Wholesale Market	NA
Length of Pucca Road [Km]	8289	Godown [Nos]	19
Length of Railway Line [Km]	103	Godown Capacity	11.75 Th Ton
Public Transport Vehicle	2030	Cold Storage	25
Goods Transport Vehicle	6721	Cold Store Capaci	4

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Rice/Flour/Dal/Oil/Tea/Coffee)	30	NA
Sugarcane (Gur/Khandsari	NA	NA
Fruit (Pulp/Juice/Fruit drink)	11	NA
Spices (Masala Powders/Pastes)	65	NA
(Cashew/Almond/Raisins)	50	922
Cotton (Ginnining	NA	NA
Milk (Chilling/Cooling/Processing	2	10000
Meat Chicken/Motton/Pork	2	NA
Animal feed (Cattle/Plt/fish)	3	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2020-21		2021-22		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod.	
Paddy Kharif	54238	140368	55966	146352	2615
Paddy Rabi					
Nachani	1315	2684	1524	2934	1925
Cereals			540	287	532
Groundnut					
Othercereals	63	100	47	75	1594
Oilseeds	536	445	569	472	830

17. ANIMAL POPULATION AS PER CENSUS 2019

Category of animal	Total	Male	Female
Cattle - Cross bred	13087	3398	9689
Cattle - Indigenous	13110	2444	10666
Buffaloes	51334	10956	40378
Sheep - Cross bred	214	NA	NA
Sheep - Indigenous	11	3	8
Goat	30935	8449	22486
Pig –Exotic	641	NA	NA
Pig - Indigenous	723	NA	NA
Horse/Donkey/Camel	49	NA	NA
Poultry – Cross Breed	NA	NA	769
Poultry - Indigenous	541022	129227	411795

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Disp	32	Animal Markets	Nil
Diagnostic Centres	70	Milk Collection Ctr	2
Artificial Insemination Ce	102	Fishermen Societies	30
Animal Breeding Farms	1	Fish seed farms	1
Animal Husbandry Tng ct	5	Fish Markets [Nos]	8
Dairy Cope Societies	118	Poultry hatcheries	3
Improved Fodder Farms	2	Slaughter houses	2

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

Fish	Production	17364 Met Ton	Per cap avail. G	NA
Egg	Production [akh	496.77	Per cap avail.	180
Milk	Production000MT	44.88	Per cap avail.Gm/D	314
Meat	Production [MT]	13	Per cap avail. GM/D	NA

Sources (if not mentioned against the respective item):	Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

District Profile

Predominant economic activities:

Sindhudurg district is the southernmost district of the State and is located on the west coast of India. It spreads between 15. 37' and 16.40' north latitudes and between 73. 19' and 74. 18' east longitudes. The district is surrounded by Kolhapur in the east, Ratnagiri in the north, Arabian Sea towards the west and Karnataka and Goa States to the south. On the west, Arabian Sea gives the district a seaboard of about 121 kms. The District has an area of 5207 sq.kms; 1.7% area of the State with a population of 849,651 persons as per 2011 Census. The share of rural population is 87.41%.The district is well connected to Mumbai and Kanyakumari by the Konkan Railway, which traverses through the district. It also has a good network of roads connecting to state and other parts of the country.

Other economic activities in the district

Most of the population engaged in farm and off farm activities besides dairy, poultry, fishing etc. Tourism and Agro processing are emerging as a potential activities in the district. The district has a long coast line of 121 kms and a number of creeks/ rivers and other fresh water bodies which offer very good potential for marine/ brackish water/fresh water fish culture. Out of 2216 Ha available for fishing, kolambi production is undertaken on 1268 Ha. District is also rich in mineral resources like bauxite, iron, manganese and silica resulting in mining as one of the major activity. The district is industrially not developed as compared to the State, however considering its smaller size, the three MIDC in the district have been supporting the small and medium industries. There is no major industrial production in the district; however agro processing of horticulture products such as mangoes, cashews, Kokum, jackfruit is a major activity.

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

The unfavourable climatic condition often affects the sensitive horticultural crops like mangoes and cashews which are very sensitive to change in weather conditions. Inadequate infrastructure facilities like absence of airport, good roads, power supply, improved storage facilities and less spread of industrialisation has also affected the rural economy and development of various sectors.

Economic condition

The Gross State Domestic Product (nominal) at current prices for 2021-22 is estimated at Rs. 31,97,782 crore as against Rs.27,11,685 crore during 2020-21. As per advance estimates, Per capita State Income during 2021-22 is expected at Rs. 2, 25,073. The Per capita State Income for 2020-21 is Rs. 1, 93,121 as against Rs. 1, 96,100 for 2019-20.

The nominal Gross District Domestic Product (GDDP) at current prices for the year 2020-21 for the district is Rs. 20374 crore, whereas the per capita nominal Net District Domestic Product at current prices for the year 2020-21 is Rs. 2,05,740 crore. **(Source: Economic Survey of Maharashtra, 2021-22)**

Cooperatives in Sindhudurg 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.)	116/30/NA
2	Consumer Stores	49
3	Housing Societies	340
4	Weavers	0
5	Marketing	8
6	Labour Societies	163
7	Industrial Societies	52
8	Agro Processing and Sugar	0
9	All others	181
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	225
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	0
Source: District Statistical Handbook, 2021		

Sindhudurg district has a good number of co-operatives in the 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 in the district, as indicated in the relevant chapters.

Banking Profile

District - Sindhudurg	State -	MAHARASHTRA	Lead Bank -	BANK OF INDIA

1. NETWORK & OUTREACH (As on 31/03/2022)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
CB	18	118	76	42	0	NIL	NA	116	743	3293
RRB	1	13	13	0	0	NIL	NA	7	7.43	1830
DCCB	1	99	91	8	0	NIL	NA	NIl	0	0
PACS	230				0	NIL	NA	Nil	743	NA
Others	9	27	8	19	0	NIL	NA	Nil	0	0
All Agencies	259	257	188	69	0	NIL	0	123	1.53	378

2. DEPOSITS OUTSTANDING

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 (%)
CB	NA	NA	NA	NA	NA	639151	676634	719229	6.30	73%
RRB	NA	NA	NA	NA	NA	21675	22146	23072	4.18	2.3%
DCCB	NA	NA	NA	NA	NA	209760	221835	242376	9.26	24.6%
Total	NA	NA	NA	NA	NA	870586	920615	984677	6.96	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount [Rs Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth	Share	31-Mar-20	31-Mar-21	31-Mar-22	Growth	Share
CB	NA	NA	NA	NA	NA	192366	213569	223909	4.84	45.53
RRB	NA	NA	NA	NA	NA	10806	11556	13246	14.62	2.69
DCCB	NA	NA	NA	NA	NA	174276	182354	203414	11.55	41.36
Pvt Bank	NA	NA	NA	NA	NA	21264	24141	51215	112.15	10.41
Total	NA	NA	NA	NA	NA	398712	431620	491784	13.94	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	**31-Mar-22**
CB	31.85	33.50	33.50
RRB	49.85	52.18	57.41
DCCB	83.08	82.20	83.93
Total	45.8	46.88	49.97

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

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
CB	719229	275124	NA	NA
RRB	23072	13246	NA	NA
DCCB	242376	203414	NA	NA
Total	984677	491784	NA	NA

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

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans - DRI Scheme		Loans to Women	
	Amount Lakh	% of Total Loans	Amount Lakh	% of Total Loans	Amount Lakh	% of Total Loans	Amount Lakh	% of Total Loans	Amount Lakh	% of Total Loans
CB	91825	79.64	42815	71.45	NA	NA	NA	NA	NA	NA
RRB	5600	4.86	1982	3.31	NA	NA	NA	NA	NA	NA
DCCB	17875	15.50	15125	25.24	NA	NA	NA	NA	NA	NA
Total	115300	100	59922	100	NA	NA	NA	NA	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target Rs Lakhs	Ach'ment – Rs Lakh	Ach'ment [%]	Target Rs Lakhs	Ach'ment – Rs Lakh	Ach'ment [%]	Target Rs Lakhs	Ach'ment – Rs Lakh	Ach'ment [%]	
CB	128853	88690	69	137059	74026	54.01	119833	91825	76.63	66.55
RRB	10193	5457	54	10758	4606	42.81	10524	5600	53.21	50.01
DCCB	52889	50243	95	52928	43105	81.44	49643	17875	36.01	70.82
Total	191935	144390	75	200745	121737	60.64	180000	115300	64.06	66.57

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target Rs Lakhs	Ach'ment – Rs Lakh	Ach'ment [%]	Target Rs Lakhs	Ach'ment – Rs Lakh	Ach'ment [%]	Target Rs Lakhs	Ach'ment – Rs Lakh	Ach'ment [%]	
Crop Loan	35501	32218	91	40311	27504	68.23	38000	33994	89	82.90
Term Loan	42887	24701	58	44894	19354	43.11	37000	25927	70.1	57.06
Total Agri.	78388	56919	73	85205	46712	69.26	75000	59921	80	74.05
NFS	62462	43963	70	69010	64481	93.44	80000	34533	43	68.87
Other Prio. Sector	51085	43508	85	46530	10544	22.66	25000	20848	80	63.68
Total PS	191935	144390	75	2007	121737	57.17	180000	115302	64.06	65.41

9. RECOVERY POSITION

Agency	01.06.2020			01.06.2021			01.06.2022			Average Rec
	Demand	Recovery	Demand	Recovery	Demand	Recovery	Demand	Recovery	Recover	
CB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
RRB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DCCB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank, Sindhudurg

Banking Profile

The district has 118 branches of Commercial Banks & 27 branches of private banks, 13 branches of Vidarbha Kokan Gramin Bank, 99 branches of Sindhudurg DCCB including Head Office and 230 Primary Agriculture Credit Societies (PACS). Concentration of branches (more than 84%) is in rural areas. The average population per commercial branch including RRBs in the district is 3293. With good network of branches of the Sindhudurg DCCB, major part of the district remains within reach of branch network. The other financial intermediaries that also play an important role in channelizing the financial resources are non-banking financial institutions and non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors.

Bank of India is functioning as Lead Bank in the district.

The achievement reported under ACP targets for past four years are detailed below:

(Rs lakh)

Year	Targets	Achievements	% Ach
2019-20	191935	1444.00	72
2020-21	200745	1217.37	61
2021-22	180000	1153.02	64

The achievement under ACP target which was 72% in 2019-20 has decreased to 61% in 2020-21 and marginally increased to 64% thus reversing the downword trend. The share of Cooperative Bank in ACP achievement stood at 35% during the year and that of RRBs increased from 42% to 53%during the year. The share of Commercial Banks improved from 61%% to 76% for the year 2021-22.

The size of the Annual Credit Plan (ACP) has been increased marginally to Rs 1906.00 crore for the year 2022-23 as compared to previous year. (Rs 1800 crore). It includes Rs 402 crore for crop loans and Rs 802 crore (42% of Priority sector) for total agriculture loans.

CD Ratio

The total deposits of the banks stood at Rs 9846.77 crore as on 31 March 2022, whereas the total advances stood at Rs 4917.84 crore. The CD Ratio of the district as on 31 March 2022 was 49.97%. For the year ended 31 March 2022, the CD ratio of Commercial Banks was minimum at 33.50%, while for Vidarbha Kokan Gramin Bank it was 57.41% and that of Sindhudurg DCCB at 83.93%.

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. The details of the same is given below:

MUDRA - The progress as on 31 March 2022 is as under:

- Under Shishu component, an amount of Rs 36.94 crore disbursed to 17845 accounts.
- Under Kishore component, an amount of Rs 92.98crore disbursed to 5655 accounts
- Under Tarun component, an amount of Rs 53.10 crore disbursed to 711 accounts

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology of preparation of Potential Linked Credit Plan

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 • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells,

S. No.	Sector	Methodology of estimation of credit potential
		DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	• 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**	• Provides inputs/information on Exploitable potential vis-a-v-s credit available • Potential High Value Projects/Area Based schemes • Infrastructure support available which can form basis for their business/development plans.
2	**Government Agencies/ Departments**	• Developmental infrastructure required to support credit flow for tapping the exploitable potential • Other support required to increase credit flow • Identification of sectors for Government sponsored programme
3	**Individual/Business entities**	• Private investment opportunities available in each sector • Commercial infrastructure • Information on various schemes of Govt & Banks.

Limitations and constraints

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

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

*****

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

- A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood

generation, etc.

- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

Cooperative enterprises help their members to collectively solve shared socio-economic problems. They strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.
Sector-wise/ Activity-wise distribution Co-operatives is given in the Table.

Sr. No	Type	Number of Societies
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 legaaslitative 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% of sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME,etc.

1.2 Policy Initiatives – Reserve Bank of India

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

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

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

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

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

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

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

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

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

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

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

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

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

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

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

i. Loans up to Rs. 10 lakh -No collateral and no margin to be charged

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

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

1.3.7 Financial Inclusion

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

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was Rs.17.10 lakh crore, as against the target of Rs 16.50 lakh crore. Agriculture credit target for the year 2022-23 has been fixed at Rs.18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs. 37,800 crore for working capital and Rs. 88,200 crore for term loan towards allied activities under GLC targets have been fixed.

1.4 Policy Initiatives – State Government – Budgetary Announcement

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

State Budget 2022-23 Outlay:

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

Agriculture

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

Co-operation

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

Water Resources

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

Soil and Water Conservation

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

Animal Husbandry, Dairy Business and Fisheries

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

Skill Development

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

Rural Development

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

Road Development

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

Industry

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

Energy

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

Tourism

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

35. State River Conservation Scheme for rivers in the state with an estimated cost of Rs. 150 crores.

1.4.1 State Government Sponsored Programmes

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

1.4.2 Central Government Sponsored Programmes with state govt. component

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

1.4.3 Other State Government Initiatives

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

1. Project on Climate Resilient Agriculture (PoCRA)
2. State of Maharashtra’s Agribusiness and Rural Transformation (SMART) Project
3. Jalyukta Shiwar Yojana
4. Maharashtra Agribusiness Network project (MagNet)
5. Mahatma Jotirao Phule Shetkari 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. Aprat 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.	Type	Number of Societies in the state
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	18,013
2	Consumer Stores	2,431
3	Housing Societies	1,17,914
4	Weavers	745
5	Marketing	1,370
6	Labour Societies	11,171
7	Industrial Societies	6,352
8	Agro Processing and Sugar	1,151
9	All others	37,366
	Total	**1,97,487**
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	20,897
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	--

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

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

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

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

1.5.2 Central Sector Scheme on PACS Computerisation

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

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

a. To bring in efficiency, accountability, transparency and achieve profitability.

b. To bring in accuracy and uniformity in the conduct of business, accounting with entries originating at the transaction level and reporting thereof through standardization of processes, implementation of Common Accounting System (CAS) and Management Information System (MIS) and compliance to stipulations.

c. To help transform PACS into Multi Service Organizations (MSO) offering to members in particular and the rural population in general, an array of services covering agriculture and allied activities; financial and non-financial products and literacy on related matters.

d. To facilitate better implementation and purveying of schemes like; interest subvention and subsidy claims) and programs of Governments.

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

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

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

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

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Chapter 2
Credit potentials for Agriculture 2023-24

2.1 Farm Credit

Reserve Bank of India (RBI) has revised the Priority Sector guidelines vide its circular dated 23 April 2015 by classifying Priority Sector into 8 broad sectors. Besides, the sub-sectors and activities covered under each broad sector have also undergone revision. Accordingly, Agriculture sector has been divided into three broad sub-sectors viz. Farm Credit, Agriculture Infrastructure and Ancillary Activities. The basket of activities covered under each of the above sub-sectors has also undergone revision. In line with these revisions, this chapter has also been regrouped into Farm Credit (2.1), Agriculture Infrastructure (2.2) and Ancillary Activities (2.3)

2.1.1 Crop production, Maintenance and Marketing

Introduction: 36% of the population of the district depends upon agriculture and allied activity for their living. The average rain fall of 2940.2 mm is recorded in the district during the year. This year the district received 3875.2mm rainfall during the monsoon season. This becomes the reason for paddy being the major crop cultivated throughout the district in both seasons. The other crops includes viz. Nachani, Kulith, sugarcane, groundnut, vegetables etc. With the efforts of the agriculture department, in some pockets farmers are shifting towards cultivating oilseeds and pulses along with seasonal vegetables. Gross Cropped area and Net Cropped area of the district is 159200 ha.,and 140500 Ha respectively with cropping intensity at 113%.**(Kharif Aadhava)** Large number of fragmented and small sized land holdings, common land ownership, absentee landlords and disputed legal heirs are the major constraints in increasing area under cultivation in the district. Out of total land available for cultivation, nearly 87% farmers are having below 1 Ha land, while another 11% are having land between 1 to 2 Ha and only 2% are having more than 2 Ha land. This land holding pattern indicates predominance of small and marginal farmers who are practising cultivation mainly for sustenance.

As per Agriculture department plan, during 2022-23, 61930 Ha will be brought under major crops viz. paddy, nagli, Oilseeds, cereals and other seasonal crops. It is observed that, though the area under cultivation has remained stagnant while production of food grains and the average yield per ha.in respect of major crops registered an increase during the year. Interventions of Agriculture Department such as use of new and improved varieties of crops, optimum use of chemical fertilisers, training to farmers through workshops, awareness about farm mechanisation, use of vermi compost and biodynamic composts have helped in improving productivity. The area, production and productivity of major crops for the year 2021-22 and targets for major crops for the year 2022-23 are given in the table below:

Table: 1
Area Ha/ Production MT/Productivity Kg./Ha

	Achievement 2021-22			Targets 2022-23		
	Area (Ha)	Production (MT)	Productivity (Kg/Ha)	Area (Ha)	Production (MT)	Productivity (Kg/Ha)
Paddy	55966	146352	2615	59230	189540	2800
Nachni	1524	2934	1925	1520	2766	1990
Cereals	540	287	532	490	289	590
Oil seeds	569	472	830	625	613	980
Others	47	75	1594	65	110	1690

(Source Agri Dept)

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

The Govt of India provides interest subvention to the banks for extending crop loans upto Rs 3 lakh at 7% interest per annum and additional 1% interest subvention is provided by the State Govt. to bring down the interest rate to 6% for crop loans upto Rs 3 lakh. Moreover, GoI provides incentive of 3% to the farmers for prompt repayment of crop loans upto Rs 3 lakh. Under Dr Punjabrao Deshmukh Scheme of the State Govt., incentive of 3% is given to the farmers for prompt repayment of crop loans upto Rs 3 lakh. Thus, the effective rate of interest for crop loans upto Rs 3 lakh is 0% Prime Minister's Fasal Bima Yojana (PMFBY) is being implemented from 2016-17 and the crops covered for the district are paddy and nachani. Agriculture Insurance Company is providing insurance cover.

There are 174 dealers of seeds, 244 dealers of fertilisers and 177 dealers of pesticides in the district. The seed replacement ratio of the district is 30%. The average fertilizer consumption of the district is 17475 MT. There are fifteen State Government godowns and scope for increasing storage and godown facilities. Under ATMA various measures were undertaken for farm mechanization by providing grants for tractor, brush cutter, foot sprayer, power operated sprayer etc.

Table :2

Status of land distribution in the district

Gender	Marginal		Small		Semi Medium		Medium		Large		Total	
	No	Area	No	Area	No	Area	No	Area	No	Area	No	Area
M	185108	45185	32152	38373	19989	51645	10444	60775	2414	39312	250107	236390
F	58678	13483	7386	9647	5231	13604	2667	15783	612	11285	74475	63801
Total	244765	58945	39692	48244	25226	65538	13208	78124	3100	52522	325991	303373

(Source: Agriculture Census)

Credit Flow: As against the target, the GLC achievement for 2019-20, 2020-21 and 2021-22 is Rs 332.18, Rs 275.04 crore and Rs 339.94 crore.

2.1.3 Assessment of credit potential for 2023-24 **(Rs lakh)**

	Name of Crop	Scale of Finance (Ha)	Physical Units (Ha)	Bank Loan
1	Paddy	0.60	27200	16320.00
2	Paddy improved	0.61	28000	17080.00
3	Nachani	0.30	1500	451.00
4	Kulith	0.20	160	32.00
5	Groundnut	0.44	525	231.00
6	Sugarcane	1.32	600	792.00
7	Others	0.50	1200	600.00
	Sub Total		**59185**	35506.00
	Post Harvest/ household / consumption requirements 10% of Sub Total			3550.60
	Repairs and Maintenance expenses of Farm assets 20% of sub total			7101.00
			Total	**46158.00**
I	Mango	1.70	1695	2305.00
ii	Watermelon	0.70	705	494.00
iii	Betelnut (1250plants per Ha)	1.25	560	704.00
	Sub Total		**2960**	**3503.00**
	Post Harvest/ household / consumption requirements 10% of Sub Total			1051.00
			Total Crop Loan	**50711.00**

2.1.4 Critical Intervention & Suggested action points:

1. ATMA being the member secretary for GoI on formation of FPOs, may assess the prospective members/ villages and activity to support the scheme.
2. Awareness may be created on use of bio fertilizers and bio pesticides, as also setting up small Vermi Composting units by individual farmers-Action-Agriculture Department / NGOs
3. The demonstration plots should be created for small and marginal farmers for diversification of the cultivation towards pulses, oil seeds, vegetables etc.-Action-Agriculture Department.
4. Agriculture Infrastructure Fund scheme may be propagated by DSAO to extend its benefits to all farmers in the district.
5. SRI cultivation awareness creation may be expanded by District Agriculture office on a large scale to cover all farmers in the district.
6. 100% comprehensive coverage of farmers under the scheme viz. PMFBY would help farmers to mitigate the climate/other risks and prevent crop losses.
7. Ensure use of drip irrigation for cultivation would help farmers in optimum utilization of water also enhancing the productivity.

2.1.1.5 Suggested Action Points:

- Banks may take initiative so that farmers may be encouraged to avail Marketing Credit, especially in respect of crops that can be stored and fetch better prices during post-harvest period.
- Banks may encourage and motivate the farmers to avail agriculture term loan for sustainable agriculture in order to increase crop production & productivity.
- Banks may issue KCC to all borrowing farmers and educate all farmers to derive optimum benefits through KCC scheme under new guidelines. Banks may make also use of Farmers' Club for this purpose.

- In view of huge cost expected to be involved in developing infrastructure for agriculture, there is a need to encourage collaboration with private sector for creation of non-commercial and long term infrastructure in farm sector. The concept of Public –Private Participation should be encouraged. Accordingly bank finance should be made available for private investment in agriculture infrastructure.
- Improve productivity through green manure, introduction of mechanization, soil testing, and Integrated Nutrient management, use of bio-fertilizers/bio pesticides; and reducing effects of chemical waste/gases on crops. **(Action: Agri. Deptt.)**
- Create awareness about cost reduction through integrated pest management, increasing cropping intensity, interaction with Experts, quality control, proper use of seeds, fertilizers & pesticides. **(Action: Agri. Deptt. & Agri. Research Institutes)**
- Develop scientific system of collection, grading, packing and standardization of quality etc. of vegetables, fruit crops. Farmers may be trained for undertaking medicinal /herbal plants, Green Houses tech. and Agro processing activities.
- In order to ensure better Seeds Replacement Ratio, maintain N, P, K ratio of chemical fertilizers, make use of pesticides scientifically and increase the coverage under organic fertilizers Agri. Dept may involve KVKs, Agri. Colleges, Farmers' Clubs etc., to create awareness amongst farmers.
- Impress upon the farmers on the undesirable consequences of erosion in soil productivity due to excessive use of Urea. **(Action: Agri. Deptt.)**
- Efforts to open more depots for distribution of seeds, fertilizers, pesticides etc. **(Action: Agri. Deptt.)**
- Energisation of irrigation pump sets needs to be given top priority. This should be backed by regular and assured supply of power. Farmers may be encouraged to create on farm rain harvesting structures. **(Action: Agri. Deptt.)**
- Extension machinery of State Government to focus on creating awareness about benefits of soil and water conservation measures. **(Action: Agri. Deptt.)**
- Large numbers of small & marginal farmers are to be covered under crop loans. **(Action: Banks)**
- Eligible beneficiaries under PM Kisan Scheme, who have not availed crop loans, may be covered under crop loans. **(Action: Banks)**
- No minimum area norms are to be prescribed by the banks. **(Action: Banks)**

2.1.1.6 Other related matters:

(i) GoI scheme on Interest Subvention for crop loans:

Prompt Repayment Incentive (PRI) of 3% is being provided to those farmers who repay their loans promptly provided banks provides crop loan under KCC @7% p.a. GoI has discontinued the Interest Subvention of 2% to the banks on their crop loan disbursements from current FY.

(ii) Crop Insurance: Pradhan Mantri Fasal Bima Yojana:

The scheme Pradhan Mantri Fasal Bima Yojana (PMFBY) came into effect from the year 2016-17. As per the guidelines of the new insurance schemes, all the loanee and non-loanee farmers are covered and eligible for the scheme. Rate of insurance is 2% for Kharif crops, 1.5% for Rabi and 5% for horticulture crops. All the major crops including of some fruit crops are covered under the scheme.

(iii) Farmers Personal Accident Insurance Scheme:

Under this scheme, insurance coverage in the form of compensation of ₹ 2.00 Lakh (in the event of death, loss of two limbs or two eyes and loss of one limb and one eye) and ₹ 1.00 Lakh are paid (for loss of one limb or one eye to the affected farmer) during 2020-22 also.

(iv) State Government's Scheme on Interest Subvention for crop loans:

Government of Maharashtra is also extending Prompt Repayment Incentives (PRI) of 3% in addition to PRI provided by central government on prompt repayment of crop loans by the farmers. Further, Interest Subvention of 2.5% is also being provided to all banks including Cooperatives on their disbursements of crop loans upto Rs. 3 lakh per farmer at the interest rate of 6% p.a.

2.1.2 Water Resources

Introduction

The availability of water plays an important role in the development of agriculture and rural development. Besides irrigation, it also provides support to all other allied activities in the district. Timely and adequate availability of water, therefore, plays a vital role. The objective of increased agricultural production can be achieved by systematic and efficient exploitation of scarce water

resources through various projects by providing institutional credit and infrastructural support to the sector.
Water Resources projects are classified into three categories a) Major Irrigation Projects where culturable command area is more than 10000 ha, b) Medium Irrigation Projects where culturable command area is between 2000 ha to 10000 ha and c) Minor Irrigation Projects where the irrigated area is below 2000 ha.
The district gets recharge from rainfall of 27627.27 tmc, recharge from other sources counted to 2133.28 tmc making total annual ground water recharge at 24532.22tmc. Out of it, the natural discharge during non-monsoon season is 1266.77tmc annually. This leaves 23442.45tmc as net ground water availability in the district.

Present Status
The district received normal rainfall of 3875.2 mm during June to December this year. The water table is at an average depth of 40 to 50 ft. As per Ground Water Survey Department, the district falls under safe category and no block is over exploited, critical or notified. The minimum depth of wells in the district range between 2-18.10 mgbl with variations from 2-20 mgbl. The details of availability of the ground water is given below:

Table:3

Status of Irrigation under various sources **(Area in HA)**

S. No	Block	Area under Irrigation	Area under net irrigation	Gross Irrigation	Cultivable area under Irrigation	Total area under cultivation	% of cultivable area to irrigation
1	Devgarh	443	600	1043	1225	26835	4.56
2	Vaibhavwadi	250	350	600	1850	12805	14.45
3	Kankavali	900	750	1650	2960	38550	7.68
4	Malvan	2160	1900	4060	4845	38370	7.68
5	Vengurla	2100	1600	3700	4592	19030	24.13
6	Kudal	2800	2300	5100	6968	30828	22.60
7	Sawantwadi	2400	2400	4800	5847	38095	15.35
8	Dodamarg	1100	1000	2100	2188	14521	15.07
	Total	**12153**	**10900**	**23053**	**31475**	**219034**	**14.37**

(Source: DAO, Sindhudurg)

The gross cropped area of the district is 159200Ha. and net sown area is 140500 Ha. The gross irrigated area in the district is 31475ha and that of net irrigated area is 28895 Ha. 10900 Ha is irrigated by wells and 11300 Ha is surface irrigation and 12200 Ha area is irrigated by other sources. The concentration of irrigation is highest in Kudal block with 4500Ha. As per agriculture census, 2212 electrical pumps and 317 diesel pumps were installed on the wells in use. There are 2254 Small dams covering8083Ha and another 19 dams covering2965ha in the district.

The district is having 10900 dug wells, out of it 10900 puckka, 1567 kutcha, 231 as dug well cum bore well and 147 counts as other category. The district is having 197 reservoirs, 297 tanks/ponds, other storage facility of 149, and permanent diversion of 84 and 80 with temporary diversion. There are 82 water conservation structures, one spring channel and other 105 making total of 975 water bodies available for surface water availability. Most of the rain water is lost as run off causing soil erosion to a very large extent leading to reduced storage capacity of canals, erosion of the top fertile soil, diversion of Nallahs, etc.

Seven rivers originating from Sahyadri ranges flowing through the district go dry during summer. There is ample scope for exploitation of ground water potential and demand for water saving devices like drip, sprinkler and adoption of techniques like roof top rain water harvesting. 741 villages are electrified out of total 748 villages as on 31 March 2022.Two medium irrigation projects are under progress in the district. On completion of the same, 17000Ha will be covered by Talamba project and another 6676 Ha is expected to be covered by Tilari project. Apart from this, another four minor irrigation projects are under progress. On completion of the same 24096 Ha will come under irrigation.

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

- The net ground water availability in the district is 27627 Ham which is sufficient for existing irrigation wells.
- Out of 748 villages, 741 villages were having agriculture power supply. Presently there are 5000 agriculture pumps used in the fields by the farmers **(DSH Booklet)**.

- Though there is electrified pump sets, solar power operated pump sets needs to be popularised in the district as it is having a bright light for 6-8 months of the year except monsoon season.
- The DSAO may include the need for solar pumping promotion through their regular awareness creation programmes in the district for wider acceptability.
- Capacity building of farmers required for use of water, crop diversification, etc.
- Even though the district receives high rainfall, water scarcity in non-monsoon seasons is the major issue of concern and many villages face water scarcity in the summer. Very few measures exist to store the surface run off water.
- Farm ponds for storing water under various schemes of the State Government may be propagated among the farmers and other stakeholders.

Two Major Irrigation Projects with a total command area of 32,961 Ha and Four Medium Irrigation Projects are under construction phase in the district. Details of the major and medium projects are as under:

Table : 4

Sr. No.	Category of Project	Name/Particulars	Command area (Ha)
1	Major	Talamba	26285
2	Major	Tilari	6676
3	Medium	Deoghar	5937
4	Medium	Naradawe	12631
5	Medium	Sarambal	7464
6	Medium	Aruna	7185

Credit Flow

The sub- sectorwise GLC flow information is not available for last three years.

2.1.2.2 Assessment of credit potential 2023-24 (Rs lakh)

Sr. No	Activity	Unit (Nos/ Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dug Well	No	1.32	960	1267.20	1144.00
2	Bore Wells	No	0.47	180	85.00	73.00
3	IP set electric 5 HP	No	0.61	800	484.00	432.00
4	Drip Sets	No	0.35	722	252.00	228.00
5	Sprinkler Sets	No	0.30	240	72.00	64.00
6	Lift Irrigation (Small)	No	0.60	236	142.00	127.00
7	Deepening/Renovation of wells	No	1.00	1049	1049.00	944.00
8	RainwaterHarvesting Structure	No	0.50	85	43.00	42.00
9	Pipeline (100mtr)	No	0.35	773	271.00	246.00
	Total					**3300.00**

2.1.2.2 Suggested action points:

1. State Government /Banks

- To inculcate the warer use efficiency, crop diversification awareness campaign may be taken up.
- The irrigation programme could not be taken up due to vary small land holdings.
- To overcome the problem of power supply, farmers may be encouraged to opt for solar power.
- To arrest the water from running-off, creation of rainwater harvesting structures are to be taken up by Department of Agriculture with technical assistance from Agriculture Universities
- Remotely located pumps may be run by use of solar energy. They may also be ru n on standalone wind mills.
- Water saving techniques like Drip and Sprinkler Irrigation may be propagated by Agri department in the mango/cashew producing belt of the district for efficient management of available water.**(Action – Agriculture Dept / NGOs)**

Bankers

- Bankers may finance the micro irrigation proposals of the horticulture crops which will improve the term loan component of the district in agriculture.
- The solar energy, pump sets etc may be financed by the bankers as a pilot finance.

Other related matters:

The major objective of Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is to expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and other water saving technologies such as sprinkler and drip irrigation (More Crop Per Drop). The scheme is being implemented in the State from 2015-16. As per the subsidy norms small & marginal farmers can avail 55 per cent subsidy and other farmers can avail 45 per cent subsidy, with a limit of five ha area for both.

2.1.3 Farm Mechanisation

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 concept of farm power in the district is focused towards power tillers, brush cutters, cono -widders etc. Though tractors are used for transporting laborers and agricultural inputs and produce but the same could not be deployed in the field due to small area of the farms (less than 10 guntha). However, there is a growing tendency among farmers to use power tillers for tilling as well as for other on-farm activities. Out of the total of 3 lakh land holdings, 88% are below 2 ha, and only 8% are above 2 ha. Farmers use power tillers on hiring basis, during cropping season and save income. The demand for the machinery is not growing to the expected level due to small and fragmented land holding.

2.1.3.1 Current Status of the Sector

The farm power availability of Sindhudurg district is 0.616 kW/Ha which is way below the average farm power availability of the State (1.185kW/Ha).Various equipment's of farm mechanisation have been developed by the agriculture research universities in Maharashtra. The field testing, patenting and marketing of same needs to be addressed. A few newly developed equipment identified are Zero till seed drill, seed cum fertilizer drill, strip till drill, raised bed planter, sugarcane cutter planter, sugarcane harvesters, rice planter, tractor/power tiller operated rotavator, sunflower thresher, aero blast sprayer, power weeder, ground nut digger etc.

There is tremendous scope for mechanisation to maintain timeliness of operation. Operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing need a high degree of precision to increase the efficiency of the inputs and reduce the losses.

A farm mechanization subsidy scheme is being implemented in the district for small and marginal farmers, SC/ST and women. The subsidy ranges from 25% to 50% on minitractor, power tiller, power wider rotary tiller, brush cutter and other small equipment's.

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

- Dealers of farm equipment are available at Kankavli, Kudal, Malvan, Sawantwadi and Devgad block of the district. Tractor dealers are available at Kudal and Kankavli. Facilities for repairs and services are available at all block levels. There is one Polytechnic College besides 07 ITIs in the district where, among other things, tractor and power tiller repairing skill training is imparted.
- Due to increase in irrigation facilities and progressive use of land development and Soil/moisture conservation techniques, farmers are using power tillers by hiring rather than purchasing due to small land holding.
- Labour shortage is being experienced in the district and farmers are switching towards easy/mechanised methods for cultivation/harvesting.
- Farm mechanization implements can be popularized through the government subsidy programmes only as the cost and maintenance of the equipment are not matching with the required use of it by the farmers and hence they are hiring the same rather than purchase.
  The sub- sectorwise GLC flow information is not available for last three years.

2.1.3.3 Assessment of credit potential -2023-24

(Rs lakh)

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tractor	No	6.00	64	384.00	288.00
2	Power Tiller	No	1.25	1070	1338.00	1002.00
3	Brushcutter	No	0.40	1620	648.00	486.00
4	Power Weeders	No	0.90	1635	1472.00	1324.00
	Total					**3100.00**

2.1.3.4 Critical Intervention required and Suggested Action Points

- 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.
- Agricultural mechanization Centres for provision/ marketing/ lending/ service/ repairs/ training/ demonstration on traditional and innovative agricultural implements need to be established at the block level for intensive farm mechanization.
- All the banks to consider financing to small & marginal farmers, Farmers' groups including Farmers' Clubs, Joint Liability Groups (JLGs), etc.
- DCCBs to consider financing to good working PACS for establishment Multi Service Centre (MSC) for Custom Hiring Centre.
- Technical know-how should be provided to the farmers on 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.
- Custom hire service of the agri-implements may be provided by the FPOs/PACS.
- Bankers to encourage purchase of Tractor and other agricultural equipment by SC/ST/Minority/Small farmers under Govt. schemes
- Designing less costly smaller machinery suitable for small farms is necessary

Government Departments:

- **Rationalization of subsidy** for farm mechanization.
- **Establishment of Custom Hiring Centres** (at least one per block) through Farmers' group (Farmers' Clubs, JLGs, etc.), Agri-entrepreneurs, FPOs, PACS, etc. needs to be promoted.
- **Training & capacity building** for farmers on selection of farm machineries & its' use & technical know-how.
- To encourage **Agri Start-ups** in Farm Mechanization.
- Facilitation of **online platform for Custom Hiring Services of farm machineries**. (Example – JFarm app of TAFE tractor company)

Banks:

- **Financing for farm equipment** needs to be increased, which may results not only into increasing farm power availability but also, helps in capital formation in agriculture sector.
- All the banks may also provide **finance for establishment of Custom Hiring Centres** (CHCs).
- All the banks to consider financing to small & marginal farmers, Farmers' groups including Farmers' Clubs, Joint Liability Groups (JLGs), etc.
- DCCBs to consider financing to good working PACS for establishment Multi Service Centre (MSC) for Custom Hiring Centre and can avail concessional refinance from NABARD.

2.1.3.6 Other related matters:

2.1.3.6.1. Government Sponsored Schemes:

2.1.3.6.1.1. Government of India:

Sub-Mission on Agricultural Mechanization (SMAM):

The Sub-Mission on Agricultural Mechanization (SMAM), a centrally sponsored scheme for promotion of farm mechanization was launched by the Ministry of Agriculture and Farmers Welfare in the year 2014-15 for its implementation through State Department of Agriculture, FMT&TIs, selected agricultural universities and ICAR institutes. The main components of the scheme are; training, testing and demonstrations of farm machinery and 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. The financial assistance in the form of subsidy is provided under the above is ranges between minimum 25% & upto 50%, as per schemes' guidelines. **(Source: Operation Guidelines on Sub-Mission on Agricultural Mechanization available on official website of Ministry of Agriculture & Farmer Welfare, Government of India)**

Kisan Drones:

In Union Budget 2022-23, Government of India had announced a drone facility for farmers named

"Kisan Drones" for crop assessment, digitization of land records, spraying of insecticides and nutrients. In a major boost to promote precision farming in India, the Union Ministry of Agriculture and Farmers Welfare has issued guidelines to make drone technology affordable to the stakeholders of this sector. The guidelines of **"Sub-Mission on Agricultural Mechanization" (SMAM)** have been amended for providing grant assistance for Kisan Drones. Grant support of 40% to 100% with a limit of ₹ 4 lakh to maximum of ₹ 10 lakh are being provided to various beneficiaries viz. Farm Machinery Training & Testing Institutes, ICAR institutes, Krishi Vigyan Kendras (KVKs) and State Agriculture Universities (SAUs), Farmers Producers Organization (FPOs), Existing Custom Hiring Centers (CHCs), New CHCs or the Hi-tech Hubs, Agriculture graduates establishing CHCs, SC, ST, Small & marginal farmers and Other farmers, etc. **(Source: Operation Guidelines on Sub-Mission on Agricultural Mechanization available on official website of Ministry of Agriculture & Farmer Welfare, Government of India as amended in January 2022)**

2.1.3.6.1.2. Government of Maharashtra:

In Maharashtra State, Agricultural Mechanisation Campaign is being implemented since 2017-18 under **'Unnat Sheti Samruddha Shetkari Campaign'** with an objective to tackle challenges posed due to declining size of land holding, decreasing number of bullocks, non-availability of labours, increasing labour wages, short period of kharif season, varied cropping pattern, etc. Components of this campaign are subsidy to farmers for purchase of improved agricultural implements and establishment of agricultural implements banks. **(Source: Economic Survey of Maharashtra 2021-22)**

2.1.3.6.1.3. Refinance from NABARD:

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

2.1.3.6.1.4 Digital technological Innovations in Agriculture

Indian Agriculture accounts for nearly 16% of the GDP employing 49% of the workforce. The Indian farmer faces myriad problems in cultivation and production which adversely impacts farming income. The major challenges of the agricultural sector are poor yield/ yield plateaus, degrading soil, water stress, inadequate market infrastructure, post-harvest losses, wastages, increasing number of climate change incidents etc., which contribute to poor income levels of farmers. There is therefore a need to bring in efficiencies in agricultural operations and marketing through digitization which will also bring about substantial increase in income of the farmers.

Innovations in Digital Agricultural technology facilitate improved efficiencies connectivity, knowledge sharing and various pivotal as well as supporting activities. In September 2021, the Ministry of agriculture and Farmers Welfare, GoI, announced the initiation of the 'Digital Agriculture Mission 2021–2025' which aims to transform the sector holistically by adopting a digital ecosystem. The initiative aims to leverage a wide range of technologies from AI, blockchain along with drone technology to improve the sector's overall performance. It aims to support and accelerate projects based on new technologies like Artificial Intelligence, Block Chain, Remote Sensing, GIS, Data Analytics, Machine learning, Internet of Things, Software as a service, Use of Drones and Robots etc. Extensive penetration of internet and smart phones, agri sector reforms, pro-start-ups policy changes, pandemic induce direct market access by farmers have enabled investors' interest in funding agri sector. NABARD has undertaken several initiatives in the field of digital technological innovations in agriculture.

Digital Agriculture Mission 2021-2025.

A framework for creating Agristack is in process which will serve as a foundation to build innovative agri-focused solutions leveraging digital technologies. Under National e-Governance Plan in Agriculture, funds are released to the States/Union Territories for the projects involving use of modern information technologies and for customization/shifting of web & mobile applications. Various mobile applications including Kisan Suvidha have also been developed to facilitate dissemination of information to farmers on the critical parameters viz., Weather, Market Prices, Plant Protection, Agro-advisory, Extreme Weather Alerts, Input Dealers (of Seed, Pesticide,

Fertilizer, Farm Machinery), Soil Health Card, Cold Storage & Godowns, Soil Testing Laboratories and Veterinary Centre & Diagnostic labs, Crop Insurance Premium Calculator and the Government schemes.
(Source: PIB post dated 05 April 2022 on Digital Agriculture Mission)

Some Initiatives supported by NABARD in Maharashtra for promoting Digital Technological Innovations in Agriculture.

NABARD Maharashtra Regional Office, has been in the forefront of application of digital agriculture technologies under its various programme such as watershed and tribal development projects. Some of the recent applications of digital technologies in under watershed and tribal development projects are indicated below:

i. **Delineation and geo-tagging of watershed:** The delineation and geo-tagging of assets created under the watershed projects has been carried out through the BHUVAN portal developed by NABARD in collaboration with National Remote Sensing Cell. The watershed boundaries have been demarcated and georeferenced and further project-based MIS is uploaded for the projects through the portal.
ii. **Agro weather advisories:** Agro weather advisories are beneficial for the farmers to plan their cultivation practices, fertiliser and the spraying of weedicide, pesticides on the crops. To serve this purpose Automatic Weather Stations have been installed in 44 watershed projects in 15 districts of Maharashtra state. These weather stations communicate the weather data for a given watershed area and the same is correlated with the cropping systems which then is converted into crop-weather advisories with the help of SAUs, KVKs and other institutions like IFFCO Kisan Sanchar Limited. The advisories are mostly relayed through mobile phones in the form of text as well as voice messages.
iii. **Agriculture Produce Preservation Lifecycle Enhancement System (APPLE):** APPLE is basic system which uses the non-ionizing, germicidal UV-C light for decontamination of the fruit and vegetables as a whole or as fresh cut product. UV-C light inhibit the microbial growth and reduces various physiological process which increases the shelf life of the products and reduces the post-harvest losses by 20-30%. This AI based APPLE system is installed in the TDF Sakri project in Dhule district (Maharashtra). The system is being handled and managed by the Nisargraj FPC which procure the fruit and vegetables about 4 tonnes/day in the peak season. Similar system is also being installed by Global Fresh FPC in Junnar Block of Pune District.
iv. **Monitoring of TDF projects:** In order to ensure effective monitoring of TDF projects and enumeration of survival of orchards NABARD has deployed a digital solution which enable field level data collection for geotagged locations for individual wadi level measurements. The data on survival is collated on realtime basis from the enumerator's alongwith geotagged photographs.

Some of the Interventions in Maharashtra on digital technological innovations in Agriculture:

i. Nandurbar - C-CFDAT (Consortium for Carbon Financing and Disruptive Agricultural Technologies) for Climate Resilience in Agro-Forestry Value Chains - DronAcharya
ii. Yavatmal – Weather stations in Pida village of Kalamb block, Sawarkheda & Shedi villages of Ralegaon block in Yavatmal district under climate proofing watershed projects supported by NABARD.
iii. Nasik – Initiatives of IFFCO Kisan - Agri Mobile App with Image Recognition, Green SIM platform for timely advisories to farmers, Automated wireless weather stations (AWWS), IoT based automated drip irrigation systems, Soil Moisture Sensors promoting effective water utilization and wastage reduction.
iv. Palghar & Thane: Use of Artificial Intelligence (AI) Technology in vegetable production in the Crops like – Chili, Okra, Bottle gourd, Bitter gourd, Cluster bean etc.

v. Sangli – Use of Drones for spraying fertilizers by Wangi PACS in Sangli district with support under the Agriculture Infrastructure Scheme will not only help in reducing cost to the farmers but also in increasing production and quality of the crops.

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

2.1.4 Plantation and Horticulture including Sericulture

1. Introduction

Agro climatic conditions (08) of Maharashtra is conducive for growing various horticulture crops. Average share of Crop sector is 63.7 per cent in Agriculture & allied activities sector of the State. Average share of horticulture in total crop production is about 28.4 per cent. Over a few decades, the State has significantly diversified its production base from coarse cereals to high value crops like cotton, sugarcane, soyabean, maize, fruits, vegetables and flowers.

The area and production under fruits and other plantation crops in the district is given below:

Table:6 **Area: '00Ha'; Production: '000MT**

Year	2018-19		2019-20		2020-21	
	A	P	A	P	A	P
Fruits	33.78	118.91	34.11	118.48	34.13	75.47
Vegetables	1.5	19.3	2.34	21.36	0.86	12.13
Flowers	0.29	0.92	0.32	0.96	0.31	0.84
Plantation crops	85.65	63.72	86.5	126.13	139	164
Spices	1.29	1.41	1.32	1.68	1.33	1.69
Total	122.51	204.26	124.59	268.61	175.06	253.82

(Source: Agriculture Census)

Maha mango:

The MSAMB has promoted the organisation of Mango growers in the name of Mahamango. In order to boost the export of Alphonso mangoes as well as for domestic marketing, "MAHAMANGO", a co-operative partnership society has been established on 8th March, 1991. The head office of Mahamango located at Kudal, Dist. Sindhudurg. For export of mangoes, facilities like pre-cooling, cold-storage, pack house, grading packing line etc. are available at the facility centre of Mahamango. For erection of this facility, the financial assistance was given by APEDA, New Delhi and the Maharashtra State Agricultural Marketing Board, Pune.
Sindhudurg has been identified under Agri Export Zone for Hapus mangos.
Hot and humid summers, pleasant winters and abundant rainfall along with laterite coastal saline alluvial soil have made Plantation and Horticulture as the main traditional economic activity of the district. Cultivable wastelands and fallow lands are being brought under cultivation of horticultural crops like mango, coconut, cashew, kokum, jackfruit, sapota, bamboo and medicinal plants and spices like clove, cinnamon, black pepper etc as inter crops.

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

There are 4 Government nurseries under Department of Agriculture, 2 under Department of Social forestry, besides there are 5 nurseries set up by Konkan Krishi Vidyapeeth and 168 nurseries in private sector functioning in the district. The scope for new nursery projectd based on the requirement.
Maharashtra State Agriculture Marketing Board has two mango processing units with pre cooling, cold storage, mango handling & grading and ripening chamber. Kokan Krishi Vidyapith has ripening chamber with gas. The district is under AEZ for Alphanso Mango. There is one polyhouse (Taluka Seed farm) at Mangaon of Kudal block. Extension services are available from Agri Dept, KVK etc. Various schemes implemented by NHM, Agri and Horticulture Department aim at boosting new plantations, strengthening / rejuvenating existing plantations as also increasing productivity. These schemes provide both inputs as well as financial assistance. Under EGS financial assistance is provided for plantation of saplings, labour and material cost. Financial assistance is also provided by the Department of Agriculture under various schemes such as drip irrigation, sprinkler system, mulching / shadenet, anti-Bird net, green house etc.

Credit Flow

The sub- sectorwise GLC flow information is not available for last three years.

2.1.4.2 Assessment of credit potential-2023-24 **(Rs lakh)**

Sr. No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Cashewnut (200 /Ha)	ha.	1.25	2450	3063.00	2909.00
2	Coconut(175/Ha)	ha.	0.90	2990	2691.00	2422.00
3	Kokam	ha.	0.15	770	116.00	106.00
4	Sapota	ha.	0.70	40	28.00	24.00

5	Shednet for flowers and vegetables 40+R	No.	11.28	80	902.00	608.00
6	Shednet for flowers and vegetables 10+R	ha.	3.64	80	291.00	264.00
7	Shednet for flowers and vegetables 20+R	No	6.27	160	1003.00	904.00
8	Medicinal Plants	Ha	0.60	400	240.00	216.00
9	Spices	Ha	0.20	3595	719.00	647.00
	Total					**8100.00**

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 out of 08, one agri export zone for Alphonso mango is being set up for Ratnagiri, Sindhudurg, Raigad and Thane district through MSAMB as state nodal agency. The export facility created by MSAMB at Ratnagiri are given in table below:

Table:7

Division	**Name of Facility**	**Location**	**Project Components**		**Capacity utilization (MTs)**
Ratnagiri	Alphonso Mango export facility center, Jamsande	Jamsande, Tal. Deogad, Dist. Sindhudurg	Pre cooling	5 MT / 6 hrs.	183.50 Mango Pulp
			Cold storage	25 MT	
			Ripening Chamber	5 MT	
			Packhouse	6000 sq. feet	
			Handling system	1.5 MT / hrs	
			Plastic crates	900 nos	
			D.G. Set	100 KVA	
			Transformer	160 KVA	

Facilities created by MSAMB includes Mango export from VHT Facility : A total 853.83 MTs of Mangoes has been exported from this facility, Export Facility at Goregaon - MSAMB has erected a hot water immersion treatment plant in 2015 mango season with financial assistance from APEDA, and a total 517 MTs of mangoes have been exported from this facility.

2.1.4.3 Critical Intervention & Suggested action points:

- Lack of organized markets, storage and processing infrastructure unit/s results in distress sell. This infrastructure may be made available to the farmers for encouraging them to take up the horticulture activity. No horticultural produce is traded in APMC markets.- **Action – Agriculture Dept / APMC** .
- Agri Department may propagate the scheme of Agriculture Infrastructure Fund among the farmers to overcome the problem of storage and distress sell.
- Farmers particularly horticulture producer may be trained to adopt drip and sprinkler irrigation facilities and banks may encourage them to take loans to increase yields. - Action – **Agriculture Department / Banks.**
- Thrust for replanting/rejuvenation of plantation and horticulture crops effected by natural calamities like cyclone Amphn in this region
- Small size Storage facilities for cashew and kokum seeds may be encouraged to ensure on field storage arrangements for better returns.-**Action-Co-Operative Societies/Banks.**
- In the district there are large number of private nurseries catering to the needs of horticulture crops. There is scope to promote nurseries. Government may give thrust for setting up of public and private nurseries.
- Area expansion under cashew, watermelon, pineapple may be considered due to growing demand for them in the local market. Farmers may be encouraged to take these crops. Govt Departments may create adequate backward and forward linkages for the same.
- Plantation of medicinal and aromatic plants and spices cultivation needs to be popularized due to rich flora and founa of the district.
- The DSAO may ramp up the soil testing training programme to cover all the farmers in the district. New Agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.
- Though the mango and cashew received GI tagging in the district, most of the traditional farmers are shying away from it due to lengthy procedure of getting the GI certification which reduces the area under the crop in the district.

2.1.5 Forestry and Waste Land Development

2.1.5.1 Introduction

Forests are the lungs of the planet. The National Forest Policy 1988 recommends coverage of at least 33% of the geographical area under forest & tree cover to maintain the ecological balance of any region. The National Agriculture Policy (July 2000) has also identified agro-forestry and social forestry as the prime requisites for maintenance of ecological balance and augmentation of bio-mass production in the agricultural systems. India's Intended Nationally Determined Contribution (INDC), announced during October 2015, and included creation of an additional carbon sink of 2.5 to 3 billion tonnes of CO_2 equivalent through additional forest and tree cover by 2030. The total Carbon stock of forest in the State including the trees outside forest patches which are more than 1ha in size is 440.51 million tonnes (1,615.20 million tonnes of CO equivalent) which is 6.18 % of total forest carbon of the country.

As per the Champion & Seth Classification of Forest Types (1968), the forests in Maharashtra belong to six Forest Type Groups which are further divided into 17 Forest Types. The high rural population of the State depends on the forests considerably for livelihood and basic needs.

Recorded Forest Area (RFA) in the State is 61,952 sq km. The jurisdiction of the total forest area in the State is divided amongst Forest department (55,908.38 sq km), Forest Development Corporation of Maharashtra (FDCM) (3,462.25 sq km), private forest brought under possession of Forest department (1,182.78 sq km) and Revenue department (1,438.48 sq km).

The district is spread over 5207 Sq KM area having 54.23% of total Geographical Area of the district. (2823.68 Sq KM). Out of it as per India State of Forest Report 2021, 90.93 Sq.KM is classified as dense forest, 1383.88 Sq.KM as moderate dense forest followed by 1348.87 Sq KM open forest cover. A negative change of -4.30 is observed with respect to 2019 assessment. 29.04 Sq KM is covered by scrubs in the district. The total value of forest produce during 2020-21 is Rs 19.90 lakh. The major forest produce from saag, mango, grass, bamboo, hirda, kokam, cashew, shikekai, shembisal, tamalpatra contributes majorly in the total produce.

2.1.5.2 Mangroves Conservation

As per India State of Forest Report - 2021, about 324 sq km area is under mangrove cover in the State. For conservation of mangroves, more than 9,781 ha of mangroves have been declared as reserved forests under section 20 of the Forest Protection Act.

The State is implementing Mangrove Conservation and Livelihood Generation Scheme since 2017 with the participation of local communities across coastal stretch of the State covering over 120 villages from Palghar, Thane, Raigad, Ratnagiri and Sindhudurg districts. During 2021-22, the State has allocated funds of Rs.5.22 crore for upscaling various livelihood activities such as Mud Crab Farming, Fish Cage Culture, Oyster & Mussel Farming, Ornamental Fish Culture, Eco-tourism and mangrove plantation under this scheme. These activities can be taken up as group activity or as an individual beneficiary. The group activity is entitled with 90 per cent subsidy, while individual beneficiary (land owners with more than one acre of mangroves) is entitled to get 75 per cent subsidy. During 2020-21, a profit of Rs.35.83 lakh was earned by beneficiaries under the scheme. During 2020-21, about 161.47 ha of mangrove plantation was undertaken.

2.1.5.3 Initiatives by various agencies

'Centrally Sponsored Scheme of National Bamboo Mission' has been launched by the Govt. of India in Dec. 2006, for holistic development of Bamboo sector in the country. The scheme offers assistance to Govt., public as also private undertakings for R&D, plantation development, handicrafts, marketing and exports etc

National Mission on Bamboo Application (NMBA), has been established under the TIFAC (Technology Information, Forecasting and Assessment Council), Department of Science and Technology, New Delhi. The Institute supports technological up gradation, development of indigenous capacities/enterprise and linkages with markets with an aim to promote bamboo sector in the country.

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

Planting material is available in the district through private nurseries assisted under Kisan Ropawatika Scheme of Social forestry in Sawantwadi, Vengurle, Kudal, Kankavli, Devgad, Malvan

&Vaibhavwadi talukas as well as the Social forestry Department. Under Hariyali Project, the Social Forestry Department has implemented Watershed Development projects in Devgad, Kankavli and Malvan blocks and IWDP in Kankavali, Vaibhavwadi and Sawantwadi blocks. The department has also developed Eco Tourism Centre at Dhamapur in Malvan block.

Credit Flow

The sub- sectorwise GLC flow information is not available for last three years.

2.1.5.5 Assessment of credit potential 2023-24

(Rs lakh)

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Farm Forestry on Private wasteland (local species- acacia)	Ha.	0.50	40	20.00	18.00
2	Bamboo Development	Ha.	0.30	2000	600.00	540.00
	Total					**558.00**

2.1.5.6 Critical Intervention required & Suggested action Points.

- There is a good potential for financing pulpwood plantation especially clonal plantations. There is a good potential of financing for pulpwood plantations viz. Eucalyptus, Acacia hybrid, Bamboo, Subabaul and Casuarina.
- Bamboo has immense potential and can be an important commercial plantation. The present level of production of bamboo from the forest is unable to meet the requirement of green bamboo. Besides, there is potential for setting up industries for new generation bamboo products such as pre-fabricated rural housing, flooring, panels, corrugated sheets, bamboo shoots, etc. for domestic and export market. Thus, there is a huge gap in demand and supply for bamboo which could be tapped by commercial plantations on private wastelands in the State.
- There is a good potential for raising ‘energy plantations’ for meeting the biomass requirement of power generation units in the State, which are understood to be running below installed capacity due to inadequate raw material availability. Suitable species include Eucalyptus, Subabul, Melia, Casurina etc.
- There is good potential for setting up ‘forest clonal nursery’ for production of superior clonal ramets of commercial forest species, particularly Eucalyptus and Acacia hybrids, in association with the wood-based company(s) to meet the growing demand for raw material.
- Maharashtra is a drought prone State. Agro forestry/ farm forestry is the best means to sustainably develop these lands and add to the agricultural income of the farmer.
- The potential for forming FPOs / OFPOs of NTFP collectors / artisans dealing with Bamboo products can be exploited for addressing the whole value chain.

2.1.5.7 Other related matters:

- Forest Department of Maharashtra State is implementing massive ‘Tree plantation programme’ to increase forest cover.
- The State Forest department encourages the village communities and other stakeholders to participate in plantation activities. Several initiatives have been undertaken by the State Forest Department like training the farming communities; the concept of easy farming through 'Maharashtra Green Tube Channel' wherein the farmers could learn the advance technologies of agriculture and forestry related activities through online media.
- In Maharashtra the Joint Forest Management (JFM) process was initiated in 1992 and currently it covers 6,86,688 ha managed by 2,153 FPCs. About 1.5 % of Maharashtra’s forest cover comes under the purview of JFM activities.
- Sant Tukaram Vangram Yojana is launched with a view to create awareness about the importance of forest & wild life, to protect the forest from illegal tree cutting, encroachments, etc. Under the scheme 12,194 Joint Forest Management Committees (JFMC) were constituted in 15,500 villages. The best performing three committees at district & state level and one committee for Aurangabad region were awarded JFMC award. The JFMC manages 27.04 lakh ha of forest area. The expenditure incurred during 2017-18 was Rs. 75 lakh.
- In Maharashtra State, ‘Social Forestry (Samajik Vanikaran)’ is being implemented since very long.
- **Sant Tukaram Vangram Yojana** is launched with a view to create awareness about the importance of forest & wild life, to protect the forest from illegal tree cutting, encroachments,

etc. Under the scheme 12,084 Joint Forest Management Committees (JFMC) were constituted in 15,500 villages in the state (Source: Economic Survey of Maharashtra – 2020-21).

2.1.6 Animal Husbandry

2.1.6.1 Dairy

2.1.6.1.1 Introduction

Agriculture & allied activities sector is the predominant activity in the State as more than 50 per cent of population is dependent on this sector for livelihood. Animal Husbandry plays an important role in the rural economy. It is a supportive occupation which not only supplements farm income but also generates gainful employment. It provides essential nutrients at low cost to the livestock rearing families. The Government is framing and implementing policies for genetic upgradation of livestock for sustainable production to enhance livestock sector and also to reduce the regional disparity in production of livestock products.

As per the latest census the total cattle and buffalo population in the district is 105290 and 51334 respectively. The cattle population has decreased over the the previous census. (Livestock Census 2019) As on 2020, there are 9689 cross breed cows in the district. Though this activity was catching up in the district till now, due to the reverse migration happened during Kovid 19, major part of them have opted for this activity. The activity has been brought under KCC for working capital since previous year. It is hoped that, Area Development Scheme for dairy development for eight blocks of the district for marginal farmers with Rs 29 crore TFO and Rs 24.65 crore as bank loan is under progress in the district.

The reported milk production in the district is 44.88 lakh Kg. The per capita availability of milk per day in the district is 314 gms as against the State average of 243 gms per day and recommended intake of 250 -300 gms per day. **(Source: DSH 2021)** Of the total milk production, 18 % comes from crossbred cows, 27% from indigenous/ non-descript cows, 54% from buffaloes and 1% from goats. The category wise productivity for crossbred is 4.92%, for indigenous 8.11% and for buffaloes it is 32.86%. **(Source: DSH)**

2.1.6.1.2 Central & State Govt. schemes

I. **KCC - Working capital loans for animal husbandry and fisheries farmers:** As per Govt. of India directions, the farmers engaged in the AH and fisheries sector may avail short term loan for working capital requirements under KCC.

II**. Rashtriya Gokul Mission:** The Rashtriya Gokul Mission (RGM) is being implemented for development and conservation of indigenous bovine breeds since December 2014. The scheme is also continued under umbrella scheme Rashtriya Pashudhan Vikas Yojna from 2021 to 2026 with a budget outlay of Rs.2400 crore.

III.Dairy processing & Infrastructure Development Fund (DIDF): The Scheme envisages providing loan assistance to State Dairy Federations, District Milk Unions, Milk Producers Companies, Multi State Cooperatives and NDDB subsidiaries across the country who are termed as Eligible End Borrowers (EEBs). FPOs and SHGs registered under the State Cooperative/companies act have been included as Eligible End Borrowers (EEBs) recently.

IV. Animal Husbandry Infrastructure Development Fund (AHIDF): The Animal Husbandry Infrastructure Development (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs) and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant. Interest subvention under the scheme is 3% for all eligible entities. The department of Animal Husbandry and dairying will directly pay the interest subvention to banks. Under the scheme, a credit guarantee of Rs750 crore will be established which will be managed by NABARD.

V Animal Husbandry Schems by GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme - 06/04/02 milch animal group	A) 06 Crossbred cows / buffaloes distribution - as per @ 40000/-, per animal cost	240000/-	General 50%, schedule cast and schedule
		Cattle shed (33X35 sq. foot)	30000/-	
		Automatic fodder cutting machine	25000/-	

	distribution scheme	Shed for storing food	25000/-	tribes 75 %
		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/-	

(Source: Dept of AH, Maharashtra)

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

Assured supply of Green fodder is one of the major problems faced by the farmers. Agriculture department may encourage farmers to take up plantation of fodder on their waste lands. The sale and purchase of cattle is done through weekly markets at Kankavli(Tuesday) and Kudal (Wednesday). Mahanada Dairy (Rangana), Yashoda Dairy, "Gokul" etc. are operating Milk Routes in Dodamarg & Sawantwadi blocks. Large number of farmers and small dairy units in these two blocks supply milk to Goa Dairy's Collection Centres in Goa State on account of higher rates offered by them.

There are 102 AI centres, 32 Veterinary dispensaries (Gr.I), 70 Vet. First Aid Centres (Gr. II) in the district. The District needs additional 30 veterinary centres / hospitals of category I replacing the existing centres of Category II in the light of increasing awareness among the farmers for taking dairing as an allied activity. All these should be provided with adequate budgetary support and/or by seeking assistance under RIDF, if necessary.

The formation of FPOs under Animal Husbandry is being explored in the district. Discussion and meetings with the interested stakeholders around Sawantwadi and Kudal block was arranged during the year.

2.1.6.1.4 Credit Flow

The sub- sector wise GLC flow information is not available for last three years.

Assessment of credit potential 2023-24 **(Rs lakh)**

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fodder Cultivation	Ha	0.25	600	150	139.00
2	Crossbred Cows (2)	No.	1.37	1040	1425.00	1072.00
3	Buffaloes(2)	No.	1.58	1135	1793.00	1345.00
4	Indigenous Cows(1)	No.	0.60	887	532.00	478.00
5	Calf Rearing(1)	No.	0.23	160	37.00	32.00
6	Commercial Dairy(10)	No	6.70	80	536.00	480.00
7	Mini Dairy CB Cows(5)	No.	2.80	193	406.00	540.00
8	Mini Dairy Buffalo(5)	No.	3.35	140	469.00	352.00
9	Milk Transport Vehicle (1)	No.	5.10	48	245.00	222.00
10	Vet Clinics(1)	No.	3.20	18	58.00	54.00
	Working Capital					
1	Local Breed Cow	No.	0.12	1999	240.00	240.00
2	Buffellow	No	0.14	2000	280.00	280.00
	Sub Total					**520.00**
	Grand Total					**5100.00**

2.1.6.1.5 Critical Intervention required & Suggested action points:

- As it is assumed that dairy will pick up in the district, district agriculture department may focus on fodder cultivation and milk collection route and centers.
- Awareness creation regarding KCC for working capital may be taken up by Govt Dept.
- Budgetary Support to the Animal Husbandry Department's dairy activities may be increased and the gap in infrastructure may be bridged in a phased manner. **Action-AH Dept./Planning Dept.**

- Non-functional milk cooperatives may be restructured/revised & new routes for collection of milk may be identified.
- Animal Husbandry Department and NRLM may train youth in scientific calf rearing activity / Dairy through RSETI.
- The AH dept. has to create awareness among farmers for proper vaccination to prevent disease outbreak-**Action-Animal Husbandry Department.**
- Agriculture graduates and veterinary graduates may be financed for establishing private dispensary / AI centres under ACABC – **Action – Banks**

2.1.6.1.6 Other related matters:

Government Sponsored Schemes:

- **Rashtriya Gokul Mission:** The scheme is being implemented with the objectives of Development & conservation of indigenous breeds, Enhancing milk production & productivity of bovine population by increasing disease free high genetic merit female population and check on spread of diseases, Distribution of disease free high genetic merit bulls for natural service, To bring all breedable females under organised breeding policy through AI or natural service using germ plasm of high genetic merits, To arrange quality AI services at farmers' doorstep, To create e-market portal for bovine germ plasm for connecting breeders and farmers, etc.
- **National Animal Disease Control Programme:** GoI started 100 per cent centrally sponsored National Animal Disease Control Programme on mission basis from 2019-20 to achieve effective control on Foot and Mouth Disease (FMD) and Brucella by 2024-25 and complete eradication by 2029-30.
- **Kisan Credit Card (KCC) Scheme** – Working Capital for Animal Husbandry and Fisheries:
  From the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.

- **Livestock Insurance Scheme:** This scheme is being implemented in the State by Maharashtra Livestock Development Board since 2006-07. The main objective of the scheme is to provide protection to the cattle holders against any eventual losses due to death of animal because of natural calamity, accident or disease.
- **Navinypuarn Scheme - 06/04/02 Milch Animal Group Distribution Scheme:** Under this scheme, subsidy is being provided @ 50% to General Catgory and 75% to SC/ST beneficiaries.
- Subsidy schemes are also available under **District Planning Committee.**
- State govt. is also spending for **fodder development**.

i. **Dairy Infrastructure Development Fund (DIDF):**
In the Union Budget for FY 2017-18, setting up of Dairy Infrastructure Development Fund (DIDF) was announced. Accordingly, the fund of Rs. 8004 crore titled DIDF was set-up with NABARD with total financial outlay of Rs. 10881 crore for the project comprising
(a) Rs. 8004 crore to be raised by NABARD from market
(b) Rs. 2001 crore to be contributed by Eligible End Borrowers (EEBs) towards margin
(c) Rs. 12 crore to be contributed by National Dairy Development Board (NDDB)/National Cooperative Development Corporation (NCDC) on prorate basis towards Project Management and Learning
(d) Interest Subvention of Rs. 864 crore to be provided to NABARD by Department of Animal Husbandry Dairying and Fisheries (DADF), Ministry of Agriculture and Farmer Welfare, Government of India, through budgetary support from Government of India.
(Source: www.dahd.nic.in/www.nabard.org)

2.1.7 Animal Husbandry
2.1.7.1 Poultry
2.1.7.1.1 Introduction
Poultry farming is picking up in the district and has been recognized by the farmers as a commercially viable allied activity in the district. In order to shape the sector and widen the reach, a small loan product for the members of SHGs/ JLGs is being explored in the district for backyard poultry having forward and backward linkages. Poultry provide supplementary income to the underemployed rural poor besides providing nutritional security. In Sindhudurg district as per 19th

Livestock census, the poultry population is 541022 as reported, of which male are 129227 and female 411795. The total egg production in the district is 497.09 lakh(Nos) and meat production at 13 MT. **(Source: DSH)** Considering the ideal consumption of 180 eggs/year/head, the long term potential works out to 1530 lakh eggs, (more than four times of the existing production). Problems in availability of labour and its high cost led to closure of many farms. The actual growth in poultry field is not keeping pace with the demand. Therefore, the district has to depend upon import of birds from nearby districts such as Kolhapur, Sangli etc. Slow pace of development in poultry was mainly on account of lack of proper training facilities available in the district. During this year, this activity may pick up due to large migration on account of Kovid19 from Mumbai/Pune etc to the district.

Name of the scheme	Project phase wise	Project cost Rs	Subsidy (per cent)
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/-	

2.1.7.1.2 Infrastructure & linkage support available, planned and gaps.

Veterinary infrastructure available in the district is sufficient to cater to poultry. Further there are 3 private hatcheries which supply chicks provide veterinary aid. AH Department, Jana Shikshan Sansthan, RSETI, LUPIN HWRF, Bhagirath Gram Vikas Pratisthan, KVK impart training to unemployed youth. Supply of Day old Chicks is met by a private hatchery at Kudal MIDC, by private companies, KVK and also from farms in neighbouring Kolhapur district. There is one animal feed plant in private sector at MIDC Kudal which is however not sufficient to meet feed requirement in the district and the same is met by units from Belgaum, Miraj and Kolhapur through their dealership network and agents. This activity is being undertaken by SF/MF for domestic consumption, however due to requirement of small amounts no bank loan is availed

2.1.7.1.3 Credit Flow

The sub- sectorwise GLC flow information is not available for last three years.

Assessment of credit potential 2023-24 (Rs lakh)

Sr.No.	Activity	(Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Poultry Layer Farm (1000 Birds)	No.	9.92	64	635.00	568.00
2	Contract Farming (5000 broiler)	No.	14.63	6	88.00	78.00
3	Broiler Farming (5000 birds)	No.	22.92	6	138.00	126.00
4	Egg Carts	No.	0.18	223	41.00	39.00
5	Feed Plant	No.	18.00	31	558.00	504.00
	Workign Capital					
1	Broiler 1000 Birds	No.	0.08	4800	384.00	384.00
2	Layer 100 Birds	No.	0.15	4000	600.00	600.00
3	Local 100 Birds	No.	0.05	1997	101.00	101.00
	Grand Total					**2400.00**

2.1.7.1.4 Critical Intervention required and suggested action points:

- Extension support/Research Institutions support and Private extension support may e made available to farmers.
- The beneficiaries may be trained regarding the production and productivity enhancement measures along with marketing.
- Unemployed youths / farmers imparted training in poultry farming may be targeted for financing through coordinated efforts by training institutes, DIC, Banks, and AH Department.
- Commercial units nearer to semi urban centre could be encouraged by selecting progressive entrepreneur in collaboration with private hatcheries under contract broiler farming mode.

- Rearing of desi birds on scientific lines also made a beginning. Few private hatcheries are supplying improved desi broiler as well layers. Adequate awareness is necessary to capture potential under rural poultry production by rearing desi improved birds.

2.1.7.1.5 Other related matters:

Government Sponsored Scheme:

- **Kisan Credit Card (KCC) Scheme** – Working Capital for Animal Husbandry and Fisheries:
  From the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans. **(Source: www.dahd.nic.in/www.nabard.org)**

- **Navinypuarn Scheme - 1000 starting poultry farming (avocation) in Maharashtra State by rearing 1000 broiler birds:** Under this scheme, subsidy is being provided @ 50% to General Catgory and 75% to SC/ST beneficiaries.
- Subsidy schemes are also available under **District Planning Committee.**

2.1.8 Animal Husbandry

2.1.8.1Sheep, Goat, Piggery, etc.

2.1.8.1.1 Introduction: Small Ruminants have been a major source of economic sustenance and financial cushioning, especially for economically weaker section of society. A variety of products are produced from sheep & goat farming ranging from wool/woolen products from sheep, meat, leather, manure and milk from sheep & goats. Approximately one lakh families are depending upon sheep rearing business, whereas 48 lakh families are engaged in goat rearing in the state. Both these occupations are mainly carried out by weaker sections of the society; however, due to local demand, consistent increase in the price of goat meat, low investment and assured market throughout the year, several businessmen, industrialists, progressive farmers have taken up goat rearing on commercial scale in the state.

The goat population in the district is 30935 and that of sheep is 230. **(Source: DSH 2021)** The hilly slopes of Sahyadri in Vaibhavwadi, Kankavli, Kudal and Dodamarg Talukas are best suited for goat rearing. Sawantwadi and Dodamarg Talukas also have a good scope for pig rearing on account of proximity to Goa market. There is one piggery unit in private sector near Kankavli financed by Commercial Bank. Some of the NGOs are actively promoting sheep & goat rearing by small & marginal farmers to supplement their farm income and the activity is no more confined to traditional shepherd families. Presently, due to Kovid and migration, large number of peoples are planning to take up this activity. Piggery activity being taken up at matond village of vengurla block to cater Goa market is facing resistance from the local population due to which the activity is not picking up in the district.

Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
Navinypuarn Scheme- Semi: Stallfed 10 goats and 1 male goat group distribution	10 + 1 goat group rates (Osmanabadi / Sangamneri breed per goat - Rs.6000/- and male goat Rs. 7000/-)	67000/-	General 50%, schedule cast and schedule tribes 75 %
	Local breeds per goat - Rs. 4000/- and male goat Rs.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(for 225 Sq. foot)	15750/-	
	Goat management	Self-beneficiary	
	Feeding utensils and water pots	1000/-	
	Health facilities and treatment	1150/-	
	Total(For Osmanabadi / Sangamneri)	87857/-	

	Total Local breeds	64886/-	

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

There are two registered/approved abattoirs / slaughter houses at Malvan and Sawantwadi for slaughtering sheep and goat. Government of Maharashtra has decided to upgrade and enhance 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. An amount of 50 crore rupees will be made available for this project.

2.1.8.1.3 Credit flow

The sub- sectorwise GLC flow information is not available for last three years.

Assessment of credit potential 2023-24 (Rs lakh)

S No	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Goat Rearing 10+1-Non Descript	No.	0.78	200	156.00	144.00
2	Goat Rearing 10+1	No.	0.89	129	115.00	102.00
3	Piggery 3+1	No.	0.42	10	4.00	4.00
4	Commercial Goat 50+2	No.	3.12	12	37.00	33.00
	Total					
	Working Capital					
1	**Goat Raring (10+1 for 9 months)**	No	0.20	1581	317.00	317.00
	Grand Total					**600.00**

2.1.8.1.4 Critical Intervention required and Suggested action points:

- Small ruminants provide much needed livelihood support to the landless and weaker sections and hold considerable potential for commercialization
- Organized slaughtering facilities are inadequate. Strategic investments are needed for exploiting the full potential under meat sector
- Livestock insurance provided by the public sector insurance companies covers only 8% of the animal heads. Cooperatives should facilitate provision of insurance cover by providing premium on behalf of the farmers. Innovative and acceptable insurance models may be designed to evolve a suitable scheme for various species/states.
- The Sheep and Goat Development Corporation may identify private farmers and encourage commercial goat farming involving credit. This activity can also be promoted as contract farming.
- Extension programme to propagate the benefits among the farmers as an add-on activity needs to be undertaken on a large scale.
- Small size units may be financed to the trained youth under Govt. sponsored programmes. Efforts made by different agencies in imparting training may be coordinated for establishment of units through credit in clusters.
- AH Dept. may coordinate the facilities for vaccination of sheep & goat to prevent disease outbreak.
- Banks may encourage goatery activity through SHGs, migrated youths etc.
- Stall-fed goat rearing units may be encouraged.
- Proper training imparting agency may be created to cater the need of new entrepreneurs in the district.
- The problems faced by piggery projects may be addressed by the local administration.

2.1.8.1.5 Other related matters:

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

- **Breeding policy for Sheep:** Breeding policy for sheep primarily aims at increased meat production for meeting not only its local demand but also to explore the export avenues. Hence, on this background impending genetic improvement of the breedable sheep will help in reaping the benefits of meat purpose breeds, through the use of identified breeds. Priority for genetic improvement will be given through selective breeding/ up gradation of the local non-descript sheep population. Extensive use of Deccani breed of sheep will be sought for this purpose. Besides this, possible use of newly identified breed namely Madgyal from Jath, Dist. Sangli will also be explored for genetic upgradation of non-descript sheep in extended home tract. For selection of elite rams (to be used for breeding), organization of Ram Shows will be encouraged and promoted.
- **Kisan Credit Card (KCC) Scheme – Working Capital for Animal Husbandry and Fisheries Sectors:**
  From the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.
  (Source: www.dahd.nic.in/www.nabard.org)
- **Navinypuarn Scheme – Semi-stall-fed 10 goats and 1 male goat group distribution:** Under this scheme, subsidy is being provided @ 50% to General Category and 75% to SC/ST beneficiaries.
- Subsidy schemes are also available under **District Planning Committee.**
- **Raje Yashwantrao Holkar Mahamesh Yojana:** This scheme aims at promotion of sheep rearing for Nomadic Tribes-C beneficiaries. Under the scheme, 75 per cent subsidy is given for sheep unit (20+1), distribution of improved male sheep, providing infrastructure for sheep rearing & balanced feed for each sheep unit and 50 per cent subsidy given for purchasing of mini silage baler-cum-wrapper machine & installation of animal feed units.

2.1.9 Fisheries Development

Introduction

Fisheries play an important role in development of rural economy of this coastal district. The district is having 6000square Kilometre continental shelf used for marine fishing. 2216 Ha area of brackish water is available for fishing. Kolambi production is undertaken on 1268 Ha. It is a traditional way of earning livelihood in the coastal areas of district. Keeping in view, the long coast line of about 121 kms, there is ample scope for fisheries as a main activity for the fishermen community of the dist. Fisheries sector plays a strategic role in the district economy in terms of contribution towards export, food security and employment generation in the coastal and inland areas. Due to abundant rainfall, the district has potential for fresh water fisheries in certain pockets beside marine and brackish water fisheries. The district has considerable untapped inland fisheries resource in the form of ponds and tanks. These resources could effectively act as hub for inland aqua culture through pond culture in the marginal areas of reservoirs, cage culture and pen culture within the reservoirs, besides offering sustainable capture fisheries resources through scientific stock management.There has been steady increase in the activities of inland fisheries on account of 22 water bodies, with 1365.56 ha. suitable area. However, major sector of fisheries in the district remains marine fishing. Hazy coastline provides for 14 creeks with 1,268 ha of area suitable for brackish water aquaculture. The total fish production during 2020-21 is 17368 Metric Ton reported from marine fisheries and 16.70 metric tons under reservoir. There are 30 Fishermen cooperatives with 27198 members functioning in the district.

The availability of working capital through KCC, the credit dispensation is expected to improve over the previous year. However, due to constant fear of fish catching by Persesin net and LED fishing is creating a problem for traditional fishermen. Most of the young people of these communities are leaving the job and concentrating on the tourism in the same area.

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

- The district has 121 Km long coastline spread over 3 Talukas of Devgad, Malvan and Vengurle covering 87 villages. There are 8 Major and 30 Small centres of fish landing.

- This coastal district has considerable Mari culture potential, which is not assessed scientifically so far. The conventional resources are in the form of enclosed bays, creeks and backwaters which could be used for pen culture of fin fish & shell fish, cage culture of fish & shell fish, rope/ rack & tray for mussels/oyster, pond culture of crabs, seaweed and other marine organisms
- MPEDA, CMFRI had demonstrated various new technologies for crab culture etc.to the fishermen. The technology need to be transferred to them. The creeks could also be used for oyster culture.
- Processing and value chain addition in the fisheries sector is limited to high value species for exports. The bulk of the produce is marketed in fresh form, the remaining is utilized by drying, salting and curing. There exists considerable potential for tapping the huge raw material base of low value fish for processing and value addition.
- Keeping in view the limited scope for further developments in the marine fishing, fishermen community is now venturing into ornamental fish farming with the support from MPEDA. Concerted efforts from Fishermen Societies, Department, KVK and bankers are required to be undertaken to augment this activity.
- One major fishing port viz. Devgad (Aanandwadi) is proposed for development in the district. 21 Ice factories, 2 cold storage and 1 processing plant are available for fishing activities in the district. As the NCDC is providing loans to fisherman for Boat building activity, no banking finance is involved. Two projects under RIDF have been sanctioned for providing infrastructure to fishermen at Tambaldeg and Kelus.
- Formation of FPOs of the fishermen community in the district is being explored through discussion and meetings with the fishermen across the coastal area. The stakeholders of Nivati and Shiroda was already appraised regarding the same.

Credit flow: The sub- sectorwise GLC flow information is not available for last three years.

2.1.9.2 Assessment of credit potential 2023-24 **(Rs lakh)**

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
A	**Fisheries**					
1	Reservior fishery	No	2.12	35	74.00	67.00
2	Composit Pond New	Ha	7.00	56	392.00	353.00
3	Composit Pond Renovation	Ha	4.00	209	836.00	752.00
4	Shrimp farming	Ha	14.00	120	1680.00	1512.00
5	Other Fish Net	No	0.12	250	30.00	27.00
6	Brakish Water Prawn Culture	No	5.15	16	82.00	75.00
7	Mechanised Boat	No	22.00	6	132.00	106.00
8	Motorised Boat	No	3.00	90	270.00	243.00
9	Crab Culture	No	2.00	85	170.00	153.00
	Sub Total					**3411.00**
B	**Working Capital**					
1	Farm Pond for fisheries	No	2.20	6	12.00	12.00
2	Trawler/Persasin boat	No	2.00	19	38.00	38.00
3	Manual fishing boat	No	0.25	150	39.00	39.00
	Sub Total					**89.00**
	Grand Total					**3500.00**

2.1.9.3 Critical Intervention required and suggested action points:

- To sensitise fishermen about the W/C KCC, camps are being conducted throughout the district. The documentation and pendency at the bank level may be reduced to gain confidence of the community.
- Bankers also may encourage the people to come forward for availing these benefits.
- A programme for development of suitable area for fresh water prawn farming on cluster basis needs to be worked out, along with a hatchery.
- There is a need to establish more hatcheries and ensure availability of seed for ponds, tanks and reservoir sites.
- There is good scope for setting up of cold storage and ice plant units in fish landing centres.
- Potential for Mari culture may be exploited and financing to these activities may be taken up.
- Fishermen may be encouraged to take up ornamental fisheries as the district is a tourist destination.
- Formation of fisheries FPO may be explored by DSAO under GoI FPO scheme.

2.1.9.4 Other related matters:

- **Kisan Credit Card (KCC) Scheme – Working Capital for Animal Husbandry and Fisheries:** In the Union Budget 2018-19, Government of India has extended the facilities of

Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.

Source: www.dahd.nic.in/www.rbi.org.in)

- **Pradhan Mantri Matsya Sampada Yojana (PMMSY):** GOI has launched this scheme on 3rd December, 2020 for a period of five years. The PMMSY is designed to address critical gaps in fish production & productivity, quality, technology, post-harvest infrastructure & management, modernization & strengthening of value chain, establishing a robust fisheries management and fishers' welfare.
- **Fisheries and Aquaculture Infrastructure Development Fund (FIDH)**: GOI has created this fund with a corpus of Rs. 10,000 crore under this fund through budget announcement in the year 2018. FIDF envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production to achieve the target of 15 million tonnes by 2020 set under the Blue Revolution. Besides, the FIDF aims to achieve a sustainable growth of 8- 9 per cent, in a move to augment the country's fish production to the level of about 20 million tonnes by 2022-23.

(Source: Official website of Ministry of Fisheries, Animal Husbandry and Dairy)

2.1.10 Farm Credit- Others, Bullocks, Carts, two wheelers etc.

Introduction

There is a large number of small and marginal farmers existing in the district. Around 80% of the total individual land holdings are below 1 ha. Farmers with size of holdings up to 2 ha, normally use bullock pairs/cart for ploughing, transportation of raw material and agricultural produce. The use of this traditional method of transportation is still prevalent and necessary in rural part of the district. There are 88797 bullocks and 19703 he buffaloes in the district as per the livestock census.

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

Adequate health cover in the form of Veterinary Dispensaries, Polyclinic, Mobile clinics, Key Village Centres etc. is available in the district. Timber wood and other material as also skilled craftsmen are available locally around Sawantwadi, Kudal and Kankavli.

Weekly markets at two places in the district provide scope for sale & purchase of plough animals. However, major transactions take place just at the onset of Kharif season at these market.

2.1.10.2 Assessment of credit potential 2023-24 **(Rs lakh)**

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bullocks/others drought animals	No.	0.50	578	289.00	262.00
2	Bullock carts	No.	0.25	400	100.00	88.00
3	Farmers Producers Organisation	No.	10.00	8	80.00	80.00
	Total					**430.00**

2.1.10.3 Critical Intervention required and suggested action points:

- SHGs/ JLGs of farmers should procure agriculture input and agriculture services in bulk
- Good quality male calves of desi, descript breed may be made available to prospective farmers so that quality drought animal would be reared.
- Banks may play a proactive role of financing this activity.

Chapter 2.1.11
Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 Introduction

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

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

The advantages of IFS are indicated below:

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

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

2.1.11.2 Policy Support/Models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from the link -
http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

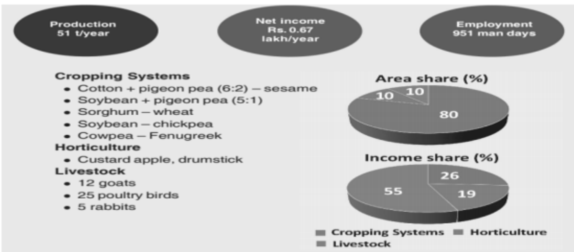
The credit potential for IFS is projected under respective sectoral chapters.

2.1.11.3 Issues and Suggestions

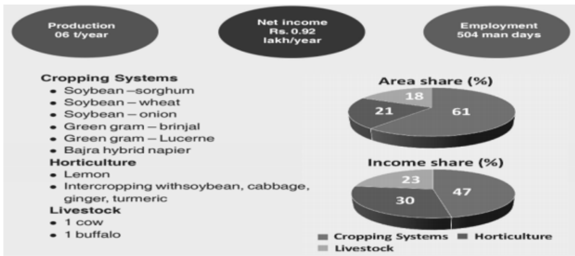
- Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture,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

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

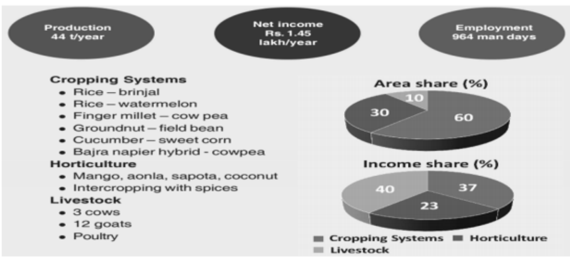
Goat + crop IFS (1 ha) for rainfed areas



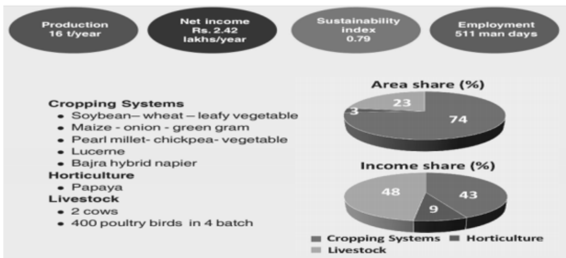
Crop + dairy IFS (1 ha) for Marathwada region



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



Crop + livestock IFS (1 ha) for sustainable income



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

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

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

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

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

Chapter 2.2 Agriculture Infrastructure

Agriculture Infrastructure is the most essential input regarding the development of Indian agriculture as one third population of the country depends on agriculture sector directly or indirectly. At present, much emphasis has been on commercializing agricultural production, hence adequate production and distribution of food has become a high priority. This in turn implies that agriculture infrastructure like seeds, fertilizers, irrigation sources should be organized to achieve the maximum momentum of growth.

The factors like high soil productivity, supply of balanced crop nutrients, efficient water management, improved crops, better plant protection, and post-production management for value-addition are responsible for higher yield in the Indian agriculture. Further the uninterrupted supply during off season requires creation of scientific storage and market facility including warehouses, market yards, godowns, silos, cold storage units and cold storage chains.

2.2.1 Construction Of Storage Facilities, Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/Cold Storage Chains

A. Introduction

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.

2.2.2 Infrastructure and linkage and support available, planned and gaps

In the district there are 19 Godowns having a cumulative capacity of 10660 MT available at Devgad, Kankavali , Malvan, Kudal, Vengurla and Sawantwadi. In addition to above the Marketing Federation Osargaon, RCF and District Coop. VKS has a stalled capacity of 30000 MT spread over all the blocks of the district. There is no market yard of APMC / Controlled market yards in any of the blocks. There are 102 godowns in the private sector with the estimated storage capacity of 30000 MT spread over all the blocks of the district. Presently, the district is having 25 cold storages.

The total food grain production for 2020-22 as reported by Agriculture Department is 153452 Metric Tonn. Out of the above, rice production is 14561 metric tons, Nachani 2691 metric tonnes, oilseeds 423 metric tonnes, and cereals 234 metric tonnes.

2.2.3 Assessment of credit potential 2023-24

The details of the crop-wise production of major crops including horticultural crops for the year 2020-21 are given in the relevant chapters and based on the same the projections have been made which is as under :

(Rs lakh)

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Rural Godown 100MT	No.	4.80	240	1152.00	576.00
2	Small Godown 50MT	No.	2.40	310	744.00	372.00
3	Cold Storage	MT.	50.00	24	1200.00	600.00
4	Reefer Vans	No.	30.00	31	930.00	465.00
5	Integrated pack house with pre cooling	No.	5.20	84	437.00	219.00
	Total					**2232.00**

2.2.4 Critical Intervention required and suggested action points:

1. The District Agriculture office may propagate the scheme of AIF for benefit of farmers
2. PACS may avail the scheme of NABARD for construction of godowns under PACS as MACS with low interest rates.
3. The existing godowns under PACS level may be strengthened / modernized – (Action: DDR / DCCB's)
4. The storage at the Producers level may be increased through Farmers Producers Organisation – (Action: State department)
5. FPO, SHGs engaged in farming may be encouraged to avail loan under AIF for infrastructure creation at village level.

2.2.5 Other related matters:

Agriculture Infrastructure Fund (AIF): GOI has created this fund with a total corpus of Rs. 1 lakh for period of 10 years from FY 2020-21. Agricultural storage infrastructure is eligible activity under the same. Interest subvention @ 3% is available under the scheme with a credit guarantee for loans upto Rs. 2 crore over period of 7 years.

2.2.2 Land Development, Soil Conservation and Watershed

Introduction

Soil and water are the two basic natural resources in agriculture. This activity includes land levelling, land reclamation, rain water harvesting, farm ponds etc.

The average annual rainfall of the district is 2600-3000 mm. Total Annual Ground Water draft is 74.27 MCM and Net Ground Water Availability is to the extent of 188.07 MCM. The rain water drains out to the sea and also takes with it valuable soil cover resulting in huge soil erosion in the process. To protect this mass erosion, Land Development efforts are required to be taken on war footing both by Government departments as also farmers' community at large. Land Development includes soil and water conservation, on farm development works, reclamation and development of non-forest wastelands. In the Kokan area, extension for soil and water conservation measures on individual land holdings as also on the Government and forest land assumes importance. This carries more weight in the light of small and fragmented land holdings. Being a coastal district, reclamation of 7100 ha of saline land also needs adequate attention.

Credit Flow: The sub- sector wise GLC flow information is not available for last three years.

2.2.2.1 Assessment of credit potential 2023-24 (Rs lakh)

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Farm Bunding	Ha.	0.17	2600	442.00	328.00
2	Graded Bunding	Ha.	0.25	2800	697.00	520.00
3	Land levelling & shaping slope	Ha.	0.16	2400	372.00	336.00
4	Fencing	No.	0.15	2000	290.00	216.00
5	Field drainage for wet lands	Ha	0.30	1790	530.00	267.00
	Total					**1667.00**

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

Three agencies viz. Social Forestry, Department of Agriculture, and Kharland Development Division are involved in undertaking various activities under the sector. State Government provides budgetary allocation for land development activities taken up on common/community lands.Under the Soil and water conservation programme the Agriculture Department has completed 431 Vanrai Bandharas.

Government of Maharashtra has also been sanctioned RIDF loan for Kharland Development projects involving NABARD loan.

2.2.2.3 Critical Intervention required and suggested action points:

- The State Government may cover all the blocks for development under Integrated Watershed Management Project. **Action – State Government.**
- Financing to Bio-Fertiliser units and compost units may be taken up on large scale. – Action – Banks
- Arrangements for marketing facilities for organic farming products needs to be developed for diversification of crops towards organic farming-**Action-Agriculture Department.**
- Awareness programmes on checking the salinity intrusion, judicious application of water through micro irrigation in horticulture crops, etc. may be planned.-**Action-Agriculture Department.**
- Awareness on Integrated Nutrient Management may be mooted to reduce the dependence on chemicals in agriculture.- **Action – Agriculture Department**
- Solar Water Pumping associated with Drip Irrigation Cluster may be promoted with credit support especially for small farmers.-**Action-Banks / Agriculture Department**

2.2.2.4 Other related matters:

Components of investments under sub-sectors like Land Development / Soil Conservation / Water Management & Agronomy activities are given below.

Development activity	Feasible interventions
Soil and Water Conservation	Contour bund, contour trenches, retaining wall, check dam etc.
Water harvesting structure	Farm pond, check dam
Land Reclamation	Reclamation of saline and alkaline soil- Drainage development with underground pipeline & application of suitable soil amendment materials such as gypsum, sulphur, molasses, press mud etc.
On Farm Development	Land leveling, bunding, construction of irrigation/drainage channels
Water management	Lining of water courses, pipeline for water distribution, land levelling of commands of MI structures, use of micro irrigation like drio, sprinkler irrigation.
Composite Farm Development	land leveling, bunding, compost making, improved farm implements, fencing, water harvesting structure along with distribution system
Organic Farming	bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce
Soil/land improvement	Tank silt application, sand casting

2.2 Agriculture Infrastructure-Others

Introduction

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

Plant tissue culture: Plant tissue culture venture requires laboratory set-up with laminar flow, incubation room, etc where plant tissue culture extracts are processed for multiplication in special designed nutrient media with agar base. The extract is provided with optimum temperature, light and pH so as to enable shooting and rooting. Hence from a small tissue extract one can get millions of 'true to type' tissue culture plantlets (TCP), due to the quality of tot potency. The true to type TCPs have the same properties/traits as that of the mother plant. Vegetative multiplication has limitations due to variability in the progeny; however through tissue culture one can ensure qualitative and quantitative plantlet production at laboratory. The plantlets then undergo hardening in protected green house with controlled temperature and relative humidity, light etc so as to develop tissue culture plants, ready for sale to farmers. In our nation most of the banana tissue culture plants are popularly grown by farmers and is a proven technology.

Major crops grown in the district are paddy, nachani, kulith and major horticulture crops are mangoes, cashews, arecanut and coconut. The area under improved and hybrid variety of paddy needs to be increased hence the Agriculture Department has estimated demand of 7421 quintals of improved seed from Mahabeej and private dealers. Seed replacement ratio for paddy in the district is 27 %. The farmers are normally using their own, unprocessed seeds.
The average use of fertilizer in the district is 17097 Metric Tonnes. There has been a demand of 18000 Metric tons of fertilisers such as Urea, DAP for the year 2022-23 as indicated by the Agriculture Department. The use of fertilisers is showing decrease over the previous year.

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

Government of India has identified micro-propagation industry as a priority area. NABARD is providing refinance at 100% quantum to this sector. Lead crop productivity is one of the concerns and biotechnology has solutions that address these issues through providing ways and means to generate quality seeds and processes that increase productivity. There is one tissue culture lab and one biotechnology lab with Kokan Agriculture University, Dapoli in neighbouring Ratnagiri District. The university has extension in Sindhudurg District with one horticulture college at Mulade and Regional Fruit Research Centre at Vengurle. The seed production activity is undertaken in KVK for straight varieties of rice, pulses like wal and cowpea, groundnut. There is need and scope for establishing seed producing units for crops like Sesame, Mustard, Nagali, Kulith, Urad which are grown in the district.

2.2.2 Assessment of Credit Potential for 2023-24 (Rs lakh)

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tissue Culture	No.	80.00	2	160.00	146.00
2	Seed Production unit	No.	20.00	4	80.00	72.00
3	Vermi Compost	No.	0.55	200	110.00	96.00
	Total					**314.00**

2.2.3 Critical Intervention required and suggested Action Points

- Farmers may be encouraged to take up HYV of fruits.
- Biotechnology lab and Tissue culture lab should be established in the district by Government or in private sector. – Action- State Government, Banks
- Awareness Creation, CAT, Exposure visits, among farmers on Agri-biotech, Seed production etc.- Agri. Dept., NGO

Chapter 2.3
Agriculture- Ancillary Activities

An ancillary activity is a supporting activity undertaken within the agriculture and allied sector in order to create the conditions within which the principal or secondary activities can be carried out. Ancillary activities generally produce services that are commonly found as inputs into almost any kind of productive activity. Post-harvest technology and management of produce plays a crucial role in value addition to agriculture and allied sectors and the same has been identified as a thrust area. The ancillary activities may increase the commercial value of agriculture, cause reduction in wastage of farm produce and enhance earnings. As per the revised guidelines issued by RBI, Priority Sector lending includes ancillary activities like loans given to food and agro processing, Co-ops of farmers for disposing off produce, ACABCs, PACs, mFIs.

2.3.1 Food and Agro Processing

Introduction

Maharashtra is the third largest state in area and second largest state in population of India. Principal crops of Maharashtra include rice, jowar (sorghum), wheat, bajra (pearl millet), pulses, and sugarcane and oil seeds such as groundnut, sunflower and soybean. The state has huge areas under fruit and vegetable cultivation with large production of fruits such as mangoes, bananas, grapes, oranges, and vegetables such as onion and tomatoes.

Maharashtra is a major producer of oranges (40%), grapes (50%), mangoes, strawberries and guavas, accounting for 14.5% share in the country's fruit production. Additionally, Maharashtra is among the largest exporter of grapes, mangoes and about 97% of India's total grape wine produce comes from the state. According to the National Horticulture Board data, Maharashtra stands second in the country with fruit production of 103.96 lakh metric tonne.

Share of food processing industry in the total share of the industrial sector is 11.1 percent. Eight notified Agri Export Zones for products like mangoes, grapes, pomegranate etc., are in the state.

Food Parks: Eight Specialized Food Parks with facilities like cold storage, warehousing ,advanced packaging, tera packaging & food testing laboratory are located at Butibori (Nagur), Shandra(Aurangabad),Nevasa (Ahmednagar),Latur,Osmanabad,Nanded,Chiplun (Ratnagiri) and Satara. The potential area for investment in Maharashtra related to the districts horticulture is a food park based on mango for Pickle, Aam Papad, Chutney, Candy, dried mango powder etc. Further, a major production cluster is being developed for fisheries covering Thane, Raigarh, Ratnagiri, Sindhudurg districts.

In view of this, food and agro processing assumes an important place in the agriculture sector and also provides higher income to farmers. The district produces huge quantities of horticultural produce like mango, cashew, coconut, kokum. Being coastal district, it also takes pride in substantial marine fish catch. Huge potential is therefore available for agro and food processing industries as raw materials are amply available in the district. Mango, cashew and kokum are major fruit crops suitable for processing. For kokum only about 25-30% of fruits are processed on account of very short period / span of harvesting and due to absence of proper harvesting devices / techniques. About 60% of jamun fruits are marketed as table fruits through traders / dealers and the rest get wasted due to lack of processing arrangements / techniques at field level. Coconut is basically used for self-consumption purpose. Most of other fruits like jackfruit, karavanda go as waste on account of lack of awareness on processing / harvesting techniques. Since the district has huge potential for processing variety of seasonal fruits like mango, kokum, jamun, jackfruit, karaonda, more units in tiny as well as cottage sector are expected to come up on account of focused attention being provided by all the agencies to the sector.

Horticulture produce such as mango, cashew, kokum are processed in large as well as small units. There is demand for the products from tourists visiting the districts as well. The raw material for processing is amply available in the district as cashew and mango are main horticulture crops cultivated in the district and kokum is abundantly available in the backyards and in forests.

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

There are two cashew processing machinery manufacturers at Kudal, MIDC which also supply machinery to cashew processors in the adjoining districts of Kolhapur, Ratnagiri and Satara. For fruit processing, machineries like pulper, juicer, amla crusher, kokum cutters and other equipment are also manufactured locally.The training on processing is provided by a couple of NGOs viz, Ratnagiri Zilla Khadi Sangha (Gopuri Ashram) and M/s Hedgewar Smriti Seva Prakalpa (HSSP), Mangaon.

2.3.1.2 Assessment of credit potential 2023-24 **(Rs lakh)**

S. No	Activity	Unit (No./ Area)	Unit Cost	Physical Units	TFO	Bank Loan
	Term Loan					
1	Rice Mills (floor, rice, husk etc)	No.	10.00	400	4000.00	3000.00
2	Crop Processing	No.	10.00	400	4000.00	3000.00
	Fruit Processing Unit(cashew, Mango Etc.)	No	10.00	678	6780.00	5086.00
3	Crop Processing Units(Ragi Etc)	No.	10.00	800	8000.00	6000.00
4	Working Capital	No.	2.00	800	1600.00	1200.00
	Grand Total					**18286.00**

2.3.1.3 Critical Intervention required and suggested action points:

- The proposed FPOs formed under GoI for cashew in two blocks are being as a link between farmers and the processing units alongwith primary processing at FPO level for better price realization.-Action-Agriculture Department
- For storage structures, farmers may be encouraged to avail loan under AIF. -Action-Agriculture Department and Banks
- Hypothecation and pledge finance may be encouraged for working capital for purchase and storage of seeds for cashews- Action-Banks
- The accessibility to market for cashews is limited. There is time lag in realization of credit sales. Common marketing for export of niche quality, tapping of outside markets directly under Group mode should be explored through the FPO.
- Common Facility Centre for purchase of raw material, branding/ packaging & marketing of products is required.

2.3.1.4 Other Related Matters

Potential Areas for Investment in district - Based on raw material availability in the state, the following processing activities hold potential in the state.

- Food grains (rice, nachni): Noodles, Flours (fortified), Biscuits & bakery, Breakfast cereals & Mixes
- Vegetables like carrot, chilli, beans etc: Fresh cut, Frozen and assorted products
- Mango: Pickle, Aam Papad, Chutney, Candy, dried mango powder etc
- Milk: Butter, crème, ghee, cheese, flavoured milk, milk powder, ice-cream, curd, buttermilk etc

- **Agriculture Infrastructure Fund (AIF):** GOI has created this fund with a total corpus of Rs. 1 lakh for period of 10 years from FY 2020-21. Primary & Secondary agro-horti processing is eligible activity under the same. Interest subvention @ 3% is available under the scheme with a credit guarantee for loans upto Rs. 2 crore over period of 7 years.
- **Chief Minister Agriculture and Food Processing Scheme:** This scheme is being implemented in the State since 2017-18 for consecutive five years. The main objectives of the scheme are to encourage modern technology based projects for quality enhancement of agriculture produce, to encourage exports, to create skilled manpower for agro & food processing and employment generation through small and medium agro & food processing units in rural areas.
- **Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PMFME)**: Under Aatmanirbhar Bharat abhiyaan, GoI has launched all India centrally sponsored PM Formalisation of Micro food processing Enterprises Scheme (PMFME) in partnership with the state governments, for providing financial, technical and business support for upgradation of existing micro food processing enterprises in the unorganized sector. PMFME is going to be implemented on **'One District One Product'** basis for a period of five years from 2020-21 to 2024-25. Objectives of the scheme are (i) support for capital investment for upgradation, (ii) Capacity building through skill training, imparting technical knowledge on food safety standards & hygiene and quality improvement, (iii) hand holding support for preparation of DPR, availing bank loan and upgradation and (iv) support to Farmer Producer Organisations (FPOs), Self Help Groups (SHGs), producers' co-operatives for capital investment, common infrastructure and support branding & marketing. Under the scheme, the State has set a target of empowering 20,119 micro food processing industries in five years. Individual micro food processing units for perishable agricultural commodities, food grains, pulses, oilseeds, spice crops, fisheries, poultry, dairy, forest products, etc. are going to be covered under the scheme and individual micro food processing units would be provided 35 per cent of the project cost as credit-linked capital subsidy with a maximum limit of Rs. 10 lakh per unit.

Issues:

- Post-harvest management practices need to be improved to minimize post-harvest losses from 20% to reasonable level of 5%.
- Considering huge potential under food & agro processing in the district the Coop. societies, APMCs, farmers, entrepreneurs, SHGs etc. need to be encouraged to set up Dal mills, flour mills, grains/pulses/fruits/vegetables processing units, cold storages, mini slaughter houses etc.
- The prices particularly of cereals, fruits and vegetables in the district are mainly based on auctioning and producer has hardly any control on them. This also affects the cost effectiveness in procurement of raw material at the processors level.
- Wastage – There is a huge post-harvest wastage of (about 20%) in the horticulture produce due to lack of proper post-harvest management practices, inadequate cold storage facilities etc.
- Lack of awareness on value addition, cleaning, grading, sorting and standardization of agri produce. Lack of awareness at micro level on hygienic processing and storage of allied sector produce.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Introduction

As per revised RBI Guidelines on Priority Sectors, loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans under Agri Clinic and Agri Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture.
Primary Agricultural Cooperative Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposits collections. Following the implementation of Vaidyanathan Committee reforms, PACS are eligible to avail of credit facility from any financial institution other than the apex institution to which these are affiliated. PACS which are otherwise performing well but are affiliated to weaker higher financing institutions may be identified and credit linked to commercial banks for their credit needs.

Agri-Clinics: Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

Agri-Business Centres: Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development. Finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines.

NABARD has been extending support to producers' organisations adopting a flexible approach to meet the credit and other supporting needs of the producers. FPO works for the benefit of the members and share portion of profits among the members. In order to boost the flow of bank credit to FPOs, RBI has included lending to FPO by commercial banks and RRBs as lending under Priority Sector.

The district has potential for soil and input testing service centres, farm machinery hiring services, e-trading, agri-extension, etc., by Agriculture Graduates under Agri Clinics and Agri Business Centre Scheme of Government of India.

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

- Banks may explore financing to newly formed FPOs by NABARD, especially for term loans and working capital loans for taking up the activities by the FPOs.
- Banks need to sensitise their branch managers to encourage agriculture graduates in setting up of Agri Clinics and Agri Business Centres for providing extension services to the farmers. – Action – Banks
- The trainees who have undergone the required training by the Nodal Training Institute need to be coordinated to bank linkage. – Action – Agriculture Department

2.3.2.1 Assessment of Credit Potential for 2023-24

(Rs lakh)

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	ACABCs	No.	20.00	120	2400.00	2160.00
2	Loans to PACS/FSS	No	20.00	19	3800.00	342.00
	Total					**2502.00**

2.3.2.2 Other related matters:

- **PACSs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of Rs.1, 760.82 crore and estimated loan of Rs.1, 568 crore.

- **Agriculture Infrastructure Fund (AIF):** GOI has created this fund with a total corpus of Rs. 1 lakh for period of 10 years from FY 2020-21. Primary & Secondary agro-horti processing is eligible activity under the same. Interest subvention @ 3% is available under the scheme with a credit guarantee for loans upto Rs. 2 crore over period of 7 years. PACS is one of the eligible beneficiary under this scheme.
- Government of India instituted a Special Fund in NABARD with a corpus of Rs2000 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, 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.

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Chapter 3

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

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

Classification of MSME:

The Central Government has notified the following criteria for classification of micro, small and medium enterprises w.e.f 1st July 2020:—
(i) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
(ii) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
(iii) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

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

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

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

Sindhudurg District Specific

Sindhudurg District is included in the major agro-prodution cluster of Maharashtra for fisheries sector. The district is also having potential for MSME under cashew processing and industrial copper coated wire production. The district has one industrial area under MIDC at Kudal, two cooperative industrial estates at Sawantwadi & Kudal and one mini industrial estate at Kankavli. Small Industrial Units such as Soap, Paper, Tanning, Kokum Juice, Cashew/Mango processing etc. are located at Gopuri, Kankavli Taluka. There is one Engineering College, seven ITIs and 1 Govt. Polytechnic at Malvan. DIC also arranges for technical training programmes to prospective entrepreneurs in collaboration with organizations like MITCON, MCED, ITIs, Coir Board, and Handicraft Board. MSSIDC is also arranging for short duration technical training programmes for skill development/up-gradation. Bank of India, Lead Bank of the district has Rural Self Employment Training Institute (RSETIs) at Kudal. Maharashtra Small Scale Industries Development Corporation is also implementing promotional schemes for supply of raw material to SSI units, marketing of SSI products etc.

Credit Flow

Credit flow to the sector was Rs439.63 lakh, Rs 644.81 lakh and Rs 345.32 lakh respectively during last three years.

3.2 Assessment of credit potential – 2023-24 (Rs Lakh)

Sr. No	Activity	Unit Cost	Physical Units	TFO	Bank Loan
A	**Term Loan**				
a	**Manufacturing Sector**				
	Micro Enterprises	50.00	64	3200.00	2880.00
	Small Enterprises	400.00	7	2800.00	2520.00
	Medium Enterprises	2000.00	1	2000.00	1800.00
	Sub Total				**7200.00**
b	**Services Sector**				
	Micro Enterprises	40.00	67	2680.00	2412.00
	Small Enterprises	300.00	10	3000.00	2700.00
	Medium Enterprises	1500	2	3000.00	2700.00
	Sub Total				**7812.00**
	Total Term Loan (a+b)				**15012.00**
B	**Working Capital**				
a	**Manufacturing Sector**				
	Micro Enterprises	20.00	230	4600.00	4140.00
	Small Enterprises	100.00	61	6100.00	5490.00
	Medium Enterprises	500.00	5	2500.00	2250.00

Sr. No	Activity	Unit Cost	Physical Units	TFO	Bank Loan
	Sub Total				**11880.00**
b	**Services Sector**				
	Micro Enterprises	10.00	3492	31428.00	31428.00
	Small Enterprises	80.00	320	25600.00	23040.00
	Medium Enterprises	400.00	24	9600.00	8640.00
	Sub Total				**63108.00**
	Total Working Capital (a+b)				**74988.00**
	MSME Grand Total				**90000.00**

3.3 Availability of infrastructure

There are 30 Rice Mills, 11 fruit processing units, 65 Spices processing units,50 Cashewnut Processing Units in the district, these are small scale units. There is two milk chilling plants in the district. The meat processing units in the district are very low and presently only two are functioning. The need of animal feed is catered by three plants in the district at present.

3.3 Critical Interventions and Suggested Action Points:

- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergistically 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.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- Collateral free and MUDRA small loans to encourage self-employment and relaxing ceiling on working capital by banks.
- 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
- Banks / Govt Depts may provide information to the customers about various schemes / facilities provided under service sector
- Timely, adequate, and hassle-free credit support (term loans and working capital) to MSME sector, revival and strengthening of sick/weak MSME units through policy interventions by DIC and other stakeholders

3.4 Other related matters:

- Subsidies are available under schemes of Pradhan Mantri Employment Generation Programme (PMEGP) of GOI and Chief Minsiter Employment Generation Programme (CMEGP). Both schemes are being implemented through DIC.

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 Maratha Chamber of Commerce, Industries and Agriculture (MCCIA)
NABARD has sanctioned grant assistance of ₹38.04 lakh to Maratha 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
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

Six blocks of district are identified as Peak season for mangos. The district is also identified as Agri Export Zone for mangos. The district is also figured in the agriculture Export policy Cluster Development Programme of GoI and also in Maharashtra Agriculture Export Policy 2022 for cashew and mango.

4.1.2 Assessment of credit potential for 2023-24

Export Credit has been included in the Priority Sector since the year 2015-16. Projections are being made for the year 2022-23 as follows:

(Rs lakh)

Sr.No.	Activity	Unit	Unit Cost	Phy Unit	TFO	Bank Loan
1	Pre- Shipment export credit for various commodities	No.	400.00	2	800.00	560.00
					Total	**560.00**

Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established at more places which can function for developing agro products and agro industries having export potential, fixing of standards and specifications for the scheduled products for the purpose of exports, training in various aspects of industries connected with the scheduled products, updating exporters regarding various central government schemes.
- A nodal agency for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers' market and take up exporters' queries.
- Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- Cluster based approach in financing by bankers for enhancing exports.
- There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- There is a need for transition from low value unprocessed/semi-processed and bulk material (which has 85% share in the total agricultural exports) to sophisticated value added products.
- There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology, development of Mega Food Parks and promotion of various clusters.
- Need for financing commodity specific MSMEs.

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

4.2 Education

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 Rs. 4.5 lakhs are eligible. Those Professional institutions / programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc. The loans are disbursed without any collateral security and third-party guarantee and for a maximum amount of Rs. 7.5 lakhs.

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 Rs. 7.5 Lakhs. The eligible borrower under this scheme means new or existing borrower with Indian Nationality who meets eligibility criteria prescribed under "IBA Model Educational Loan Scheme for pursuing Higher Education in India and Abroad" and executed loan documents with the Bank to avail education loan. Parents/guardians will be the co-borrowers/joint borrowers. In case of a married person, joint borrower can be either spouse or the parent(s)/parents-in-law.

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.

4.2.2 Assessment of credit potential for 2023-24 **(Rs lakh)**

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Education Loan	No.s	5.00	750	3750.00	3000.00
					Total	**3000.00**

4.2.3 Critical intervention and suggested action points

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

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

4.3 Housing

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 Rs.20.00 lakh to Rs.50.00 lakh for RCBs with assessed net worth less than Rs.100.00 crore, and from Rs.30.00 lakh to Rs.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.

4.3.1 Assessment of credit potential for 2023-24 (Rs lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Housing Loan – Individuals	No	20.00	934	18680.00	16812.00
2	Housing Loan – Rennovation	No	2.50	1594	3985.00	3188.00
				Total		**20000.00**

4.3.2 Critical intervention and suggested action points

- Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications.
- Lending by banks has been mainly restricted to urban areas and salaried class. Housing needs of rural people needs to be addressed. Banks to finance buyers from economically weaker sections.
- The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing various schemes.
- The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance.

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

CHAPTER 5
Infrastructure Support

Introduction

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

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

5.1.2 Status of RIDF in Maharashtra –

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

Table:10 **(Rs. crore)**

Sector/ Activities/ Projects	Projects sanctioned	RIDF loan sanctioned	RIDF loan disbursed
Irrigation (MI, Checkdams, 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	9022.14	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 Rs. 20601.58 crore and the utilisation accounted for 79% of the sanctions.

5.1.3 Status of RIDF in the district

So far, Maharashtra State has been sanctioned loans under RIDF for rural infrastructure projects covering various sectors like irrigation, drinking water supply, watershed development, anganwadi centres, check dams, warehousing, roads and bridges, etc. Some of the cumulative benefits accrued on account of RIDF projects under all tranches in Maharashtra so far include strengthening of 16666 kilometres of Roads and Bridges, benefitting 46154 villages and connecting 17354 marketing centres, 5316 tourist spots and 6094 pilgrim centres. Development of watersheds has covered 140541 Ha of area while 14446 villages have benefitted from construction of Anganwadis. Minor irrigation projects have benefitted command area of 500074.6 ha. The implementation of the projects have generated non-recurring employment of 5240.34 lakh and recurring employment of 18667.21 lakh man-days. Further, waste water management projects are being implemented in 122 villages covering a population of 288000.

During the year 2021-22 total 86 projects were ongoing with an amount of Rs 224.30 lakh across all the tranches. These projects, when completed, are expected to strengthen connectivity network between the villages across the bridges for access to Markets, pilgrimage centres and tourist centres. Further, some villages got benefited from this interventions.
The cumulative purpose wise number of projects and amount sanctioned, in respect of ongoing tranches (i.e., RIDF XVIII to XXV) in the district is given hereunder :

Table:11

(Rs crore)

Sl. No.	Sector	Sanctioned	
		No. of Projects	Loan
1	Roads (PWD)	32	12.40
2	Bridges (PWD)	38	53.65
3	Rural Roads (Rural Devt Dept)	8	15.27
4	Irrigation (MI, LI, checkdams, etc.)	1	19.49
9	Kharland Dev	1	20.31
10	Fisheries	6	103.18
	Total	**86**	**224.30**

5.1.4 Long Term Irrigation fund (LTIF)

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were prioritized and targeted for completion, through availability of Central Assistance and State share. In Maharashtra, State Government was sanctioned a state share of Rs.18021.31 crore under the AIBP (headworks) component for completion of 25 projects. Of these 9 projects have been reported as complete. NABARD has so far released Rs.11360.35 crore for implementation of these projects. Out of these 25 projects, or command area development of 22 projects, an amount of Rs.112.07 crore was also released. It is expected that the projects, when completed, would bring an additional area of 8.50 lakh ha under irrigation.

Three project viz., Arunal Medium Irrigation project at Vaibhavwadi, Naradawe Medium Irrigation project at Kankavali and Tillari Interstate Irrigation project has been sanctioned under LTIF by NABARD, Maharashtra with an amount of Rs 321.85 crore and Rs 230.82 crore has been disbursed till March 2022 towards these projects in the district by NABARD.

5.1.5 NABARD Infrastructure Development Assistance (NIDA)

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

Aligning with the state government requirements to complete the irrigation projects under the special scheme of Baliraja Jal Sanjeevani Yojana, 68 identified projects were sanctioned under NIDA during 2018-19 with an aggregate term loan of Rs.6655.00 crore. Loans amounting to ₹ 2563.70 crore has been disbursed so far.

5.1.7 Other related matters:

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

Chapter 5.2

Social Infrastructure involving Bank Credit

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

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

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

5.3 Assessment of credit potential for 2023-24 **(Rs Lakh)**

Particular	Unit Cost	Physical units	TFO	Bank loan
School	200.00	1	200.00	160.00
Health care facilities	600.00	16	9600.00	7680.00
Drinking water	0.80	200	160.00	128.00
Sanitation	1.60	448	717.00	573.00
Total				**8541.00**

5.3 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.

5.4 Other related matters:

- **Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A NABARD provided refinance to banks for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.

5.3 Credit Potential for Renewable Energy

Introduction

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.

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. The potential of Small Hydro Power (SHP) is also expected to be harnessed up to 43% of its potential. Promoting renewable energy resources also has a positive impact on the net creation of jobs. The Jawaharlal Nehru National Solar Mission aims to generate 20,000 MW of solar power by 2022, creating a positive environment among investors keen to tap into India's potential.

The district's forest cover is shrinking on account of use of wood as fuel. Bio-gas plays an important role in arresting this trend. Besides providing fuel for cooking to rural households and organic manure, biogas also helps in mitigating drudgery of rural women, recycle animal/human waste and accentuate social benefits. This also helps in maintaining cleanliness and better sanitation. The district is also bestowed with bright sun shine for about 8 months in a year and better wind systems due to 121 km coastline and sloppy hills along the seashore. Use of bio-mass for improved chulhas and other cooking devices will also help in environment protection / conservation.

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

Efforts are being made to sensitize the beneficiaries about scientific maintenance and proper upkeep of biogas plants so these remain functional/successful. Farmers may be motivated to use other forms of energy like wind, biomass, geothermal and tidal. Small size units using non-conventional energy sources like solar cooker, briquette making should be promoted through bank finance. Government of India scheme on Solar Home Lights and water pumps for irrigation needs wider publicity by banks.

5.3.2 Assessment of credit potential 2023-24 **(Rs lakh)**

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio-gas plant	No.	0.24	750	180.00	164.00
2	Solar lighting system	No.	0.34	800	272.00	136.00
3	Solar pumps	No.	3.40	40	136.00	120.00
4	**Total**					**420.00**

5.3.3 Suggested action points:

- Massive awareness campaign may be launched to propagate use of renewable energy Sources with active involvement of banks through, foras like farmer clubs. – **Action – Dist Admin. / Banks**
- Women SHGs may be involved in marketing of improved bio-mass fuels & cooking devices like sarai cookers and improved chullas-**Action- NGOs**
- The agencies may chalk out specific action plan for repairing defunct Bio gas plants. This will encourage farmers to take up new Bio gas Plants with attached toilets-Action- **ADO-ZP / NGOs**

5.3.4 Other related matters:

- ✓ NABARD provides 100% refinance to all banks for loans extended for renewable sources of energy and it is one of the thrust areas for NABARD for refinance.
- ✓ Subsidies are also available for solar installations.

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

As on 31 March 2022, there are 118.41 lakh SHGs credit linked in the the country whereas in Maharashtra, there are 12.85 lakh SHGs contributing 10.85% of national level.
During 2021-22, 337413 SHGs were disbursed loan to the extent of ₹ 4156 crore in Maharashtra. Women Self Help Group Programme (WSHG) was implemented in 6 districts of the State viz., Nandurbar, Gadchiroli, Chandrapur, Dhule, Nanded and Gondia since June 2012. The interest subvention scheme under NRLM for eligible women SHGs in identified districts is being implemented by NABARD for RRBs and Cooperative banks.

6.2 On-going Initiatives- Micro Finance Profile in the District:

NRLM has surpassed its target of formation and credit linkage of 2930 SHGs by forming 3128 SHGs with credit linakge of Rs 73 crore for which the target was Rs 45 crore. No target has been fixed by MAVIM for the year and decided to focus on consolidation of their existing SHGs.

Table: 12

6.3 Micro Finance Profile of the district

Total No. of blocks in the district	**08**
No. of blocks where SHGs exist	08
No. of blocks where SHGs are credit linked	08
No. of NGOs in the district (Sizeable participation)	02
No. of NGOs participating in credit linkage programme	01
No. of NGOs who can be roped in during the year	01
Total No. of Bank branches in the district	CBs 118 RRBs 13 Coops 99
No. of branches participating in linkage programme	CBs 118 RRBs 13 Coops.99
No. of banks acting as SHPIs	0
No. of Government/other agencies participating	2

(Source: NRML, MAVIM, DCCB, LDM)

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

Sr. No	Particulars	As on 31 March 2022
1	No. of SHGs promoted in the district	3128
2	No. of SHGs credit linked in the district	3128
3	Amount of Bank loan availed (Rs lakh) in the district	7323.68 lakh
4	Percentage of women SHGs in the district	99%
5	Average loan disbursed per SHG (Rs.) in the district (2021-22)	2.34 lakh
6	Average loan disbursed per SHG (Rs.) in the State (2021-22)	145000.00
7	Average loan disbursed per SHG (Rs.) in the Country (2021-22)	201118.00
8	NPA position in the district (2021-22)	0.053%
9	NPA position in the State (2021-22)	10.10%
10	NPA position in the Country (2021-22)	4.73%
11	Loan outstanding per SHG (2021-22) district	3.11 lakh
12	Loan outstanding per SHG (2021-22) State	110031.20
13	Loan outstanding per SHG (2021-22) Country	178694.40

6.4 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.

In order to scale up the JLG performance NABARD has entered into an MOU with RRBs with assured support to such banks from NABARD, where the concerned bank shall take the onus of extending credit support to JLGs on terms and conditions mutually decided. Besides the grant assistance to banks for passing on to Corporate BC/ NGO-JLGPIs for formation, nurturing and financing of new JLGs @ Rs.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.

6.5 Issues related to Micro finance

In Maharashtra, there are 12.13 lakh SHGs but only 2.66 lakh SHGs are having outstanding loans as on 31 March 2021 which is a matter of concern. Nearly 80% 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

- 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	Total Population of the district (as per 2011 census)	8,49,000
2	Rural population (as per 2011 census)	7,43,000
3	No. of households (2 above / 5*)	1,48,600
4	No. of SHGs required (3 above / 15**)	**9,907**
5	No. of SHGs already linked	3,128
6	**Balance (4-5)**	**6,709**

***average members per household** ****average members per SHG**

Considering the total poor rural population of the district, it is estimated that there is total potential for promotion and saving linkage of **8,49,000 SHGs** in the district. So far, **3,128** SHGs (including defunct SHGs of more than 3000) have been promoted in the district, thereby, leaving a gap for promotion of **6,709 SHGs**.

Block wise details of potential available for promotion and savings linkage of SHGs/JLGs

Sr. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked as on 31 March 2022	Balance potential as on 31 March 2021	No. of SHGs to be promoted and saving linked during 2022-23	No. of SHGs to be promoted and saving linked during 2023-24
1	Devgad	1469	305	1097	320	1149
2	Vaibhavwadi	783	197	588	230	660
3	Kankavali	1640	590	1175	435	1212
4	Malvan	1500	389	4025	405	1000
5	Vengurla	910	345	490	315	600
6	Kudal	1930	484	1380	490	1440
7	Sawantwadi	1300	524	875	475	825
8	Dodamarg	665	294	416	260	230
	Total	10197	3128	10046	2930	7116

Block wise potential for credit linkage of SHGs/JLGs

Sr. No.	Name of block	No. of SHGs credit linked as on 31 March 2022	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt. lakh	No.	Amt.lakh	No.	Amt. lakh	No.	Amt. lakh
1	Devgad	305	320	464	100	125	1149	150	175	437.5
2	Vaibhavwadi	197	230	334	100	125	660	100	175	437.5
3	Kankavali	590	435	626	150	187.5	1212	200	193	437.5
4	Malvan	389	405	580	155	193.8	1000	225	175	437.5
5	Vengurla	345	315	457	150	187.5	600	100	175	437.5
6	Kudal	484	490	700	160	200	1440	250	255	637.5
7	Sawantwadi	524	475	665	170	212.5	825	275	250	625
8	Dodamarg	294	260	374	125	156.3	230	175	200	500
	Dist total	3128	2930	4200	1110	1387.6	7116	1475	1598	3995

6.9 Credit Potentials for Others

Introduction

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

- Loans not exceeding Rs 50000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed Rs 100000/- and for non-rural areas it does not exceed Rs160000/-.
- Loans to distressed persons not exceeding Rs 100000/- per borrower to prepay their debt to non-institutional lenders.
- Overdrafts extended by banks up to Rs5000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts provided the borrowers household annual income does not exceed Rs100000/- for rural areas and Rs 160000/- for non-rural areas.
- Loans sanctioned to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations.

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

- The district also has potential for SHGs financing due to increase in demand by the groups for commencing income generating activities.
- JLGs financing is also becoming attractive in the district.

- Very few borrowers are turned up for overdraft facility.

6.9.2 Others - Assessment of Credit Potential for 2023-24 **(Rs lakh)**

Sr.No.	Activity	Unit (Nos/Area)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Direct Loan to Individual	No	0.50	350	175.00	175.00
2	Loans to SHG – Fresh	No	1.00	1475	1475.00	1475.00
3	Loans to SHG- Repeat	No	3.00	840	2520.00	2520.00
4	Loans to JLGs	No	1.00	400	400.00	400.00
5	Loans to distressed persons	No	0.05	800	40.00	40.00
6	Overdraft under PMJDY	No	0.05	1318	66.00	66.00
	Total					**4679.00**

6.9.3 Suggested Action Points & issues

- The concerned Development Corporations may popularize their schemes for the benefit of weaker sections and minority communities of the society.- **Action :State Government**
- Banks should finance SHGs / JLGs as it is becoming a viable mode for reducing transaction costs, increase recovery, etc and should be seen as a good avenue for increasing credit. **Action – Banks**
- The agencies involved in formation and nurturing of SHGs may focus on the revival of the dormant SHGs also.
- There is need to sensitise bankers for SHG credit linkage and making repeat finance available to the SHGs.
- More emphasis on training and capacity building programmes for all SHG members
- Regular grading of SHGs and regular audit of accounts maintained by SHGs
- Facilitation for graduation of SHGs from micro credit to micro enterprise through increasing the loan component to them.
- Underfinancing and over financing of SHGs/ JLGs may be avoided by bankers.

*****

ANNEXURE - 1

ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIALPROJECTIONS 2023-24

STATE - MAHARASHTRA											**Rs in Lakh**	
DISTRICT - SINDHUDURG												
ACTIVITY	**UNIT COST**	**UNIT SIZE**		**DEOGAD**	**KANKAVLI**	**KUDAL**	**MALVAN**	**S'WADI**	**D' MARG**	**VENGURLA**	**V'WADI**	**TOTAL**
AGRICULTURE												
FARM CREDIT												
CROP PROD.MAINT. & MKT.												
Paddy	0.60	HA	Phy BL	3500	3600	3600	3600	3300	3300	3300	3000	27200
				2100	2160	2160	2160	1980	1980	1980	1800	16320
Paddy Improved	0.61	HA	Phy BL	3500	3500	3500	3500	3500	3500	3500	3500	28000
				2135	2135	2135	2135	2135	2135	2135	2135	17080
Nachani	0.30	HA	Phy BL	230	230	230	115	115	230	230	120	1500
				69	69	69	35	35	69	69	36	451
Kuleth	0.20	HA	Phy BL	20	20	20	20	20	20	20	20	160
				4	4	4	4	4	4	4	4	32
Groundnut	0.44	HA	Phy BL	100	100	100	50	50	50	50	25	525
				44	44	44	22	22	22	22	11	231
Sugarcane	1.32	HA	Phy BL	50	50	50	50	50	50	50	250	600
				66	66	66	66	66	66	66	330	792
Other Crops/Vegetables	0.50	HA	Phy BL	150	150	150	150	150	150	150	150	1200
				75	75	75	75	75	75	75	75	600
	Phy Total			**7550**	**7650**	**7650**	**7485**	**7185**	**7300**	**7300**	**7065**	**59185**
		Bank Loan		**4493**	**4553**	**4553**	**4497**	**4317**	**4351**	**4351**	**4391**	**35506**
Post Harvest/HH Consumption 10%				**449**	**455**	**455**	**450**	**432**	**435**	**435**	**439**	**3550.6**
Maintenance of farm assets 20%				**899.00**	**911.00**	**911.00**	**899.00**	**863.00**	**870.00**	**870.00**	**878.00**	**7101**
CROP LOAN - TOTAL				**5841.00**	**5919.00**	**5919.00**	**5846.00**	**5612.00**	**5656.00**	**5656.00**	**5708.00**	**46158.00**
CROP LOAN - HORTICULTURE												
Mango (10X10m)	**1.70**	HA	Phy BL	600	200	250	200	200	20	200	25	1695
				816.00	272.00	340.00	272.00	272.00	27.00	272.00	34.00	2305
BetelNut(1250Plants per HA)	**1.25**	HA	Phy BL	70	70	70	70	70	70	70	70	560
				88	88	88	88	88	88	88	88	704
Watermelon	**0.70**	HA	Phy BL	75	90	90	90	90	90	90	90	705
				53	63	63	63	63	63	63	63	494

		Phy Total		**745**	**360**	**410**	**360**	**360**	**180**	**360**	**185**	**2960**
CROP LOAN - HORTICULTURE TOTAL				**957**	**423**	**491**	**423**	**423**	**178**	**423**	**185**	3503
Crop Husbandry- Phy Total				**8295**	**8010**	**8060**	**7845**	**7545**	**7480**	**7660**	**7250**	62145
30% for maintenance and consumption				**287**	**127**	**147**	**127**	**127**	**53**	**127**	**56**	1051
CROP HUSBANDRY TOTAL				**7085**	**6469**	**6557**	**6396**	**6162**	**5887**	**6206**	**5949**	**50711**
WATER RESOURCES												
Dug Wells	1.32	Nos. 90%	Phy BL	120	120	120	120	120	120	120	120	960
			TFO	143	143	143	143	143	143	143	143	**1144**
				158	158	158	158	158	158	158	158	**1267.2**
Bore wells	0.47	Nos. 90%	Phy BL	40	20	20	20	20	20	20	20	**180**
				17	8	8	8	8	8	8	8	**73**
			TFO	19	9	9	9	9	9	9	9	**85**
Pump Set Electric 5 HP	0.61	Nos. 90%	Phy BL	100	100	100	100	100	100	100	100	800
				54	54	54	54	54	54	54	54	432
			TFO	61	61	61	61	61	61	61	61	484
Drip Set (10x10)	0.35	Ha. 90%	Phy BL	100	102	120	120	70	70	70	70	722
				32	32	38	38	22	22	22	22	228
			TFO	35	36	42	42	25	25	25	25	252.7
Sprinkler Set 75mm HDPE Pipes	0.30	Ha. 90%	Phy BL	30	30	30	30	30	30	30	30	240
				8	8	8	8	8	8	8	8	64
			TFO	9	9	9	9	9	9	9	9	72
Lift Irrigation - Small	0.60	No. 90%	Phy BL	30	30	30	30	30	30	30	26	236
				16	16	16	16	16	16	16	14	127
			TFO	18	18	18	18	18	18	18	16	142
Deepning /renovation of wells	1.00	Ha. 90%	Phy BL	150	150	150	150	149	100	100	100	1049
				135	135	135	135	134	90	90	90	944
			TFO	150	150	150	150	149	100	100	100	1049
Rainwater Harvesting Structure	0.50	Ha. 90%	Phy BL	10	15	10	10	10	10	10	10	85
				5	7	5	5	5	5	5	5	42
			TFO	5	8	5	5	5	5	5	5	43
Pipeline System	0.35	HM. 90%	Phy BL	100	100	90	100	100	100	100	83	773
				32	32	28	32	32	32	32	26	246
			TFO	35	35	32	35	35	35	35	29	271
		Phy Total		**680**	**667**	**670**	**680**	**629**	**580**	**580**	**559**	**5045**
TOTAL - WATER RESOURCES				**442**	**435**	**435**	**439**	**422**	**378**	**378**	**370**	**3300**
FARM MECHANISATION												
Tractors	6.00	**Nos. 75%**	Phy BL	8	8	8	8	8	8	8	8	64
				36	36	36	36	36	36	36	36	288
			TFO	48	48	48	48	48	48	48	48	384
Power Tillers	1.25	**Nos. 75%**	Phy BL	110	110	300	110	110	110	110	110	1070

				103	103	281	103	103	103	103	103	1002
			TFO	138	138	375	138	138	138	138	138	1,338
Brushcutter	0.40	**Nos. 75%**	Phy BL	100	100	250	200	600	150	120	100	1620
				30	30	75	60	180	45	36	30	486
			TFO	40	40	100	80	240	60	48	40	648
Power Weeders	0.90	Nos. 90%	Phy BL	700	335	100	100	100	100	100	100	1635
				567	271	81	81	81	81	81	81	1324
			TFO	630	302	90	90	90	90	90	90	1,472
		Phy Total		**918**	**553**	**658**	**418**	**818**	**368**	**338**	**318**	**4389**
TOTAL - FARM MECHANISATION				**736**	**440**	**473**	**280**	**400**	**265**	**256**	**250**	**3100**
PLANTATION / HORTICULTURE												
Cashewnut	1.25	Ha. 95%	Phy BL	250	300	350	300	300	300	300	350	2450
				297	356	416	356	356	356	356	416	2909
			TFO	313	375	438	375	375	375	375	438	3063
Spices	0.20	Ha. 90%	Phy BL	500	500	500	500	495	300	500	300	3595
				90	90	90	90	89	54	90	54	647
			TFO	100	100	100	100	99	60	100	60	719
Coconut (175 plants per HA)	0.90	Ha. 90%	Phy BL	300	390	300	400	400	400	400	400	2990
				243	316	243	324	324	324	324	324	2422
			TFO	270	351	270	360	360	360	360	360	2691
Kokam	0.15	Acre. 90%	Phy BL	95	95	95	95	95	95	100	100	770
				13	13	13	13	13	13	14	14	106
			TFO	14	14	14	14	14	14	15	15	116
Sapota	0.70	0.1Ha. 90%	Phy BL	5	5	5	5	5	5	5	5	40
				3	3	3	3	3	3	3	3	24
			TFO	4	4	4	4	4	4	4	4	28
10 R Shednet House	3.64	Ha. 90%	Phy BL	10	10	10	10	10	10	10	10	80
				33	33	33	33	33	33	33	33	264
			TFO	36	36	36	36	36	36	36	36	291
20R Shednet house	6.27	Ha. 90%	Phy BL	20	20	20	20	20	20	20	20	160
				113	113	113	113	113	113	113	113	904
			TFO	125	125	125	125	125	125	125	125	1003
40R Shednet	11.28	Per Unit. 67%	Phy BL	10	10	10	10	10	10	10	10	80
				76	76	76	76	76	76	76	76	608
			TFO	113	113	113	113	113	113	113	113	902
Medicinal Plants	0.60	Ha. 90%	Phy BL	50	50	50	50	50	50	50	50	400
				27	27	27	27	27	27	27	27	216
			TFO	30	30	30	30	30	30	30	30	240
		Phy Total		**1240**	**1380**	**1340**	**1390**	**1385**	**1190**	**1395**	**1245**	**10565**
TOTAL -PLANTATION & HORTICULTURE				895	1027	1014	1035	1034	999	1036	1060	**8100**
FORESTRY AND WASTE LAND DEVELOPMENT												

Private Farm Forestry on wasteland	0.50	Ha. 90%	Phy BL	5	5	5	5	5	5	5	5	40
				2.25	2.25	2	2	2	2	2	2	18
			TFO	2.50	2.50	3	3	3	3	3	3	20
Bambu Development	0.30	Ha. 90%	Phy BL	250	250	250	250	250	250	250	250	2000
				68	68	68	68	68	68	68	68	540
			TFO	75	75	75	75	75	75	75	75	600
TOTAL FORESTRY AND WASTE LAND DEVELOPMENT				**70**	**70**	**70**	**70**	**70**	**70**	**70**	**70**	**558.00**
ANIMAL HUSBANDRY (D)												
2 CB HF Cows	1.37	Nos. 75%	Phy BL	130	130	130	130	130	130	130	130	1040
				134	134	134	134	134	134	134	134	1072
			TFO	178	178	178	178	178	178	178	178	1425
2 Graded Murrah Buffaloes	1.58	Nos. 75%	Phy BL	130	130	130	130	130	130	130	225	1135
				154	154	154	154	154	154	154	267	1345
			TFO	205	205	205	205	205	205	205	356	1793
Indigineous Cow	0.60	Nos. 90%	Phy BL	100	100	112	115	115	115	115	115	887
				54	54	60	62	62	62	62	62	478
			TFO	60	60	67	69	69	69	69	69	532
Calf Rearing	0.23	Nos. 90%	Phy BL	20	20	20	20	20	20	20	20	160
				4	4	4	4	4	4	4	4	32
			TFO	5	5	5	5	5	5	5	5	37
Commercial Dairy Unit (10 Animal)	6.70	Nos. 90%	Phy BL	10	10	10	10	10	10	10	10	80
				60	60	60	60	60	60	60	60	480
			TFO	67	67	67	67	67	67	67	67	536
Mini Dairy (5 Animal)	2.80	Nos. 75%	Phy BL	25	23	25	23	25	25	23	24	193
				53	48	53	48	53	53	48	50	406
			TFO	70	64	70	64	70	70	64	67	540
Mini Dairy Buffelows (5 ANIMAL UNIT)	3.35	Nos. 75%	Phy BL	20	20	20	15	20	15	15	15	140
				50	50	50	38	50	38	38	38	352
			TFO	67	67	67	50	67	50	50	50	469
Milk Transport Vehicle	5.10	Nos. 90%	Phy BL	7	5	5	8	5	6	6	6	48
				32	23	23	37	23	28	28	28	222
			TFO	36	26	26	41	26	31	31	31	245
Veternairy Clinic	3.20	Nos. 90%	Phy BL	2	2	2	2	3	3	2	2	18
				6	6	6	6	9	9	6	6	54
			TFO	6	6	6	6	10	10	6	6	58
Fodder Cultivation	0.25	Ha. 90%	Phy BL	100	100	100	60	60	60	60	60	600
				23	23	23	14	14	14	14	14	139
			TFO	25	25	25	15	15	15	15	15	150
		Phy Total		**544**	**540**	**554**	**513**	**518**	**514**	**511**	**607**	**4301**
Working Capital of AH			Phy BL	249	250	250	250	250	250	250	250	1999
Local Breed Cow	0.12	**Nos**		30	30	30	30	30	30	30	30	240

			TFO	30	30	30	30	30	30	30	30	240
Buffellow	0.14	**Nos**	Phy BL	250	250	250	250	250	250	250	250	2000
				35	35	35	35	35	35	35	35	280
			TFO	35	35	35	35	35	35	35	35	280
WC Sub Total				**65**	**65**	**65**	**65**	**65**	**65**	**65**	**65**	**520**
TOTAL - ANIMAL HUSBANDRY (D)				**635**	**621**	**632**	**622**	**628**	**621**	**613**	**728**	**5100**
ANIMAL HUSBANDRY (P)	9.92	Nos. 90%	Phy BL	8	8	8	8	8	8	8	8	64
Poultry Layer farm (1000Bird)				71	71	71	71	71	71	71	71	568
			TFO	79	79	79	79	79	79	79	79	635
Contract farming (5000 broiler)	14.63	Nos. 90%	Phy BL	1	1	1	1	1		1		6
				13	13	13	13	13	0	13	0	78
			TFO	15	15	15	15	15	0	15	0	88
Broiler Farming (5000 birds)	22.92	Nos. 90%	Phy BL	1	1	1	1	1		1		6
				21	21	21	21	21	0	21	0	126
			TFO	23	23	23	23	23	0	23	0	138
Egg Carts	0.18	Nos. 90%	Phy BL	27	28	28	28	28	28	28	28	223
				4	5	5	5	5	5	5	5	39
			TFO	5	5	5	5	5	5	5	5	41
Feed Plant	18.00	Nos. 90%	Phy BL	3	3	3	4	4	4	5	5	31
				49	49	49	65	65	65	81	81	504
			TFO	54	54	54	72	72	72	90	90	558
Working Capital												
Broiler (100 Birds)	0.08		Phy BL	600	600	600	600	600	600	600	600	4800
				48	48	48	48	48	48	48	48	384
			TFO	48	48	48	48	48	48	48	48	384
Layer (100 Birds)	0.15		Phy BL	500	500	500	500	500	500	500	500	4000
				75	75	75	75	75	75	75	75	600
			TFO	75	75	75	75	75	75	75	75	600
Local (100 Birds)	0.05		Phy BL	249	249	249	250	250	250	250	250	1997
				12	12	12	13	13	13	13	13	101
			TFO	12	12	12	13	13	13	13	13	101
				135	135	135	136	136	136	136	136	1085
		Phy Total		**1389**	**1390**	**1390**	**1392**	**1392**	**1390**	**1393**	**1391**	**11127**
TOTAL - ANIMAL HUSBANDRY (P)				**293**	**294**	**294**	**311**	**311**	**277**	**327**	**293**	**2400**
ANIMAL HUSBANDRY (SGP)	0.78	Nos. 90%	Phy BL	25	25	25	25	25	25	25	25	200
Goat rearing (10+1) Non-descript				18	18	18	18	18	18	18	18	144
			TFO	20	20	20	20	20	20	20	20	156
Goat rearing (10+1) (Osmanabadi/Sangamneri)	0.89	Nos. 90%	Phy BL	15	15	15	15	15	18	18	18	129
				12	12	12	12	12	14	14	14	102
			TFO	13	13	13	13	13	16	16	16	115
Pig Raring (3+1)	0.42	Nos. 90%	Phy BL	0	0	0	0	0	4	5	1	10
				0	0	0	0	0	2	2	0	4

			TFO	0	0	0	0	0	2	2	0	4
Commercial Goat Raring (50+2)	3.12	Nos. 90%	Phy BL	0	4	0	4	0	0	0	4	12
				0	11	0	11	0	0	0	11	33
			TFO	0	12	0	12	0	0	0	12	37
		Phy Total		**40**	**44**	**40**	**44**	**40**	**47**	**48**	**48**	**351**
Working Capital												
Goat Raring (10+1 for 9 months)	0.20		Phy BL	197	197	197	198	198	198	198	198	1581
				39	39	39	40	40	40	40	40	317
			TFO	39	39	39	40	40	40	40	40	317
Sub Total				39	39	39	40	40	40	40	40	317
TOTAL – AH - (SGP)				**69**	**80**	**69**	**81**	**70**	**74**	**74**	**83**	**600**
TOTAL - ANIMAL HUSBANDRY				**997**	**995**	**995**	**1014**	**1009**	**972**	**1014**	**1104**	**8100**
FISHERIES												
Reservoir Fisheries	2.12	0.90	Phy BL	10	0	0	15	0	0	10	0	35
				19	0	0	29	0	0	19	0	67
			TFO	21	0	0	32	0	0	21	0	74
Composite Pond New	7.00	Ha. 90 %	Phy BL	20			20			16		56
				126	0	0	126	0	0	101	0	353
			TFO	140	0	0	140	0	0	112	0	392
Composite Pond Renovation	4.00	Ha. 90 %	Phy BL	69			70		70			209
				248	0	0	252	0	252	0	0	752
			TFO	276	0	0	280	0	280	0	0	836
Shrimp Farming	14.00	Ha. 90 %	Phy BL	40			40			40		120
				504	0	0	504	0	0	504	0	1512
			TFO	560			560			560		1680
Others- Fish Nets	0.12	0.90	Phy BL	75	0	0	75	0	0	100	0	250
				8	0	0	8	0	0	11	0	27
			TFO	9	0	0	9	0	0	12	0	30
Brackish Water Prawn Culture	5.15	Ha. 90 %	Phy BL	4			6			6	0	16
				19	0	0	28	0	0	28	0	75
			TFO	21	0	0	31	0	0	31	0	82
Mechanised Boat	22.00	Nos. 80%	Phy BL	2	0	0	2	0	0	2	0	6
				35	0	0	35	0	0	35	0	106
			TFO	44	0	0	44	0	0	44	0	132
Motorised Boat	3.00	Nos. 90%	Phy BL	30	0	0	30		0	30	0	90
				81	0	0	81	0	0	81	0	243
			TFO	90	0	0	90	0	0	90	0	270
Crab culture etc.	2.00	Nos. 90%	Phy BL	20	5	5	20	5	5	20	5	85
				36	9	9	36	9	9	36	9	153
			TFO	40	10	10	40	10	10	40	10	170
Brackish Water Aquatic	5.10	Nos. 80%	Phy BL	10	0	0	10	0	0	10	0	30
				41	0	0	41	0	0	41	0	123

			TFO	51	0	0	51	0	0	51	0	153
Sub Total				**1117**	**9**	**9**	**1140**	**9**	**261**	**856**	**9**	**3411**
Working Capital												0
Farm pond for fisheries	2.20		Phy BL	2			2			2		6
				4	0	0	4	0	0	4	0	12
			TFO	4	0	0	4	0	0	4	0	12
Trawler/Purse seine	2.00		Phy BL	2	2	2	2	2	2	2	5	19
				4	4	4	4	4	4	4	10	38
			TFO	4	4	4	4	4	4	4	10	38
Manual Fishing Boat	0.25		Phy BL	50			50			50		150
				13	0	0	13	0	0	13	0	39
			TFO	13	0	0	13	0	0	13	0	39
Sub Total Working capital				21	4	4	21	4	4	21	10	89
TOTAL FISHERIES				**1138**	**13**	**13**	**1161**	**13**	**265**	**877**	**19**	**3500**
OTHER ACTIVITIES	0.50	Nos. 90 %	Phy BL	98	80	75	75	75	75	50	50	578
Bullock /other draft animals				44	36	34	34	34	34	23	23	262
			TFO	49	40	38	38	38	38	25	25	289
Bullock carts	0.25	Nos.90 %	Phy BL	50	50	50	50	50	50	50	50	400
				11	11	11	11	11	11	11	11	88
			TFO	13	13	13	13	13	13	13	13	100
Farmers Producers Organisations	10.00	Nos 100%	Phy	1	1	1	1	1	1	1	1	8
			BL	10	10	10	10	10	10	10	10	80
			TFO	10	10	10	10	10	10	10	10	80
		Phy Total		**148**	**131**	**126**	**126**	**126**	**126**	**101**	**101**	**986**
TOTAL - OTHER ACTIVITIES				**65**	**57**	**55**	**55**	**55**	**55**	**44**	**44**	**430**
TOTAL FARM CREDIT				**11428**	**9506**	**9612**	**10450**	**9165**	**8891**	**9881**	**8866**	**77799**
AGRICULTURE INFRASTRUCTURE												
CONSTRUCTION OF STORAGE FACILITIES	4.80	Nos. 50 %	Phy BL	30	30	30	30	30	30	30	30	240
Rural Godown (100 MT)				72	72	72	72	72	72	72	72	576
			TFO	144	144	144	144	144	144	144	144	1152
Small Godown (50 MT)	2.40	Nos. 50 %	Phy BL	30	40	40	40	40	40	40	40	310
				48	48	48	48	48	48	48	48	372
			TFO	96	96	96	96	96	96	96	96	744
Cold Storage Unit	50.00	MT 50 %	Phy BL	5	5	5	2	2	2	2	1	24
				125	125	125	50	50	50	50	25	600
			TFO	250	250	250	100	100	100	100	50	1200
Reefer Van	30.00	Nos. 50 %	Phy BL	3	3	3	3	5	5	4	5	31
				45	45	45	45	75	75	60	75	465
			TFO	90	90	90	90	150	150	120	150	930
Integrated Pack house with pre cooling	5.20	Nos. 50%	Phy BL	16	12	10	10	10	10	10	6	84
				42	31	26	26	26	26	26	16	219
			TFO	83	62	52	52	52	52	52	31	437

	Phy Total			**104**	**100**	**98**	**93**	**90**	**88**	**94**	**86**	**753**
TOTAL - CONSTRUCTION OF STORAGE FACILITIES				**320**	**321**	**316**	**241**	**271**	**271**	**256**	**236**	**2232**
LAND DEVELOPMENT, SOIL CONSERV. & WATERSHED	0.17	Ha. 75%	Phy BL	325	325	325	325	325	325	325	325	2600
Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha)				41	41	41	41	41	41	41	41	328
			TFO	55	55	55	55	55	55	55	55	442
Graded bunding (0.95 Sq.mt c/s, 210 m l/ha)	0.25	Ha. 75%	Phy BL	350	350	350	350	350	350	350	350	2800
				65	65	65	65	65	65	65	65	520
			TFO	87	87	87	87	87	87	87	87	697
Land levelling and shaping slope 2-3%	0.16	Ha. 90%	Phy BL	300	300	300	300	300	300	300	300	2400
				42	42	42	42	42	42	42	42	336
			TFO	47	47	47	47	47	47	47	47	372
Fencing (running mts) (barbed 1.8 m)	0.15	No. 75%	Phy BL	250	250	250	250	250	250	250	250	2000
				27	27	27	27	27	27	27	27	216
			TFO	36	36	36	36	36	36	36	36	290
Field drainage for wet lands	0.30	Ha. 50%	Phy BL	200	200	200	200	240	250	250	250	1790
				30	30	30	30	36	37	37	37	267
			TFO	59	59	59	59	71	74	74	74	530
		Phy Total		**1425**	**1425**	**1425**	**1425**	**1465**	**1475**	**1475**	**1475**	**11590**
TOTAL - LAND DEVELOPMENT, SOILCONS. & WATERSHED				**205**	**205**	**205**	**205**	**211**	**212**	**212**	**212**	**1667**
OTHERS	80.00	No. 90%	Phy BL		0			0		1	1	2
Tissue Culture				0	0	1	0	1	0	72	72	146
			TFO	0	0	0	0	0	0	80	80	160
Seed Production	20.00	No. 90%	Phy BL	1	1	1	0		0	1	0	4
				18	18	18	0	0	0	18	0	72
			TFO	20	20	20	0	0	0	20	0	80
Vermi Compost	0.55	No. 90%	Phy BL	25	25	25	25	25	25	25	25	200
				12	12	12	12	12	12	12	12	96
			TFO	14	14	14	14	14	14	14	14	110
		Phy Total		**26**	**26**	**26**	**25**	**25**	**25**	**27**	**26**	206
TOTAL - OTHERS				**30**	**30**	**31**	**12**	**13**	**12**	**102**	**84**	**314**
TOTAL AGRICULTURE INFRASTRUCTURE				**555**	**544**	**540**	**483**	**483**	**468**	**595**	**545**	**4213**
ANCILLARY ACTIVITIES												
FOOD & AGRO PROCESSING												
Term Loan	**10.00**	**No**	**Phy**	50	50	50	50	50	50	50	50	400
(i) Rice Mill (Flour, Rice husks etc)												
		75%	BL	375	375	375	375	375	375	375	375	3000
(ii) Crops Processing	10.00	NO	Phy	50	50	50	50	50	50	50	50	400
		75%	BL	375	375	375	375	375	375	375	375	3000
(iii) Fruit Processing Units (Cashew, Mango	10.00	No	Phy	50	53	75	100	100	100	100	100	678

etc)												
		75%	BL	375	398	563	750	750	750	750	750	5086
(iv) Crop Processing Units (Ragi, etc)	10.00	No	Phy	100	100	100	100	100	100	100	100	800
		75%	BL	750	750	750	750	750	750	750	750	6000
Working capital	2.00	No	Phy	100	100	100	100	100	100	100	100	800
		25%	BL	150	150	150	150	150	150	150	150	1200
GRAND TOTAL FOOD & AGRO PROCESS.				**2025**	**2048**	**2213**	**2400**	**2400**	**2400**	**2400**	**2400**	**18286**
OTHERS- Agri Ancillary Activities												
ACABC	20.00	90%	Phy BL	15	15	15	15	15	15	15	15	120
				270	270	270	270	270	270	270	270	2160
			TFO	300	300	300	300	300	300	300	300	2400
(iv) Loans to PACS/FSS	20.00	No	Phy	2	3	2	3	2	3	2	2	19
		80.00%	BL	36	54	36	54	36	54	36	36	342
TOTAL OTHERS				**306**	**324**	**306**	**324**	**306**	**324**	**306**	**306**	**2502**
TOTAL ANCILLARY ACTIVITIES				**2331**	**2372**	**2519**	**2724**	**2706**	**2724**	**2706**	**2706**	**20788**
TOTAL AGRICULTURE				**14314**	**12434**	**12683**	**13632**	**12366**	**12110**	**13157**	**12104**	**102800**
MSME SECTOR												
Term Loan - Manufacturing Sector												
Micro Enterprise	50.00	Nos. 90 %	Phy BL	8	8	8	8	8	8	8	8	64
				360	360	360	360	360	360	360	360	2880
			TFO	400	400	400	400	400	400	400	400	3200
			Phy BL	1	1	1	1	1	1	1		7
Small Enterprise	400.00			360	360	360	360	360	360	360	0	2520
			TFO	400	400	400	400	400	400	400	0	2800
Medium	2000	Nos. 90 %	Phy BL				1					1
				0	0	0	1800	0	0	0	0	1800
			TFO	0	0	0	2000	0	0	0	0	2000
Sub Total				**720**	**720**	**720**	**2520**	**720**	**720**	**720**	**360**	**7200**
Term Loan Service Sector Enterprise												
Micro Enterprise	40.00	Nos. 90%	Phy BL	8	8	8	10	9	8	8	8	67
				288	288	288	360	324	288	288	288	2412
			TFO	320	320	320	400	360	320	320	320	2680
Small Enterprise	300.00	Nos. 90%	Phy BL	1	2	2	2	1		1	1	10
				270	540	540	540	270	0	270	270	2700
			TFO	300	600	600	600	300	0	300	300	3000
Medium Enterprise	1,500.00	Nos. 90%	Phy BL			1		1				2
				0	0	1350	0	1350	0	0	0	2700
			TFO	0	0	1500	0	1500	0	0	0	3000
Sub Total				**558**	**828**	**2178**	**900**	**1944**	**288**	**558**	**558**	**7812**
Term Loan Total				**1278**	**1548**	**2898**	**3420**	**2664**	**1008**	**1278**	**918**	**15012**

Working capital - Manufacturing Sector												
Micro Enterprise	20.00	90%	Phy BL	35	35	35	25	25	25	25	25	230
				630	630	630	450	450	450	450	450	4140
			TFO	700	700	700	500	500	500	500	500	4600
Small Enterprise	100.00	90%	Phy BL	10	10	10	10	8		10	3	61
				900	900	900	900	720	0	900	270	5490
			TFO	1000	1000	1000	1000	800	0	1000	300	6100
Medium Enterprise	500.00	90%	Phy BL		1	1	1	1		1		5
				0	450	450	450	450	0	450	0	2250
			TFO	0	500	500	500	500	0	500	0	2500
Sub Total				**1530**	**1980**	**1980**	**1800**	**1620**	**450**	**1800**	**720**	**11880**
Service Sector Enterprise												
Micro Enterprise	10.00	100%	Phy BL	425	425	450	450	450	450	442	400	3492
				3825	3825	4050	4050	4050	4050	3978	3600	31428
			TFO	3825	3825	4050	4050	4050	4050	3978	3600	31428
Small Enterprise	80.00	90%	Phy BL	40	40	40	40	40	40	40	40	320
				2880	2880	2880	2880	2880	2880	2880	2880	23040
			TFO	3200	3200	3200	3200	3200	3200	3200	3200	25600
Medium Enterprise	400.00	100%	Phy BL	3	4	4	3	4	3	3		24
				1080	1440	1440	1080	1440	1080	1080	0	8640
			TFO	1200	1600	1600	1200	1600	1200	1200	0	9600
Sub Total				**7785**	**8145**	**8370**	**8010**	**8370**	**8010**	**7938**	**6480**	**63108**
Total Working Capital				**9315**	**10125**	**10350**	**9810**	**9990**	**8460**	**9738**	**7200**	**74988**
TOTAL MSME				**10593**	**11673**	**13248**	**13230**	**12654**	**9468**	**11016**	**8118**	**90000**
EXPORT CREDIT	400.00	70%	Phy BL	1	1							2
Pre Shipment				280	280	0	0	0	0	0	0	560
			TFO	400	400	0	0	0	0	0	0	800
TOTAL EXPORT CREDIT				**280**	**280**	**0**	**0**	**0**	**0**	**0**	**0**	**560**
EDUCATION LOANS	5.00	Nos. 80%	Phy BL	100	100	100	100	95	85	85	85	750
Education				400	400	400	400	380	340	340	340	3000
			TFO	500	500	500	500	475	425	425	425	3750
Total Education Loans				**400**	**400**	**400**	**400**	**380**	**340**	**340**	**340**	**3000**
HOUSING LOANS	20.00	90%	Phy BL	100	114	120	120	120	120	120	120	934
Individual Housing Loans				1800	2052	2160	2160	2160	2160	2160	2160	16812
			TFO	2000	2280	2400	2400	2400	2400	2400	2400	18680
Renovation	2.50	80%	Phy BL	200	200	200	200	200	200	200	194	1594
				400	400	400	400	400	400	400	388	3188
			TFO	500	500	500	500	500	500	500	485	3985
TOTAL HOUSING LOANS				**2200**	**2452**	**2560**	**2560**	**2560**	**2560**	**2560**	**2548**	**20000**
RENEWABLE ENERGY	0.24	Nos. 90%	Phy BL	75	100	100	100	100	100	100	75	750
Bio Gas Plants				16	22	22	22	22	22	22	16	164
			TFO	18	24	24	24	24	24	24	18	180

Solar Lighting System	0.34	Nos. 50 %	Phy BL	100	100	100	100	100	100	100	100	800
				17	17	17	17	17	17	17	17	136
			TFO	34	34	34	34	34	34	34	34	272
Solar Pumpso 2HP	3.40	Nos. 90 %	Phy BL	5	5	5	5	5	5	5	5	40
				15	15	15	15	15	15	15	15	120
			TFO	17	17	17	17	17	17	17	17	136
TOTAL RENEWABLE ENERGY				**48**	**54**	**54**	**54**	**54**	**54**	**54**	**48**	**420**
OTHERS	0.50	Nos. 100%	Phy BL	50	50	50	50	50	50	50	0	350
Direct Loan to individual				25.00	25.00	25.00	25.00	25.00	25.00	25.00	0.00	175
			TFO	25.00	25.00	25.00	25.00	25.00	25.00	25.00	0.00	175
Loans to Fresh SHGs	1.00	Nos. 100%	Phy BL	150	200	250	225	275	175	100	100	1475
				150	200	250	225	275	175	100	100	1475
			TFO	150	200	250	225	275	175	100	100	1475
Loans to SHGs - Repeat	3.00	100%	Phy BL	55	100	125	125	175	100	115	45	840
				165	300	375	375	525	300	345	135	2520
			TFO	165	300	375	375	525	300	345	135	2520
SHG Total				**315**	**500**	**625**	**600**	**800**	**475**	**445**	**235**	**3995**
	1.00	Nos. 100%	Phy BL	50	50	50	50	50	50	50	50	400
Loans to JLGs				50	50	50	50	50	50	50	50	400
			TFO	50	50	50	50	50	50	50	50	400
Loans to distressed persons	0.05	Nos. 100%	Phy BL	100	100	100	100	100	100	100	100	800
				5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	40
			TFO	5	5	5	5	5	5	5	5	40
Overdraft under PMJDY	0.05	Nos. 100%	Phy BL	199	150	150	150	150	150	199	170	1318
				10	8	8	8	8	8	10	9	66
			TFO	10	8	8	8	8	8	10	9	66
TOTAL OTHERS				**405**	**588**	**713**	**688**	**888**	**563**	**535**	**299**	**4679**
SOCIAL INFRASTRUCTURE	200.00	Nos. 80%	Phy BL	1								1
Schools				160	0	0	0	0	0	0	0	160
			TFO	200	0	0	0	0	0	0	0	200
Hospitals	600.00	Nos. 80%	Phy BL	2	2	2	2	2	2	2	2	16
				960	960	960	960	960	960	960	960	7680
			TFO	1200	1200	1200	1200	1200	1200	1200	1200	9600
Sanitation	1.60	Nos. 80%	Phy BL	25	25	25	25	50	98	100	100	448
				32	32	32	32	64	125	128	128	573
			TFO	40	40	40	40	80	157	160	160	717
Drinking Water (RO PLANT- 1000 lph)	0.80	Nos.80%	Phy BL	25	25	25	25	25	25	25	25	200
				16	16	16	16	16	16	16	16	128
			TFO	20	20	20	20	20	20	20	20	160
TOTAL SOCIAL INFRASTRUCTURE				**1168**	**1008**	**1008**	**1008**	**1040**	**1101**	**1104**	**1104**	**8541**
Total Priority Sector				**29408**	**28877**	**30654**	**31597**	**29930**	**26169**	**28791**	**24574**	**230000**

ANNEXURE II											
An Overview of Ground Level Credit Flow- Agency wise- sector wise 2019-20, 2020-21, 2021-22 & target for 2022-23											
Sindhudurg								Rs Lakh			
Sr. No.	**Agency/Type of Loan**	**2019-20**			**2020-21**			**2021-22**			**2022-23**
		Target	**ACH**	**% ACH**	**Target**	**ACH**	**% ACH**	**Target**	**ACH**	**%ACH**	**Target**
A)	**CROP LOAN**										
	CBs	24315	21588	88.78	27891	15946	**57.17**	25900	21319	82.31	27250
	CCB/SCB	9986	9372	93.85	11050	9867	**89.29**	10500	10753	102.41	11040
	RRBs	1200	1258	104.83	1370	1691	**123.43**	1600	1922	120.13	1910
	Total	**35501**	**32218**	91%	**40311**	**27504**	**68.23**	**38000**	**33994**	**89.46**	**40200**
B)	**TERM LOAN (MT + LT)**										
	CBs	29692	21740	73.22	31201	19250	**61.70**	26186	21495	82.09	28175
	CCB/SCB	11780	1937	16.44	12226	0	**0.00**	10085	4372	43.35	10915
	RRBs	1415	1024	72.37	1467	104	**7.09**	729	60	8.23	910
	Total	**42887**	**24701**	57.60	**44894**	**19354**	**43.11**	**37000**	**25927**	**70.07**	**40000**
C)	**TOTAL AGRICULTURAL CREDIT (A + B)**										
	CBs	54007	43328	80.23	59092	35196	**59.56**	52086	42814	82.20	55425
	CCB/SCB	21766	11309	51.96	23276	9721	**41.76**	20585	15125	73.48	21955
	RRBs	2615	2282	87.27	2837	1795	**63.27**	2329	1982	85.10	2820
	Total	**78388**	**56919**	72.61	**85205**	**46712**	**54.82**	**75000**	**59921**	**79.89**	**80200**
D)	**MSME**										
	CBs	38531	38407	99.68	43592	31519	**72.30**	50555	30270	59.88	52130
	CCB/SCB	18139	3114	17.17	19118	30751	**160.85**	22143	863	3.90	22740
	RRBs	5792	2442	42.16	6300	2211	**35.10**	7302	3400	46.56	7530
	Total	**62462.00**	**43963.00**	70.38	**69010.00**	**64481.00**	**93.44**	**80000.00**	**34533.00**	**43.17**	**82400.00**
E)	**OTHER PRIORITY SECTOR**										
	CBs	36315	6955	19.15	34375	7261	**21.12**	17192	17766	103.34	21378
	CCB/SCB	12984	35820	275.88	10534	2633	**25.00**	6915	1888	27.30	5742
	RRBs	1786	733	41.04	1621	650	**40.10**	893	219	24.52	880
	Total	**51085.00**	**43508.00**	85.17	**46530.00**	**10544.00**	**22.66**	**25000.00**	**20848.00**	83.39	**28000.00**
	GRAND TOTAL	**191935.00**	**144390.00**	**75.23**	**200745.00**	**121737.00**	57.17	**180000.00**	**115302.00**	**64.06**	**190600.00**

ANNEXURE III

Sub Sector wise agency wise credit flow under Agriculture and Allied activities 2019-20, 2020-21, 2021-22 & target for 2022-23

SINDHUDURG

Rs Lakh

Sr. No	Particulars Agencies / Activities	2019-20				2020-21				2021-22				Target 2022-23			
		CBs	Coops.	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I	Crop Loans	21588	9372	1258	32218	15946	9867	1691	27504	21319	10753	1922	33994	27250	11040	1910	40200
II	**Term Loans**																
a)	M.I.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
b)	LD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
c)	FM	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
d)	P & H	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
e)	DD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
f)	Poultry	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
g)	S/G/P	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
h)	Fisheries	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
i)	F/WLD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
j)	SMY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
m)	Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sub Total		21740	1937	1024	24701	19250	12153	104	19354	21495	4372	60	25927	28175	10915	910	40000
Total Agri		**43328**	**11309**	**2282**	**56919**	**35196**	**22020**	**1795**	**46712**	**42814**	**15125**	**1982**	**59921**	**55425**	**21955**	**2820**	**80200**

Annexure IV – Unit Cost

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
	Drip Irrigation Systems in Grape ,Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (₹ /ha)	100000
10	Drip in Banana (1.5 m*1.5 m)	85000
11	Drip in other fruit crops (₹ /ha)	25000-60000
12	Sprinkler in pulses, oilseeds, other field crops (₹ /ha)	25000-30000
B	**Farm Mechanisation**	
1	Conventional carts 5 qtl	16000
2	MAIDC tyre carts 3 T	28400
3	MAIDC Steel carts 3 MT	38500
C	**Plantation and Horticulture (₹ /ha)**	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Geranium	122000
17	Dragon fruit	375000
18	Shade net for flowers and vegetables 10 R	363100
19	Shade net for flowers and vegetables 20 R	627400
20	Protected cultivation 4000 sqm – cucumber / tomato / capsicum / gerbera	4010000
21	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera	1231000
D	**Land Development**	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha) (Labour)	21000
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha) (Labour)	24900
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600
E	**Animal Husbandry**	
1	2 CB HF Cows	137000
2	2 Graded Murrah Buffaloes	158800
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
5	2 crossbred jersey cow	126600
6	Poultry layer farm 1000 birds	992000
7	Farming broilers 5000 birds	1463800-2292000
F	**Fisheries**	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming (**Pond & input)**	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
G	Integrated farming system (Pl see chap 2.1.11)	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000

ANNEXURE V

Scales of Finance for major Crops fixed by District level Technical Committee (DLTC) for the year 2022-23

(Amount in Rs)

Sr. No.	Crops	Per Ha
1	Paddy Kharif & Rabbi	60000.00
	Basmati Rice - Kharif	61000.00
2	Nachani Kharif/Rabbi	30000.00
3	Maize Hybrid	36000.00
4	Wheat - Irrigated Rabbi	38000.00
5	Groundnut Kharif/Rabbi	44000.00
6	Cereals	25000.00
7	Sunflower / Oil seeds	27000.00
8	Kulith	20000.00
9	Pulses	40000.00
10	Mango (Alphanso) 100 Plants per ha Rs 1500 per plant	170000.00
11	Arecanut (Plants 1250 per ha)	125000.00
12	Pineapple (First) - Plants 10000	50000.00
13	Banana - Tissue culture	140000.00
14	Coconut	90000.00
15	Kokum	15000.00
16	Cashew Plants 200 per ha RS.600 per plant	125000.00
17	Pepper per 1000 Sq MT	10000.00
18	Watermelon	70000.00
19	Guava	60000.00
20	Sapota - 100 Plants per ha	66000.00
21	Papai	70000.00
22	Bamboo	110000.00
23	Sugarcane	132000.00
	Vegetables	
24	Chillies - Rabbi	75000.00
25	Potato	75000.00
26	Tamarind/Jinger	105000.00
27	Onion	80000.00
28	Seasonal Green Vegetables	42000.00
	Working Capital	
	Animal Husbandry	
1	Indigineous Cow	6000.00
2	Buffalo (Murrah)	15000.00
	Poultry	
1	Broiler (500 Birds)	50000.00
2	Layer (500 Birds)	100000.00
3	Local (100 Birds)	10000.00
	Goatery	
1	Goat Raring (10+1) for nine months	25000.00
	Fisheries	
1	Fishing Farm Pond (1Ha)	220000.00
2	River fishing through small boat	8250
3	Brackish water fishing (1 Ha)	62500.00
4	Brackish water Kolambi (1Ha)	220000
5	Trawler fishing boat Six Cylinder	200000.00
6	Persisin Fishing Boat	200000
7	Gill Net fishing boat	165000.00
8	Manual boat for fishing	25000

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

Sr.No.	Name of Activity	Scale of Finance
1	2	3
1	Recurring Expenditure for Dairy	
	Unit 1 Cow	20,000
	Unit 1 Buffalo	25,000
2	Recurring Expenditure for Goat / Sheep Rearing	
	Unit 10+1	25,000
3	Recurring Expenditure for Poultry	
	Unit 100 Birds	
i	Broiler	10,000
ii	Layer	25,000
iii	Local (Indigenous)	25,000
4	Recurring Expenditure for Fishery – Management Cost	
i	Working Capital for Fishery (per ha)	2,20,000
ii	Working Capital for fish farming by small boat in river/pond	7,500
iii	Working Capital (per ha) for fishery activities in brackish water	62,500
iv	Working Capital for prawn farming with fish farming in brackish water (per ha)	2,00,000
v	Taller Fish Capturing Boat	2,00,000
vi	Parsisin Fish Capturing Boat	2,00,000
vii	Gill Net for Fish Capturing Boat	1,50.000
viii	Fish Capturing Boat (Non-Mechanical)	25,000
ix	Backyard ornamental fish farming (Rs.3 Lakh Capital Cost)	50
x	Medium ornamental fish farming (Rs.8 Lakh Capital Cost)	1,30,000
xi	Large ornamental fish farming (Rs.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 District Development Managers of Maharashtra

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

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

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

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