NABARD

संभाव्यतायुक्त ऋण योजना
2023-24

Potential Linked Credit Plan
2023-24

ज़िला : ठाणे

DISTRICT : THANE

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

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Executive Summary

NABARD prepares Potential Linked Credit Plans- PLPs- to project credit potential under the priority sectors covering Primary, Secondary and Tertiary sectors. These projections are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets etc. PLPs also take into account the factors such as the changes in the Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation etc. The PLP for 2023-24 has been prepared in tune with the revised Priority Sector guidelines of Reserve Bank of India, with the chapters covering Agriculture, MSME, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Other Priority sectors.

1. District characteristics

Thane district is located in Northern Konkan region. The total geographical area of Thane district is 4091 sq.km and is divided into 7 blocks. As per 2011 census, the district has a population of 80.70 lakh. Of the total population, 13.83% lives in rural areas. The district receives an average annual rainfall of 2,517 mm. Net sown area in the district is 65,909 ha. Small and marginal farmers account for 82.53% of total holdings in the district while they hold only 38% of area. Farming in the district is predominantly rainfed and paddy is the main crop grown during Kharif season. Cropping intensity in the district is only 109.08% indicating very less area is sown more than once. Other crops grown are *nagali (ragi/ finger millet), varai (Barnyard millet), urad*, groundnut, etc. Further, major horticultural crops are Sapota, mango and cashew. Thane district has 27 km of coastal line with Uttan as the only marine fishing zone in district. There are 8 MIDCs (Industrial estates) in the district.

The banking network is good in the district with 570 branches of Public Sector Banks, 477 branches of Private Sector banks, Small finance banks and foreign banks, 11 branches of Maharashtra Gramin Bank and 67 branches of Thane DCCB. Thus total bank branches in the district are 1125. In addition, 210 Primary Agriculture Credit Societies (PACS) are also functioning in the district. There are 587 Business Correspondents (BCs) of PSU Banks functioning in the district. However, concentration of branches (91.55%) is in urban & semi-urban areas. Rural part of the district remains poorly covered in terms 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.

2. Sectoral trends in credit flow

The ground level credit disbursement under priority sector during the last three years was as under:

(₹ Crore)

Sr. No.	Sector	2019-20	2020-21	2021-22
1	Crop loan	141.28	203.87	214.85
2	Agri. Term loan	1,107.78	1,169.03	2,216.87
3	Non-farm sector	11,412.36	9,093.95	15,579.02
4	Other Priority Sector	3,932.22	2,134.15	4,803.97
	Total	**16,593.64**	**12601.00**	**22,814.71**

Credit flow in the year 2021-22 has picked up substantially after resumption of economy post COVID-19 lockdown. ACP targets and achievements are growing continuously. Achievements are exceeding the targets. The target for the year 2022-23 has been kept at 20,265.35 crore.

During past three years achievements under agriculture sector were ₹ 1249.05 crore, ₹ 1372.89 crore and ₹ 2413.73 crore in 2019-20, 2020-21 and 2021-22 respectively. The credit flow to agriculture shows an increasing trend. However, credit flow to short term agriculture – crop loan is not growing at the desired pace. It was ₹ 141.27 crore in 2019-20, ₹ 203.86 crore in 2020-21 and ₹ 214.85 crore in 2021-22. The size of the Annual Credit Plan (ACP) for the year 2022-23 is ₹ 20,265.35 crore, which includes ₹ 900.00 crore for agriculture (4.44%). The share of District Central Cooperative Bank (DCCB) in ACP is ₹ 570.62 crore which is 2.81% for the year 2022-23.

The CD ratio of all banks as on 31 March 2022, in Thane district, was 60.56.

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

For the year 2023-24, a banking potential of ₹ 24,394.84 crore has been estimated for priority sector, which is 11.80% higher than 2022-23 potential. The increase in potential has been kept little higher considering good credit flow during 2021-22.

Under Crop Production, Maintenance and Marketing loans, a potential of ₹ 356.80 crore has been estimated. Investment credit in agriculture and allied sector is a must for capital formation in the sector. Therefore, term loan of ₹ 1285.99 crore is projected in agriculture and allied sectors (₹ 514.556 cr), agricultural infrastructure (₹ 280.08 cr) and ancillary activities (₹ 491.35 cr) . The total estimated potential for agriculture is ₹ 1642.79 crore which is 6.73% of total potential. The share of agricultural loan potential is very low due to high urbanisation of the district.

Animal Husbandry

Dairy and poultry activities are likely to pick up during the year. Government has decided to extend KCC for animal husbandry activity to meet out working capital needs. Further, interest subvention scheme is also extended to these activities. This will give boost to the short term financing in the district. Keeping above points in view, credit potential of ₹ 292.73 crore has been estimated for the sector.

Non-Farm Sector

Thane district is one of the most industrially developed districts in the State, and this fact, coupled with a developed infrastructure, proximity to huge market, excellent communication facilities, etc. has made this district an ideal place to initiate rural NFS development interventions. Besides, various schemes like MUDRA, Stand Up India, Start Up India, PMEGP, CMEGP, etc. are supporting credit growth of the sector. As the government has recently revised the definition of MSME to accommodate higher investment in the MSME category there will be increase in the finance to MSME sector. Therefore, a credit potential of ₹ 18,221.52 crore has been estimated under MSME including loans to transport operator, self-employed professionals and retail / small businesses, retail and wholesale traders. The share of MSME in PLP projection is 74.69%, which makes MSME the single largest sector taking maximum credit flow.

Other Priority Sector

Activities covered under Other Priority Sector include professionals and self-employed, housing, transport operators, etc. Housing loans and educational loans continue to dominate the sector owing to vast urbanisation. Further, banks also provide easy finance to these activities. Under Other Priority Sector, the credit flow has been satisfactory. The estimated credit flow to this sector has been worked at ₹ 4530.52 crore, which is 18.57% of total PLP Projections.

PESA

In Thane district, 3 blocks viz. Bhiwandi, Shahapur and Murbad have been notified under PESA (Panchayat Extension to Scheduled Areas). There is a need to provide adequate credit in these blocks and hence, credit flow vis-à-vis credit potentials are assessed and focused along with various developmental initiatives of NABARD.

4. Developmental initiatives

NABARD in partnership with JSW Lupin foundation is implementing skill development program wherein skill training like automobile repair, welder, bed-side assistant and beautician trainings are given. The response is encouraging.

5. Thrust areas for 2023-24

Thrust areas for the district would include minor & micro irrigation, water saving and water conservation devices / structures, fisheries, animal husbandry, agro-processing, plantation & horticulture, post-harvest management infrastructure and finance to SHGs / JLGs / FPOs. Apart from agriculture sector, MSME is major sector where focus needs to be drawn for overall development of the district. Congenial conditions need to be created for thriving a MSME industry in the district, which will provide huge employment opportunities to the rural youth.

6. Major constraints and suggested action points

As net irrigated area is very low, it needs to be increased through construction of small/medium rainwater harvesting structures. De-silting small and medium reservoirs may be taken up. It is necessary to bring more area under drip and micro irrigation for efficient use of water. There is a need to create adequate storage, more APMC markets, post-harvest infrastructure, including for perishable and price sensitive crops. More veterinary dispensaries, AI centres, livestock markets, breeding farms for rams and bucks may be made available. The fish landing centres lack basic amenities for fish landing, cold chain and processing, boat repair and maintenance, which may be considered.

7. Way forward

The district has good potential for horticultural and floricultural activities in agriculture sector. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers' income. In non-farm sector, MSME and housing sector is major potential area for credit flow. 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 LBS and regular monitoring and review in BLBC and DLCC meetings.

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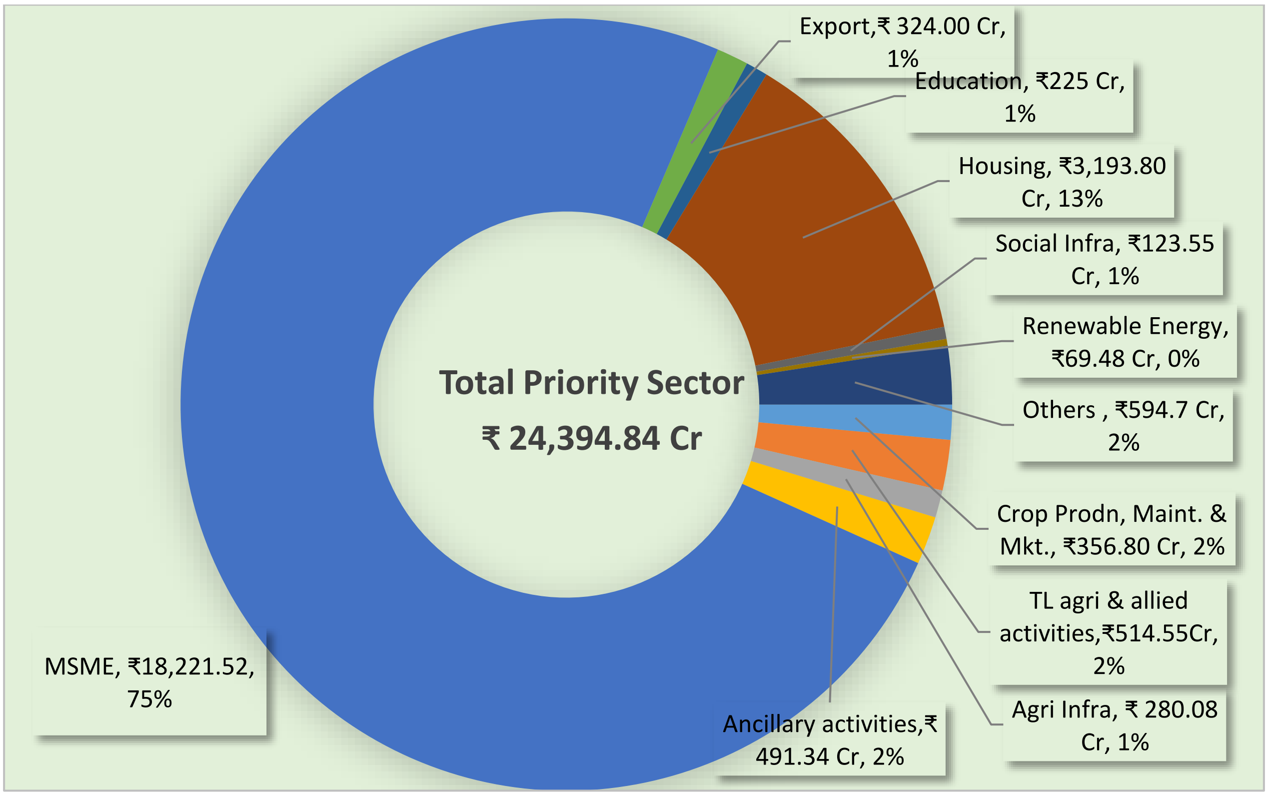
Appendix A

BROAD SECTOR-WISE PROJECTIONS - 2023-24

(₹ lakh)

Sr. No.	Sector	PLP Projections
I.	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	35680.45
ii	Term Loan for agriculture and allied activities	51455.67
	Sub Total A (i+ii)	**87136.12**
B	**Agriculture Infrastructure**	**28008.56**
C	**Ancillary activities**	**49134.93**
	Total Agriculture I = (A+B+C)	**164279.62**
II	Micro, Small and Medium Enterprises	1822152.00
III	Export Credit	32400.00
IV	Education	22500.00
V	Housing	319380.00
VI	Social Infrastructure involving bank credit	12355.00
VII	Renewable Energy	6947.75
VIII	Others	59470.00
	Total Priority Sector (I to VIII)	**2439484.37**

Figure 1: Thane PLP Projections 2023-24: Sector wise Share



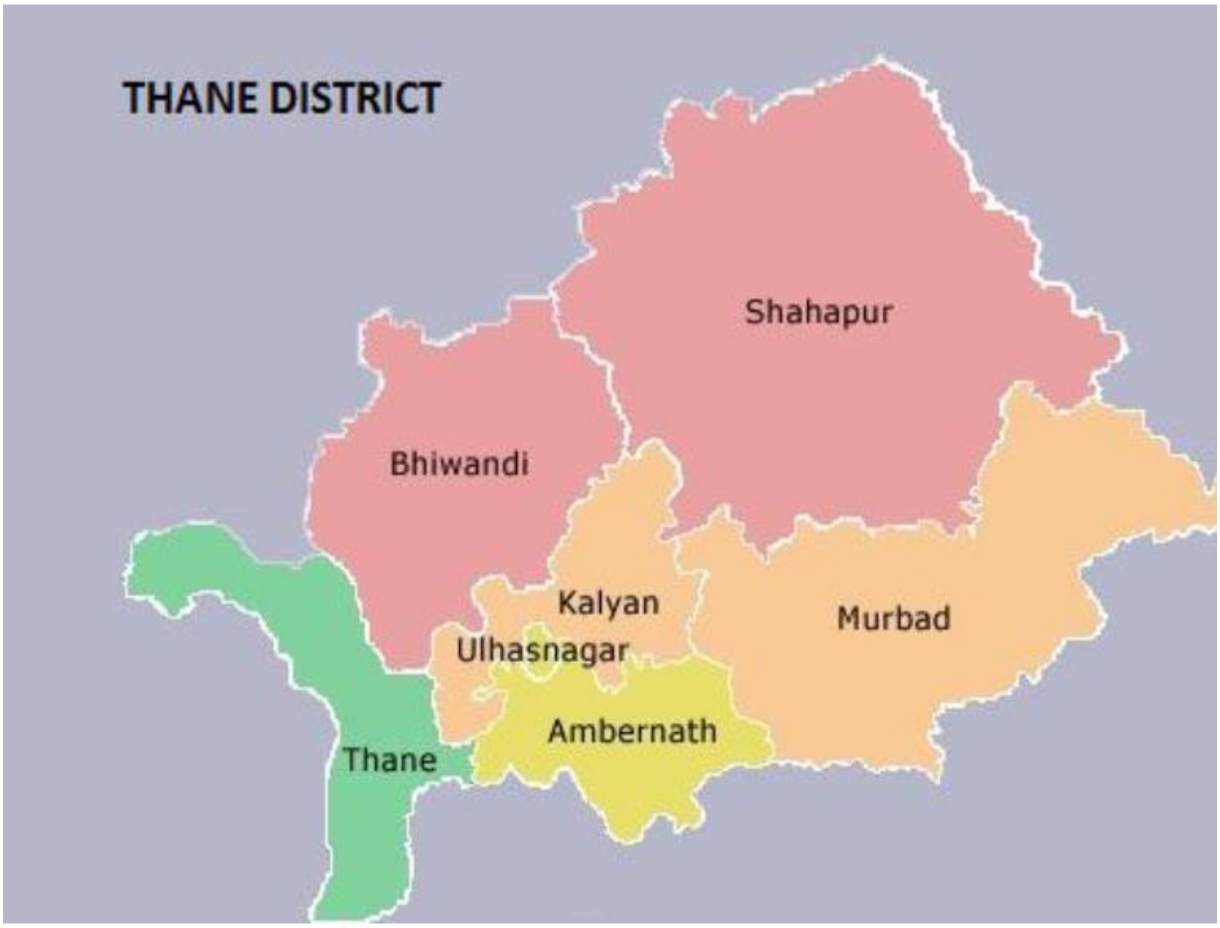
Appendix B

SECTOR / SUB-SECTOR-WISE PROJECTIONS 2023-24

(₹ Lakh)

Sr. No.	Sector / Subsector	PLP Projections
I.	**Credit Potential for Agriculture**	
A.	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	35680.45
ii	Water Resources	8937.23
iii.	Farm Mechanisation	7603.88
iv.	Plantation & Horticulture	3393.27
v.	Forestry & Waste Land Development	116.55
vi.	Animal Husbandry – Dairy	6932.76
vii.	Animal Husbandry – Poultry	18129.00
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc.	4211.93
ix.	Fisheries (Marine, Inland, Brackish water)	1876.36
x.	Farm Credit – Others	254.70
	Sub Total (Farm Credit - A)	**87136.12**
B.	**Agriculture Infrastructure**	
i	Construction of storage and Marketing Infrastructure	23767.50
ii.	Land Development, Soil Conservation and Watershed Development	3580.31
iii.	Agri. Infrastructure-Others	660.75
	Sub Total - B	**28008.56**
C.	**Agriculture Ancillary activities**	
i.	Food and Agro Processing	3612.93
ii.	Agri Ancillary Activities- Others	45522.00
	Sub Total - C	**49134.93**
	Total Agriculture - I	**164279.62**
II.	**Micro Small Medium Enterprises**	**1822152.00**
III.	**Credit Potential for Export Credit**	**32400.00**
IV.	**Credit Potential for Education**	**22500.00**
V.	**Credit Potential for Housing**	**319380.00**
VI.	**Social Infrastructure involving bank credit**	**12355.00**
VII.	**Credit Potential for Renewable Energy**	**6947.75**
VIII.	**Credit Potential for Others**	**59470.00**
	Total Priority Sector	**2439484.37**

Thane District Map



District Profile

District Profile

District -	Thane	State -	Maharashtra	Division -	Konkan

1. PHYSICAL & ADMINISTRATIVE FEATURES *

Total Geographical Area (Sq.km)	4091
No. of Sub Divisions	4
No. of Blocks	7
No. of Villages (Inhabited)	807
No. of Gram Panchayats	430

2. SOIL & CLIMATE

Agro-climatic Zone	(i) Western Plateau (ii) Hills
Climate	Warm and Humid
Soil Type	Sandy and Red Loamy, non-Laterite

3. LAND UTILISATION [Ha] * & #

Total Area Reported	409186
Forest Land	134514
Area Not Available for Cultivation	136280
Permanent Pasture and Grazing Land	54762
Land under Miscellaneous Tree Crops	5573
Cultivable Wasteland	10510
Current Fallow	1558
Other Fallow	6936
Net Sown Area	65909
Total or Gross Cropped Area	71895
Area Cultivated More than Once	5987
Cropping Intensity [GCA / NSA]	109.08%

4. RAINFALL & GROUND WATER

	Normal	Actual	2019-20	2020-21	2021-22
Rainfall [in mm]	2517		3691	2595	2736
	Variation from Normal		1174	78	219

	Net annual recharge	Net annual draft	Balance
Availability of Ground Water [Ha-m]	17698.83	3054.56	14644.3

5. DISTRIBUTION OF LAND HOLDING #

Classification of Holding	Holding		Area	
	No.	% to Total	Ha	% to Total
<= 1 Ha	92467	64%	31390	18%
>1 to <=2 Ha	26983	19%	34489	20%
>2 Ha	25286	17%	109481	62%
Total	144736	100%	175360	100%

6. WORKERS PROFILE [in '000]*

Cultivators	144.73
Of the above, Small/Marginal Farmers	119.45
Agricultural Labourers	125.89
Workers engaged in Household Industries	86.911
Workers engaged in Allied Agro-activities	NA
Other workers	2831.35

7. DEMOGRAPHIC PROFILE [in '000]*

Category	Total	Male	Female	Rural	Urban
Population	8070.032	4319.299	3750.733	1116.792	6953.24
Scheduled Caste	643.111	332.78	310.331	NA	NA
Scheduled Tribe	424.443	216.974	207.469	NA	NA
Literacy(%)Thane+Palghar	87.24	90.57	83.37	NA	NA
BPL	NA	NA	NA	NA	NA

8. HOUSEHOLDS [in '000]

Total Households	1859.34
Rural Households	243.495
BPL Households	NA

9. HOUSEHOLD AMENITIES [No.. in '000 Households]

Having brick/stone/concrete houses	NA	Having electricity supply	NA
Having source of drinking water	NA	Having independent toilets	NA
Having access to banking services	NA	Having radio/tv sets	NA

10. VILLAGE-LEVEL INFRASTRUCTURE [No.] *

Villages Electrified	807
Villages having Agriculture Power Supply	807
Villages having Post Offices	803
Villages having Banking Facilities	120
Villages having Primary Schools	NA
Villages having Primary Health Centres	33
Villages having Potable Water Supply	612
Villages connected with Paved Approach Roads	800

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [No.] *

Anganwadis	3437	Dispensaries	NA
Primary Health Centres	33	Hospitals	4397
Primary Health Sub-Centres	190	Hospital Beds	12591

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE **

Fertiliser/Seed/Pesticide Outlets [No.]	223	Agriculture Pumpsets[No.]	161
Total N/P/K Consumption [MT]	12083	Pumpsets Energised [No.]	NA
Certified Seeds Supplied [MT]	1039.3	Agro Service Centres [No.]	NA
Pesticides Consumed [MT]	31.51	Soil Testing Centres [No.]	4
Agriculture Tractors [No.]	351	Plantation nurseries [No.]	NA
Power Tillers [No.]	1436	Farmers' Clubs [No.]	0
Threshers/Cutters [No.]	3520	Krishi Vigyan Kendras [No.]	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	NA
Irrigation Potential Created	NA
Net Irrigated Area (Total area irrigated at least once)	13612
Area irrigated by Canals / Channels	10051
Area irrigated by Wells	821
Area irrigated by Tanks	216
Area irrigated by Other Sources	NA
Irrigation Potential Utilized (Gross Irrigated Area)	NA

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING * & ##

Rural/Urban Mandi/Haat [No.]	NA	Wholesale Market [No.]	10
Length of Pucca Road [Km]	6118.34	Godown [No.]	22
Length of Railway Line [Km]	545	Godown Capacity[MT]	5906
Public Transport Vehicle [No.]	3269828	Cold Storage [No.]	69
Goods Transport Vehicle [No.]	348069	Cold Store Capacity[MT]	108841

15. AGRO-PROCESSING UNITS

Type of Processing Activity	Units	Cap.[MT]
Food (Rice/Flour /Dal/Oil /Tea/ Coffee)	525	NA
Sugarcane (Gur/ Khandsari /Sugar)	Nil	Nil
Fruit (Pulp/Juice/Fruit drink)	NA	NA
Spices (Masala Powders/Pastes)	NA	NA
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginnining /Spinning /Weaving)	835	NA
Milk (Chilling/Cooling/Processing)	7	NA
Meat (Chicken/ Mutton/ Pork/ Dry fish)	40	NA
Animal feed (Cattle/ Poultry /Fishmeal)	5	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2020-21		2021-22		Avg. Yield
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	[Kg/Ha]
Paddy	55912	105841	56100	130433	2325
Nagli	2594	2200	2080	2068	994
Other cereals	818	425	2340	1193	510
Pulses	4436	2342	12936	8240	637
Oilseeds	116	42	187	80	428
Vegetables	3870	35156	4528	40765	9003

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

Category of animal	Total	Male	Female
Cattle - Cross bred	4.71	0.453	4.257
Cattle - Indigenous	74.81	32.538	42.274
Buffaloes	92.52	8.12	84.339
Sheep - Cross bred			
Sheep - Indigenous	2.097	1.098	0.999
Goat	60.05	15.817	44.228
Pig - Cross bred			
Pig - Indigenous	2.321	1.166	1.155
Horse/Donkey/Camel	0	NA	NA
Poultry - Cross bred	2475	NA	NA
Poultry - Indigenous	469.6	NA	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES *

Veterinary Hospitals / Dispensaries [No.]	69	Animal Markets [No.]	2
Disease Diagnostic Centres [No.]	4	Milk Collection Centres [No.]	NA
Artificial Insemination Centres [No.]	70	Fishermen Societies [No.]	40
Animal Breeding Farms [No.]	0	Fish seed farms [No.]	0
Animal Husbandry Training Centres [No.]	NA	Fish Markets [No.]	NA
Dairy Cooperative Societies [No.]	103	Poultry hatcheries [No.]	NA
Improved Fodder Farms [No.]	NA	Slaughter houses [No.]	7

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY (2017-18)

Fish	Production [MT] *	26,494	Per cap avail. [gm/day]	8.99
Egg	Production [Lakh No.]	263.55	Per cap avail.[No./p.a.]	3.27
Milk	Production [MT]	143160	Per cap avail. [gm/day]	48.60
Meat	Production [MT]	NA	Per cap avail. [gm /day]	NA

*District Socio Economic Review, Thane-2021, ACP 2021-22, ## C-DAP of Agriculture Department, ** Kharif Adhava - 2022, #Agri Census 2015

District Profile

1. Predominant economic activities prevalent in the district

The geographical area of Thane district is 4091 sq. km. and it is divided into 4 revenue sub divisions. The population of the district as per 2011 census was 80.70 lakh, of which the share of rural and urban population was at 13.83% and 86.17% respectively. Thane is predominantly an industrialised and urbanised district. As per Agriculture Census 2015, there are 1.45 lakh landholdings of which 82.53% are small & marginal farmers. The district is covered by Sandy, Red Loamy and Laterite soils and has an annual average rainfall of 2517 mm. The net sown area is 65,909 ha. Major crops in terms of area are Paddy and Nagli. The climate of the district is also suitable for horticulture and plantation crops like Mango, Sapota and Papaya.

Thane is one of the most industrially developed districts in the State, and this fact, coupled with a developed infrastructure, proximity to huge market, excellent communication facilities, etc. has made this district an ideal place to initiate NFS development interventions. The main products of industries are Drugs, Textiles, Adhesives, Plastics, Steel, Electrons, Chemicals, etc. Thane - Belapur - Kalyan industrial belt is the centre of highly sophisticated industries. In Ambernath, Bhiwandi, Badlapur and Murbad, there are nearly more than 5000 industries which contribute to the industrialisation of the district. Steel industry, Readymade Garments, Chemicals and Metal products are the most important and the biggest group of industries in the district, and includes Prime movers, Boilers, Refrigerators, Machine Tools, machinery for chemicals, Rolling Mills. Vegetable oils, Paints and other miscellaneous chemical products is another important industry in the district.

As per data supplied by District Industries Centre, there were 15,392 Micro, Small & Medium Enterprises (MSMEs) in *manufacturing* sector and 213 large scale industries registered in the district which have created employment of 3,80,773 persons. As per the data of Ministry of MSME GoI in Thane district, in all sectors, there were 2,11,501 Micro, 25,124 Small & 1307 Medium Enterprises (total 2,37,933) and this makes district stand at 2nd number in terms of total number of MSMEs.

The other economic activities of the district are fishery, dairy, poultry, and goat rearing. District is also rich in mineral resources like sand and stones useful for construction in the district as well as metropolis of Mumbai. The district is industrially developed with eight MIDCs in the district.

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

The lack of irrigation facilities is the major problem in agriculture, as most of the population in rural area is dependent on agriculture. Present net irrigated area is only 20.65% of NSA.

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

- Focus on micro irrigation to be given for vegetables and horticulture crops. Shahapur, Bhiwandi and Murbad blocks have potential for micro irrigation promotion.
- Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds may be promoted through SHGs.
- Unemployed youths in the rural areas may be encouraged to take up stall-fed goat farm activities in selected pockets of the district so as to create a demonstrative effect about benefits of this activity.
- There is a good demand for pork in Mumbai region as well as potential for export. AH department may promote commercial piggery through selected farmers with institutional finance.
- There is huge water-spread area of ponds, which is not being tapped for inland fisheries. Government may take necessary steps for utilising the potential for fisheries.

- Possibilities of promoting shrimp farming on cluster basis may be explored by creating common infrastructure like water involving peripheral dykes, water intake structures/disposal, waste treatment facility, peeling sheds, chill room, approach roads, etc.
- Road connectivity, lack of entrepreneurship, skills and awareness are the major factors for lack of industrialization in some parts of the district like Shahapur and Murbad talukas. There is a need to provide local skilled manpower for the factories in the district.

4. Gross District Value Added (GDVA)

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

The Nominal Gross District Value Added (GDVA) at current prices for the year 2019-20 for the Thane district was ₹ 2,88,810 crore, whereas the per capita nominal GDVA at current prices for the year 2019-20 for the district is ₹ 2,02,130 crore. (Source: Thane District Socio Economic Review 2021)

5. Cooperatives in Thane district

a. Status: 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.)	143
2	Consumer Stores	114
3	Housing Societies	25,924
4	Weavers	13
5	Marketing	6
6	Labour Societies	550
7	Industrial Societies	2
8	Agro Processing and Sugar	9
9	All others	2,437
	Total	**29,198**
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	210
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	0
Source: District RCS office/DSA 2021		

Thane district has a highest number of co-operatives in the housing society sector. However, there is a good prospect in Agro processing sector and Animal Husbandry sector

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

The distribution of co-operative societies is not uniform across the blocks in the district and Thane block has a good presence of co-operative societies. There is potential for creation of cooperative societies in Animal husbandry and Food processing sector in all blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

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Banking Profile

Banking Profile

District -	Thane	State -	Maharashtra	Lead Bank -	Bank of Maharashtra

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

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs /mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	12	570	42	45	483	NA	NA	587	NA	NA
Regional Rural Bank	1	11	9	0	2	NA	NA	NA	NA	NA
District Central Coop. Bank	1	67	27	17	23	NA	NA	NA	NA	NA
Coop. Agri. & Rural Dev. Bank	0	0	0	0	0	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	210	0	0	0	0	NA	NA	NA	NA	NA
Others – Pvt. Sector banks , Small	26	477	17	16	444	NA	NA	NA	NA	NA
All Agencies	40	1125	95	78	952					

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [₹ Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	16339277.00	11589222.15	21492695.45	14.69%	96.73%
Regional Rural Bank	NA	NA	NA	NA	NA	39075.00	47329.00	60656.91	24.59%	0.27%
Cooperative Banks	NA	NA	NA	NA	NA	697399.00	808520.00	476436.45	-17.35%	2.14%
Others	NA	NA	NA	NA	NA	0	8029865.52	188840.91	#DIV/0!	0.85%
All Agencies	-	-	-	-	-	17075751.00	20474936.67	22218629.72	14.07%	100.00%

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [₹ Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	10125983.00	3373889.15	12919725.01	12.96%	96.01%
Regional Rural Bank	NA	NA	NA	NA	NA	20337.00	21221.00	23228.61	6.87%	0.17%
Cooperative Banks*	NA	NA	NA	NA	NA	338241.00	359715.00	268744.13	-10.86%	2.00%
Others	NA	NA	NA	NA	NA	0.00	7548346.17	244465.35	#DIV/0!	1.82%
All Agencies	NA	NA	NA	NA	NA	10484561.00	11303171.32	13456163.1	13.29%	100.00%

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	NA	29.11%	60.11%
Regional Rural Bank	NA	44.84%	38.30%
Cooperative Banks	NA	44.49%	56.41%
Others	NA	94.00%	129.46%
All Agencies	61.40%	55.20%	60.56%

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

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

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

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ Lakh]	% to Total Loans	Amount [₹ Lakh]	% to Total Loans	Amount [₹ Lakh]	% to Total Loans	Amount [₹ Lakh]	% to Total Loans	Amount [₹ Lakh]	% to Total Loans
Commercial Banks	2230229.98	97.75%	201312.06	9.03%	NA	NA	NA	NA	NA	NA
Regional Rural Bank	4806.98	0.21%	904.76	18.82%	NA	NA	NA	NA	NA	NA
Cooperative Banks	46436.52	2.04%	40956.18	88.20%	NA	NA	NA	NA	NA	NA
Others	0.00	0.00%	0	#DIV/0!	NA	NA	NA	NA	NA	NA
All Agencies	2281473.48	100.00%	243173.00	10.66%	NA	NA	NA	NA	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]

Agency	2019-20			2020-21			2021-22			Avg. Ach[%] in last 3 yrs
	Target	Achievement	Achievement [%]	Target	Achievement	Achievement [%]	Target	Achievement	Achievement [%]	
Commercial Banks	871812.00	1631885.38	187.18%	1116451.00	1218614.23	109.15%	1817611.96	2230229.98	122.70%	139.68%
Regional Rural Bank	3110.00	2945.06	94.70%	3356.00	4404.79	131.25%	5325.68	4806.98	90.26%	105.40%
Cooperative Banks	25078.00	24533.79	97.83%	30108.00	37080.96	123.16%	57062.36	46436.52	81.38%	100.79%
Others	NA	NA	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%
All Agencies	900000.00	1659364.23	184.37%	1149915.00	1260099.98	109.58%	1880000.00	2281473.48	121.35%	138.44%

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]

Broad Sector	2019-20			2020-21			2021-22			Avg. Ach[%] in last 3 yrs
	Target	Achievement	Achievement [%]	Target	Achievement	Achievement [%]	Target	Achievement	Achievement [%]	
Crop Loan	22000.00	14127.53	64.22%	22000.00	20386.74	92.67%	25000.00	21485.74	85.94%	80.94%
Term Loan (Agr)	14500.00	110778.41	763.99%	20000.00	116903.00	584.52%	55000.00	221687.26	403.07%	583.86%
Total Agri. Credit	36500.00	124905.94	342.21%	42000.00	137289.74	326.88%	80000.00	243173.00	303.97%	324.35%
Non-Farm Sector	322500.00	1141236.10	353.87%	756922.00	909395.13	120.14%	1470000.00	1557902.64	105.98%	193.33%
Other Priority Sector	541000.00	393222.19	72.68%	350993.00	213415.11	60.80%	330000.00	480397.84	145.58%	93.02%
Total Priority Sector	900000.00	1659364.23	184.37%	1149915.00	1260099.98	109.58%	1880000.00	2281473.48	121.35%	138.44%

9. RECOVERY POSITION [₹ Lakh]

Agency	2019-20			2020-21			2020-21			Avg. [%] in last 3 yrs
	Demand	Recovery	Recovery [%]	Demand	Recovery	Recovery [%]	Demand	Recovery	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	-
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	-

Sources : Annual Credit Plans- 2022-23, LBR Reports, DLCC Proceedings, SLBC data / proceedings

Banking Profile

The banking network is good in the district with 570 branches of Public Sector Banks, 477 branches of Private Sector banks, Small finance banks and foreign banks, 11 branches of Maharashtra Gramin Bank and 67 branches of Thane DCCB. Thus total bank branches in the district are 1125. In addition, 210 Primary Agriculture Credit Societies (PACS) are also functioning in the district. There are 587 Business Correspondents (BCs) of PSU Banks functioning in the district. However, concentration of branches (more than 91%) is in urban & semi-urban areas. Rural part of the district remains poorly covered in terms 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.

The Bank of Maharashtra is the lead bank of the district.

The ACP targets during the last three years were achieved as detailed below:

(₹ Crore)

Sr. No.	Year	Targets	Achievements	% ach.
1	2019-20	9,000.00	16,593.64	184.37
2	2020-21	11,499.15	12,600.99	109.58
3	2021-22	18,800.00	22,814.73	121.35

ACP targets and achievements are growing continuously. Achievements are exceeding the targets. Target for the year 2022-23 has been kept at 20,265.35 crore.

During past three years achievements under agriculture sector were ₹ 1249.05 crore, ₹ 1372.89 crore and ₹ 2413.73 crore in 2019-20, 2020-21 and 2021-22 respectively. The credit flow to agriculture shows an increasing trend. However, credit flow to short term agriculture – crop loan is not growing at the desired pace. It was ₹ 141.27 crore in 2019-20, ₹ 203.86 crore in 2020-21 and ₹ 214.85 crore in 2021-22.

The size of the Annual Credit Plan (ACP) for the year 2022-23 is ₹ 20,265.35 crore which includes ₹ 900.00 crore for agriculture (4.44%). The share of District Central Cooperative Bank (DCCB) in ACP is ₹ 570.62 crore which is 2.81% for the year 2022-23.

CD Ratio

The CD ratio of all banks as on 31 March 2022, in Thane district, was 60.56%.

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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 needs to be filled-in to fully exploit the realizable potentials.

Objectives of PLP

The objectives of PLP are

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

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavouring 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

S. No.	Sector	Methodology of estimation of credit potential
		• 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 is attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is 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;

S. No.	Sector	Methodology of estimation of credit potential
		• 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

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Chapter 1: Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.

- Startups will be promoted to facilitate 'Drone Shakti' through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

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

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

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

Source: NCUI 2018

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

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

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

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

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

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

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

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

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

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

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

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

1.5.2 Central Sector Scheme on PACS Computerisation

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

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

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

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

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

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

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

Chapter 2: Credit Potential for Agriculture

Reserve Bank of India has revised the priority sector guidelines vide its circular dated 23 August 2015 by classifying Priority sector into 8 broad sectors and subsectors /activities covered under each broad sector have undergone revision. Accordingly, Agriculture sector has been divided into three sub-sectors viz. Farm Credit, Agriculture Infrastructure and Ancillary activities. In line with these revisions, this chapter has been grouped into Farm Credit (2.1), Agriculture Infrastructure (2.2) and Ancillary Activities (3.3).

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

i. Thane district falls in Konkan Region of the State and receives an average normal annual rainfall of 2517 mm. The district has a total geographical area of 4,09,186 ha, of which net sown area is 65,909 ha. The district is primarily a rainfed agriculture district as the irrigated area is only 13,612 ha (20.65% of net sown area). Among the cereals, Paddy is the major crop, followed by Nagli (Nachani). Pulses like Urad, Gram, Tur, Val and oilseeds like Khursani, Soybean and sesame are grown in the district. In addition, farmers also grow vegetables like Tomato, Lady finger/ Okra, Ivy Gourd (Tindora), Snake Gourd (Padval), Bitter gourd (Karela), etc.

ii. In 2021-22 rainfall was 2736 mm, 219 mm higher than normal rainfall.

iii. The majority of the cultivators (82.53%) are having less than two ha of land. During Kharif 2021-22, the area under major crops was Paddy- 56,100 ha, Nagli- 2080 ha, other cereals- 2340 ha, Pulses- 12936 ha and Oilseeds- 187 ha. In addition, an area of about 4528 ha was under vegetable cultivation.

iv. The ground level credit flow for crop loan during past three years was ₹ 141.27 crore in 2019-20, ₹ 203.86 crore in 2020-21 and ₹ 214.85 crore in 2021-22. Credit flow is increasing over the period. Average credit flow to crop production was ₹ 186.66 crore during past three years.

2.1.1.2 Infrastructure and Linkage support available, planned and gap

i. Marketing support is adequately available in the district. There are 4 Agriculture Produce Marketing Committee (APMC) markets and 6 submarkets providing facilities to farmers for sale of their agricultural produce. The agriculture produce is also sold in nearby Mumbai market. A terminal market is at Vashi t for trading in food grains and vegetables & fruits.

ii. There is a good network of wholesale and retail traders for supply of fertilizers, seeds, pesticides/ insecticides in the district. The district has 83 registered seed sellers and 71 sellers of chemical fertilizer and 3 registered producers, 69 sellers and 11 producers of pesticide / insecticides.

iii. The Scale of Finance (SOF) for production of various crops are reviewed / revised every year by the District Level Technical Committee (DLTC) constituted for the purpose. The SOF is fixed taking into account the cost of inputs, agricultural practices, yield etc. The SOF was last revised in the DLTC meeting held on 6th January 2022. Crop-wise details of SOF are given in Annexure V.

iv. The extension services are provided by Agriculture Department, Agriculture University, and KVK. The private extension services are also provided by corporate houses, private wholesalers/ retailers, farmers' organisations, NGOs, etc.

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

The credit potential for crop loan has been estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Name of the Crop	Scale of Finance	Physical Units (ha)	Bank Loan
1	Paddy	0.65	38214	24839.10
2	Other cereals	0.40	1477	590.80
3	Pulses	0.35	905	316.75
4	Oilseeds	0.35	100	35.00
5	Vegetable	0.70	1743	1220.10
6	Mango (Maintenance only)	1.45	180	261.00
7	Others *	0.35	525	183.75
			Sub-Total	**27446.50**
8	Post Harvest / Household /consumption requirements	10% of subtotal		2744.65
9	Repairs and Maintenance of farm assets	20% of subtotal		5489.30
			Grand Total	**35680.45**

*Other – short term credit for Fruits / Flowers/ Medicinal and Aromatic Plants, etc. The block-wise / activity wise projections are given in Annexure I.

The credit flow under crop loans is less compared with higher potential estimated in PLP. PLP projections are prepared taking into account RBI guidelines for coverage of 100% of Small and Marginal Farmers.

2.1.1.4 Critical Interventions required to make definitive impact

i. As per Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth, the net returns from rice crops are negative. There is a need to undertake research work to suggest suitable measures to increase net returns from rice production as this is the single largest kharif crop grown in the district. Also, there is a need to provide an alternative crop to rice taking into account negative net returns from rice.

ii. Taking into account the projected climate change, there is a need to develop suitable crop varieties, which can survive in the changing climatic conditions.

2.1.1.5 Suggested Action Points

State Government / State Agricultural University:

i. As very less area is irrigated in the district, it needs to be increased through construction of small/medium rainwater harvesting structures and adopting watershed development approach.

ii. There is a need to promote diversification and avoid mono-cropping of paddy.

iii. Sufficient awareness needs to be created amongst the farmers about crop loans available at very low rates. Sufficient publicity to crop loans at various forum needs to be given.

iv. There is a need to promote more number of Farmers Producer Companies for collective farming and marketing.

Banks:

i. The banks may take efforts to increase coverage of crop loans by financing new farmers, particularly SF/MF, Tenant farmers, Sharecroppers, etc., presently not coming under the ambit of the banking system. Present coverage is less than 20% of total holdings. The credit requirements of this segment may be considered by organising them into SHGs / JLGs, Farmers Clubs.

ii. Crop loans may be popularised in Financial Literacy Awareness Programmes (FLAPs) and through Financial Literacy Centres (FLCs) opened by banks.

iii. Many farmers are not aware that Commercial banks give crop loans, they feel that only DCCBs give crop loan. Therefore, commercial banks may display a board indicating that crop loan is given by them. Scale of Finance (SOF) to be displayed at all bank branches so that farmers come to know about the quantum of loan available to them.

2.1.1.6 Other related matter

i. The interest subvention scheme of Government of India and State Government is being implemented in the district. Interest Subvention (IS) @ 3% has been given by GoI to banks to enable them to extend crop loans upto ₹ 3 lakh @ 7% interest. In addition to GoI interest subvention scheme, Government of Maharashtra is also extending interest subvention to banks @1% to enable them to provide crop loan at interest of 6% per annum. It also extends interest rebate to farmers on prompt repayment as follows - farmers availing crop loan upto ₹ 3.00 lakh will get 3% interest subvention on prompt repayment. Effectively, under both the schemes, in Maharashtra, the prompt repaying farmers get crop loan upto ₹ 3 lakh at 0% interest rate.

ii. PMFBY is available to farmers at very low rates of premium, which would be maximum up to 1.5% for Rabi and up to 2% for Kharif for Food crops, Pulses and Oilseeds and up to 5% for Horticulture/ Commercial Crops. In Thane district, in Kharif, Paddy and Nagli are covered under PMFBY. This scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.

2.1.2 Water Resources

2.1.2.1. Introduction

i. The average annual rainfall of Thane district is 2517 mm. However, due to undulating terrain, hard rock geological formation, most of the rainfall is drained out through runoff. The district has annual ground water recharge of 17,698.83 ha-m against which 3054.56 ha-m is extracted annually leaving balance of 14,644.27 ha-m for exploitation. Current ground water development stage is 18.34%. As per GSDA assessment for the district, all the blocks have been categorised as 'safe' for future groundwater development.

ii. Majority of the cultivable land in the district is rainfed. The net irrigated area of the district is 13,612 ha or 20.65% of net sown area.

iii. According to Economic Survey of Maharashtra 2020-21, there are 475 wells with 94 electric pumpsets and 67 diesel pumpsets used for irrigation of agricultural land in the district. There were 53 lift irrigation schemes in the district. Bhatsa is a major irrigation project under development. Once completed, it will bring under irrigation an area of 23,000 ha. Presently, it is irrigating 2109 ha area. Area under drip irrigation in the district is 242.72 ha (PMKSY).

iv. The ground level credit flow under water resources in the district during the last three years was ₹ 94.51 crore in 2019-20, ₹ 117.17 crore in 2020-21 and ₹ 367.13 crore in 2021-22. The credit flow for water resources is increasing over the period. The average credit flow to the sector in past three years was ₹ 192.93 crore.

2.1.2.2. Infrastructure and Linkage support available, planned and gap

i. The stage of development of ground water is 18.34%, indicating very less ground water is being extracted leaving huge scope for further development. All the blocks are in 'Safe' category. As per GSDA estimates, there is scope for additional new wells in the district.

ii. Pumpsets, electric motors, drip irrigation systems, sprinkler irrigation systems, pipelines, etc. are easily available in the district. There are sufficient numbers of repairing centres in the district.

iii. Due to non-availability of adequate infrastructure for energisation of pumpsets, many times farmers are opting for diesel pumpsets. However, as compared to electric pumpsets, irrigation by diesel pumpsets is costlier and it affects the viability of projects.

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

The credit potential for the sector has been estimated in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Dug Wells / New Wells	No.	1.20	825	990.00	891.00
2	Bore Wells	No.	0.38	1700	646.00	581.40
3	Irrigation Set Electric	No.	0.40	1900	760.00	684.00
4	Drip - Plantation & Horticulture (2.5m x 2.5m)	Ha	0.60	1150	690.00	621.00
5	Drip - Vegetables (0.75 m x 0.75 m)	Ha	1.10	1280	1408.00	1267.20
6	Lift Irrigation	Ha	14.00	175	2450.00	2205.00
7	Sprinkler Set	Ha	0.40	750	300.00	270.00
8	Deepening / Renovation Of Well	No.	0.45	500	225.00	202.50
9	Pipeline (1000 m Unit)	No.	1.55	475	736.25	662.63
10	Farm Ponds (Plastic Lined) with irrigation equipments	No.	2.50	690	1725.00	1552.50
					Total	**8937.23**

2.1.2.4 Critical Interventions required to make definitive impact

Ongoing Bhatsa major irrigation project may be completed on priority so that a large area comes under irrigation.

2.1.2.5 Suggested Action Points State Government

i. Rainwater harvesting in lined farm ponds may be promoted for irrigation purpose. Harvesting of water in ponds / tanks is the only measure available for water storage as there is no scope for ground water storage due to hard rock formation in the district.

ii. Focus on micro irrigation to be given for vegetables and horticulture crops and majority of area needs to be brought under micro irrigation. Shahapur, Bhiwandi and Murbad blocks have potential for micro irrigation promotion.

iii. The community lift irrigation schemes may include solar energy for running the prime mover. Remotely located pumps may be run by solar energy.

iv. Desilting of small and medium reservoirs may be taken up to increase storage capacity of the reservoirs. MNREGS funds may be used for the labour component.

Banks

i. Encourage micro irrigation systems like drip/sprinkler especially in cash crops like, vegetables, fruits and flowers.

ii. Banks to encourage construction of water harvesting structures such as polysheet lined farm ponds, cement water tanks, etc. considering limited success of borewells / open wells in the district.

2.1.2.6 Other related matter

i. Under PMKSY, micro irrigation scheme, subsidy to the extent of 55% of cost of sprinkler/drip equipments and installation charges is available, subject to ceiling of 5 Ha land holding.

2.1.3 Farm Mechanisation

2.1.3.1 Introduction

i. Farm mechanisation is essential to accelerate the growth of both production and productivity. Farm mechanization not only, saves time and labour, cuts down crop production costs, reduces post-harvest losses but also promotes sustainable use of natural resources through machine assisted resource-conservation farming such as raised-bed planting, precision farming, drip or sprinkler irrigation.

ii. Owing to the undulating/hilly terrain and a large number of small holdings in the district (82.53% of farmers have land holding of less than 2 ha), tractors are not very popular. There is a good demand for power tillers in the district. Such farmers can also make use of farm machinery on custom hiring basis.

iii. It is estimated that the district has 351 tractors and 1436 power tillers. In addition there are 25 puddlers and 3520 threshers operating in the district. Data on paddy transplanters is not available. The data indicates that the level of mechanisation is very low in the district. Reason behind this is hilly/undulating topography and rainfed agriculture. In this scenario, there is a need for custom hiring of agricultural machines.

iv. The ground level credit flow for farm mechanisation during the last three years was ₹ 68.68 crore in 2019-20, ₹ 84.63 crore in 2020-21 and ₹ 265.13 crore in 2021-22. The credit flow is increasing over the period. Average credit flow was ₹ 139.48 crore.

2.1.3.2 Infrastructure and Linkage support available, planned and gap

i. All farm implements of reputed brands like tractors, threshers, etc. are available with dealers in the district / nearby district.

ii. The servicing centres for farm machineries are available in few numbers.

iii. There are diesel pump stations along national and state highways all over the district.

iv. Skilled manpower for operation and maintenance of the machines is available in the district at select locations only.

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

The credit potential for the sector has been estimated as under.

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Tractors	No	7.50	144	1080.00	972.00
2	Power tillers	No	3.25	1365	4436.25	3992.63
3	Paddy Transplanter	No	0.90	1245	1120.50	1008.45
4	Miscellaneous farm equipments / machineries	No	1.00	1500	1500.00	1350.00
5	Multi-crop Thresher	No	0.80	390	312.00	280.80
					Total	**7603.88**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.3.4 Critical Interventions required to make definitive impact

Adequate infrastructure is available in the district for promotion of farm mechanisation.

2.1.3.5 Suggested Action Points

State Government

i. Special training programs for repair of small machinery may be organised for unemployed youth to serve remote areas.

ii. Design and development of new animal-drawn equipment to increase the annual utilization of animals as well as to introduce the already available improved ones after proper testing in the hilly areas.

iii. To solve the problems of mechanization of smaller holdings, the following possibilities can be explored:

- Cooperative management of farm machinery;
- Financing of second hand tractors to small farmers;
- Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings;
- Devising smaller machinery suitable for small farms, which constitutes vast majority of farmers, but the machinery has to be effective and less costly.

Banks :

i. Banks may also finance power tillers through JLG mode.

ii. Service units need to be financed.

iii. Agri-Business Centres may be encouraged so that the tractors and other farm equipment would be available to the farmers on rental basis.

2.1.3.6 Other related matter

i. Under Sub-Mission on Farm Mechanization various farm machineries such as power tillers, tractor, and tractor-operated implements, rotavators, farm equipment banks, etc. are provided subsidy of 50%.

ii. Under Agri-Clinic Agri Business Centre, a subsidy of 44% to SC/ST and women and 36% to others is available for various farm machinery, for starting Custom Hiring Centres.

2.1.4 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.

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2.1.5 Plantation and Horticulture including Sericulture

2.1.5.1 Introduction

i. Thane district has agro-climatic conditions suitable for plantation and horticulture in a big way. Variety of fruit crops like mango, sapota, cashew nut, coconut, etc., vegetable crops like capsicum, drumstick, brinjal, tomato, etc., floriculture crops like jasmine, marigold, rose, etc., and spices like chilly, ginger, turmeric are grown in the district.

ii. The district has congenial climate for growing variety of fruits and vegetables and nearby cities of Mumbai and Thane have a large urban population with high purchasing power. The agro-climatic conditions and availability of market in the district are also suitable for hi-tech floriculture.

iii. As per Horticulture Area Production Information System (HAPIS), GoI, the total area under Plantation and Horticulture (excl. Vegetables) in the district in 2021-22 was 3158 ha. Under fruits major area is under Mango – 2077 ha and Sapota – 207 ha. Under plantation major area is under cashew – 66 ha and coconut 168 ha, while under flowers major area is covered by marigold – 12 ha and jasmine – 16 ha. Area under vegetables in the district was 4528 ha covered by okra – 1401 ha, green chilli - 291 ha and remaining - other vegetables like capsicum, cucumber, tomato, brinjal, etc.

iv. It is observed that the area under horticulture in the district is almost stagnant in last three years.

v. The ground level credit flow for Plantation & Horticulture activities in the district during the last three years ₹ 47.97 crore in 2019-20, ₹ 59.18 crore in 2020-21 and ₹ 184.72 crore in 2021-22. The credit flow is increasing over the period. Average credit flow was ₹ 97.29 crore in past three years.

2.1.5.2 Infrastructure and Linkage support available, planned and gap

i. Lack of irrigation facility is the major constraint in developing horticulture in the district.

ii. Planting material is adequately available in the district. There are good number of Government and private run nurseries for various Plantation and Horticulture crops in the district.

iii. Exclusive market for trading in fruits and vegetables is located in Vashi with capacity to handle 5,000 MT per day of fruits and vegetables.

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

Keeping in view the above, the credit potential for the sector has been estimated as given in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Mango	Ha	1.55	620	961.00	864.90
2	Sapota	Ha	1.29	220	283.80	255.42
3	Floriculture - Jasmin -5 Guntha	No.	1.00	180	180.00	162.00
4	Floriculture - Rose-5 Guntha Poly house	No.	6.50	68	442.00	397.80
5	Floriculture-Carnation-5 Guntha	No.	7.20	80	576.00	518.40
6	Floriculture- Gerbera-5 Guntha	No.	6.25	80	500.00	450.00
7	Vegetable-5 Guntha	No.	5.50	136	748.00	673.20
8	Drumstick	Ha	0.60	45	27.00	24.30
9	Medicinal & Aromatic Plants	Ha	1.50	15	22.50	20.25
10	Nursery	No.	3.00	10	30.00	27.00
					Total	**3393.27**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.5.4 Critical Interventions required to make definitive impact

i. Lack of irrigation facility is the major constraint in developing horticulture in the district, scheme for farm ponds for irrigation of horticultural crops may be promoted. Surface water harvesting for irrigation may be promoted by way of line farm ponds.

2.1.5.5 Suggested action points:

State Government

i. Agriculture graduates can be motivated to take up ACABC activities as self-employment ventures and bankers may support them through subsidy scheme.

ii. Another constraint in horticulture is huge fluctuation in prices of horticultural produce. There is a need to promote more number of Farmers' Producer Organisation for collective marketing / processing of horticultural produce.

iii. Drip irrigation needs to be promoted alongwith horticulture activity for conservative use of water and ensuring availability of water for irrigation.

Banks:

i. Banks need to promote horticulture by providing adequate and timely credit to horticulture farmers.

ii. Whether Based Crop Insurance may be given wide publicity and farmers may be motivated to opt for the scheme. A large number of farmers are not covered under insurance.

2.1.5.6 Other related matter

i. Mission for Integrated Development of Horticulture (MIDH) is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo. It adopts an end-to-end holistic approach covering pre-production, production, post-harvest management, processing and marketing to assure appropriate returns to growers/producers. Subsidy to the extent of 50% is available under the scheme.

ii. Spices are taken as intercrop in coconut plantation and horticulture crops on farm bunds of rice fields under MNREGS for beneficiaries with an area of 0.10 to 10 ha. Coconut Development Board is promoting coconut production by forming Producer Organisations in the district.

iii. Weather based horticulture insurance under Weather Based Crop Insurance Scheme is being implemented in the district. Mango, Cashew and Banana crops are covered under the insurance in the district.

2.1.6 Forestry and Waste Land Development

2.1.6.1 Introduction

'Forestry' is basically art, science & practice of studying and managing forests & related natural resources and 'Forest' by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibres, lac, bamboo canes, fodder, medicine, drugs, etc.

In the State of Maharashtra, the total recorded forest area is 61,952 sq. km (20.13 % of GA). Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

2.1.6.1.1 Agroforestry

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (82.53% cultivating about 38% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 20.65% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

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

2.1.6.1.2 Agroforestry Systems

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

<table>
<tr><th colspan="4">Agro-Forestry Systems</th></tr>
<tr><th colspan="2">Structural Basis</th><th colspan="2">Functional basis</th></tr>
<tr><th>Nature of Components</th><th>Arrangement of Components</th><th>Productive Function</th><th>Protective Function</th></tr>
<tr><td>Agri-Silvicultural Systems</td><td rowspan="2">Spatial Arrangement</td><td>Timber, Fodder & Fuel wood</td><td>Wind Breaks & Shelterbelts</td></tr>
<tr><td>Silvi-Pastoral Systems</td><td>Food, Fiber & Shelter</td><td>Soil Conservation</td></tr>
<tr><td>Agro-Silvi-Pastoral Systems</td><td>Temporal Arrangement</td><td>Non Timber Forest Produce</td><td>Soil Improvement</td></tr>
<tr><td colspan="4">➢ Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc.
➢ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs
➢ Pastoral - Component comprises of fodder grasses
➢ Agro - Components only comprises of food grain component</td></tr>
</table>

2.1.6.2 Agroforestry in Thane district

i. As per DSA 2021, the district has forest area of 1,34,514 ha which constitute 32.87% of geographical area of the district. Further, there is cultivable wasteland of 10,510 ha, current fallow land of 1558 ha and other fallow land of 6936 ha. This land can be brought under afforestation, agro-forestry or silvi-horticulture.

ii. The district has biological wealth in the form of medicinal plants. The traditional knowledge of medicinal plants can be used for enhancing health and livelihood of the people in the district. Apart from major forest produce of wood, minor forest produce available in the district are bamboo, aapta, dink and karvi.

iii. The ground level credit flow for forestry and wasteland development during the last three years was Nil. This activity needs support from bankers.

2.1.6.3 Infrastructure and Linkage support available, planned and gap

i. The district has three nurseries promoted by the Social Forestry Department, Forest Development Corporation of Maharashtra and Forest Department respectively. These nurseries are located in Thane, Bhivandi and Shahapur blocks. Few private nurseries are also available to cater to the demand.

ii. Marketing of forest produce like timber, firewood, Bamboo, etc. is undertaken by private traders as well as Government agencies.

iii. Acceptability of forestry as an investment activity is constrained by various factors such as long gestation period of tree species, poor market linkages and poor response of the bankers, etc. However, with planned, coordinated and synchronized efforts by agencies concerned, the sector can be developed.

2.1.5.4 Assessment of credit potential for financial year 2023-24 (in both physical and financial terms)

The credit potential for the sector (under farm forestry) has been estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Agro Forestry (Acacia, Subabul, Neem)	Ha	0.80	90	72.00	64.80
2	Farm Forestry (Teak, Shisham)	Ha	0.50	80	40.00	36.00
3	Wasteland development(Soil and Water Conservation measures)	Ha	0.25	70	17.50	15.75
					Total	**116.55**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.6.5 Critical Interventions required to make definitive impact

The current position of forestry interventions is satisfactory in the district.

2.1.6.6. Suggested action Points:

State Government

i. In highly degraded areas, commercial forestry alone cannot bring about the required level of economic development. Integration of commercial forestry with other resource developmental programs like animal husbandry, agricultural practices under agro-horti-silvi-pastoral models, etc. are needed.

ii. Social mobilization and linking of self-help institution with banks can result in enhanced income and capital formation. Forestry plus activities like credit, marketing, extension, ecological dovetailing, etc., needs to be closely monitored.

Banks

i. Banks may finance farm forestry activity to develop wasteland as also for additional income to the farmers.

ii. Banks may finance development of forest nurseries.

2.1.6.7. Other related matter

i. '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.

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

2.1.7 Animal Husbandry–Dairy Development

2.1.7.1 Introduction

i. Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. The milk production during 2017-18 was 1,43,160 MT. As per Integrate Sample Survey 2017-18, the per capita availability of milk per day in the district is 48.60 gm as against the State average of 243 gm per day and recommended intake of 250 -300 gm per day. Thus, there is a good scope for increasing the milk production in the district. Of the total milk production, 7% comes from crossbred cows, 9% from indigenous/ non-descript cows, 83% from buffaloes and 1% from goats.

ii. Thane district offers good potential for production and marketing of milk and milk products because of a ready market in the metropolis of Thane and Mumbai.

iii. Due to good rainfall and forest cover, there is ample green fodder available for the cattle. The district is well connected by roads to access the consumers in the city.

iv. As per the 20th Livestock Census, there are 74,812 indigenous cattle, 4710 CB Cows and 92,521 buffaloes in the district. Dangi cattle, Murrah, Jafarabadi and Surti breeds of buffaloes are found in the district.

v. The ground level credit flow for dairy activities during the last three years was ₹ 73.77 crore in 2019-20, ₹ 95.86 crore in 2020-21 and ₹ 234.53 crore in 2021-22. Credit flow is growing for dairy activity in the district. Average credit flow to the sector in past three years was ₹ 134.72 crore.

2.1.7.2 Infrastructure and Linkage support available, planned and gap

i. The district has two nearby cattle markets, one at Saralgaon in Palghar district and the other at Kalyan in Thane district. In addition to this, milch cattle are also available at Loni and Ghodegaon in Ahmednagar district and at Goregaon in Mumbai. High yielding milch breeds of cattle and buffaloes are also brought from Gujarat and Haryana states.

ii. Following infrastructure for animal health and breeding is available in the district - 4 disease diagnostic centers, 69 Veterinary Dispensaries, 1 Mobile dispensary centre, 70 AI Centres.

iii. In the district, green fodder is available from grazing land / pastures of 54,762 ha, wastelands of 10,510 ha and forest area and crop residues. Main dry fodder source is crop residues and grass.

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

The credit potential under the sector is given in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Cross Breed Cows (2-Animal Unit)	No.	1.33	70	93.10	83.79
2	Graded Buffaloes (2 Animal Unit)	No.	1.54	460	708.40	637.56
3	Calf Rearing (Heifer) -20 Animals Unit	No.	9.70	24	232.80	209.52
4	Mini Dairy Unit (10 Animals)	No.	10.00	144	1440.00	1296.00
5	Veterinary Clinic	No.	2.50	19	47.50	42.75
6	Bulk Milk Coolers	No.	20.00	48	960.00	864.00
7	Indigenous Cows	No.	0.51	460	234.60	211.14
8	Working capital for dairy farming (10 Animal Unit)	No.	1.38	2600	3588.00	3588.00
					Total	**6932.76**

Block-wise activity wise projections are given in Annexure I.

2.1.7.4 Critical Interventions required to make definitive impact

Road connectivity and regular transport for transporting milk from remote area is a major constraint in developing dairy in tribal parts of the district. If bulk milk coolers are promoted at cluster points by major dairies like Amul, then tribal farmers can benefit by delivering milk at nearby collection centers.

2.1.7.5 Suggested Action Points

State Government

i. Promotion of Breeding and calf rearing.

ii. Creation of "E-Pashudhan", an e-market platform for bovine germplasm, connecting breeder state agencies and stakeholders with e-Pashu Haat.

iii. Promotion of Fodder and fodder seed production

iv. Inclusion of milk as a part of mid-day meal programme to promote consumption as also nutrition security in tribal areas.

v. Strengthening / modernization of infrastructure in selected livestock markets to act as model centres for procuring livestock.

Banks

i. To improve quality and to encourage clean and hygienic milk production, schemes like bulk milk coolers, automatic milk collection units and community milking parlours could be encouraged involving large size functional societies and private entrepreneurs.

ii. Private veterinary clinics and dispensaries could be financed under the scheme of Agri-clinics and Agribusiness Centres (ACABC) through institutional finance involving unemployed veterinarians.

iii. Banks may provide working capital loan to dairy activity under KCC scheme wherein interest subvention is also available.

2.1.7.6 Other related matter

i. Subsidy schemes of Animal Husbandry Department of State Government- For all categories of borrowers, for crossbred cow purchase 50% subsidy (maximum ₹ 20,000 per animal) and for buffalo purchase, 50% subsidy (maximum ₹ 32,250 per animal) is available.

2.1.8 Animal Husbandry–Poultry Development

2.1.8.1 Introduction

i. Poultry business is an important activity in the district due to its proximity to cities like Mumbai, Thane and Nashik. It is pertinent to mention that large quantities of poultry products are being sourced from Andhra Pradesh, since production in the State is inadequate to meet the huge demand. Thane district has emerged as an important one for contract broiler farming. M/S Venkateswara Hatcheries Ltd., Premium Chick Feeds Pvt. Ltd, Suguna Hatcheries and Premium Hatcheries & Farms Pvt. Ltd are the major integrators involved in contract broiler farming. The Poultry population as per 19th Livestock Census in the district comprises of 4,69,621 backyard birds (fowls- 4,68,441, Ducks - 677, Turkeys -37, Quails -63 and Other poultry birds-403) and 24,75,420 Poultry Farm & Hatcheries Birds. (Layer-397975, Broiler- 20,17,974, Duck-44,173, Emu-2263, Others-13,035). Thus the total poultry population of the district is 29,45,041. Poultry population as per 20th Livestock Census is not yet available.

ii. As per Integrate Sample Survey 2017-18, the annual egg production of the Thane district during the year 2017-18 was 263.55 lakh numbers.

iii. The ground level credit flow for poultry activities during the last three years was ₹ 91.37 crore in 2019-20, ₹ 104.24 crore in 2020-21 and ₹ 34.38 crore in 2021-22. Credit flow is fluctuating over the period. Average credit flow for poultry in the district in past three years was ₹ 76.66 crore.

2.1.8.2 Infrastructure and Linkage support available, planned and gap

i. Infrastructure and other support services required for promoting poultry farming, are adequately available. Day old chicks of both egg (layers) and meat (broilers) type are available locally as also from the hatcheries located in nearby districts.

ii. Technical guidance and support is also available in the district from the office of the District Animal Husbandry Officer.

iii. Medicines and vaccines are available locally.
iv. There are no organised markets and farmers have to depend upon middlemen and traders.
v. Although, poultry feed is easily available at all the block level, there is scope for establishing feed manufacturing units within the district.

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

The credit potentials have been estimated as indicated in the table below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Commercial Broiler (2000 birds unit)	No.	4.48	2640	11827.20	10644.48
2	Commercial Layer unit (2000 birds Unit)	No.	8.00	510	4080.00	3672.00
3	Backyard desi bird poultry (100 birds)	No.	0.15	1100	165.00	148.50
4	Feed Plant (1 Ton / hr)	No.	18.00	19	342.00	307.80
5	Other-Broiler Processing Units	No.	5.50	55	302.50	272.25
6	Working capital for Broiler farming (5000 Birds Unit)	No.	6.68	400	2672.00	2672.00
7	Working capital for Layer farming (5000 Birds Unit)	No.	5.38	72	387.36	387.36
8	Working capital for Backyard Poultry (100 Birds Unit)	No.	0.11	230	24.61	24.61
					Total	**18129.00**

The block-wise / activity-wise projections are given in Annexure I.

2.1.8.4 Critical Interventions required to make definitive impact

Present facilities available in the district are adequate for promotion of poultry in the district.

2.1.8.5 Suggested Action Points

State Government

i. Promotion of backyard poultry in tribal areas.
ii. Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds may be promoted through SHGs.
i. Insurance for poultry birds may be extended to secure farmers risk. Banks may provide working capital loan to the poultry activity under KCC scheme wherein interest subvention is also available.

Banks

i. Banks may explore the possibility of providing institutional credit for contract farmers i.e. small broiler growers for making capital investments such as sheds, equipment etc. in coordination with already existing and profit making corporate agencies / poultry integrators and also encourage schemes for processing and marketing of poultry products.
ii. Banks may provide working capital loan to the poultry activity under KCC scheme wherein interest subvention is also available.

2.1.8.6 Other related matter

i. Subsidy schemes of State Animal Husbandry Department: 100 Day Old Chicks Distribution, SCP (Special Component Programme) Feed Supply with 75% Subsidy.

2.1.9 Animal Husbandry - Sheep, Goat, Piggery, etc.

2.1.9.1 Introduction

i. Goat rearing is a popular allied activity in Thane district. Goat rearing provides employment and income security to a large rural population. Goat rearing is popularly called as 'ATM' of the poor as it provides high liquidity. Besides, goat meat is an important source of protein. The district has forest area of 1,34,514 ha, cultivable wasteland of 10,510 ha, current fallow land of 1558 ha and other fallow land of 6936 ha. This land can sustain rearing of goats. There is a substantial demand for goat's meat in the district as well as in metropolis of Mumbai. Further, there exists good scope for pig rearing, taking into account the waste available from large number of restaurants and availability of markets in cities. As per 20th Livestock Census, the district had 2097 sheep, 60,045 goats & 2321 pigs.

ii. The ground level credit flow for the sector during last three years was ₹ 41.92 crore in 2019-20, ₹ 51.96 crore and ₹ 6.20 crore in 2021-22. Credit flow to the sector is fluctuating. Average credit flow in past three years was ₹ 33.36 crore.

2.1.9.2 Infrastructure and Linkage support available, planned and gap

i. Cattle market in the district is located in Kalyan and Saralgao. In addition to this, milch cattle are also available at Loni and Ghodegaon in Ahmednagar district and at Goregaon in Mumbai.

ii. Following infrastructure for animal health and breeding in the district is available - 4 veterinary Hospitals, 65 Veterinary Dispensaries, 1 Mobile dispensary centre, 70 AI Centres.

iii. Green fodder is available in the form of natural grass from the forest area and crop residue is main dry fodder source.

iv. There are 7 slaughterhouses in the district; 2 in Thane, 3 in Kalyan and 1 each in Bhiwandi and Ambernath.

2.1.9.3 Assessment of credit potential for financial year 2023-24

The estimates of credit potentials are as indicated in the table below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Commercial Goat Rearing (100+5 animals)	No.	10.00	210	2100.00	1890.00
2	Goat Rearing (10+1)	No.	0.89	730	649.70	584.73
3	Pig Rearing (20+4)	No.	8.00	150	1200.00	1080.00
5	Working Capital for Goat Farming (10+1 unit)	No.	1.06	620	657.20	657.20
					Total	**4211.93**

The block wise / activity wise projections are given in Annexure I.

2.1.9.4 Critical Interventions required to make definitive impact

There are no organised cattle markets in the district for sale of animals by farmers and this leads to exploitation of farmers by traders. Therefore, there is a need to establish weekly cattle markets at select places so that transactions take place transparently and farmers benefit.

2.1.9.5 Suggested action points

State government

i. Government may set up a breeding farm in the district for supply of good quality rams and bucks to the farmers.

ii. Animal Husbandry Department may encourage enterprising unemployed youths in the rural areas, especially the tribals to take up stall-fed goat farm activities in selected pockets of the district so as to create a demonstrative effect about benefits of this activity.

iii. There is a good demand for pork in Mumbai region as well as potential for export. AH department may promote commercial piggery through selected farmers with institutional finance.

Banks

i. Banks may provide working capital loan to the animal husbandry activity under KCC scheme wherein interest subvention is also available.

2.1.9.6 Other related matter

Banks may finance comprehensive value chain projects in goat rearing which would ensure activities from sourcing of raw material upto marketing and export of livestock / processed meat.

2.1.10 Fisheries

2.1.10.1 Introduction

i. Thane district offers opportunities for commercially propagating all types of fishery activities viz., marine, inland and brackish water fisheries. However, after the bifurcation of the district, the major resources under Marine and brackish water fisheries is falling under the newly formed Palghar district and Thane district is left with only 27 km of coastline. Uttan is the only marine fishing zone in the district. As per DSES, 2021, total production of marine fisheries was 24,374 MT and that of inland fisheries 2120 MT. There were 1025 fishing boats of which 926 were mechanised boats. There are 5 landing centres; all located in Thane Taluka.

ii. The district has potential resources of inland fisheries in the form of village ponds, water-logged areas, reservoirs, irrigation tanks and rivers, etc. The district has one major reservoir viz., Bhatsa. Besides, there are few seasonal/perennial rivers viz. Ulhas, Vaitarna, Barvi and Bhatsa. Total length of river in the district is 614 km and there are 160 water bodies having water spread area of 7640 ha. These resources provide huge opportunities for inland fisheries. However, only 3658 ha water spread area has been utilised for fisheries. There is still large water spread area which is not exploited for fisheries activities. There exists considerable potential for tapping the huge resource base of low value fish for processing and value addition. This would not only create business and employment opportunities for the coastal communities but also improve the viability and sustainability of marine fishing operations.

iii. The ground level credit flow for the sector during last three years was Nil in 2019-20, ₹ 29.08 crore in 2020-21 and ₹ 6.27 crore in 2021-22.

2.1.10.2 Infrastructure and Linkage support available, planned and gap

i. There are 14 marine fishermen societies having total membership of 420 and 26 inland fisheries societies with total members of 758.

ii. Proper handling and processing of fish is essential to maintain the quality of fish. The fisheries co-operative societies are given financial assistance under NCDC assisted schemes of preservation, transportation and marketing. Assistance is also available under NFDB for developing domestic fish market. Assistance is available under MPEDA scheme for fish curing, drying, chilling, modern ice plants etc.

iii. The landing centres need basic amenities for fish handling, cold chain and processing, boat repair and maintenance, bunkering and fresh water supply.

iv. There are five boat building and repair centres at Uttan in Thane district and Satpati, Vasai, Arnala, Naigaon in nearby Palghar district.

v. Mumbai being an important hub of ornamental fish breeding and export, there is very good scope of promoting this sector. Due to its proximity to Mumbai, it has good potential.

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

The credit potential has been indicated below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
	Inland fisheries					
1	Fish pond/Tank new units	Ha	2.25	37	83.25	74.93
2	Renovation of existing ponds	Ha	1.80	28	50.40	45.36
3	Fresh Water Prawn Culture	Ha	4.25	21	89.25	80.33
4	Ornamental Fisheries	No.	23.50	2	47.00	42.30
5	Seed hatcheries / Nurseries	No.	6.00	1	6.00	5.40
6	Working Capital- Inland Fisheries	Ha	1.45	720	1044.00	1044.00
	Marine Fisheries					
1	Mechanised Boats	No.	25.00	6	150.00	135.00
2	Units for value added products	No.	4.50	10	45.00	40.50
3	Nets, Tech. upgradation, etc.	No.	2.80	10	28.00	25.20
4	Ice factories (200 MT)	No.	15.00	2	30.00	27.00
5	Cold Storages (100 MT)	No.	10.00	2	20.00	18.00
6	Working Capital - Brackish water fisheries / Marnie Fisheries	No.	1.55	20	31.00	31.00
7	Working Capital - Gil net / dol net fisheries Non-mechanised boats	No.	0.25	39	9.75	9.75
8	Working Capital - Gil net / dol net fisheries Mechanised boats	No.	1.55	192	297.60	297.60
					Total	**1876.36**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.10.4 Critical Interventions required to make definitive impact

Fisherman societies may be supported by banks to obtain contracts of ponds for fishery activity.

2.1.10.5 Suggested action points

i. There is huge water-spread area of ponds, which is not being tapped for inland fisheries. Government may take necessary steps for utilising the potential for fisheries.

ii. Government may explore the possibilities of promoting shrimp farming on cluster basis by creating common infrastructures like water involving peripheral dykes, water intake structures/disposal, waste treatment facility, peeling sheds, chill room, approach roads, etc.

iii. Ornamental fishery may be popularised by Government and encouraged by the banking system.

Banks

i. Banks may provide working capital loans to the fisheries cooperative societies and fisherman on a large scale under KCC scheme.

ii. The banks may provide term loans for establishment of ice factories. Further, the term loans may be provided for expansion of ice factories.

2.1.10.6 Other related matter

i. Government of India has setup Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for financing fisheries infrastructure projects. Under the scheme, Government of India is providing interest subvention for lending at lower interest rates to the borrowers, nodal loaning agencies are NABARD, National Cooperatives Development Corporation (NCDC) and all scheduled Banks. FIDF would provide concessional finance to State Governments / UTs and State entities, cooperatives, individuals and entrepreneurs etc., for taking up of the identified investment activities of fisheries development. Under FIDF, loan lending will be over a period of five years from 2018-19 to 2022-23 and maximum repayment will be over a period of 12 years inclusive of moratorium of two years on repayment of principal.

2.1.11 Farm Credit – Others – Bullocks, carts, etc.

2.1.11.1 Introduction

In addition to the activities mentioned in the previous chapters, there is good potential for financing other activities such as financing for bullocks and bullock carts, etc. in the district. Farmers in villages continue to use bullocks and bullock carts for agricultural operations and transportation of agricultural produce. This is mainly due to its suitability for small land holdings as also suitability for hilly terrain where farm machineries cannot be used. Although, most of the carts in the district are made of wood and have an average capacity of 6 to 8 quintals, tyre carts and steel carts are also popular. As per 20th Livestock Census 2019, around 25,061 bullocks & 2337 he-buffaloes are used as work animals in agriculture and related activities in the district.

2.1.11.2 Infrastructure and Linkage support available, planned and gap

i. The health care facilities for bullocks are available through a network of veterinary centres and dispensaries.

ii. Cart manufacturing units are available in adequate numbers in the district.

iii. Cattle markets are available at Kalyan and Saralgaon in the district.

2.1.11.3 Assessment of credit potential for financial year 2023-24 (in both physical and financial terms)

The credit potentials for other activities are estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Bullocks	No.	0.55	298	163.9	147.51
2	Bullock Carts	No.	0.30	147	44.1	39.69
3	FPO	No.	25	3	75	67.50
					Total	**254.70**

The block wise / activity wise projections are given in Annexure I.

2.1.11.4 Critical Interventions required to make definitive impact

Present facilities available in the district are adequate to promote the sector.

2.1.11.5 Suggested Action Points

Banks may finance bullocks and bullock carts activity to small and marginal farmers. A Producer Organisation Promoting Institution is typically an NGO that helps the FPOs to make them self-reliant. Apart from this, there is credit guarantee and equity support from Small Farmer Agribusiness Consortium (SFAC).

2.1.12 Integrated Farming Systems for sustainable income and climate resilience

2.1.12.1 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.

2.1.12.2 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.

2.1.12.3 Issues and Suggestions

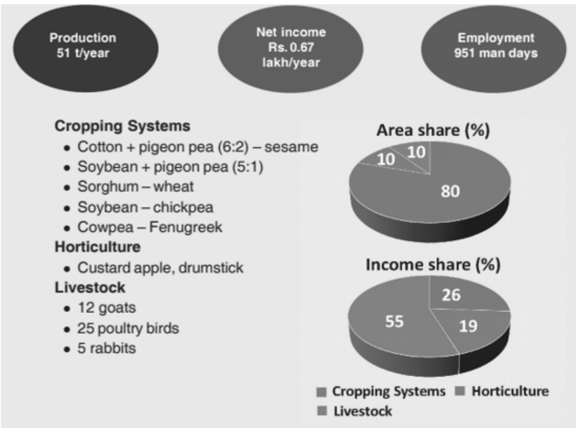
i) Finance for various components of IFS simultaneously and parallel is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.

ii) Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.

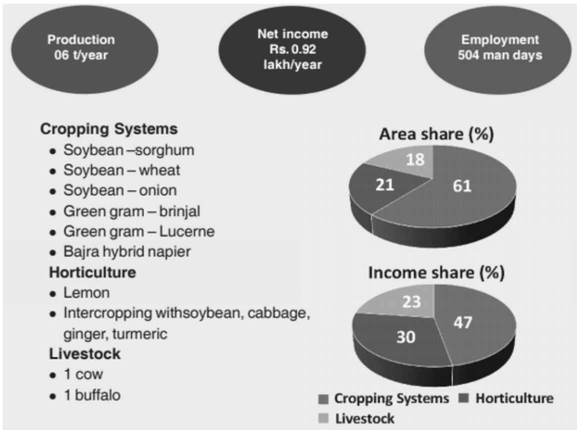
iii) Banks may explore possibility of financing IFS models in cluster mode.

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

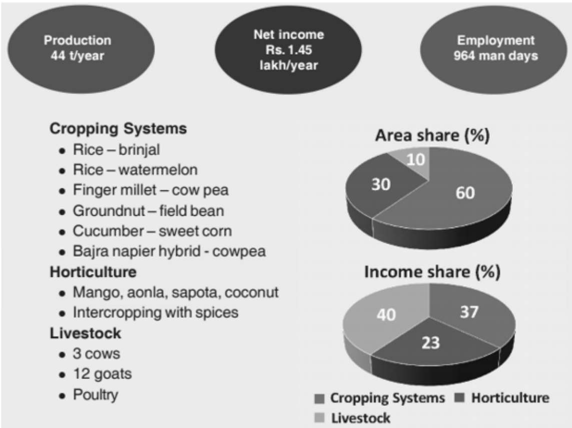
Goat + crop IFS (1 ha) for rainfed areas



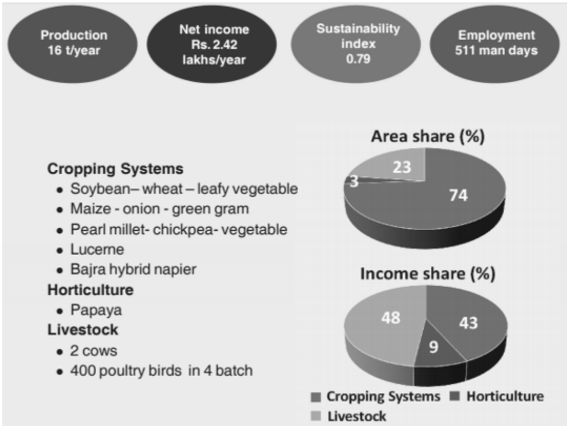
Crop + dairy IFS (1 ha) for Marathwada region



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



Crop + livestock IFS (1 ha) for sustainable income



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

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

Models for 1 Hectare Area (Amt in ₹)			
Irrigated Condition		Dryland condition	
Components	Estimated expenditure	Components	Estimated Expenditure
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	**₹ 296056**

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

2.1.12.5 Integrated Farming Systems in the district

Under National Mission on Sustainable Agriculture, government is promoting 1. Dairy based farming system (Cows + Mixed farming + Fodder, Buffalo + Mixed farming + Fodder Cow / buffalo + dairy) and 2. Small ruminant (Poultry/ duckery + Mixed Farming Poultry / duckery + Fishery + Mixed / Farming) in the district.

***

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Introduction

i. There is a significant growth in Agriculture production and productivity over the years. However, the producers/farmers continue to face hurdles in realising reasonable returns for their produce. Inadequate infrastructure for post-harvest services like cleaning, grading, sorting, storage and marketing of their surplus produce inter alia, is the hurdle of the farming community. The farmers, therefore, need a well-developed infrastructure / adequate captive storage capacity of their own at the village, or facilities available for hiring in the rural areas to cater to the post-harvest requirement of production and marketable surplus of various farm produce so that wastage and deterioration are avoided and also their credit needs are met with, so that they are not compelled for distress sale of their produce.

ii. According to agriculture department, there are 22 rural godowns having capacity of 5906 MT and 69 cold storages with capacity of 1,08,841 MT. There are two godowns of CWC having total capacity of 1,02,406 MT. There are four Agriculture Produce Marketing Committees (APMCs) markets with 6 submarkets. The agriculture produce is sold in nearby Mumbai market also.

iii. The district has sizable area under horticultural crops and dairy, poultry, goat rearing and fishery activities are taken up in the district. This requires a large cold storage cold chain in the district.

iv. The ground level credit flow for the sector during last three years was ₹ 99.69 crore in 2019-20, ₹ 128.08 crore in 2020-21 and ₹ 390.18 crore in 2021-22. Average credit flow during last three years was ₹ 205.98 crore.

2.2.1.2 Infrastructure and Linkage support available, planned and gap

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

ii. State Government has proposed to set up a Modern Day Terminal Market with private partnership at Kalyan in the district, with facilities for cleaning, washing, packing, storage and trading.

iii. In absence of proper grading, processing and packaging facilities, farmers sell their goods at a low price. If APMC provides these facilities the farmers can be benefited and can get good price.

iv. As per WRDA data, the district does not have a single accredited godown, to enable farmers to avail pledge loan against Negotiable Warehouse Receipts (NWR). The godowns need to be registered and accredited so that farmers get loans under Negotiable Warehouse Receipt System at a lower rate of interest.

2.2.1.3 Assessment of credit potential for financial year 2023-24 (in both phy. and financial terms)

The credit potential is estimated in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Godown (upto 1000 MT)	MT	40.00	480	19200.00	14400.00
2	Market Yards	No.	27.50	4	110.00	82.50

3	Cold storage (500 MT)	No.	50.00	200	10000.00	7500.00
4	Cold chain (refer van, bulk milk cooler, etc.)	No.	35.00	68.00	2380.00	1785.00
					Total	**23767.50**

The block wise / activity wise projections are given in Annexure. Bhiwandi has most of the godowns / cold storages in the district. This area is distribution hub for Thane and Mumbai.

2.2.1.4 Critical Interventions required to make definitive impact

WRDA compliant accredited godowns may be promoted so that farmers can avail marketing credit under KCC, based on Negotiable Warehouse Receipts (NWR) issued by accredited godowns.

2.2.1.5 Suggested Action points

State government

i. The godowns may be accredited for issue of Negotiable Warehouse Receipts (NWR) and pledge financing.

ii. The godown at the PACS level may be strengthened / modernized. The storage at the Producers level may be increased through infrastructure created at Farmers Producers Organisation level.

Banks

i. DCCB may finance term loans to PACS / LAMPS for construction of godowns for the benefit of PACS members.

ii. Banks may encourage warehouse accreditation and pledge finance for the farmers.

2.2.1.6 Other related matter

Central Sector Scheme-Agriculture Infrastructure Fund has been approved in July 2020. The scheme shall provide a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support. Under the scheme, Rupees One Lakh Crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public Private Partnership Project. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of seven years. Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs, the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW). The duration of the Scheme shall be from FY2020 to FY2029 (10 years).

2.2.2 Land Development, Soil Conservation and watershed Development

2.2.2.1. Introduction

i. Thane district falls under very high rainfall zone with an average annual rainfall of 2517 mm. Due to undulating topography and hard rock formation, surface runoff is also very high and despite very high rainfall, the area under irrigation is very small. Therefore, there is a need for soil and water conservation measures. Due to land erosion and use of chemicals there is a need to practice organic farming for preventing land degradation and ensure recuperations of degraded lands.

ii. According to agriculture department, an area of 3,19,945 ha is available for watershed development, of which 20,889 ha area is treated and balance 2,99,056 ha is yet to be treated.

iii. Polythene mulching is becoming popular in the district, particularly for vegetable cultivation, which helps to save water, controls weeds in the crop and increases production.

iv. The ground level credit flow for the sector during last three years was ₹ 57.80 crore in 2019-20, ₹ 71.65 crore in 2020-21 and ₹ 224.28 crore in 2021-22. Average credit flow during last three years was ₹ 117.91 crore.

2.2.2.2 Infrastructure and Linkage support available, planned and gap

i. Adequate infrastructure and support services are available in the district for promoting watershed based development activities.

ii. Adequate infrastructure like machinery, technical manpower, supply of material is available in the district or adjacent district.

2.2.2.3 Assessment of credit potential for financial year 2023-24 (in both phy. and financial terms)

The credit potential under the sector is estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Land levelling	Ha	0.35	2475	866.25	649.69
2	Soil & water conservation measures	Ha	0.30	2625	787.50	590.63
3	Vermi compost	No	0.40	1050	420.00	315.00
4	Farm pond (unlined)	No	2.00	600	1200.00	900.00
5	Organic farming	No	0.80	1625	1300.00	975.00
6	Polythene mulching	No	0.20	1000	200.00	150.00
					Total	**3580.31**

The block-wise /activity-wise are given in Annexure. Farmers are increasingly adopting vermi composting, organic farming, and polythene mulching and farm ponds. This will boost the demand for higher credit for land development activities.

2.2.2.4. Critical Interventions required to make definitive impact

In order to conserve soil and promote healthy soil, zero budget natural farming may be promoted. Farmers may be educated to use land as per land capability classification.

2.2.2.5. Suggested action points:

State Government:

i. Awareness on Organic Farming techniques, Integrated Nutrient Management and Integrated Pest Management may be spread to reduce the dependence on chemicals in agriculture. Further, there is ready market for organic produce in Mumbai / Thane.

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

iii. There is a need for establishing certifying laboratories and production of bio control agents for the benefit of organic farmers.

Banks :

i. There is a need to create awareness among farmers about the availability of institutional credit for various land development activities.

ii. Tie-up arrangements with bank finance may be made under the scheme where subsidy is available from the Departments for Land Development activities.

2.2.2.6. Other related matter

i. The Central Government offers 25% subsidy to farmers for small projects on organic farming under Paramparagat Krishi Vikas Yojana.

2.2.3 Agriculture Infrastructure - Other

2.2.3.1 Introduction:

In terms of the latest Priority Sector Guidelines issued by the Reserve Bank of India, agriculture infrastructure investments like Tissue culture labs, seed production units, Bio fertilizer, bio-pesticide units, vermi-compost units, etc. have been classified as agriculture infrastructure items under agriculture credit. These investments are contemporary for agricultural development and are discussed in this chapter.

2.2.3.2 Current status/credit flow/recent policies, interventions

a) Agri. bio-technology & Tissue culture: Biotechnology is a modern technology that encompasses techniques such as molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology and genetic engineering for developing better plant varieties, superior livestock, quality seed production, process and product development. Use of bio-fertilizers, bio-pesticide, rhizobium biotechnology and bio-control agents are traditional processes to replace use of chemicals by natural material.

Tissue culture can be used to improve productivity of planting material through enhanced availability of stock with desired traits. Micro propagation is one of the important contributions of Plant Tissue Culture to commercial plant propagation and has vast significance. Tissue culture can ensure disease free planting material and will enable uniform quality and high productivity. In Thane district, cultivation of tissue culture banana is gaining importance.

b) Seed Production: Seed is a critical determinant in increasing the agricultural production. The performance and efficiency of other inputs depends on the quality of seed. Quality seed plays an important role in achieving higher yields. Hence, supply of quality seed to the farmers is one of the most important interventions to increase the production and productivity of any crop. During Kharif 2018 about 99,36 quintal of seed was distributed in the district. The Seed Village Programme ensures supply of quality certified seed of notified varieties to the farmers in time at their places at affordable prices besides ensuring quick multiplication of new seed varieties in a shorter time in that block based on the crop situation. Compact area approach needs to be followed under this scheme. The number of farmers per unit of 10 ha seed plot may be minimum of 25 and subject to a maximum of 150 under the scheme.

c) Bio-pesticides / fertilizer: Organic Farming that would primarily focus on creation of an eco-system that can achieve sustainable productivity without use of chemical fertilisers and pesticides is necessary. The application of organic manure and bio-fertilisers, including the utilization of crop residues, agro-waste, vermi-compost, etc. could help in improving the soil fertility. The associated activities could be organic input production to ensure supply of quality inputs at reasonable prices.

2.2.3.2 Infrastructure and Linkage support available, planned and gap

i. Department of agriculture has estimated a demand of 11,320 quintals of paddy seed during the year 2021-22. Department is also making efforts to increase Seed Replacement Ratio in the district.

ii. Agriculture and Horticulture Departments are promoting vermi-compost by providing subsidy and also propagating extensive use of bio-fertilizer to increase their efficiency and to reduce the use of chemical fertilizers.

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

The details of activity-wise credit projection under PLP are as below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Tissue Culture Lab	No.	100.00	5	500.00	375.00
2	Seed production plots/ expansion units /seed banks	No.	0.75	40	30.00	27.00
3	Bio-pesticides /fertilizer units	No.	23.00	15	345.00	258.75
					Total	**660.75**

The block-wise /activity-wise projections are given in Annexure- I.

2.2.3.4 Critical Interventions required to make definitive impact

Agricultural graduates are eligible for subsidy under Agri Clinic Agribusiness centre for establishment of tissue culture lab, seed production and manufacturing units of bio-fertilisers and bio-pesticides.

2.2.3.5 Suggested Action Points

State Government

i. Farmer's Cooperatives, exclusively for promotion of organic farming which can also act as a business platform for the farmers, may be promoted.

ii. Seed processing units - A few seed processing plants in a few select villages where Seed Village Scheme is under implementation, would help in enhancing supply of certified seeds.

Banks:

i. Banks may encourage Farmers' Clubs / PACS / SHGs to take up production of quality compost/ vermicomposting, organic seeds/ planting materials and plant protection materials.

ii. Bankers may extend credit to seed processing, vermicomposting units and bio-fertilizer unit.

2.2.3.6 Other related matter

i. Agricultural graduates are eligible for subsidy under Agri Clinic Agribusiness centre for establishment of tissue culture lab, seed production and manufacturing units of bio-fertilisers and bio-pesticides.

ii. Government of India through Paramparagat Krishi Vikas Yojna (PKVY), emphasised enhancement of the organic farming and assisted the farmers for organic farming.

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 commercialisation of agriculture, reduction of wastage of produce and enhancing earnings.

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

i. As per the revised priority sector guidelines of RBI, loans for food and agro processing up to an aggregate sanctioned limit of ₹ 100 crore per borrower from banking system shall be classified under agriculture-ancillary activities.

ii. The district has congenial climate for growing variety of fruits and vegetables and nearby cities of Mumbai and Thane have a large urban population with high purchasing power. During 2020-21, fruit production was 4681 MT, vegetable production was 35,156 MT and food grain production was 1,10,850 MT. This provides many opportunities for food processing.

iii. The district has huge potential for dairy processing, poultry processing and fish-processing activities as abundant raw material is available in the district and ready market is present in Thane/ Mumbai city.

2.3.1.2. Infrastructure and Linkage support available, planned and gap

i. Skilled / semi-skilled labours are readily available in the district.

ii. Road connectivity, electricity supply and water supply is available in the district to establish food processing units

iii. Raw material is available for processing of paddy, poultry, dairy and fish. Other food grains are not available adequately for processing due to inadequate surplus with farmers.

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

The credit potential for the sector has been estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
(a)	**Working Capital**					
1	Mini Rice Mills	No	16.25	111	1803.75	1623.38
2	Extracting aromatic /Medicinal / Edible oils	No	2.25	6	13.50	12.15
3	Processing of Spices/ Pickle	No	2.38	69	163.88	147.49
4	Bakery Products	No	2.50	120	300.00	270.00
(b)	**Term Loan**					
5	Rice Mills with sorting	No.	65.00	22	1430.00	1144.00
6	Processing of Spices/ Pickle	No.	9.50	21	199.50	159.60
7	Extracting aromatic /Medicinal Edible Oils	No.	9.00	4	36.00	28.80
8	Fruit/vegetable processing	No	3.00	42	126.00	100.80
9	Milk processing	No	13.20	12	158.40	126.72
					Total	**3612.93**

The block-wise / activity-wise projections are given in Annexure- I.

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

2.3.1.4 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote food processing.

2.3.1.5 Suggested action points:

State Government

i. Agriculture Department may train Women SHGs and mango growers for starting agro processing of canning, pulp, jam, pickles, juice, etc. having small processing capacities between 5 to 50 MT.

ii. Proximity of the district to metropolitan city of Mumbai is a big advantage.

Banks

i. Agro processing sector has good scope in the district. Bankers may have to play a proactive role in financing such activities with adequate investment credit and working capital to industrial units.

ii. SHGs may be encouraged to take up micro enterprises like pickle making, tomato soup making, banana wafers making, etc., on a cluster basis so that the raw material available can be sold after value addition.

2.3.1.6 Other related matter

i. Pradhan Mantri Kisan SAMPADA Yojana: For development of Agro –marine processing and development of agro processing clusters, the captioned scheme is being implemented by Ministry of Food Processing Industries (MoFPI). It is a comprehensive package to create modern infrastructure with efficient supply chain management from farm gate to retail outlet. It will boost the growth of food processing sector and help in providing better returns to farmers results in doubling of farmers' income, creating huge employment opportunities in rural areas. The following schemes will be implemented under PM Kisan SAMPADA Yojana:

   a. Mega Food Parks
   b. Integrated Cold Chain and Value Addition Infrastructure
   c. Creation/ Expansion of Food Processing/Preservation Capacities (Unit Scheme)
   d. Infrastructure for Agro-processing Clusters
   e. Creation of Backward and Forward Linkages
   f. Food Safety and Quality Assurance Infrastructure
   g. Human Resources and Institutions

ii. Under MIDH, assistance @35% of investment in plant and machinery (maximum of ₹ 5.00 lakh) is provided for setting up post-harvest infrastructure like packing and grading hall, precooking & cold storage, refrigerated vans and private markets to promote employment generation and improve post-harvest utilisation of horticulture crops.

iii. PM Formalisation of Micro food processing Enterprises: With a view to providing financial, technical and business support for upgradation of existing micro food processing enterprises, the Ministry of Food Processing Industries (MoFPI) has launched an all India "Centrally Sponsored PM Formalisation of Micro food processing Enterprises (PM FME) scheme" to be implemented over a period of five years from 2020-21 to 2024-25 with an outlay of ₹ 10,000 crore. Existing Individual micro food processing units desirous of upgradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of ₹ 10 lakh per unit. Seed capital @ ₹ 40,000/- per SHG member would be provided for working capital and purchase of small tools. FPOs/ SHGs/ producer cooperatives would be provided credit linked grant of 35% for capital investment along the value chain. Support would be provided through credit linked grant

@ 35% for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation center through FPOs/SHGs/cooperatives or state owned agencies or private enterprise to use by micro units in the cluster. Support for marketing & branding would be provided to develop brands for micro units and groups with 50% grant at State or regional level which could benefit large number of micro units in clusters.

2.3.2 Agri. Ancillary Activities- Others

2.3.2.1 Introduction

As per the Revised Priority Sector guidelines issued by RBI vide Circular dated 04 September 2020 the following activities qualify for priority sector lending classification:

i. Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
ii. Loans for setting up of Agri-clinics and Agribusiness Centres.
iii. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹ 100 crore per borrower from the banking system.
iv. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

i. Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 8.6 of the RBI circular on priority sector lending upto ₹ 10 lakh per borrower.

In this context, the loans to the above areas should get focused attention of the banks in the district.

a. Agri-clinic/Agri Business Centres (ACABC)

NABARD had circulated detailed guidelines to the Banks on ACABC scheme vide circular No.145/ ICD-35 /2011, dated 2 August 2011. The objectives of the scheme are to supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-entrepreneur, local needs and affordability of target group of farmers, support agricultural development and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses. An indicative list of agri ventures under the ACABC scheme can be accessed at http://agricoop.nic.in/imagedefault/extension/ ACABC.pdf.

b. Loans to PACS/ FSS/ LAMPS

Primary Agricultural Cooperative Credit 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.

Farmer's Service Society (FSS) is the sole agency for all developmental needs of weaker sections, either directly or by special arrangements with other agencies. The Large Sized Adivasi Multi-purpose Co-operative Societies (LAMPS) were set up in the tribal areas with the specific objectives; (a) to provide all types of credit, i.e., short, medium and long term loans including consumption loan (b) technical guidance for intensification and modernization of agriculture and (c) arrangements for the package of services including supply of consumer goods and marketing of agricultural produce including forest as well as other subsidiary.

c. Loans to MFIs for on-lending to agriculture

As far as credit to agriculture is concerned, the NSSO survey reveals that 45.9 million farmer households in the country (51.4%), out of 89.3 million households do not access credit, either from institutional or non-institutional sources. Only 27% of total farm households are indebted to formal sources (of which one-third also borrow from informal sources). In other words, 73% of farm households do not have access to formal credit sources. To extend outreach of credit to farm households, RBI has made the loans to MFIs for on-lending eligible as priority sector in its guidelines dated 04 September 2020.

d. Loans to Fisheries Societies

There are 40 fishermen societies (inland and Marine) in Thane district with total 1178 members. Many of the societies are in profit. Banks can tap them for financing working capital. There is good scope for financing these societies for various fisheries activities like Fish pond/Tank new units, Renovation of existing ponds, Others (working capital, nets, etc.), Brackish Water Prawn Culture, Fresh Water Prawn Culture, Mechanised Boats, Units for value added products, Nets, Technology upgradation, etc.

e. Loans to Farmer Producer Organisations (FPOs): As per SFAC database there are 29 Farmer Produce Companies registered in Thane district. ATMA has promoted 70 farmers group in Thane district. Gat Sheti is promoted by promoting farmers groups and Government has sanctioned 5 such gats in the district. Banks can tap these FPOs and *Gats* (groups) for financing to them directly or to farmers through FPOs / Gats. Such farmers' collectives are good mode to extend credit to farmers. Government of India has launched an ambitious program to form and nurture 10,000 FPO in the country in next 5 years. This will boost the collectivisation model of development in the district.

2.3.2.2 Infrastructure and Linkage support available, planned and gap

Adequate infrastructure and support services are available in the district for setting up Agri-Clinic and Agri-Business centres (ACABC).

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

The details of activity wise credit projection under PLP are furnished below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Loan to PACS / Societies	No.	200.00	20	4000.00	3600.00
2	Loan to MFI	No.	2000.00	23	46000.00	41400.00
3	ACABC finance	No.	20.00	9	180.00	162.00
4	Loans To Producers' Organisations	No.	50.00	8	400.00	360.00
					Total	**45522.00**

The block-wise /activity-wise projections are given in Annexure- I.

2.3.2.4 Critical Interventions required to make definitive impact

PACS / societies are not aware about availability of finance from other sources like commercial banks. An awareness need to be created among them to promote PACS into multi service cooperatives. Many banks lack policy for loans to producer organisations, and awareness needs to be created among bankers to support FPOs.

2.3.2.5 Suggested action points:

State Government:

Unemployed graduates / diploma holders in agriculture and veterinary science as also allied fields may be given adequate exposure for setting up ACABCs in the district.

Banks:

Banks may come forward and finance the Micro Finance Institutions (MFIs) operating in the district for on-lending purposes. This may further add to the outreach of formal credit delivery system into the deeper areas where banks have been unable to cater to the demand of funds for small and tiny Income Generating Activities (IGA).

2.3.2.6 Other related matter

Subsidy is available for unemployed agricultural graduates for setting up of ACABC units. Equity support and credit guarantee is available to Farmer Producer Companies from Small Farmer Agribusiness Consortium.

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Chapter 3

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

3.1 Introduction

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

Classification of MSME:

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

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

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

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

Description of eligible categories under the priority sector of MSME:

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

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

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

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

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

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

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

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

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

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

CHAMPIONS:

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

Three basic objectives of the CHAMPIONS portal are as follows:

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

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

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

Raising and Accelerating MSME Performance (RAMP)

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

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

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

Priority Sector Lending guidelines for MSMEs:

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

Government of India has announced major schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to develop much required entrepreneurship in the country. For ease of access to credit for MSMEs, Government has introduced providing of loans up to 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 ₹ 50 Crore to Start-ups, NBFC-MFIs and other MFIs (societies, trusts, etc.) will also be classified as PSL by banks, as per the revised priority sector guidelines issued by RBI on 4th September 2020.

Critical Interventions and Suggested Action Points:

- Banks may take cognizance of inclusion of Retail and Wholesale trades in MSMEs for the purpose of financing to them.
- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Finance to MSME units in credit starved district of Gadchiroli and aspirational districts of the State may be focused by Banks.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight- specific characteristic facilities for exploration/ trek/ adventure/ sports etc. would impart a thrust to service sector
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector
- Banks / Govt Depts may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹ 10 lakh to ₹ 100 lakh and sanction the cases.

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

3.2 MSME in Thane district

Thane is one of the most industrially developed districts in the State, and this fact, coupled with a developed infrastructure, proximity to huge market, excellent communication facilities, etc. has made this district an ideal place to initiate rural NFS development interventions. The main products of industries are Drugs, Textiles, Adhesives, Plastics, Steel, Electrons, Chemicals, etc. Thane - Belapur - Kalyan industrial belt is the centre of highly sophisticated industries. In Ambernath, Bhiwandi, Badlapur and Murbad, there are nearly more than 5000 industries which contribute to the industrialisation of the district. Manufacture of Steel industry, Readymade Garments, Chemicals and Metal products are the most important and the biggest group of industries in the district, and includes Prime movers, Boilers, Refrigerators, Machine Tools, machinery for chemicals and Rolling Mills. Vegetable oils, Paints and other miscellaneous chemical products is another important industry in the district.

As per data supplied by District Industries Centre, there were 15,392 Micro, Small & Medium Enterprises (MSMEs) in *manufacturing* sector and 213 large scale industries registered in the district which have created employment of 3,80,773 persons. As per the data of Ministry of MSME GoI in Thane district, in all sectors, there were 2,11,501 Micro, 25,124 Small & 1307 Medium Enterprises (total 2,37,933) and this makes district stand at 2nd number in terms of total number of MSMEs.

The ground level credit flow under the sector during the last three years was ₹ 11,412.36 crore in 2019-20, ₹ 9093.95 crore in 2020-21 and ₹ 15,579.02 crore. Credit flow the MSME sector is growing with CAGR of 16.84%. Average credit flow during last three years was ₹ 12028.44 crore.

3.3 Infrastructure and Linkage support available, planned and gap

i. The District Industries Centre (DIC), Thane is playing an important role in industrial development. It has introduced various innovations / reforms in its functioning with a view to simplifying the procedures for registration, allotment of land, giving permissions, etc. In addition, it also implements various Government sponsored employment generating programs like PMEGP and promotes entrepreneurship by conducting Entrepreneur Development Programs (EDPs), providing financial assistance under Seed Money Scheme, etc.

ii. Bank of Maharashtra has set up a Rural Self-employment Training Institute in Thane city to cater to the training needs of educated unemployed youth of the Thane and Palghar districts, to make them market ready for undertaking employment generating activities.

iii. Micro Units Development and Refinance Agency (MUDRA) is in implementation in the district to extend credit support to Micro Finance Institutions and agencies and that lend money to small businesses, retailers, SHGs and individuals.

iv. The district has network of roads adequate enough for setting up industrial units. District has railway connectivity in 6 of the 7 blocks.

v. Electricity and water supply is available in the district. Skilled labour from outside states mostly UP, Bihar, Rajasthan and Madhya Pradesh are available.

vi. Although MIDC plots are not readily available for new units, cooperative industrial estates, industrial NA plots are available. Administrative setup for granting various permissions is present.

vii. Bhiwandi is the hub for power loom / handloom industry in the district. Leather industry is also fast picking up in this town.

3.4 Assessment of credit potential for financial year 2023-24 (in both physical and financial terms)

The credit potential under the sector has been estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit Cost	Physical Units	TFO	Bank Loan
A	**Term Loan**				
a	**Manufacturing Sector**				
	Micro Enterprises	2000.00	47	94000.00	75200.00
	Small Enterprises	500.00	590	295000.00	236000.00
	Medium Enterprises	50.00	440	22000.00	17600.00
	Sub Total – a				**328800.00**
b	**Services Sector**				
	Micro Enterprises	40.00	1545	61800.00	49440.00
	Small Enterprises	300.00	485	145500.00	116400.00
	Medium Enterprises	1500.00	200	300000.00	240000.00
	Sub Total – b				**405840.00**
	Total Term Loan – A				**734640.00**
B	**Working Capital**				
a	**Manufacturing Sector**				
	Micro Enterprises	400.00	910	364000.00	291200.00
	Small Enterprises	100.00	5910	591000.00	472800.00
	Medium Enterprises	10.00	4410	44100.00	35280.00
	Sub Total – a				**799280.00**
b	**Services Sector**				
	Micro Enterprises	400.00	160	64000.00	51200.00
	Small Enterprises	80.00	2426	194080.00	155264.00
	Medium Enterprises	10.00	10221	102210.00	81768.00
	Sub Total - b				**288232.00**
	Total Working Capital – B				**1087512.00**
Grand total MSME					**1822152.00**

Note: Service sector also includes Transport, Loans to Self-employed professionals and retail / small business. This was previously shown as part of OPS. Taking into account the past trends in credit flow to the sector, availability of large number of industrial units in the districts and implementation of Make in India, MUDRA, Stand Up India, Start Up India and Skill India, it is expected that the credit flow in MSME will grow substantially. The block-wise /activity-wise projections are given in Annexure.

3.5 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote MSME.

3.6 Suggested Action Points

State Government

i. Road connectivity, lack of entrepreneurship, skills and awareness are the major factors for lack of industrialization in some parts of the district like Shahapur and Murbad talukas. There is a need to provide local skilled manpower for the factories in the district.

ii. There is a need to give wide publicity to Stand up India and MUDRA schemes so as to reach the information to the target beneficiaries to pick up the scheme.

Banks

i. There is a need for greater focus by the banking sector to meet the needs of this sector. The Banking Sector may make use of the Swarozgar Credit Card Scheme and Artisan Credit Card Scheme for meeting the credit needs of the borrower in a hassle free, flexible manner.

ii. Banks need to consider cases under Stand up India and MUDRA.

3.7 Other related matter

i. GoI has also announced to make the country a manufacturing hub through 'Skill India' and 'Make in India' programme. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the micro unit beneficiary / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to: Shishu: covering loans upto ₹ 50,000/-, Kishor: covering loans above ₹ 50,000/- and upto ₹ 5 lakh, Tarun: covering loans above ₹ 5 lakh to ₹ 10 lakh.

ii. Under Prime Minister Employment Generation Programme (PMEGP), The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs. Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost) Area (location of project/unit) General category 15% (Urban), 25% (Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.). The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

iii. Under Chief Minister Employment Guarantee Programme (CMEGP) Scheme funding of projects upto ₹ 50 lakh for manufacturing activities and upto ₹ 10 lakh for service sector is provided. Under the scheme a margin money support upto 35% is provided.

Chapter 4

Credit Potential for Export Credit, Education and Housing

4.1 Export Credit

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

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

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

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

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

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

Signing of MoU between NABARD and APEDA

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

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

NABARD has sanctioned grant assistance of ₹ 38.04 lakh to Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in March 2021 for setting up of Agriculture Export

Facilitation Centre (AEFC) at Pune, which is a ‘one-stop-shop’ for exporters. The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state; c. To provide instant service, guidance required by exporters exporting farmers; and d. To organize need-based training courses in different export-related issues.

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

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

Government of Maharashtra - Agriculture Export Policy 2022
Cluster Development Programme – Identified Clusters

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

Sr.No.	Product	Districts
19	Pulses	Amravati, Yavatmal, Buldana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, Jalgaon, Dhule, Nasik,Ahmednagar, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.
20	Turmeric	Washim, Yavatmal, Sangli, Parbhani, Satara Wardha, Hingoli, Nanded
21	Oilseeds	Naded, Latur, Buldana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur,Beed, Jalgaon

Critical Interventions and Suggested Action Points

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

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

4.1.2 Export in Thane district

The district provides export opportunities for following key industrial products:

a. Machinery, machine tools and parts except electrical machinery together with the iron and steel industry and metal products,
b. Cotton and non-cotton power looms
c. Food processing industries like grain mill products, Bakery products, Cocoa, Chocolate and Sugar Confectionery, Salt, ice, slaughtering, preparation and preservation of meat, dairy products, canning and preservation of fruits and vegetables, canning, preserving and processing of fish
d. Wood products like plywood and veneer, wooden boxes, barrels, bamboo, cane baskets, bobbins, industrial fixtures, cork & cork products
e. Sophisticated industries such as manufacture of prime movers, boilers, refrigerators, machine tools, computing and accounting machinery, industrial machinery for food and textile industries, machinery for chemicals, paper and cement industries.

From the district, ladyfingers / okra is being exported to the extent of 1500 MT to Europe and Arabian countries. Department of Agriculture is helping farmers in export of ladyfingers.

Pre-shipment and post shipment Export Credit is largely regulated through directives / guidelines issued by RBI, DGFT & FEDAI and followed by the banks and presently being extended finance at concessional rates with flexibility in financing norms.

Financial support to exporters up to 90% of FOB (Freight On Board) value of exports are provided by most of the banks based on the instruction of government to boost exports. Some banks extend financial support of 100% export value, with a narrow interest rate fixed by government from time to time.

Credit flow to export sector during 2021-22 was ₹ 158.19 crore.

4.1.3 Assessment of credit potential for financial year 2023-24 (in both physical and financial terms)

Credit potential under the sector is given in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Export Credit for various commodities	No.	200.00	180.00	36000.00	32400.00
					Total	**32400.00**

Block-wise / activity-wise potential given in Annexure I

4.2 Education

4.2.1 Introduction

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

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

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

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

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

Central Sector Interest Subsidy (CSIS) Scheme

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

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

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

National Education Policy 2020

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

Economic Survey of Maharashtra 2021-22 – Education

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

Action Points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
- Conducting campus recruitment drives/.09.2maximum placement of students graduating from specialised/vocational institutions, etc will encourage many students for availing education.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Banks may assess the employability and expected remuneration attached to the course and also the institution's standing in a realistic manner to ensure that repayment of loan is ensured.
- There is a mismatch between the higher cost of education and the potential income levels of students after completion of education in some professional courses, which needs to be addressed.
- While the banks may pro-actively finance new cases to deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Awareness on financial discipline may be created by Banks among college students towards prompt repayment of loans.

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

4.2.2 Education in Thane district

As per 2011 census, the total population of undivided district was 80.70 lakh of which 86.17% population is urbanized. The overall literacy rate was 87.24%, while male literacy was 90.57% and female literacy was 83.37%.

As per district economic survey 2021, in Thane district, there are 249 colleges having 2.16 lakh students. In addition, there are 18 technical schools with total student capacity of 2400 students, 33 engineering institutes in the district. Further, there is one medical college.

The ground level credit flow under the sector during the last three years was ₹ 229.82 crore in 2019-20, ₹ 101.81 crore in 2020-21 and ₹ 165.37 crore in 2021-22.

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

The credit potentials for education are estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Education Loans	No.	10.00	2500	25000.00	22500.00
	Total					**22500.00**

The block wise/activity wise projections are given in Annexure I.

4.3 Housing

4.3.1 Introduction

The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects.
As per the RBI guidelines on Priority Sector Lending (RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 Updated on 26 October 2021):

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

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

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

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

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

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

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

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

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

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

" Taking into account the increase in housing prices since the limits were last revised and considering the customer needs, it has been decided to increase the existing limits on individual housing loans by cooperative banks. Accordingly, as regards RCBs (State

Cooperative Banks and District Central Co-operative Banks), the limits shall increase from 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.

Action Points:

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

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

4.3.2 Housing in Thane district

Owing to Mumbai's limitations to absorb more number of people, Thane district with its 6 Municipal Corporations and 2 Municipal Councils has good potential for housing activity. Housing construction is one of the key activities in the district.

The ground level credit flow under the sector during the last three years was ₹ 1205.19 crore in 2019-20, ₹ 835.80 crore in 2020-21 and ₹ 3731.38 crore in 2021-22.

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

The credit potentials for housing are estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Housing loan for new houses (Metro)	No.	45.00	4100	184500.00	147600.00
2	Housing loan for new houses (Others)	No.	30.00	4200	126000.00	100800.00
3	House repairs (Metro)	No.	10.00	3600	36000.00	28800.00
4	House repairs (Others)	No.	6.00	4100	24600.00	19680.00

5	Dwelling unit for Slum Clearance / Housing for Economically Weaker Section	No.	12.50	2250	28125.00	22500.00
Total						**319380.00**

The block wise/activity wise projections are given in Annexure. While preparing projections past trends in credit flow to the sector, Housing for all schemes, etc. have been taken into account.

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Chapter 5 : Credit Potential for Infrastructure support

5.1 Infrastructure Support- Public Investment

5.1.1 Status of infrastructure

Provision of adequate and quality infrastructure in rural areas is necessary for increasing the productivity and efficiency of agriculture, improving the credit absorption capacity, enhancing the productivity of crops and livestock, generating employment and increasing farmers' income thereby minimizing the incidence of rural poverty.

As availability of infrastructure in the district indicates index of development status, attempt to assess adequacy of appropriate infrastructure essential to exploit full development potential has been made through certain identified indicators and also a comparison with the state index.

Irrigation: Bhatsa is the main river of the district. Since, the net irrigated area of the district is low, minor / micro irrigation has lot of potential in the district.

Communication: The communication facilities are satisfactory in the district.

Agriculture Market Centers: The APMC at Vashi, Navi Mumbai is one of the biggest market for agriculture produce**.** In addition, there are 5 APMCs at taluka level. The existing market-yards may have to be modernized to cater to additional demand.

5.1.2 Sector-wise critical infrastructure gaps assessed in the PLP

The sector-wise critical infrastructure gaps assessed in the PLP are as under:

Sr. No.	Sector	Critical Infrastructure Identified
1	Crop production, maintenance and marketing, Storage Godowns / Market Yards	There is a need to create adequate storage, more APMC markets, post-harvest infrastructure, including for perishable and price sensitive crops. The system of negotiable warehouse receipts needs to be introduced. More markets, storage and post-harvest operation facilities.
2	Water Resources	Net irrigated area is very low. It needs to be increased through construction of small/medium rainwater harvesting structures. MSEDCL need to expedite provision of electricity connections to pending applicants.
3	Plantation and Horticulture	Necessary to bring more area under drip and micro irrigation for efficient use of water. Hi-tech Nurseries, refer vans, cold storages for vegetables/fruits Thane district has been selected for Alphonso mango AEZ by APEDA. The project may be taken up on priority.
4	Animal Husbandry – Dairy Development	More veterinary dispensaries, AI centers, Live stock markets. Breeding farms for rams and bucks
5	Fisheries	The fish landing centre lacks basic amenities for fish landing, cold chain and processing, boat repair and maintenance. There is a need to expand and strengthen preservation and processing facilities.

5.1.3 Rural Infrastructure Development Fund

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.40,000 crore for FY 2021-22 under RIDF XXVII, the cumulative allocation has reached ₹ 4,18,408.73 crore including ₹ 18,500 crore under Bharat Nirman.

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

5.1.4 Status of RIDF in Maharashtra

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

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

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

5.1.5 Status of RIDF in the district

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

Sr. No.	Sector	No. of Projects	RIDF Loan (₹ lakh)	% share in total
1	Fishery	1	969.00	9.24%
2	Bridge	49	6267.61	59.78%
3	Road	8	960.31	9.16%
4	Rural Roads*	6	1941.33	18.52%
5	Warehouse	1	345.41	3.29%
	Total	**65**	**10483.66**	**100.00%**

* Loan to Mukhya Mantri Gram Sadak Yojna

The infrastructure projects funded under RIDF resulted in improved connectivity from rural areas to Block headquarters resulting in improved marketing facilities for agricultural produce and improvement in social infrastructure available to the rural populace, better agro-storage facility.

5.1.6 Potential Sectors for Support under RIDF in the District

i. Rural Roads & Bridges network - improving connectivity
ii. Irrigation projects - more intensive finance to ensure completion and potential creation for agricultural purpose
iii. Micro irrigation for optimum water utilisation
iv. Animal Husbandry Sector
v. Fisheries - Inland and Marine Fisheries infrastructure
vi. Rural Godowns, Cold Storages, Market yards, Rural Haats, Cold Chains, Export Facilitation Centres, etc.
vii. Public Health Institutions' Infrastructure
viii. Agro Processing Sector Infrastructure
ix. Agriculture / Horticulture Farms

5.1.7 Long Term Irrigation fund (LTIF)

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were prirotized 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.12279.25 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.

5.1.8 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 ₹ 3285.69 crore has been disbursed so far.

5.2 Social Infrastructure involving Bank Credit

5.2.1. Introduction

i. 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

ii. 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.

iii. 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).

iv. As per district economic survey 2021, in Thane district, there are 249 colleges having 2.16 lakh students. In addition, there are 18 technical schools with total student capacity of 2400 students, 33 engineering institutes in the district. Further, there is one medical college.

v. There were 33 PHCs were available in the district. Taking into account the size and population of the district the, infrastructure for education and health is found to be not adequate.

vi. As per district economic survey 2021, there are 807 villages having habitation, of which 523 villages have drinking water facility. Further, 95 villages are provided water with tanker. Remaining 189 villages have not drinking water facility.

vii. As per district economic survey 2021, only 9 families in rural areas were not having toilet facility.

5.2.2 Infrastructure and Linkage support available, planned and gap

i. Adequate number of construction companies in the district are available to take up construction of schools /hospitals, etc.

ii. Adequate raw material for construction of buildings available.

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

Credit flow to the sector during 2021-22 was ₹ 4.62 crore

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

Estimates for credit flow under Social Infrastructure are given in following table:

			(Amount in ₹ Lakh)			
Sr. No.	**Activity**	**Unit**	**Unit Cost**	**Physical Units**	**TFO**	**Bank Loan**
1	Drinking Water Purifying RO plants	No.	10.00	300	3000.00	2400.00
2	Construction of Primary Health Centres	No.	20.00	55	1100.00	880.00
3	Construction of School buildings	No.	150.00	75	11250.00	9000.00
4	Sanitation units	No.	0.15	625	93.75	75.00
					Total	**12355.00**

The block-wise /activity-wise projections are given in Annexure- I.

5.2.4 Critical Interventions required to make definitive impact

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

5.2.5 Suggested action points at District Level

State Govt:

i. A large number of projects have been sanctioned by NABARD under the various funds mentioned above. 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.

ii. Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e. DPC, BLBC, etc.

iii. Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.

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

Banks

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

5.3 Renewable Energy

5.3.1 Introduction

Clean energy is the "Need of the Hour" for mooting development process on a sustainable basis. As the world witnesses a growth in demand for clean energy, the generation of power through new and renewable energy has been the thrust area of every state and central government. Government of Maharashtra recognizes green energy as one of its focus sectors and has thus emerged as one of the leading States of India's future renewable energy programme.

As per the Revised Priority Sector guidelines issued by RBI vide Circular dated 04 September 2020; Bank loans up to a limit of ₹ 30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹ 10 lakh per borrower. Considering the cattle wealth in the district, there is a scope for financing bio-gas plants along with dairy units, so as to enable better use of animal dung and creation of additional source of energy.

Ground level credit flow to renewable energy sector during 2019-20 was ₹ 97.29 crore and in 2020-21 it was ₹ 150.2 crore and Rs,2.57 crore in 2021-22.

5.3.2 Infrastructure and Linkage support available, planned and gap

i. Biogas: Biogas has proved to be an important source of non-conventional energy. It meets the fuel requirements of the beneficiaries. Keeping in view large cattle population biogas is low cost renewable energy source.

ii. Usage of renewable sources of energy is low in the district. As such, the data on the number of solar or other renewable sources units financed by the banks is not available. However, there is potential for finance by the banks, more particularly, solar home lights and solar water heating systems.

iii. Non-conventional energy sources are one of the thrust areas for which NABARD extends 100 % refinance for loans extended by banks.

5.3.3 Assessment of credit potential for financial year 2023-24

The credit potential are as indicated in the table below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Biogas Plants	No.	0.22	125	27.50	24.75
2	Solar light system	No.	2.50	200	500.00	250.00
3	Biofuel unit by Municipality	No.	250.00	5	1250.00	625.00
4	Solar water pumps	No.	3.00	32	96.00	48.00
	Solar Based Power Generator	No.	1500.00	5	7500.00	6000.00
					Total	**6947.75**

The block wise/activity wise projections are given in Annexure I.

5.3.4 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote the sector.

5.3.5 Suggested action points:

State Government

i. Bank branches and Government offices may use solar energy for internal lighting to promote its use and demonstration purpose.

Banks

i. Agro-processing industries and corporations etc. to be sensitized to set up downstream units such as cogeneration units. Such units may be supported.

ii. Financing solar pumps and lighting systems under Jawaharlal Nehru National Solar Mission (JNNSM) should be encouraged by bankers in a big way.

5.3.6 Other related matter

The PM-KUSUM Scheme was launched in 2019 with 3 components:

Component-A: For Setting up of 10,000 MW of Decentralized Grid Connected Renewable Energy Power Plants on barren land. Under this component, renewable energy based power plants (REPP) of capacity 500 kW to 2 MW will be setup by individual farmers/ group of farmers/ cooperatives/ panchayats/ Farmer Producer Organisations (FPO)/Water User associations (WUA) on barren/fallow land. These power plants can also be installed on cultivable land on stilts where crops can also be grown below the solar panels. The renewable energy power project will be installed within five km radius of the sub-stations in order to avoid high cost of sub-transmission lines and to reduce transmission losses. The power generated will be purchased by local DISCOM at pre-fixed tariff

Component-B: For Installation of 17.50 Lakh stand-alone solar agriculture pumps. Under this Component, individual farmers will be supported to install standalone solar Agriculture pumps of capacity up to 7.5 HP for replacement of existing diesel Agriculture pumps / irrigation systems in off-grid areas, where grid supply is not available. Pumps of capacity higher than 7.5 HP can also be installed, however, the financial support will be limited to 7.5 HP capacity

Component-C: For Solarisation of 10 Lakh Grid Connected Agriculture Pumps. Under this Component, individual farmers having grid connected agriculture pump will be supported to solarise pumps. The farmer will be able to use the generated solar power to meet the irrigation needs and the excess solar power will be sold to DISCOMs at pre-fixed tariff

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Chapter 6 : Informal Credit Delivery System

6.1 Credit Potential for SHGs

6.1.1 Introduction:

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

6.1.2 Status of SHG-BLP in Thane:

Thane district: Block-wise details of potential available for promotion and savings linkage of SHGs

Sr. No.	Name of the block	Rural households (2011)	Total potential for promotion of SHGs (Rural Area only)	No of SHGs savings linked as on 31.3.2022 *	Balance potential as on 31.3.2022	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and Savings linked during 2023-24
1	Thane	3304	330	861	0	0	0
2	Ambernath	27762	2776	833	1943	20	22
3	Kalyan	66667	6667	1116	5551	90	2800
4	Murbad	36450	3645	2149	1496	130	1200
5	Bhiwandi	60211	6021	8686	0	0	400
6	Shahapur	49101	4910	5979	0	0	345
7	Ulhasnagar	0	0	583	0	0	0
	District Total	**243495**	**24350**	**20207**	**8990**	**240**	**4767**

* contains figures from Urban area

Thane district: Block-wise details of potential for credit linkage of SHGs (Rural areas)

Sr. No.	Block	Total SHGs linked	No. of SHGs Credit linked as on 31.3.2022	Bank loan disbursed as on 31st March 2022	Total Bank Loan outstanding as on 31st March 2022	Potential for Credit linkage		
						Total SHGs available for credit linkage	Fresh	Repeat
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**
1	Thane	861	861	NA	NA	287	0	287
2	Ambernath	833	833	NA	NA	300	22	278
3	Kalyan	1116	1116	NA	NA	3172	2800	372
4	Murbad	2149	2149	NA	NA	1916	1200	716
5	Bhiwandi	8686	8686	NA	NA	3295	400	2895
6	Shahapur	5979	5979	NA	NA	2338	345	1993
7	Ulhasnagar	583	583	NA	NA	194	0	194
	District Total	**20207**	**20207**	**0.00**	**0.00**	**11502**	**4767**	**6735**

6.1.3 Issues related to Micro finance

i. Overall, the SHG movement in the district gained momentum after introduction of MSRLM program in the district. The NPA level under SHGs financed was increasing.
ii. Under NRLM, the introduction of interest subvention for the BPL groups has created good awareness.
iii. The groups need to be addressed for skill development.
iv. Banks are not able to supervise the SHGs financed due to staff constraints.
v. Banks need to strengthen rating system of SHGs, without depending much on the rating done by NGOs. Monitoring mechanism of SHGs by NGOs has to be strengthened.
vi. Credit appraisal of SHGs is missing while doing the financing of MSRLM cases.

6.2 Credit Potential for Others

6.2.1 Introduction

i. In terms of revised RBI guidelines on Priority Sector Lending following loans are covered under PSL: Loans not exceeding ₹ 1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹ 1.00 lakh and for non-rural areas it does not exceed ₹ 1.60 lakh, and loans not exceeding ₹ 2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs. Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding ₹ 1.00 lakh per borrower to prepay their debt to non-institutional lenders. Loans sanctioned to State Sponsored Organisations 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 organisations. Loans up to ₹ 50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.
ii. Other activities viz. Retail Trade, Self-Employed Professionals, Small Road and Water Transport Operators (SRWTO), which were earlier covered under OPS are now covered under MSME.
iii. The district has very good scope for financing various activities through SHG and JLG mode. Banks had also been advised to extend loans to distressed persons to prepay non-institutional lenders.

6.2.2 Infrastructure and Linkage support available, planned and gap

Adequate repairs and after sales service facilities are available in the district for this activity. Vocational training facilities are being made available by RSETI established by Bank of Maharashtra for the purpose of generating more employment opportunities especially in rural area. Further, with advent of Skill India programme, numerous NGOs/ Institutes are imparting trainings on various vocational subject. Therefore, there will not be any dearth of skilled manpower to take up various activities.

6.2.3 Assessment of credit potential for financial year 2023-24

The credit potential under this sector has been made as per details given in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Consumption	No.	1.00	6150	6150.00	4920.00
2	Loan to distressed persons	No.	2.50	6900	17250.00	17250.00
3	SHG/JLG	No.	2.00	12200	24400.00	24400.00
4	Other-Misc.	No.	1.00	12900	12900.00	12900.00
					Total	**59470.00**

Loans to Transport, Self-employed professionals and retail / small business are incorporated in in MSME chapter under Service sector. This was previously shown as part of OPS. The block wise/activity wise projections are given in Annexure.

6.4 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote the sector.

6.5. Suggested action Points:

Banks

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

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

iii. Opportunities have increased for financing trade under MUDRA scheme, banks may take advantage of the same.

6.6 Other related matter

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

6.7 Panchayat Extension to Scheduled Areas Act (PESA), 1996 – Thane district

The Secretary to Hon'ble Governor, Maharashtra vide his letter dated 19.08.2013 has conveyed Hon'ble Governor's concern about meeting Priority Sector targets not only in the state but also in the Scheduled Area blocks coming under PESA Act. Accordingly, the percentage target of credit projected should not be less than the percentage of the population of that block to the total population of the district.

In Thane district, 3 blocks have been covered under PESA Act. As per 2011 Census, total population of Thane district is 80.70 lakh of which around 5.26% population belongs to Scheduled Tribe. Three blocks of Thane district come under PESA Act, 1996 of which Shahapur taluka is predominantly tribal and the other two talukas viz. Bhiwandi and Murbad are partially tribal. While preparing PLP, special attention is given to these talukas. The details of percentage of ST population and percentage of share in PLP projections for the year 2023-24 in all tribal talukas of the district are indicated in the following table:

(Amount in ₹ lakh)

Sr. No.	Name of Block	District Population	Name of the block under PESA	Block Population	% of population	PL 2022-23 projection	% of PLP – Credit projections
1	Bhivandi	8065032	Bhivandi	1141386	14.15%	500993.29	20.54%
2	Shahapur	8065032	Shahapur	314103	3.89%	153153.11	6.28%
3	Murbad	8065032	Murbad	190652	2.36%	130477.61	5.35%
	Total	**8065032**					

As against the Total Priority Sector projections of ₹ 24,394.84 crore for the district as presented in this PLP 2023-24, the percentage of block projection to district projection in the PLP for the total priority sector is more than the percentage of Block- Population to District population, as can be seen from the above table.

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District Specific Action Points

- Focus on micro irrigation to be given for vegetables and horticulture crops and majority of area needs to be brought under micro irrigation. Shahapur, Bhiwandi and Murbad blocks have potential for micro irrigation promotion.
- Drip irrigation needs to be promoted alongwith horticulture activity for conservative use of water and ensuring availability of water for irrigation.
- The community lift irrigation schemes may include solar energy for running the prime mover. Remotely located pumps may be run by solar energy.
- There is a need to promote backyard poultry in tribal areas. Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds may be promoted through SHGs.
- Unemployed youths in the rural areas may be encouraged to take up stall-fed goat farm activities in selected pockets of the district so as to create a demonstrative effect about benefits of this activity.
- There is a good demand for pork in Mumbai region as well as potential for export. AH department may promote commercial piggery through selected farmers with institutional finance.
- There is huge water-spread area of ponds, which is not being tapped for inland fisheries. Government may take necessary steps for utilising the potential for fisheries.
- Possibilities of promoting shrimp farming on cluster basis may be explored by creating common infrastructures like water involving peripheral dykes, water intake structures/disposal, waste treatment facility, peeling sheds, chill room, approach roads, etc.
- Proximity of the district to metropolitan city of Mumbai is the big advantage to the entrepreneur to set up the MSME units to serve the market.
- Road connectivity, lack of entrepreneurship, skills and awareness are the major factors for lack of industrialization in some parts of the district like Shahapur and Murbad talukas. There is a need to provide local skilled manpower for the factories in the district.
- Crop loans may be popularised in Financial Literacy Awareness Programmes (FLAPs) and through Financial Literacy Centres (FLCs) opened by banks.
- Banks to encourage construction of water harvesting structures such as polysheet lined farm ponds, cement water tanks, etc. considering limited success of borewells / open wells in the district.
- Banks may provide working capital loans to the fisheries cooperative societies and fisherman on a large scale under KCC scheme.
- The banks may provide term loans for establishment of ice factories. Further, the term loans may be provided for expansion of ice factories.
- Awareness creation among farmers for adoption of PMFBY, weather based crop insurance.
- Wide publicity for bank finance to rural beneficiaries for Stand Up India & Mudra, CMEGP and PMEGP schemes.

Annexure I: Activity-wise and Block-wise physical and financial projections – 2023-24

(Amount ₹ Lakh)

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
I. Credit Potential for Agriculture											
A. Farm Credit											
i) Crop Loan											
Paddy	0.65	Ha	Phy.	331	11622	10233	9767	3215	3046	0	38214
		100.00%	FA	215.15	7554.30	6651.45	6348.55	2089.75	1979.90	0.00	24839.10
Nagli	0.40	Ha	Phy.	0	0	1309	168	0	0	0	1477
		100.00%	FA	0.00	0.00	523.60	67.20	0.00	0.00	0.00	590.80
Pulses	0.35	Ha	Phy.	0	100	400	300	55	0	50	905
		100.00%	FA	0.00	35.00	140.00	105.00	19.25	0.00	17.50	316.75
Oilseeds	0.35	Ha	Phy.	0	0	50	50	0	0	0	100
		100.00%	FA	0.00	0.00	17.50	17.50	0.00	0.00	0.00	35.00
Vegetables	0.70	Ha	Phy.	15	530	467	446	146	139	0	1743
		100.00%	FA	10.50	371.00	326.90	312.20	102.20	97.30	0.00	1220.10
Mango (Maintenance only)	1.45	Ha	Phy.	0	50	20	50	50	0	10	180
		100.00%	FA	0.00	72.50	29.00	72.50	72.50	0.00	14.50	261.00
Others	0.35	Ha	Phy	0	150	150	150	25	25	25	525
		100.00%	FA	0.00	52.50	52.50	52.50	8.75	8.75	8.75	183.75
Sub Total			**FA**	**225.65**	**8085.30**	**7740.95**	**6975.45**	**2292.45**	**2085.95**	**40.75**	**27446.50**
Post Harvest / Household/consumption requirements (10% of subtotal)		10%	FA	22.57	808.53	774.10	697.55	229.25	208.60	4.08	2744.65
Repairs and Maintenance of farm assets (20% of subtotal)		20%	FA	45.13	1617.06	1548.19	1395.09	458.49	417.19	8.15	5489.30
Grand Total- i				**293.35**	**10510.89**	**10063.24**	**9068.09**	**2980.19**	**2711.74**	**52.98**	**35680.45**
ii) Water Resources											

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Dug Wells / New Wells	1.20	No.	Phy	0	200	300	200	75	0	50	825
		90.00%	FA	0.00	216.00	324.00	216.00	81.00	0.00	54.00	891.00
Bore Wells	0.38	No.	Phy	0	400	600	400	200	0	100	1700
		90.00%	FA	0.00	136.80	205.20	136.80	68.40	0.00	34.20	581.40
Irrigation Pump Set (Electric)	0.40	No.	Phy	0	500	500	500	300	0	100	1900
		90.00%	FA	0.00	180.00	180.00	180.00	108.00	0.00	36.00	684.00
Drip- P&H (2.5m x 2.5m)	0.60	Ha	Phy	0	300	325	300	175	0	50	1150
		90.00%	FA	0.00	162.00	175.50	162.00	94.50	0.00	27.00	621.00
Drip Set - Vegetables (0.75 m x 0.75 m)	1.10	Ha	Phy	0	340	400	320	160	0	60	1280
		90.00%	FA	0.00	336.60	396.00	316.80	158.40	0.00	59.40	1267.20
Lift Irrigation	14.00	Ha	Phy	0	50	60	40	25	0	0	175
		90.00%	FA	0.00	630.00	756.00	504.00	315.00	0.00	0.00	2205.00
Sprinkler Set	0.40	Ha	Phy	0	200	200	200	75	0	75	750
		90.00%	FA	0.00	72.00	72.00	72.00	27.00	0.00	27.00	270.00
Deepening / Renovation Of Well	0.45	No.	Phy	0	100	150	125	75	0	50	500
		90.00%	FA	0.00	40.50	60.75	50.63	30.38	0.00	20.25	202.50
Pipeline (1000 m Unit)	1.55	No.	Phy	0	175	125	100	50	0	25	475
		90.00%	FA	0.00	244.13	174.38	139.50	69.75	0.00	34.88	662.63
Farm Ponds (Plastic Lined) with irrigation equipments	2.50	No.	Phy	0	180	180	180	100	0	50	690
		90%	FA	0.00	405.00	405.00	405.00	225.00	0.00	112.50	1552.50
Total - Water Resources			**FA**	**0.00**	**2423.03**	**2748.83**	**2182.73**	**1177.43**	**0.00**	**405.23**	**8937.23**
iii) Farm Mechanisation				45	270	270	270	180	0	135	
Tractors	7.50	No.	Phy	9	30	30	30	30	0	15	144
		90%	FA	60.75	202.50	202.50	202.50	202.50	0.00	101.25	972.00
Power Tillers	3.25	No.	Phy	15	450	360	300	150	0	90	1365
		90%	FA	43.88	1316.25	1053.00	877.50	438.75	0.00	263.25	3992.63
Paddy transplanters	0.90	No.	Phy	15	300	300	300	240	0	90	1245
		90%	FA	12.15	243.00	243.00	243.00	194.40	0.00	72.90	1008.45

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Miscellaneous farm equipments / machineries	1.00	No.	Phy	120	450	450	300	60	60	60	1500
		90.00%	FA	108.00	405.00	405.00	270.00	54.00	54.00	54.00	1350.00
Multi-crop Thresher	0.80	No.	Phy	15	90	90	90	60	0	45	390
		90.00%	FA	10.80	64.80	64.80	64.80	43.20	0.00	32.40	280.80
Total - Farm Mechanisation			**FA**	**235.58**	**2231.55**	**1968.30**	**1657.80**	**932.85**	**54.00**	**523.80**	**7603.88**
iv) Plantation / Horticulture				0	80	160	80	80	0	40	
Mango	1.55	Ha	Phy	0	120	160	160	100	0	80	620
		90.00%	FA	0.00	167.40	223.20	223.20	139.50	0.00	111.60	864.90
Sapota	1.29	Ha	Phy	0	40	80	40	40	0	20	220
		90.00%	FA	0.00	46.44	92.88	46.44	46.44	0.00	23.22	255.42
Floriculture - Jasmin -5 Guntha	1.00	No.	Phy	0	50	50	50	10	0	20	180
		90.00%	FA	0.00	45.00	45.00	45.00	9.00	0.00	18.00	162.00
Floriculture - Rose-5 Guntha Poly-house	6.50	No.	Phy	0	20	20	20	4	0	4	68
		90.00%	FA	0.00	117.00	117.00	117.00	23.40	0.00	23.40	397.80
Floriculture-Carnation-5 Guntha Poly-house	7.20	No.	Phy	0	24	24	24	4	0	4	80
		90.00%	FA	0.00	155.52	155.52	155.52	25.92	0.00	25.92	518.40
Floriculture- Gerbera-5 Guntha Poly-house	6.25	No.	Phy	0	24	24	24	4	0	4	80
		90.00%	FA	0.00	135.00	135.00	135.00	22.50	0.00	22.50	450.00
Vegetable-5 Guntha Poly-house	5.50	No.	Phy	0	40	40	40	8	0	8	136
		90.00%	FA	0.00	198.00	198.00	198.00	39.60	0.00	39.60	673.20
Drumstick	0.60	Ha	Phy	0	15	15	15	0	0	0	45
		90.00%	FA	0.00	8.10	8.10	8.10	0.00	0.00	0.00	24.30
Medicinal & Aromatic Plants	1.50	Ha	Phy	0	5	5	5	0	0	0	15
		90.00%	FA	0.00	6.75	6.75	6.75	0.00	0.00	0.00	20.25
Nursery	3.00	Ha	Phy	0	3	3	3	0	0	1	10
		90.00%	FA	0.00	8.10	8.10	8.10	0.00	0.00	2.70	27.00
Total - Plantation & Horticulture			**FA**	**0.00**	**887.31**	**989.55**	**943.11**	**306.36**	**0.00**	**266.94**	**3393.27**

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
v. Forestry & Waste Land Devpt.											
Agro Forestry (Acacia, Subabul, Neem)	0.80	ha	Phy	0	10	30	30	10	0	10	90
		90.00%	FA	0.00	7.20	21.60	21.60	7.20	0.00	7.20	64.80
Farm Forestry (Teak, Shisham)	0.50	Ha	Phy	0	15	30	20	10	0	5	80
		90.00%	FA	0.00	6.75	13.50	9.00	4.50	0.00	2.25	36.00
Wasteland development(Soil and Water Conservation measures)	0.25	Ha	Phy	0	20	20	20	5	0	5	70
		90.00%	FA	0.00	4.50	4.50	4.50	1.13	0.00	1.13	15.75
Total Forestry & Waste Land Devpt.			**FA**	**0.00**	**18.45**	**39.60**	**35.10**	**12.83**	**0.00**	**10.58**	**116.55**
vi) Animal Husbandry (Dairy)											
Cross Breed Cows (2-Animal Unit)	1.33	No.	Phy	5	20	20	20	0	0	5	70
		90.00%	FA	5.99	23.94	23.94	23.94	0.00	0.00	5.99	83.79
Graded Buffaloes (2 Animal Unit)	1.54	No.	Phy	5	150	150	100	40	5	10	460
		90.00%	FA	6.93	207.90	207.90	138.60	55.44	6.93	13.86	637.56
Calf Rearing (Heifer) -20 Animals Unit	9.70	No.	Phy	0	6	6	6	3	0	3	24
		90.00%	FA	0.00	52.38	52.38	52.38	26.19	0.00	26.19	209.52
Mini Dairy Unit (10 Animals)	10.00	No.	Phy	6	36	36	36	24	0	6	144
		90.00%	FA	54.00	324.00	324.00	324.00	216.00	0.00	54.00	1296.00
Veterinary Clinic	2.50	No.	Phy	0	5	5	5	0	0	4	19
		90.00%	FA	0.00	11.25	11.25	11.25	0.00	0.00	9.00	42.75
Bulk Milk Coolers	20.00	No.	Phy	8	8	4	4	8	8	8	48
		90.00%	FA	144.00	144.00	72.00	72.00	144.00	144.00	144.00	864.00
Indigenous Cows	0.51	No.	Phy	0	90	90	90	90	0	100	460
		90.00%	FA	0.00	41.31	41.31	41.31	41.31	0.00	45.90	211.14
Working capital for dairy farming (10 Animal Unit)	1.38	No.	Phy	400	400	400	400	300	300	400	2600
		100%	FA	552.00	552.00	552.00	552.00	414.00	414.00	552.00	3588.00
Total-Animal Husbandry (Dairy)			**FA**	**762.92**	**1356.78**	**1284.78**	**1215.48**	**896.94**	**564.93**	**850.94**	**6932.76**

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
vii) Animal Husbandry (Poultry)											
Commercial Broiler (2000 birds unit)	4.48	No.	Phy	30	720	720	720	270	90	90	2640
		90.00%	FA	120.96	2903.04	2903.04	2903.04	1088.64	362.88	362.88	10644.48
Commercial Layer unit (2000 birds Unit)	8.00	No.	Phy	30	120	120	90	90	30	30	510
		90.00%	FA	216.00	864.00	864.00	648.00	648.00	216.00	216.00	3672.00
Backyard desi bird poultry (100 birds)	0.15	No.	Phy	0	200	300	300	200	0	100	1100
		90.00%	FA	0.00	27.00	40.50	40.50	27.00	0.00	13.50	148.50
Feed Plant (1 Ton / hr)	18.00	No.	Phy	0	8	1	4	4	0	2	19
		90.00%	FA	0.00	129.60	16.20	64.80	64.80	0.00	32.40	307.80
Other-Broiler Processing Units	5.50	No.	Phy	20	10	5	5	5	5	5	55
		90.00%	FA	99.00	49.50	24.75	24.75	24.75	24.75	24.75	272.25
Working capital for Broiler farming (5000 birds unit)	6.68	No.	Phy	40	80	80	80	40	40	40	400
		100%	FA	267.20	534.40	534.40	534.40	267.20	267.20	267.20	2672.00
Working capital for Layer farming (5000 birds unit)	5.38	No.	Phy	6	12	12	12	12	6	12	72
		100%	FA	32.28	64.56	64.56	64.56	64.56	32.28	64.56	387.36
Working capital for Backyard poultry (100 birds unit)	0.11	No.	Phy	10	60	60	60	10	10	20	230
		100%	FA	1.07	6.42	6.42	6.42	1.07	1.07	2.14	24.61
Total- Animal Husbandry (Poultry)			**FA**	**736.51**	**4578.52**	**4453.87**	**4286.47**	**2186.02**	**904.18**	**983.43**	**18129.00**
viii) Animal Husbandry (Goat /Piggery)											
Commercial Goat Rearing (100+5 animals)	10.00	No.	Phy	0	50	60	60	20	0	20	210
		90.00%	FA	0.00	450.00	540.00	540.00	180.00	0.00	180.00	1890.00
Goat Rearing (10+1)	0.89	No.	Phy	0	200	250	200	60	0	20	730
		90.00%	FA	0.00	160.20	200.25	160.20	48.06	0.00	16.02	584.73
Pig Rearing (20+4)	8.00	No.	Phy	0	50	50	50	0	0	0	150
		90.00%	FA	0.00	360.00	360.00	360.00	0.00	0.00	0.00	1080.00

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Working Capital for Goat Farming (10+1 unit)	1.06	No.	Phy	20	160	160	160	40	40	40	620
		100%	FA	21.20	169.60	169.60	169.60	42.40	42.40	42.40	657.20
Total-Animal Husbandry (Goat/piggery)			**FA**	**21.20**	**1139.80**	**1269.85**	**1229.80**	**270.46**	**42.40**	**238.42**	**4211.93**
ix) Fisheries											
a) Inland											
Fish Pond / Tank Unit (New)	2.25	ha	Phy	0	10	10	10	2	0	5	37
		90.00%	FA	0.00	20.25	20.25	20.25	4.05	0.00	10.13	74.93
Renovation Of Existing Ponds /Tanks	1.80	ha	Phy	0	5	10	10	0	0	3	28
		90.00%	FA	0.00	8.10	16.20	16.20	0.00	0.00	4.86	45.36
Fresh Water Prawn	4.25	ha	Phy	0	5	5	5	3	0	3	21
		90.00%	FA	0.00	19.13	19.13	19.13	11.48	0.00	11.48	80.33
Ornamental Fisheries	23.50	No.	Phy	1	0	0	0	0	1	0	2
		90%	FA	21.15	0.00	0.00	0.00	0.00	21.15	0.00	42.30
Seed hatcheries / Nurseries	6.00	No.	Phy	1	0	0	0	0	0	0	1
		90%	FA	5.40	0.00	0.00	0.00	0.00	0.00	0.00	5.40
Working Capital- Fresh Water Fisheries	1.45	No.	Phy	20	150	200	200	50	50	50	720
		100%	FA	29.00	217.50	290.00	290.00	72.50	72.50	72.50	1044.00
b) Marine Fisheries											
Mechanised Boats	25.00	No.	Phy	6	0	0	0	0	0	0	6
		90.00%	FA	135.00	0.00	0.00	0.00	0.00	0.00	0.00	135.00
ICDP (Value Addition)	4.50	No.	Phy	10	0	0	0	0	0	0	10
		90.00%	FA	40.50	0.00	0.00	0.00	0.00	0.00	0.00	40.50
Others (Net, Tech. Upgradation)	2.80	No.	Phy	10	0	0	0	0	0	0	10
		90.00%	FA	25.20	0.00	0.00	0.00	0.00	0.00	0.00	25.20
Ice factories (200 MT)	15.00	No.	Phy	2	0	0	0	0	0	0	2
		90%	FA	27.00	0.00	0.00	0.00	0.00	0.00	0.00	27.00
Cold Storages (100 MT)	10.00	No.	Phy	2	0	0	0	0	0	0	2
		90%	FA	18.00	0.00	0.00	0.00	0.00	0.00	0.00	18.00

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Working Capital - Brackish Water Fisheries	1.55	No.	Phy	20	0	0	0	0	0	0	20
		100%	FA	31.00	0.00	0.00	0.00	0.00	0.00	0.00	31.00
Working Capital - Gil net / dol net fisheries Non-mechanised boats	0.25	No.	Phy	39	0	0	0	0	0	0	39
		100%	FA	9.75	0.00	0.00	0.00	0.00	0.00	0.00	9.75
Working Capital - Gil net / dol net fisheries Mechanised boats	1.55	No.	Phy	192	0	0	0	0	0	0	192
		100%	FA	297.60	0.00	0.00	0.00	0.00	0.00	0.00	297.60
Total - Fisheries			**FA**	**639.60**	**264.98**	**345.58**	**345.58**	**88.03**	**93.65**	**98.96**	**1876.36**
x) Other Activities											
Bullocks	0.55	No.	Phy	0	64	68	66	50	0	50	298
		90.00%	FA	0.00	31.68	33.66	32.67	24.75	0.00	24.75	147.51
Bullock Carts	0.30	No.	Phy	0	32	34	31	25	0	25	147
		90.00%	FA	0.00	8.64	9.18	8.37	6.75	0.00	6.75	39.69
FPO	25	No.	Phy	0	1.00	1.00	1.00	0.00	0.00	0.00	3
		90.00%	FA	0.00	22.50	22.50	22.50	0.00	0.00	0.00	67.50
Total - Other Activities			**FA**	**0.00**	**63.00**	**65.70**	**63.00**	**32.85**	**0.00**	**30.15**	**254.70**
Total Farm Credit (A=Sum i - x)				**2689.15**	**23474.12**	**23228.93**	**21027.69**	**8882.59**	**4370.90**	**3462.76**	**87136.12**
B. Agriculture Infrastructure											
i) Storage Godown/Market Yard											
Godown (1000 MT)	40.00	No.	Phy	100	100	80	40	80	40	40	480
		75.00%	FA	3000.00	3000.00	2400.00	1200.00	2400.00	1200.00	1200.00	14400.00
Market Yards	27.50	No.	Phy	0	1	1	1	1	0	0	4
		75.00%	FA	0.00	20.63	20.63	20.63	20.63	0.00	0.00	82.50
Cold storage (500 MT)	50.00	No.	Phy	20	80	20	20	20	20	20	200

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
		75.00%	FA	750.00	3000.00	750.00	750.00	750.00	750.00	750.00	7500.00
Cold chain (refer van, bulk milk cooler, etc.)	35.00	No.	Phy	8	20	8	8	8	8	8	68
		75.00%	FA	210.00	525.00	210.00	210.00	210.00	210.00	210.00	1785.00
Total- Storage Godown / Market Yards			**FA**	**3960.00**	**6545.63**	**3380.63**	**2180.63**	**3380.63**	**2160.00**	**2160.00**	**23767.50**
ii) Land Development, Soil Conservation and watershed Development											
Land Levelling	0.35	ha	Phy	0	525	675	675	300	0	300	2475
		75.00%	FA	0.00	137.81	177.19	177.19	78.75	0.00	78.75	649.69
Soil & Water Conservation	0.30	ha	Phy	0	500	750	625	375	0	375	2625
		75.00%	FA	0.00	112.50	168.75	140.63	84.38	0.00	84.38	590.63
Vermi compost	0.40	No.	Phy	0	200	300	300	200	0	50	1050
		75.00%	FA	0.00	60.00	90.00	90.00	60.00	0.00	15.00	315.00
Farm Ponds (Unlined)	2.00	No.	Phy	0	150	150	150	75	0	75	600
		75.00%	FA	0.00	225.00	225.00	225.00	112.50	0.00	112.50	900.00
Organic Farming	0.80	No.	Phy	0	400	375	375	250	0	225	1625
		75.00%	FA	0.00	240.00	225.00	225.00	150.00	0.00	135.00	975.00
Polythene Mulching	0.20	ha	Phy	0	250	250	250	125	0	125	1000
		75.00%	FA	0.00	37.50	37.50	37.50	18.75	0.00	18.75	150.00
Total - Land Development, SWC & WRD			**FA**	**0.00**	**812.81**	**923.44**	**895.31**	**504.38**	**0.00**	**444.38**	**3580.31**
iii) Others											
Tissue Culture	100.00	No.	Phy	0	1	1	1	1	0	1	5
		75.00%	FA	0.00	75.00	75.00	75.00	75.00	0.00	75.00	375.00
Seed production plots / expansion units /seed banks	0.75	No.	Phy	0	10	10	10	5	0	5	40
		90.00%	FA	0.00	6.75	6.75	6.75	3.38	0.00	3.38	27.00

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Bio-Fertilizer /Pesticide	23.00	No.	Phy	0	5	5	0	0	0	5	15
		75.00%	FA	0.00	86.25	86.25	0.00	0.00	0.00	86.25	258.75
Total – Others			**FA**	**0.00**	**168.00**	**168.00**	**81.75**	**78.38**	**0.00**	**164.63**	**660.75**
Subtotal - B				**3960.00**	**7526.44**	**4472.06**	**3157.69**	**3963.38**	**2160.00**	**2769.00**	**28008.56**
C) Agriculture Ancillary activities											
i) Food And Agro-Processing											
a) Working Capital											
Rice Mills	16.25	No.	Phy	0	24	24	24	24	0	15	111
		90.00%	FA	0.00	351.00	351.00	351.00	351.00	0.00	219.38	1623.38
Extra. Aroma / Medicinal /Edible Oils	2.25	No.	Phy	0	1	2	2	0	0	1	6
		90.00%	FA	0.00	2.03	4.05	4.05	0.00	0.00	2.03	12.15
Processing Spices/Pickles	2.38	No.	Phy	15	15	15	6	6	6	6	69
		90.00%	FA	32.06	32.06	32.06	12.83	12.83	12.83	12.83	147.49
Bakery Products	2.50	No.	Phy	30	15	15	15	15	15	15	120
		90.00%	FA	67.50	33.75	33.75	33.75	33.75	33.75	33.75	270.00
b) Term Loan											
Rice Mill With Sorting	65.00	No.	Phy	0	6	6	4	2	2	2	22
		80.00%	FA	0.00	312.00	312.00	208.00	104.00	104.00	104.00	1144.00
Processing Spices/Pickles	9.50	No.	Phy	3	3	3	3	3	3	3	21
		80.00%	FA	22.80	22.80	22.80	22.80	22.80	22.80	22.80	159.60
Extra. Aroma /Medicinal/Edible Oils	9.00	No.	Phy	0	1	1	1	0	0	1	4
		80.00%	FA	0.00	7.20	7.20	7.20	0.00	0.00	7.20	28.80
Vegetable/Fruit Processing	3.00	No.	Phy	6	6	6	6	6	6	6	42
		80.00%	FA	14.40	14.40	14.40	14.40	14.40	14.40	14.40	100.80
Milk Processing	13.20	No.	Phy	5	2	1	1	1	1	1	12
		80.00%	FA	52.80	21.12	10.56	10.56	10.56	10.56	10.56	126.72
Total Food And Agro-Processing			**FA**	**189.56**	**796.36**	**787.82**	**664.59**	**549.34**	**198.34**	**426.94**	**3612.93**

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
ii) Agri Ancillary Activities- Others											
Loan to PACS / Societies	200.00	No.	Phy	5	3	5	2	3	0	2	20
		90.00%	FA	900.00	540.00	900.00	360.00	540.00	0.00	360.00	3600.00
Loan To MFIs	2000.00	No.	Phy	5	5	5	3	3	1	1	23
		90.00%	FA	9000.00	9000.00	9000.00	5400.00	5400.00	1800.00	1800.00	41400.00
Loan To ACABC	20.00	No.	Phy	0	2	2	2	2	0	1	9
		90.00%	FA	0.00	36.00	36.00	36.00	36.00	0.00	18.00	162.00
Loans To Producers' Organisations	50.00	No.	Phy		2.00	2.00	2.00	1.00	0.00	1.00	8.00
		90.00%	FA	0.00	90.00	90.00	90.00	45.00	0.00	45.00	360.00
Total Others				**9900.00**	**9666.00**	**10026.00**	**5886.00**	**6021.00**	**1800.00**	**2223.00**	**45522.00**
Subtotal - C				**10089.56**	**10462.36**	**10813.82**	**6550.59**	**6570.34**	**1998.34**	**2649.94**	**49134.93**
Total Agriculture - I				**16738.71**	**41463.10**	**38515.17**	**30735.42**	**19417.65**	**8529.23**	**8880.35**	**164279.62**
II. Micro, Small And Medium Enterprises (MSME)											
(A) Manufacturing Sector – Term Loan											
(i) Micro Enterprises	50.00	No.	Phy.	85	60	20	20	85	85	85	440
		80.00%	FA	3400.00	2400.00	800.00	800.00	3400.00	3400.00	3400.00	17600.00
(ii) Small Enterprises	500.00	No.	Phy.	120	120	25	25	100	100	100	590
		80.00%	FA	48000.00	48000.00	10000.00	10000.00	40000.00	40000.00	40000.00	236000.00
(iii) Medium Enterprises	2000.00	No.	Phy.	10	10	4	2	5	8	8	47
		80.00%	FA	16000.00	16000.00	6400.00	3200.00	8000.00	12800.00	12800.00	75200.00
Sub Total			**FA**	**67400.00**	**66400.00**	**17200.00**	**14000.00**	**51400.00**	**56200.00**	**56200.00**	**328800.00**
(B) Manufacturing Sector – Working Capital				330	263	60	60	218	218	218	
(i) Micro Enterprises	10.00	No.	Phy.	840	750	285	285	750	750	750	4410
		80.00%	FA	6720.00	6000.00	2280.00	2280.00	6000.00	6000.00	6000.00	35280.00
(ii) Small Enterprises	100.00	No.	Phy.	1500	1500	135	135	945	945	750	5910
		80.00%	FA	120000.00	120000.00	10800.00	10800.00	75600.00	75600.00	60000.00	472800.00

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
(iii) Medium Enterprises	400.00	No.	Phy.	220	175	40	40	145	145	145	910
		80.00%	FA	70400.00	56000.00	12800.00	12800.00	46400.00	46400.00	46400.00	291200.00
Sub Total				**197120.00**	**182000.00**	**25880.00**	**25880.00**	**128000.00**	**128000.00**	**112400.00**	**799280.00**
(C) Services Sector – Term Loan											
(i) Micro Enterprises	40.00	No.	Phy.	310	260	190	125	230	230	200	1545
		80.00%	FA	9920.00	8320.00	6080.00	4000.00	7360.00	7360.00	6400.00	49440.00
(ii) Small Enterprises	300.00	No.	Phy.	100	100	15	15	85	85	85	485
		80.00%	FA	24000.00	24000.00	3600.00	3600.00	20400.00	20400.00	20400.00	116400.00
(iii) Medium Enterprises	1500.00	No.	Phy.	35	35	15	10	35	35	35	200
		80.00%	FA	42000.00	42000.00	18000.00	12000.00	42000.00	42000.00	42000.00	240000.00
Sub Total				**75920.00**	**74320.00**	**27680.00**	**19600.00**	**69760.00**	**69760.00**	**68800.00**	**405840.00**
(D) Services Sector – Working Capital											
(i) Micro Enterprises	10.00	No.	Phy.	2900	1590	797	877	1650	1400	1007	10221
		80.00%	FA	23200.00	12720.00	6376.00	7016.00	13200.00	11200.00	8056.00	81768.00
(ii) Small Enterprises	80.00	No.	Phy.	491	495	93	93	426	426	402	2426
		80.00%	FA	31424.00	31680.00	5952.00	5952.00	27264.00	27264.00	25728.00	155264.00
(iii) Medium Enterprises	400.00	No.	Phy.	30	30	5	5	30	30	30	160
		80.00%	FA	9600.00	9600.00	1600.00	1600.00	9600.00	9600.00	9600.00	51200.00
Sub Total			FA	**64224.00**	**54000.00**	**13928.00**	**14568.00**	**50064.00**	**48064.00**	**43384.00**	**288232.00**
Total MSME			FA	**404664.00**	**376720.00**	**84688.00**	**74048.00**	**299224.00**	**302024.00**	**280784.00**	**1822152.00**
III. Export Credit											
Export Credit for various commodities	200.00	No.	Phy	80	40	0	0	20	20	20	180
		90.00%	FA	14400.00	7200.00	0.00	0.00	3600.00	3600.00	3600.00	32400.00
Total Export Credit				**14400.00**	**7200.00**	**0.00**	**0.00**	**3600.00**	**3600.00**	**3600.00**	**32400.00**
IV. Education											
Education Loans	10.00	No.	Phy	800	300	150	150	400	400	300	2500
		90.00%	FA	7200.00	2700.00	1350.00	1350.00	3600.00	3600.00	2700.00	22500.00

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Total Education				**7200.00**	**2700.00**	**1350.00**	**1350.00**	**3600.00**	**3600.00**	**2700.00**	**22500.00**
V. Housing											
Housing loan for new houses (Metro)	45.00	No.	Phy	1500	800	0	0	600	600	600	4100
		80.00%	FA	54000.00	28800.00	0.00	0.00	21600.00	21600.00	21600.00	147600.00
Housing loan for new houses (Others)	30.00	No.	Phy	1000	800	400	400	400	600	600	4200
		80.00%	FA	24000.00	19200.00	9600.00	9600.00	9600.00	14400.00	14400.00	100800.00
House Repair (Metro)	10.00	No.	Phy	1200	600	0	0	600	600	600	3600
		80.00%	FA	9600.00	4800.00	0.00	0.00	4800.00	4800.00	4800.00	28800.00
House Repair (Others)	6.00	No.	Phy	600	600	600	600	500	600	600	4100
		80.00%	FA	2880.00	2880.00	2880.00	2880.00	2400.00	2880.00	2880.00	19680.00
Dwelling unit for Slum Clearance / Housing for Economically Weaker Section	12.50	No.	Phy	1000.00	0.00	0.00	0.00	500.00	500.00	250.00	2250
		80.00%	FA	10000.00	0.00	0.00	0.00	5000.00	5000.00	2500.00	22500.00
Total Housing				**100480.00**	**55680.00**	**12480.00**	**12480.00**	**43400.00**	**48680.00**	**46180.00**	**319380.00**
VI. Social Infrastructure Involving Bank Credit											
Drinking Water Purifying RO plants	10.00	No.	Phy	25	25	50	50	75	25	50	300
		80.00%	FA	200.00	200.00	400.00	400.00	600.00	200.00	400.00	2400.00
Construction of Primary Health Centres	20.00	No.	Phy	10	10	5	5	10	5	10	55
		80.00%	FA	160.00	160.00	80.00	80.00	160.00	80.00	160.00	880.00
Construction of School buildings	150.00	No.	Phy	10	20	10	10	10	5	10	75
		80.00%	FA	1200.00	2400.00	1200.00	1200.00	1200.00	600.00	1200.00	9000.00
Sanitation Units	0.15	No.	Phy	50	150	75	100	100	50	100	625
		80.00%	FA	6.00	18.00	9.00	12.00	12.00	6.00	12.00	75.00
Total Social Infrastructure				**1566.00**	**2778.00**	**1689.00**	**1692.00**	**1972.00**	**886.00**	**1772.00**	**12355.00**
VII. Renewable Energy Sources											

Activity	Unit Cost	Unit, % of Bank Loan		Thane	Bhivandi	Shahapur	Murbad	Kalyan	Ulhasnagar	Ambernath	Total
Bio-Gas	0.22	No.	Phy	0	30	30	30	15	0	20	125
		90.00%	FA	0.00	5.94	5.94	5.94	2.97	0.00	3.96	24.75
Solar homelighting system (5 kW)	2.50	No.	Phy	50	25	40	25	25	10	25	200
		50.00%	FA	62.50	31.25	50.00	31.25	31.25	12.50	31.25	250.00
Bio-Fuel Unit By Municipality	250.00	No.	Phy	1	2	0	0	1	1	0	5
		50.00%	FA	125.00	250.00	0.00	0.00	125.00	125.00	0.00	625.00
Solar Pumps	3.00	No.	Phy	0	10	10	10	0	0	2	32
		50.00%	FA	0.00	15.00	15.00	15.00	0.00	0.00	3.00	48.00
Solar Based Power Generator	1500	No.	Phy	0	1	1	1	1	0	1	5
		80.00%	FA	0.00	1200.00	1200.00	1200.00	1200.00	0.00	1200.00	6000.00
Total Renewable Sources Of Energy				**187.50**	**1502.19**	**1270.94**	**1252.19**	**1359.22**	**137.50**	**1238.21**	**6947.75**
VIII. Others											
Consumption Loans	1.00	No.	Phy	1300	750	700	400	1200	1000	800	6150
		80.00%	FA	1040.00	600.00	560.00	320.00	960.00	800.00	640.00	4920.00
Loan To Distressed Persons	2.50	No.	Phy	1600	900	1000	1000	800	900	700	6900
		100.00%	FA	4000.00	2250.00	2500.00	2500.00	2000.00	2250.00	1750.00	17250.00
SHG / JLG	2.00	No.	Phy	0	4000	4000	2200	1300	0	700	12200
		100.00%	FA	0.00	8000.00	8000.00	4400.00	2600.00	0.00	1400.00	24400.00
Other- Misc.	1.00	No.	Phy	2500	2100	2100	1700	1700	1600	1200	12900
		100.00%	FA	2500.00	2100.00	2100.00	1700.00	1700.00	1600.00	1200.00	12900.00
Total – Others			FA	**7540.00**	**12950.00**	**13160.00**	**8920.00**	**7260.00**	**4650.00**	**4990.00**	**59470.00**
Grand Total				**552776.21**	**500993.29**	**153153.11**	**130477.61**	**379832.87**	**372106.73**	**350144.56**	**2439484.37**

Annexure II

An overview of Ground Level Credit Flow – Agency-wise and Sector-wise- – 2019-20, 2020-21, 2021-22 and target for 2022-23

(₹ Lakh)

Sr. No.	Agency/Type of loan	2019-20		2020-21		2021-22		Target 2022-23
		Target	**Ach.**	**Target**	**Ach.**	**Target**	**Ach.**	
1	**Crop Loan**							
	CBs	10400.00	5245.94	10400.00	5972.96	7782.00	8050.64	9652.74
	MGB	600.00	133	600.00	291	468.00	30.98	463.02
	Thane DCCB	11000.00	8748.59	11000.00	14122.78	16750.00	13404.12	16582.60
	Sub-Total	**22000.00**	**14127.53**	**22000.00**	**20386.74**	**25000.00**	**21485.74**	**26698.36**
2	**Term Loan**							
	CBs	6708.00	102818.54	9252.00	100538.54	27770.94	193261.42	41956.08
	MGB	386.00	324.21	533.00	400.44	1598.43	873.78	2382.78
	Thane DCCB	7406.00	7635.66	10215.00	15964.02	25630.63	27552.06	45661.14
	Sub-Total	**14500.00**	**110778.41**	**20000.00**	**116903.00**	**55000.00**	**221687.26**	**90000.00**
3	**Total Agri. Cr.**							
	CBs	17108.00	108064.48	19652.00	106511.50	35552.94	201312.06	51608.82
	MGB	986.00	457.21	1133.00	691.44	2066.43	904.76	2845.80
	Thane DCCB	18406.00	16384.25	21215.00	30086.80	42380.63	40956.18	62243.74
	Sub-Total	**36500.00**	**124905.94**	**42000.00**	**137289.74**	**80000.00**	**243173.00**	**116698.36**
4	**Non-Farm Sector**							
	CBs	319315.00	1140114.2	749446.00	907563.82	1455481.32	1556535.1	1534670.87
	MGB	498.00	843.46	1168.00	1693.16	2267.64	1313.49	2377.83
	Thane DCCB	2687.00	278.46	6308.00	138.15	12251.04	54.02	12846.44
	Sub-Total	**322500.00**	**1141236.10**	**756922.00**	**909395.13**	**1470000.00**	**1557902.64**	**1549895.14**
5	**Other Priority Sector**							
	CBs	535389.00	383706.72	347353.00	204538.91	326577.70	472382.79	356262.76
	MGB	1626.00	1644.39	1055.00	2020.19	991.61	2588.73	1075.79
	Thane DCCB	3985	7871.08	2585	6856.01	2430.69	5426.32	2637.03
	Sub-Total	**541000.00**	**393222.19**	**350993.00**	**213415.11**	**330000.00**	**480397.84**	**359975.58**
6	**Grand total**							
	CBs	871812.00	1631885.38	1116451.00	1218614.23	1817611.96	2230229.98	1942542.45
	MGB	3110.00	2945.06	3356.00	4404.79	5325.68	4806.98	6299.42
	Thane DCCB	25078.00	24533.79	30108.00	37080.96	57062.36	46436.52	77727.21
	GRAND TOTAL	**900000.00**	**1659364.23**	**1149915.00**	**1260099.98**	**1880000.00**	**2281473.48**	**2026569.08**

Annexure III

Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities – 2019-20, 2020-21, 2021-22 and target for 2022-23

(₹ Lakh)

Sr. No.	Activities	2019-20				2020-21				2021-22				Target 2022-23
	Agency	CBs	RRB	DCCB	Total	CBs	RRB	DCCB	Total	CBs	RRB	DCCB	Total	
I	Crop Loan	5245.94	133.00	8748.59	14127.53	5972.96	291.00	14122.78	20386.74	8050.64	30.98	13404.12	21485.74	26698.36
II	**Term loan**													
	Minor Irrigation	8258.91	46.89	1145.50	9451.30	9262.83	60.06	2394.59	11717.48	31120.73	171.90	5420.94	36713.57	17644.86
	Land Development	5051.90	28.65	699.91	5780.46	5664.90	36.69	1463.47	7165.06	19009.64	105.00	3313.36	22428.00	10797.96
	Farm Mechanism	6007.26	33.87	826.94	6868.07	6691.60	43.41	1728.65	8463.66	22475.68	124.23	3913.70	26513.61	12740.13
	Plantation & Horticulture	4201.63	23.43	572.61	4797.67	4690.56	30.03	1197.45	5918.04	15675.99	85.92	2711.07	18472.98	8902.92
	Dairy Development	6450.19	36.45	890.88	7377.52	7677.12	46.71	1862.81	9586.64	19913.74	108.75	3431.07	23453.56	11249.78
	Poultry	8077.58	41.67	1018.18	9137.43	8241.87	53.37	2128.83	10424.07	2915.28	16.08	506.84	3438.20	1650.06
	Sheep /Goat /Piggery	3662.55	20.85	509.23	4192.63	4104.88	26.70	1064.71	5196.29	525.71	2.91	92.18	620.80	299.81
	Fisheries	0.00	0.00	0.00	0.00	2335.65	14.01	558.50	2908.16	532.58	2.91	91.88	627.37	300.07
	Forestry/Waste Land Dev	0.00	0.00	0.00	0.00	1669.44	10.02	398.76	2078.22	5255.98	28.71	902.92	6187.61	2952.68
	Storage & Market Yards	8710.55	49.50	1209.14	9969.19	10217.13	63.42	2528.18	12808.73	33113.86	181.50	5723.52	39018.88	18643.81
	Bio-Gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others	52397.97	42.90	763.27	53204.14	39982.56	16.02	638.07	40636.65	42722.23	45.87	1444.58	44212.68	4817.92
	Sub Total II	**102818.54**	**324.21**	**7635.66**	**110778.41**	**100538.54**	**400.44**	**15964.02**	**116903.00**	**193261.42**	**873.78**	**27552.06**	**221687.26**	**90000.00**
III	**Grand Total (I+II)**	**108064.48**	**457.21**	**16384.25**	**124905.94**	**106511.50**	**691.44**	**30086.80**	**137289.74**	**201312.06**	**904.76**	**40956.18**	**243173.00**	**116698.36**

Annexure IV

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

Sr. No.	Item	Unit Cost (☐)
A	**Minor Irrigation**	
1	Dug well	132000-173000
2	Bore well	34600-46600
3	Tube-cum-borewell	259500
4	Submersible Pump sets 5 HP	60500
5	Electric Pump sets 5 HP	30000
6	Diesel Pump sets 5 HP	35000
7	Petrol Start kerosene run pumpsets 3.5 HP	20000
8	Pump house (2.5x2.5x2.1)	15000
9	Drip Irrigation Systems in Grape ,Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (☐/ha)	100000
10	Drip in Banana (1.5 m*1.5 m)	85000
11	Drip in other fruit crops (☐/ha)	25000-60000
12	Sprinkler in pulses, oilseeds, other field crops (☐/ha)	25000-30000
B	**Farm Mechanisation**	
1	Conventional carts 5 qtl	16000
2	MAIDC tyre carts 3 T	28400
3	MAIDC Steel carts 3 MT	38500
C	**Plantation and Horticulture (☐/ha)**	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Geranium	122000
17	Dragon fruit	375000
18	Shade net for flowers and vegetables 10 R	363100
19	Shade net for flowers and vegetables 20 R	627400

Sr. No.	Item	Unit Cost (☐)
20	Protected cultivation 4000 sqm – cucumber / tomato / capsicum / gerbera	4010000
21	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera	1231000
D	**Land Development**	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha) (Labour)	21000
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha) (Labour)	24900
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600
E	**Animal Husbandry**	
1	2 CB HF Cows	137000
2	2 Graded Murrah Buffaloes	158800
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
5	2 crossbred jersey cow	126600
6	Poultry layer farm 1000 birds	992000
7	Farming broilers 5000 birds	1463800-2292000
F	**Fisheries**	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming (**Pond & input)**	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
G	Integrated farming system (Pl see chap 2.1.11)	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000

For details please refer to the NABARD website

ANNEXURE V

Scales of Finance for major crops fixed by DLTC for 2022-23

Sr. No.	Name of the Crop	Unit	Scale of Finance (₹ Lakh)
1	Paddy	ha	0.62
2	Paddy (Summer)	ha	0.62
3	Nagli / Varai	ha	0.40
4	Maize	ha	0.40
5	Urid	ha	0.25
6	Tur	ha	0.35
7	Gram (Rainfed)	ha	0.35
8	Gram (Irrigated)	ha	0.40
9	Val	ha	0.40
10	Green Gram (Moong)	ha	0.25
11	Vegetables (leafy)	ha	0.25
12	Tondali/Ghewada/Padval/Gawhar/ Dodka/Chavali/Dudhi/Padwal/Shirali	ha	0.753
13	Bitter Guard (Karli)/ Bhendi / Cucumber	ha	0.85
14	Tomato (Improved)	ha	0.85
15	Capsicum (Simla Mirchi) (Hybrid)	ha	1.30
16	Chili (Hybrid)	ha	1.00
17	Groundnuts	ha	0.38
18	Groundnuts-summer	ha	0.44
19	Sunflower	ha	0.30
20	Safflower (Khurasani)/ Black Gram	ha	0.25
21	Soya bean	ha	0.49
22	Potato	ha	0.75
23	Banana	ha	1.25
24	Banana (Tissue culture)	ha	1.40
25	Wheat	ha	0.38
26	Sweet potato, Suran	ha	0.30
27	Water melon (Kalingad)	ha	0.70
28	Onion	ha	0.80
29	Sugarcane (Ist crop)	ha	1.10
30	Sugarcane (IInd crop)	ha	0.90
31	Mango	ha	1.55
32	Chikku (Sapota)	ha	1.10
33	Coconut	ha	0.90
34	Cashew	ha	1.21
35	Production loan for floriculture		
i	Marigold	ha	0.60
ii	Mogara / Jai	ha	0.60
iii	Astor	ha	0.40
iv	Shewanti	ha	0.45
36	Beetle leaf	ha	0.55
37	Ginger/Turmeric	ha	1.05
38	Medicinal Plant	ha	0.385

ANNEXURE V : A and B

Scales of Finance for Animal Husbandry and Fisheries Working Capital fixed by DLTC for 2022-23

Sr. No.	Particulars	Unit	Scale of Finance (₹)
A	**DAIRY**		
1	Feed	Per animal	6000
2	Transport of animals (for rearing during dry period)	Upto 500 km	2000
		Above 500 km	3000
3	Labour charges	1 labour per 10 animal	10,000
4	Veterinary facility	For 10 animals	1500
5	Livestock Insurance premium	Per animal	4000
6	Transport of milk to collection centre	Upto 20 animals	3000
		Upto 50 animals	5000
B	**POULTRY**		
1	***Broiler (100 birds)***		
a	Feed (3 kg per bird)	For 100 birds	13125
b	Labour charges	For 5000 birds	10,000
c	Veterinary services	For 5000 birds	2000
2	***Layer (100 birds)***		
a	Feed (300 kg per bird)	For 100 birds	10,500
b	Labour charges	For 5000 birds	10,000
c	Veterinary services	For 5000 birds	3000
3	***Desi Poultry (100 birds)***		
	Feed (3 kg per bird)	For 100 birds	6000
	Labour charges	For 5000 birds	10,000
	Veterinary services	For 1000 birds	1000
C	**GOAT REARING / PIG REARING / RABBIT REARING (10 + 1 UNIT)**		
1	Feed	Per animal	8800
2	Labour charges For 50 animals 1 labour	For 50 animals	10,000
3	Veterinary services	For 10+1 unit	1500
4	Insurance premium	Per animal	500
1	Gil net / dol net fisheries Non-mechanised boats	No.	25,000
2	Gil net / dol net fisheries Mechanised boats		
	1-2 Cylinder boat		75,000
	3-4 Cylinder boat		1,50,000
	5-6 Cylinder boat		2,00,000
	More than 6 Cylinder boat		3,00,000
3	Fresh and dried fish selling		50,000
4	Brackish water fisheries		
a	Seed	Per hectare	25000
b	Feed	Per hectare	1,20,000
c	Labour charges	Per hectare	10,000
5	Brackish water prawn culture	Per hectare	2,00,000
6	Fisheries with Troller Boat	Per No.	2,00,000
7	Fisheries with Persian Boat	Per No.	2,00,000
8	Fisheries with Mechanised Boat	Per No.	25,000
9	Fresh water fisheries		
a	Seed	Per hectare	25000
b	Feed	Per hectare	1,10,000
c	Labour charges	Per hectare	10,000
10	Fisheries in Ponds	Per hectare	2,20,000
11	Fishing in pond and rivers with the help of small boat		7500
12	Bee Keeping	-	20,000

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 the 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
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34	Mumbai City	Shri Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@nabard.org

NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

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

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

As on 31st March 2022:

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

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

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

NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

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

Corporate Office:
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Plot No. C-24, G Block, BKC, Bandra (East),
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Ph: 022-2653 7091/9693
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Registered Office:
NABARD, Regional Office
1-1-61, RTC'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
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www.nabsamruddhi.in

NABFOUNDATION

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

What does NABFOUNDATION want from you ?

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

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

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

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

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

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NABKISAN FINANCE Limited

A Subsidiary of NABARD

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

Corporate Office
C/o NABARD, Mumbai
e-mail:corporate@nabkisan.org
Phone:022- 26539620/26539415

Registered Office
C/o NABARD, Tamil Nadu RO, Chennai
e-mail:nance@nabkisan.org
Phone:044- 28270138/28304658

www.nabkisan.org
Web-portal:krishimanch.co.in

NABARD Consultancy Services Private Limited [NABCONS]

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

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

AREAS OF OPERATION

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

Registered Office
NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051, Ph: 022-26539419
e-mail:headoce@nabcons.in

Corporate Office
NABARD Tower, 7th floor
Rajendra Place, New Delhi -110125
Ph: 011-25745103/07
www.nabcons.com

NABFINS Limited

A Subsidiary of NABARD

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

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India
e-mail: ho@nabfins.org Phone: 080 2697 0500 www.nabns.org

NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

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

Corporate Oce
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