



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

ज़िला : वर्धा

DISTRICT : WARDHA

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

MAHARASHTRA REGIONAL OFFICE, PUNE



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

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

प्रस्तावना

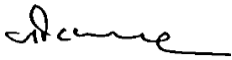
संभाव्यतायुक्त ऋण योजना (पीएलपी) अग्रणी बैंक योजना के तहत प्रत्येक जिले के लिए जिला ऋण योजना के मार्गदर्शन, नियोजन और उसे अंतिम रूप देने के लिए एक महत्वपूर्ण दस्तावेज है। यह दस्तावेज जिले में विभिन्न क्षेत्रों के लिए ऋण क्षमता का एक विस्तृत वैज्ञानिक आकलन प्रदान करता है और प्राथमिकता प्राप्त क्षेत्र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

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

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

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

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



(जी एस रावत)
मुख्य महाप्रबंधक
15 सितंबर 2022

FOREWORD

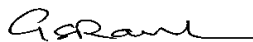
Potential Linked Credit Plan (PLP) is a vital document for guidance, planning and finalising the District Credit Plan for each district under Lead Bank Scheme. The document provides a detailed scientific assessment of credit potential for various sectors in the district and also highlights the sector-specific 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

District characteristics

Wardha district is situated in the eastern part of Maharashtra. It has 8 blocks with a total geographical area of 6309 sq. km. Out of 6.29 lakh ha of the total area, the cultivable land is 4.39 lakh ha. The district population (2011 Census) is 13 lakh with 8.77 lakh (67 %) in rural areas. Of the total land holders, 63% are small and marginal farmers (with land size is less than 2 ha) holding only 35 % of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are Cotton, Soybean, Tur and during Rabi are wheat and Gram. The cropping intensity is 112%.

The CD ratio of the district as on 31 March 2022 was 57%.

2. Sectoral trends in credit flow

Total GLC of the district under priority sector was Rs.1014 crore during 2019-20, Rs.1531 crore during 2020-21, and Rs.1959 crore during 2021-22. The total agricultural loans issued during the last three years stood at Rs.631 crore, Rs.1097 crore and Rs.1101 crore respectively. The disbursements under MSME during the above period were of Rs.254 crore, Rs.244 crore and Rs.497 crore respectively. The share of agriculture in GLC (PSL) during last 03 years stood at 62%, 72% and 56%. The GLC during last three years is fluctuating.

The NBFCs and MFIs are lending to mainly small borrowers. Since DCCB has stopped disbursements, these agencies play a greater role in GLC flow.

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

The potential under Priority Sector that could be tapped with institutional credit during the year 2023-24 has been assessed at Rs.2978.28 Crore.

For the year 2023-24, while the potential under crop loans has been assessed at Rs.1333.15 crore, that of total agriculture loans is at Rs.1969.81 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 66%, while that of MSME to total Priority Sector loans is 25%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 9% of total Priority Sector loans.

The Growth over the previous year projection is at 19.80 %. The credit flow in the district is not picking up especially in crop loan and other agriculture activities.

Apart from crop loan, following are the three most prominent sub-sectors with highest projections.

(i) **Dairy development / Poultry / Goat Farming** (Rs.407.75 crore): There is gap between existing and required infrastructure for dairy sector. Growth of dairy and goatry sector in the district appears to be achievable and entrepreneurs show an interest in these activities in a majority. There is good scope for promoting commercial units based on the availability, skills and demand. This sector has potential to provide the livelihood opportunity to the rural people besides increasing farmers' income.

(ii) **MSME** (Rs.737.74 crore): The review and requirements of flow of credit to this sector reveals that there is a huge scope for this sector keeping in view the conditions in the district. The past performance is also good. Rural enterprises present a good scope. Recent changes in MSME guidelines are expected to increase credit in this sector.

(iii) **Micro-finance** (Rs.108.00 crore): Large number of SHGs have been promoted by various agencies viz. MSRLM, MAVIM and various NGOs in the district. Of the total SHGs formed by them, almost all are exclusively women groups. There is a good track record of SHG financing. The major finance is to the existing SHGs as repeat finance and formation & saving linkage of the SHGs has been stabilized in the district. If Banks focus on SHG financing right from the beginning, there can be good achievement.

4. Developmental initiatives in the district:

Various developmental projects have been implemented in the district to have an impact on the overall development of the farm / off farm sector.

- i. **Wadi Projects :** Promotion of Sustainable Livelihoods Through Tribal Development Fund (TDF-WADI) with establishment of 4075 wadis.
- ii. **Farmer Producer Organisations (FPOs):** For increasing farmer's income through collectivisation of producers, NABARD has promoted 17 FPOs comprising around 4500 farmers (mostly SF/MF including tribal/women farmers). There are around 70 FPOs in the district promoted by various agencies.
- iii. **Pilot Project on Promoting Zero Budget Natural farming (ZBNF):** To provide nutrient rich food, maintain the soil health and to reduce the cost of cultivation of crops, natural farming is being promoted with 100 farmers as a pilot project in Samudrapur Block.
- iv. **EShakti – Digitisation of SHGs:** The Mobile based e-book keeping for SHGs is a web/SMS based book keeping product using mobile phone as the front end for SHGs and personal computer as back end for NGOs/Federations, Government and banks.
- v. **Climate Proofing Projects:** NABARD is implementing 08 projects for demonstrating climate proofing interventions for sustainable agriculture in watershed areas.
- vi. **Rural Haat:** NABARD is also constructing Rural Haat project at Kannamwar Gram for providing better and hygienic marketing facilities
- vii. **Other projects in progress:** Formation of Off Farm Producer Organisation for Handloom (Khadi), Marketing vans for FPOs for selling vegetables and other farm products to nearby centres.

5. Thrust areas for 2023-24

- a. Timely-adequate and hassle-free crop loan disbursement,
- b. Capital Formation in Agriculture and allied sectors
- c. Post–Harvest infrastructure,
- d. Sustainable agricultural practices
- e. Food and Agro Processing,
- f. Skill development and marketing in off farm sector
- g. Collectivisation of Agricultural produce through Producers Organizations
- h. Financial Inclusion

6. Major constraints and suggested action points

- Around 75% farmers are excluded from institutional finance (even after loan waiver scheme). They need to be covered through KCC. Short Terms loans for working capital requirement may be provided to animal husbandry, fisheries and poultry farmers.
- Farmers need to be educated about crop diversification, cultivation of weather tolerant varieties, adoption of micro irrigation like drip/sprinkler technology, water conservation and ground water recharging measures.
- Marketing infrastructure and processing / packaging facilities needs to be created in the district for value addition of horticultural produce.
- Awareness creation of dairy farmers for rearing of good quality animals, green fodder feeding and adoption of good management practices. Necessary support may be extended for the dairy units through Bank finance/Govt. schemes.

- Set up of backyard poultry units may be promoted in rural areas especially through SHGs.
- Goatry is a popular activity among tribal and SHG members in the district. Training and extension may be provided on the areas of veterinary services, vaccination, etc. and institutional finance through banks under subsidy schemes may be provided.
- Need for creation of storage, grading, processing and packaging facilities/infrastructure under AIF for Oranges and Turmeric (GI) in the district.
- Banks may extend finance for construction of warehouses. Godowns may be accredited for the issue of NWRS & pledge finance by banks.
- The Govt. sponsored schemes like NLM/AMI/ACABC/PMFME may be promoted.
- Synergy among trainers, financing institutions, counselling organisations, service providers and support industries for facilitating MSME in the district. Hand-holding / capacity building services may be provided to trained rural youth for set-up of such units.
- There is need to sensitise bankers on the importance of SHG credit linkage at appropriate time and making repeat finance available. Facilitation to the SHGs for their graduation from micro credit to micro enterprise through capacity building, financial literacy and digital facilities may be provided.

7. Way forward

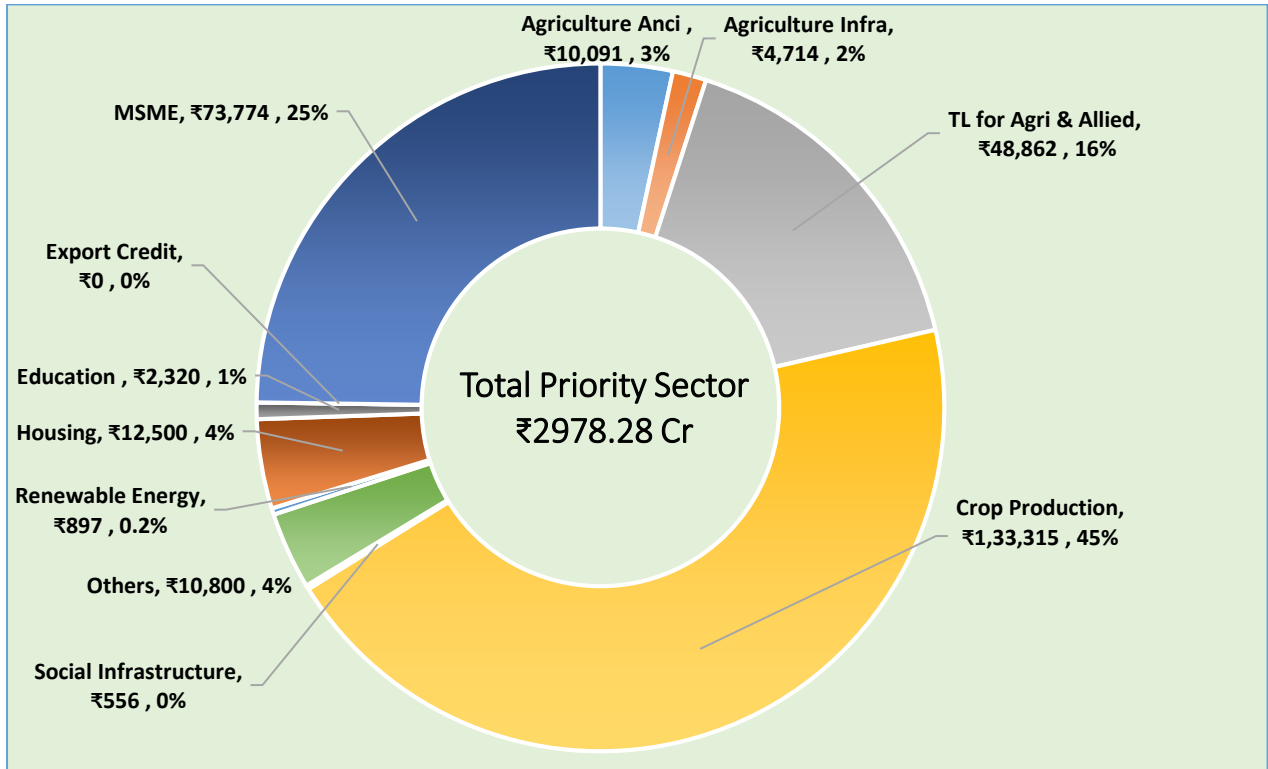
The district has good potential for agriculture, allied, MSME and non-farm activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology,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

In order to achieve the overall credit potential assessed, as also to achieve the objective of doubling the farmers' income and capital formation in Agriculture in the district, there is a need to have a coordinated approach by all the stakeholders. For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required and the same is worked out in the present PLP.

Appendix A- BROAD SECTOR-WISE PLP PROJECTIONS FOR 2023-24
(Rs. Lakh)

Sr. No.	Sector/Activity	PLP Projections
1	Crop Production	133315
2	Term loan for Agriculture and Allied Activities	48861.8
3	Agriculture Infrastructure	4713.6
4	Agriculture Ancillary activities	10091.00
	Total Agriculture and Allied Activities (1+2+3+4)	196981.4
5	Credit Potential for Micro, Small and Medium Enterprises	73774.00
6	Potential for Export Credit	0
7	Credit Potential for Education	2320.00
8	Credit Potential for Housing	12500.00
9	Credit Potential for Renewable Energy	897.05
10	Credit Potential for Others	10800.00
11	Social Infrastructure involving bank credit	556.00
	Total Priority Sector	297828.45

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



Appendix B - Sector, Sub-Sector wise PLP Projections – 2023-24

Sr. No.	Particulars	PLP Projection (Rs. Lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
I	Crop Production, Maintenance & Marketing	133315
Ii	Water Resources	2462.40
Iii	Farm Mechanization	1688
Iv	Plantation & Horticulture (including Sericulture)	1952
V	Forestry & Wasteland Development	68.40
Vi	Animal Husbandry – Dairy	2615.8
Vii	Animal Husbandry – Poultry	36659.6
Viii	Animal Husbandry - Sheep, Goat, Piggery, etc.	1500.4
Ix	Fisheries	1401.20
X	Others - Bullock, Bullock Cart, etc.	514
	Sub-total [Farm Credit]	182176.8
B	Agriculture Infrastructure	
I	Construction of Storage Facilities (Warehouses, Godowns, Cold Storage Units / Chains)	3776
Ii	Land Development, Soil Conservation, Watershed Development	777.6
Iii	Others (Seed Production, Bio-pesticides / Fertilizers, Vermi-composting)	160
	Sub-total [Agriculture Infrastructure]	4713.6
C	Ancillary Activities	
I	Food & Agro-Processing	9947
II	Others (ACABCs)	144
	Sub-total [Ancillary Activities]	10091
	Agriculture Infra + Ancillary Activities	14804.6
	Total Agriculture	196981.4
II	Micro, Small and Medium Enterprises	
I	MSME - Investment Credit	61520
II	MSME - Working Capital	12254
	Total – MSME	73774
III	Export Credit	0
IV	Education	2320
V	Housing	12500
VI	Renewable Energy	897.05
VII	Others (Loans to SHGs, JLGs)	10800
VIII	Social Infrastructure involving Bank Credit	556
	Total Priority Sector	297828.45



District Profile

District - WARDHA		State - MAHARASHTRA	Division - NAGPUR		
1. PHYSICAL & ADMINISTRATIVE FEATURES (DSER-2019)					
Total Geographical Area (Sq.km)	6309				
No. of Sub Divisions	3				
No. of Blocks	8				
No. of Villages (Inhabited) (Out of 1376)	973				
No. of Panchayats	517				
3. LAND UTILISATION [Ha] 2017-18 (DSER-2019)					
Total Area Reported	629000				
Forest Land	39000				
Area Not Available for Cultivation	49000				
Permanent Pasture and Grazing Land	NA				
Land under Miscellaneous Tree Crops	NA				
Cultivable Wasteland	23000				
Current Fallow (Suitable for cultivation)	27000				
Other Fallow	14000				
Net Sown Area	402000				
Total or Gross Cropped Area	452303				
Area Cultivated More than Once	50303				
Cropping Density [GCA/NSA]	112.51%				
6. WORKERS PROFILE [in '000] 2010-11 (DSER-2019)					
Cultivators	220				
Of the above, Small/Marginal Farmers	138				
Agricultural Labourers	281				
Workers engaged in Household Industries	14				
Workers engaged in Allied Agro-activities	NA				
Other workers	180				
8. HOUSEHOLDS [in '000] (DSER-2019)					
Total Households	310				
Rural Households (69%)	213				
BPL Households	93				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos] (DSER-2018)					
Villages Electrified	1376				
Villages having Agriculture Power Supply	1376				
Villages having Post Offices	183				
Villages having Banking Facilities	124				
Villages having Primary Schools	1220				
Villages having Primary Health Centres	27				
Villages having Potable Water Supply	755				
Villages connected with Paved Approach Roads	1375				
13. IRRIGATION COVERAGE [Ha] (Kharif Adhava 2022)					
Total Area Available for Irrigation	452302				
Irrigation Potential Created (all 03 seasons)	129858				
Net Irrigated Area (Total area irrigated at least once)	90982				
Area irrigated by Canals / Channels (Surface)	19515				
Area irrigated by Wells (78483 wells)	156966				
Area irrigated by Tanks	NA				
Area irrigated by Other Sources	NA				
Irrigation Potential Utilized (Gross Irrigated Area)	109178				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap.[MT]			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	78	NA			
Sugarcane (Gur/Khandsari/Sugar)	2	2750			
Fruit (Pulp/Juice/Fruit drink)	2	NA			
Spices (Masala Powders/Pastes)	NA	NA			
Dry-fruit (Cashew/Almond/Raisins)	NA	NA			
Cotton (Ginning/Spinning/Weaving)	33	NA			
Milk (Chilling/Cooling/Processing)	2	80000			
Meat (Chicken/Mutton/Pork/Dry fish)	NA	NA			
Animal feed (Cattle/Poultry/Fishmeal)	1	NA			
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]					
Category of animal	Total	Male	Female		
Cattle - Cross bred (in '000)	50	7	43		
Cattle-Indigenous (in '000)	225	106	119		
Buffaloes (in '000)	46	4	42		
Sheep - Cross breed Nos.	NA	NA	NA		
Sheep - Indigenous Nos.	54	1	44		
Goat	161	28	133		
Pig - Cross bred	51 Nos.	NA	NA		
Pig - Indigenous	539 Nos.	152 Nos.	438 Nos.		
Horse/Donkey/Camel(000)	0.1	NA	NA		
Poultry - Cross bred	NA	NA	NA		
Poultry - Indigenous	121	NA	NA		
2. SOIL & CLIMATE					
Agro-climatic Zone	Western Plateau and Hill Region - Plateau Zone South				
Climate	Semi-Arid to Dry / Sub Humid				
Soil Type	Medium black, shallow black				
4. RAINFALL & GROUND WATER (Agri. Deptt)					
Rainfall [in mm] June - October	Normal	Actual	2019	2020	2021
	927.4 mm		893.00	788.40	955.40
	% to Normal		96.29	85.01	103.01
Availability of Ground Water [Ham] 2009 CGWB	Net annual recharge		Net annual draft		Balance
	101856.5		33383.4		68473.1
5. DISTRIBUTION OF LAND HOLDING 2015-16 (Agri Census 2015-16)					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	42589	19%	28439	6%	
>1 to <=2 Ha	95578	43%	132064	29%	
>2 Ha	81896	37%	291800	65%	
Total	220063	100%	452303	100%	
7. DEMOGRAPHIC PROFILE [in '000]					
Category	Total	Male	Female	Rural	Urban
Population	1300	668	632	877	423
Scheduled Caste	189	97	92	115	74
Scheduled Tribe	150	77	73	125	25
Literate	1131	614	517	739	392
BPL	401	NA	NA	NA	NA
9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Having brick/stone/concrete houses	187	Having electricity supply		300	
Having source of drinking water	216	Having independent toilets		NA	
Having access to banking services	300	Having radio/tv sets		207	
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	1436	Dispensaries		256 (31 Govt)	
Primary Health Centres	27	Hospitals		272 (11 Govt)	
Primary Health Sub-Centres	183	Hospital Beds		1578	
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide Outlets [Nos]	4089	Agriculture Pumpsets[Nos]		68277	
Total N/P/K Consumption [MT]	125820	Pumpsets Energised [Nos]		68028	
Certified Seeds Supplied [Qtl]	18716	Agro Service Centres [Nos]		2433	
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]		45	
Agriculture Tractors [Nos]	8120	Plantation nurseries [Nos]		163	
Power Tillers [Nos]	NA	Farmers' Clubs [Nos]		187	
Threshers/Cutters [Nos]	117000	KVKs (Selusara)		1	
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/Haat [Nos]	21	Wholesale Market [Nos]		7	
Length of Pucca Road [Km]	5655	Godown [Nos]		229	
Length of Railway Line [Km]	397	Godown Capacity [MT]		179243	
Public Transport Vehicle [Nos]	202449	Cold Storage [Nos]		2	
Goods Transport Vehicle [Nos]	19519	Cold Store Capacity[MT]		80000	
16. AREA & YIELD OF MAJOR CROPS (Agri Deptt)					
Crop	2020-21		2021-22		Avg. Yield [Kg/Ha]
	Area (Ha)	Productivity (Kg/Ha)	Area (Ha)	Productivity (Kg/Ha)	
Soybean	137300	506	1319	504	506
Cotton	214900	1719	2166	1623	409
Tur	55801	1530	664	1428	1806
Gram	69573	1661	NA	NA	1698
Wheat	32820	2265	NA	NA	2204
Production of Cotton(lint) is in Bales (170 kg per bale)					
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary Hospitals/Dispensaries [Nos]	28 (6/22)	Animal Markets [Nos]		3	
Disease Diagnostic Centres [Nos]	77	Milk Collection Centres [Nos]		23	
Artificial Insemination Centers [Nos]	105	Fishermen Societies [Nos]		37	
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]		1	
Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]		NA	
Dairy Cooperative Societies [Nos]	79	Poultry hatcheries [Nos]		NA	
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]		3 (Approved)	
19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Fish	Production [MT]	869 (2021)	Per cap avail. [gm.]		66
Egg	Production [Lakh Nos]	473 (2018)	Per cap avail. [Nos/person]		36
Milk	Production [MT]	89550 (2018)	Per cap avail. [gm.]		69
Meat	Production [MT]	NA	Per cap avail. [gm.]		NA

Sources (if not mentioned against the respective item):

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

District Profile

20. Predominant economic activities

The population of the district is around 13 Lakh, out of which the literacy rate is good at 87%. The nominal Gross District Domestic Product (GDDP) of the district at current prices for financial year 2020-21 was Rs.24394 Crore. The human development index of the district is high at 0.723. The economy of the district is agriculture dominated. Cotton is the major cash crop followed by Soybean and Tur.

Wardha is becoming an industrial hub, due to good rail, road and air connectivity. In the last few decades, many industrial plants such as Steel and Powerplants were established in Wardha. An IT park is also under construction in the city.

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

- Agriculture is a well-established and viable business activity in the district, which provides ample scope for bankers to enhance the GLC.
- Good scope also exists in promoting businesses relating to Agro-processing activities.
- Good number of SHGs have been formed the district, which also provides opportunities to bankers for extending loans for entrepreneurship and consumption needs.

22. Critical interventions required in the district under major sectors for harnessing the potential estimated

- Bankers have expressed concern about overdue accounts in Agriculture loan portfolio, due to which the Agriculture credit flow is hampered. A systematic solution to this issue need to be arrived at through Government and Bank efforts.
- The rearing of local cow breed (Gavla) needs to be encouraged as the breed is climate resilient and supplements natural farming.
- The farmers in the district are inclined towards natural farming, to leverage upon this, there is need for Organic Certification of farmers for facilitating export of farm produce.
- The area cultivated in Rabi is low at around 20% of that of Kharif. There is need for enhancing the area under Rabi through establishing better irrigation facilities.

23. Cooperatives in Wardha district

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

Sr. No.	Type	Number of Societies in the district
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	96
2	Consumer Stores	33
3	Housing Societies	79
4	Weavers	10
5	Marketing	00

6	Labour Societies	01
7	Industrial Societies	01
8	Agro Processing and Sugar	00
9	All others	421
	Total	641
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	315
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	01
<i>Source: District RCS office, Wardha</i>		

From the above table it is clear that Wardha district has a good number of co-operatives in the Non Credit sector. The block-wise distribution of type of co-operative societies from the above table is presented below:

#	Type	Wardha	Seloo	Deoli	Hingan.	Samud.	Arvi	Ashti	Karanja
A	Non Credit	274	54	41	106	42	57	25	38
B	Credit	43	36	41	57	46	27	21	44
C	Multi State	01	0	0	0	0	0	0	0
	TOTAL	318	90	82	163	88	84	46	82

b. Potential for formation of Cooperatives: There is a fair potential for cooperative activity in the Agriculture sector in the district, as indicated in the relevant chapters.

The distribution of co-operative societies is not uniform across the blocks in the district. The Wardha and Hinganghat blocks have good presence of co-operative societies mainly under Non Credit sector. There is potential for creation of cooperative societies in Agriculture sectors in all the blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile

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

Agency	No. of Banks/S oc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JL Gs	BCs/BFs	Villages	Households
Commercial Banks	10	114	62	34	18	NA	NA	97	8	NA
Reg. Rural Bank	1	6	0	4	2	NA	NA	5	5 to 15	NA
DCCB	1	8	0	7	1	NA	NA	NA	NA	NA
PACS	315	0	0	0	0	NA	NA	NA	3	NA
Others (Pvt. Bks.)	5	19	3	12	4	NA	NA	NA	10 to 20	NA
All Agencies	332	147	65	57	25	NA	NA	102	7.86	NA

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs. Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (%)
Commercial Banks	1925258	2041688	1604644	-21	81	747818	846533	869844	3	85
Reg. Rural Bank	26523	28293	33097	17	2	2977	3530	3875	0	1
Cooperative Banks	196852	194697	174308	-10	9	34615	34792	34959	0	3
Others (Pvt. Bks.)	136523	138293	159719	15	8	85251	78492	11628	42	11
All Agencies	2285156	2402971	1971768	-18	100	870661	963347	1020306	6	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs. Lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth (%)	Share (2021)	31-Mar-20	31-Mar-21	31-Mar-22	Avg. Growth	Share (2021)
Commercial Banks	191014	202969	240122	18	77	371960	425196	433788	2	74
Reg. Rural Bank	4312	4695	4423	-6	1	5623	6595	6415	-3	1
Cooperative Banks	19251	18775	18364	-2	6	27612	29094	29582	2	5
Others (Pvt. Bks.)	33526	40607	49873	23	16	74973	64279	116726	82	20
All Agencies	248103	267046	312782	17	100	480168	525164	586511	12	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	50	50	50
Reg. Rural Bank	189	187	166
Cooperative Banks	80	84	85
Others (Pvt. Bks.)	88	82	105
All Agencies	55	55	57

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

Agency	During 2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	1812	NA	204484	NA
Regional Rural Bank	918	NA	9474	NA
Cooperative Banks	0	NA	0	NA
Others	512	NA	5485	NA
All Agencies	3242	NA	219443	NA

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

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans - DRI Scheme		Loans to Women	
	Amount [Rs. Lakh]	% of Total Loans	Amount [Rs. Lakh]	% of Total Loans	Amount [Rs. Lakh]	% of Total Loans	Amount [Rs. Lakh]	% of Total Loans	Amount [Rs. Lakh]	% of Total Loans
Commercial Banks	367131	63	228117	80	61500	10	0	0	25400	4
Reg. Rural Bank	5317	1	4045	1	32600	6	0	0	19800	3
Cooperative Banks	27029	5	22146	8	21200	4	0	0	13800	2
Others (Pvt. Bks.)	77004	13	31885	11	33300	6	0	0	11200	2
All Agencies	476481	82	286193	100	148600	26	0	0	70200	11

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority Sector)

Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs. Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs. Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	
Commercial Banks	156400	76300	49	169093	116071	68.6	185160	150227	81	66
Reg. Rural Bank	4500	800	17	4665	2640	56.6	3503	2298	65.6	46.4
Cooperative Banks	0	0	0	0	0	0	0	0	0	0
Others/Pvt. Banks	32300	24300	75	29098	34341	118	33422	43418	129.9	107.6
All Agencies	193200	101400	52	202856	153052	75.4	222085	195943	88	71.8

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs. Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs. Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	
Crop Loan	98000	48900	50	102896	78873	77	114900	79216	69	65
Term Loan (Agr)	44600	14200	32	46830	30804	66	24484	30877	126	75
Total Agri. Credit	142600	63100	44	149726	109677	7	139384	110093	79	65
MSME	23100	25400	110	24255	24473	10	50000	49749	99	103
Other Prio. Sector	27500	12874	47	28875	18902	6	32701	36101	110	74
Total Priority Sector	193200	101374	52	202856	153052	75	222085	195943	88	72

9. RECOVERY POSITION

Agency	01.06.2019			01.06.2020			01.06.2021			Average Rec. [%] in last 3 years
	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Reg. 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	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank & SLBC

Banking Profile

10. Lead Bank and branch network:

Bank of India is the lead bank of the district. There are a total of 147 bank branches in the district, out of which, a total of 114 are of Commercial banks, 06 of VKGB, 19 of private banks and 08 of DCCB.

Around 44% of bank branches are located in Rural areas, followed by 39% bank branches located in Semi-urban areas and 17% bank branches are located in Urban areas.

In order to supplement the outreach of bank branches, a total of 102 Banking Correspondents or Bank Facilitators are operating in the district.

On an average around 08 villages are catered by 01 bank branch.

11. Concerns in the sector:

- The Credit Deposit ratio of the district is low at 57%.
- The ACP achievement for FY 2021-22 is 88%.
- No disbursement by DCCB since 2014.
- Only 05 Private Banks in the district

12. Opportunities and way ahead:

- The district is having AA rated RSETI. Bankers and RSETI need to liaison for credit linkage of the trainees.
- Branch network can be improved further. Also, more number of BC / BF need to be engaged by banks.
- Participation of banks in Central Government Schemes such as AIF, PMFME, AMI Sub-scheme of ISAM, NLM, PMEGP, etc. needs to be enhanced.
- Participation of banks in State Government Schemes such as CMEGP also needs to be enhanced.
- Banks need to liaison better with beneficiaries trained by DIC under its various programs, so as to enhance credit linkage to the trainees
- Agriculture Colleges in the district need to promote ACABC scheme amongst their students, and facilitate them in setting up agri-businesses.
- Financing to SHGs need to be enhanced further.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP: The objectives of PLP are

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

Methodology:

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly refining the methodology of preparing PLPs and estimation of potentials through consultative process so that the PLPs could be used as support reference document for Annual Credit Plans of banks. 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 – DDMs are supported by a group of technical officers in the ROs and HO.

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 unit cost committee of NABARD for its internal use as well as costs in the field 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.

SN	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area 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 hand. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue

SN	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> Data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater / surface water Estimation of potential to be attempted block-wise based on preference of farmers, categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. Potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> Irrigated and un-irrigated cropped areas, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; Adjustment of tractor potential with land holdings Based on the cropping pattern, topography, etc., similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> Trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; Feasibility and possibility of shifting from food crops to plantation crops; Estimation of replanting by taking into account approximate economic life of a few plantation crops Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

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

1	Bankers	<ul style="list-style-type: none"> Provides inputs/information on Exploitable potential vis-a-vis credit available Potential High Value Projects/Area Based schemes Infrastructure support available which can form basis for their business/development plans.
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2	Govt. agencies/ Deptts.	<ul style="list-style-type: none"> • Developmental infrastructure required to support credit flow for tapping the exploitable potential • Other support required to increase credit flow • Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> • Private investment opportunities available in each sector • Commercial infrastructure • Information on various schemes of Govt & Banks.

Limitations and constraints:

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

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

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 Awas Yojana-Grameen (PMAY-G)**

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

1.3.6 Micro Credit Intervention

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

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

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

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

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

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

1.3.7 Financial Inclusion

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

further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.

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

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).
- Development of drone-based package of practices in direct seeded rice (Telangana) and demonstration of spraying pesticides and foliar application of nutrients using Drone (Tamil Nadu).
- Implementation of IOT in vegetable cultivation (Uttar Pradesh).
- Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development sanctioned in Rajasthan and Jharkhand.

- Agriculture Export Facilitation Centre (AEFC) to function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. in Maharashtra (various export commodities) and Rajasthan (spices) was set up.

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government – Budgetary Announcement

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

State Budget 2022-23 Outlay:

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

Agriculture

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

Co-operation

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

Water Resources

11. Nine out of 26 projects under Pradhan Mantri Krishi Sinchan Yojana have been completed, creating irrigation capacity of 2.86 lakh ha and water storage of 35 TMC. 11 projects are planned to be completed in 2022-23.
12. Under Baliraja Jal Sanjeevani Yojana, 28 out of 91 projects have been completed creating irrigation capacity of 20,437 ha. 29 projects are expected to be completed in 2022-23.

13. An amount of Rs.853.45 crore will be made available for Gosikhurd National project in 2022-23.

Soil and Water Conservation

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

Animal Husbandry, Dairy Business and Fisheries

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

Skill Development

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

Rural Development

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

Road Development

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

Industry

26. Chief Minister Employment Generation Programme - More than 1 lakh candidates have submitted investment proposals under CM Employment Generation Programme. Out of this, 9,621 proposals have been approved by various banks, through which an investment

of Rs. 1,100 crore has been made. In the coming year, more than 30,000 self-employment projects will create about 1 lakh direct and indirect employment opportunities.

27. Pandita Ramabai Smriti Shatabdi Mahila Udyojak Yojana for the women who became widow due to covid so as to assist them to start self-employment. 100% interest on capital loans will be repaid through the Maharashtra Economic Development Corporation.
28. Tribal Industrial Cluster at Dindori, District-Nashik to provide infrastructural facilities and support to start ups of the Tribal Community.

Energy

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

Tourism

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

1.4.1 State Government Sponsored Programmes

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

1.4.2 Central Government Sponsored Programmes with state govt. component

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

8. Integrated Horticulture Development Campaign: Post-harvest project management Area Expansion
9. Agricultural Technology Management Agency- ATMA
10. Erection of onion storage structure with subsidy for construction
11. Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
12. Central sector scheme of Financing facility under Agriculture Infrastructure Fund”
13. Traditional Agriculture Development Scheme (Organic Farming)
14. Dryland Area Development under National Sustainable Agriculture Mission (NMSA)

1.4.3 Other State Government Initiatives

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

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

1.5 Status of Cooperatives in the State

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

Maharashtra is recognised as one of the leading states in India in the field of cooperation. Apart from cooperative banks there is a successful network of sugar cooperatives in the state. The other cooperative network in the state includes cooperative spinning mills, cooperative 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;

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

2.1. Farm Credit

2.1.1. Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Crop Loan is an important component of Agriculture financing. During Sowing season, farmers are in urgent need of Crop Loans. Timely providing of the same facilitates increase in area under cultivation and provided opportunity to banks for increasing their Ground Level Credit flow to agriculture.

2.1.1.2. Infrastructure and linkage support available, planned and gaps

Continuous support is available to farmers from Agriculture Department, Government of Maharashtra regarding supply of Good quality inputs and technical knowhow. The efforts of the department are supplemented by KVK, Selsura and ATMA, Wardha, which also provide farmers with necessary technical support in cultivation of crops. The availability of monsoon rains facilitates all farmers especially those farmers which do not have irrigation facilities. Irrigation projects of Government of Maharashtra are also facilitating farmers in cultivation of crops through the year. Good network of bank branches is also a supplementing factor for farmers to take up agriculture activity by availing institutional finance.

Classification of farmers based on land holdings:

Farmer classification as per land holdings	Number of farmers	Total land holdings (Ha.)	Percent to total farmers	Percent of land holding to total land under cultivation
Small and marginal farmers (up to 2 Ha)	138167	160503	62.8%	35.5%
Medium farmers (2-10 Ha)	80473	271668	36.6%	60.1%
Big Farmers (>10 Ha)	1423	20132	0.6%	4.5%
Total	220063	452303	100.0%	100.0%

(Source: Agriculture Census, Maharashtra 2015-16)

Crop cultivation expected during Kharif 2022 (as per Agri Dept., GoM)

Sr No	Crop Name	Area (ha)
1	Jowar	2205
2	Cotton	215250
3	Soyabean	142881
4	Groundnut	675
5	Tur	73550
6	Moong	485
7	Urad	710
8	Til	30
9	Maize	1835
	TOTAL	437621

2.1.1.3 Assessment of Credit Potential (2023-24)

ACTIVITY	UNIT COST (Rs. Lakh per ha)	Phy. Units (Ha)	TFO and Bank Loan (Rs. Lakh)
Jowar	0.28	992	278.00
Cotton	0.60	96863	58118.00
Soyabean	0.49	64116	31417.06
Groundnut	0.41	304	124.54
Tur	0.37	33098	12246.08
Moong	0.20	218	43.65
Urad	0.20	320	63.90
Til	0.24	14	3.24
Maize	0.31	826	255.98
Sub- total			102550.00
Post-Harvest / Household Consumption	10%		10255
Repair / Maintenance	20%		20510
Total of Crop Loan			133315

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.1.4. Critical intervention required for creating a definitive impact

There are around 2 Lakh farmers in the district (Source: Agri Dept), out of which beneficiaries under PM KISAN Yojana are 1.45 Lakh (Source: LDM), farmers covered under KCC are at 1.43 Lakh (Source: LDM). The Bankers therefore need to reach out to un covered farmers and extend the KCC loan to them.

Bankers also need to enhance lending to farmers by adopting revised scale of finance every year.

2.1.1.5. Suggested Action Points

The agriculture lending in the district needs to be enhanced by coverage of uncovered farmers through effective co-ordination between all stakeholders viz. Agriculture Department, Irrigation Department, KVK, ATMA and Banks

2.1.1.6. Other related matters

Financial literacy programs are required to be conducted so as to link more number of farmers with banks.

2.1.2. Water Resources**2.1.2.1. Introduction**

The cropping intensity in the district is low at 112.51%, which needs to be increased by enhancing irrigation facilities in the district. Due to inadequate irrigation facilities, around 80% farmers in the district can cultivate rainfed crops, thereby unable to utilize full potential of their agricultural lands.

More number of dug wells are required to be created in the district. Also, canal irrigation facilities need to be developed on Wardha river and its tributaries.

2.1.2.2. Infrastructure and linkage support available, planned and gaps

Three ongoing major irrigation projects namely Upper Wardha, Lower Wardha and Lower Veena will bring additional 75000 ha agricultural land under irrigation.

As per Groundwater assessment, all blocks of Wardha except Karanja are under safe zone. This provides ample scope for digging of more number of wells.

The Jalyukta Shivar Abhiyan has helped in conservation of water and development of water resources in the district.

Availability of subsidy to drip and sprinkler irrigation system under PMKSY is also favorable for financing to the activities.

As per National Compilation of Ground Water Resources of India, 2020, the dynamic ground water resources of Wardha were as under:

Particulars	Details (Cubic Metre)
Total Annual Ground Water recharge	84513.20
Total Natural Discharge	4314.78
Annual Extractable Ground Water	80198.82
Current Annual Ground Water extraction	45566.79
Annual GW allocation for domestic use by 2025	3404.57
Net GW availability for future use	34631.62
State of Ground Water extraction	56.82%

2.1.2.3. Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. Units (No.)	TFO	Bank Loan
Dug wells/ New well	1.32	800	1056.00	950.40
Pump sets	0.30	800	240.00	216.00
DRIP set	1.00	800	800.00	720.00
Sprinkler set	0.30	800	240.00	216.00

Deep / Renovation of well	0.50	800	400.00	360.00
Total of Water Resources			2736.00	2462.40

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.2.4. Critical intervention required for creating a definitive impact

Under Watershed Development Fund (WDF) of NABARD, a total of 08 Watershed Development projects are being implemented in the district, covering 2166 households from 17 villages, benefitting area of 9291 ha.

Construction of dug wells need to be promoted. Also, use of micro irrigation systems shall help in saving water and coverage of more area. Financing also needs to be done for deepening of existing wells, and purchase of pump sets.

2.1.2.5. Suggested Action Points: Banks need to leverage upon the scope existing for the activity and enhance financing. Solar pump sets need to be promoted for reducing recurring expenses incurred by the farmers.

2.1.2.6. Other related matters: Ground water recharge projects can be promoted under MNREGA, JSA and other Government schemes. Use of water saving devices can also be promoted.

2.1.3 Farm Mechanization

2.1.3.1 Introduction

The productivity of agricultural land is directly proportional to use of Farm Machinery. More the usage of Farm Machinery, better the yield. Farm Machinery also helps reduce drudgery, save time and provide higher level of efficiency in farm operations.

2.1.3.2. Infrastructure and linkage support available, planned and gaps

Presence of over 70 FPOs in the district provide ample scope for setting up of Custom Hiring Centers. Few of the FPOs have already set up the same which are facilitating farmers in getting services of required machinery without having to own the same.

KVK in the district is facilitating farmers in demonstrating the usage of farm machinery.

State Agriculture Department is having subsidy schemes for farmers interested in purchase of Farm Machinery.

Few SHGs in the district have also started Agri Tool Banks, which are providing tools and implements to farmers on rent.

Subsidy is also available to Farm Machinery activity under Sub-Mission on Agricultural Mechanization of Ministry of Agriculture and Farmers' Welfare, GoI.

2.1.3.3. Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. Units (No.)	TFO	Bank Loan
Tractors	6.00	160	960.00	864.00
Power tillers	1.50	160	240.00	216.00

Thresher	1.50	160	240.00	216.00
Agri Implements	0.50	800	400.00	360.00
Oth-Harvester combine	20.00	2	40.00	32.00
Total of Farm mechanization			1880.00	1688.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.3.4. Critical intervention required for creating a definitive impact

Creating awareness amongst farmers about usage of farm machinery is required. Also, awareness needs to be created about available bank loan facilities and available State Government Subsidy Schemes.

FPOs need to be encouraged to set up Custom Hiring Centers.

2.1.3.5. Suggested Action Points

Agricultural Machinery exhibitions need to be organized by State Governments. Bankers need enhance their financing to Farm Machinery activity, keeping in view its strong viability. FPOs can also set up Custom Hiring Centers under Project on Climate Resilient Agriculture (POCRA) of World Bank and Government of Maharashtra.

2.1.3.6. Other related matters

Good working PACS can set up custom hiring centers

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-CF DAT (Consortium for Carbon Financing and Disruptive Agricultural Technologies) for Climate Resilience in Agro-Forestry Value Chains - DronAcharya
- ii. Yavatmal – Weather stations in Pida village of Kalamb block, Sawarkheda & Shedi villages of Ralegaon block in Yavatmal district under climate proofing watershed projects supported by NABARD.

- iii. Nasik – Initiatives of IFFCO Kisan - Agri Mobile App with Image Recognition, Green SIM platform for timely advisories to farmers, Automated wireless weather stations (AWWS), IoT based automated drip irrigation systems, Soil Moisture Sensors promoting effective water utilization and wastage reduction.
- iv. Palghar & Thane: Use of Artificial Intelligence (AI) Technology in vegetable production in the Crops like – Chili, Okra, Bottle gourd, Bitter gourd, Cluster bean etc.
- v. Sangli – Use of Drones for spraying fertilizers by Wangi PACS in Sangli district with support under the Agriculture Infrastructure Scheme will not only help in reducing cost to the farmers but also in increasing production and quality of the crops.

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

2.1.4 Plantation and Horticulture including Sericulture

2.1.4.1 Introduction

Growing of Horticulture plants provide long term income to farmers unlike seasonal crops. The availability of Horticulture plant supplements farmers income. The plants can be cultivated on entire land parcel or can be cultivated by keeping suitable distance for intercropping. The same also provides nutritional security to farmer and his family. Therefore, there is need to promote this activity under Bank financing.

2.1.4.2. Infrastructure and linkage support available, planned and gaps

NABARD has suitably demonstrated the Wadi model of cultivation of Horticulture plants in field of around 3500 farmers in the district. The benefits of the project have been seen in terms of enhancing income of farmers, development of climate resilience amongst farmers, diversification of crops, etc. The same model can be replicated by other farmers through bank loan. Farmers' need to leverage upon the same and start the Horticulture activity.

APEDA is also making efforts for export of Oranges from the district.

State Agriculture Department is having subsidy facility for polyhouse, shadenets, etc.

State Sericulture Department is providing handholding support to farmers interested in the activity.

2.1.4.3. Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. Units (ha)	TFO	Bank Loan
Citrus-Orange	1.76	800	1408.00	1267.20
Kagzi lime	1.67	200	334.00	300.64
Mango	1.57	40	62.80	56.56
Guava	1.08	40	43.20	38.88
Custard apple	1.14	200	228.00	205.20
Shade nets with packhouse 10 R (1000 Sqm)	3.63	8 No.	29.04	21.76
Shade nets with packhouse 20 R (2000 Sqm)	6.27	8 No.	50.16	37.60

Rearing House low cost and equipment (Sericulture) - Mulberry Plantation	3	9 No.	27.00	24.30
Total of P & H			2182.20	1952.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.4.4 Critical intervention required for creating a definitive impact

Better post harvest management facilities are required to be created in the district under PPP mode, which shall facilitate farmers in reducing wastage and getting remunerative price for their produce.

2.1.4.5. Suggested Action Points

Banks need to enhance financing to the activity. State Governments need to encourage farmers taking up the activity.

2.1.4.6. Other related matters:

There is good scope for cultivation of medicinal and aromatic plants in contract farming arrangement.

2.1.5. Forestry and Wasteland Development

2.1.5.1 Introduction

Forests are the lungs of the planet. The National Forest Policy 1988 recommends coverage of at least 33% of the geographical area under forest and tree cover so as to maintain ecological balance of any region. The status of Forest Cover (in sq. km) in Maharashtra as a whole and Wardha in particular is as detailed below:

Dist. / State	Geographical Area (GA)	2021 Assessment				% of GA	Change wrt 2019 assessment	Scrub
		Very Dense Forest	Mod. Dense Forest	Open Forest	Total			
Wardha	6,309	9.97	409.91	444.41	864.29	13.70	2.34	56.21
Maharashtra	307,713	8,733.75	20,589.00	21,475.01	50,797.76	16.51	20.20	4247.39

Source: India State of Forest Report 2021

2.1.5.1.1 Agroforestry

Agroforestry has traditionally been a way of life and livelihood in India for centuries. However, due to recent trend of mono cropping culture, the ecological balance has been adversely affected. The same has resulted into soil degradation and natural disasters.

2.1.5.1.2 Agroforestry Systems

The agroforestry systems help farmers in developing climate resilience, help adapt to climate change, promotes carbon sequestration, etc.

2.1.5.2. Infrastructure and linkage support available, planned and gaps

The land classified as barren, fallow, degraded and is not available for agriculture can be converted into forests.

Subsidy is available for farmers under the following schemes.

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

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

2.1.5.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (Ha.)	TFO	Bank Loan
Farm Forestry-Pvt.Waste Lands-Amla, Sitaphal, Eucalyptus	0.30	40	12.00	10.80
Bamboo plantation	0.30	40	12.00	10.80
Teak plantation	1.30	40	52.00	46.80
Tot forestry & waste land.			76.00	68.40

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.5.4. Critical intervention required for creating a definitive impact

There is need for promoting plywood manufacturing factories in the district, so as to provide remunerative prices to forest plantation by farmers.

2.1.5.5. Suggested Action Points

Farmers can cultivate Forestry plants along-with their commercial crops, so as to diversify the risks.

Farmers need to cultivate pulpwood plantations such as Eucalyptus, Melia Dubia, Subabul, etc.

2.1.5.6. Other related matters:

Social Forestry activities need to be taken up on regular basis in the district.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Introduction

The per capital availability of Milk per day in the district is less as compared to availability in the state. Therefore, there is good scope for encouraging Dairy farming in the district. Dairy farming not only facilitates farmers in getting additional incomes, but also provided nutritional security to farmers.

2.1.6.2. Infrastructure and linkage support available, planned and gaps

As per 20th Livestock Census 2019, in the district, the population of Cattle was 3.88 Lakh, Buffalos was at 0.46 Lakh, Goat was 1.61 Lakh and Sheep was 0.05 Lakh.

There are 79 dairy co-operatives, 38 milk federations, 07 milk chilling units, 03 animal markets in the district, facilitating taking up of Dairy activity by farmers.

National Livestock Mission:

NLM scheme has been revised and realigned from FY 2021-22. The scheme is targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme. All the subsidy amount will be channelized through the Small Industries Development Bank of India (SIDBI). The realigned National Livestock Mission will

have following three Sub-Missions: (a) Sub-mission on Breed Development of Livestock and Poultry; (b) Sub-mission on Feed and Fodder Development; (c) Sub Mission on Innovation and Extension

State Government - *Navinypurna* Scheme - Poultry farming (avocation) by rearing 1,000 broiler birds. Subsidy at the rate of: General 50%, Scheduled Caste and Scheduled Tribe 75% are given. At District level, the Tribal Development Department also provides support out of TSP funds to tribal beneficiaries for small/backyard poultry units.

2.1.6.3. Assessment of credit potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	Bank Loan
Cows (crossbreed)	0.68	800	544.00	489.60
Buffaloes	0.79	400	316.00	284.40
Indigenous cows (Gir & Gaulau avg)	0.30	800	240.00	216.00
Mini Dairy Unit (5 Animals)	3.50	40	140.00	126.00
Commercial Dairy (10 Animal Unit)	7.00	8	56.00	50.40
Veterinary clinics	5.00	8	40.00	36.00
Bulk milk coolers (1000 Litrs)	7.00	8	56.00	50.40
Bulk milk coolers (2000 Litres)	10.00	8	80.00	72.00
Milk products / milk parlours	10.00	19	190.00	171.00
KCC – Dairy	0.20	5600	1120.00	1120.00
TOTAL-Animal Husbandry (D)			2782.00	2615.80

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.6.4. Critical intervention required for creating a definitive impact

Preservation of indigenous breed is required to be taken up as the breed is more climate resilient as compared to cross breed cows. There is need for creation of infrastructures such as Veterinary hospitals, poly-clinics, AI centres and slaughter houses.

2.1.6.5. Suggested Action Points

State Government to enhance Milk processing facilities in the district.

State Government can support strengthening of milk route for proper and smooth milk collection

Bankers need to finance the activity as the same is financially viable.

2.1.6.6. Other related matters:

The activity is identified as Area Based Scheme by NABARD and model scheme is circulated amongst bankers.

KCC loan is also available for farmers engaged in Animal Husbandry sector. Farmers need to leverage upon the same.

2.1.7. Animal Husbandry: Poultry

2.1.7.1. Introduction

Poultry activity can be taken up on a commercial basis and also as rural backyard units. Availability of eggs is less in Wardha as compared to the State and National Figures. Therefore there is good scope and need for encouraging this activity.

2.1.7.2. Availability of Infrastructure, critical gaps & interventions required

The availability of subsidy under National Livestock Mission (NLM) provides opportunity for farmers take up the activity.

State Animal Husbandry Department is also providing required training and handholding support to farmers interested in taking up the activity.

2.1.7.3. Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	Bank Loan
Commercial Broiler of 1000 birds	3	8	24.00	20.40
Commercial Broiler (5000 birds)	15	8	120.00	102.00
Commercial Broiler of 2000 birds	6	8	48.00	40.80
Hybrid Layer Chicken Units (10000 birds)	40	8	320.00	272.00
Feed Mixing plant	15.00	8	120.00	102.00
Broiler Processing / Retail Dressing / marketing Unit	10	8	80.00	68.00
Transport Vehicle Open cage	8	8	64.00	54.40
KCC - Poultry	15	2400	36000.00	36000.00
Total Poultry			36776.00	36659.60

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.7.4. Critical intervention required for creating a definitive impact

Suitable infrastructure needs to be created by State Government under PPP mode for facilitating growth of the sector in the district.

2.1.7.5. Suggested action points

Bankers need to finance the activity as the same is viable.

State Government to reach out to more number of farmers interested in taking up this activity.

2.1.7.6. Other related matters:

Working Capital is available under KCC – Animal Husbandry scheme, which needs to be leveraged by farmers.

2.1.8. Animal Husbandry: Sheep, Goat and Piggery

2.1.8.1 Introduction

Rearing of Sheep, Goat and Piggery provides additional source of income to farmers in the form of wool, meat and skin. Semi-arid and dry climate is conducive for the activity.

2.1.8.2. Availability of Infrastructure critical gaps & intervention required

There is good availability of good quality animals in the district.

RSETI in the district is providing trainings to interested youth for taking up the activity

An abattior has been set up at Deoli block in the district by MSRLM.

2.1.8.3. Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
Goat Rearing (10+1)	0.89	400	356.00	320.40
KCC - Sheep & Goat	0.25	4000	1000.00	1000.00
Goat Breeding (100+5)	10	20	200.00	180.00
Total of SGP			1556.00	1500.40

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.8.4. Critical intervention required for creating a definitive impact

An Export Development Centre for Goat Meat is being established at Nagpur. The same is expected to positively impact the sector in the district.

Better veterinary facilities are required to be established in the district for success of the sector.

2.1.8.5. Suggested Action Points

Fodder cultivation needs to be taken up by farmers taking up the activity.

Timely vaccination needs to be ensured for better risk mitigation.

2.1.8.6. Other related matters:

KCC for animal husbandry needs to be leveraged by farmers for meeting their working capital requirements.

2.1.9 Fisheries**2.1.9.1. Introduction**

There is good scope for this activity in the district due to availability of rivers. The activity is having potential to enhance income of farmers and provide nutritional security to them.

2.1.9.2. Availability of Infrastructure, critical gaps & interventions required**A. Infrastructure status:**

The 08 blocks in Wardha are having rivers passing through them, as detailed below:

Block	River length (km)	Area conducive Fishing (ha)	Area under use (ha)
Ashti	79	85.00	60.00
Karanja	40	656.00	500.00
Arvi	90	5200.00	5100.00
Seloo	37	1115.00	1052.00
Deoli	46	52.00	45.00
Hinghanghat	42	84.00	69.000
Samudrapur	90	1381.00	1263.00
Wardha	36	405.00	180.00
TOTAL	460	8978.00	8269.00

(Source: DSER Wardha 2019)

Reservoir fisheries development through common infrastructure is an eligible activity for assistance under RIDF. The same can be leveraged upon.

2.1.9.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
Composit fish culture (new pond)	7.00	8	56.00	50.40
Shrimp Farming (Pond & input)	14.00	8	112.00	100.80
KCC – Fishery	0.25	5000	1250.00	1250.00
Total of Fisheries- Inland			1418.00	1401.20

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.9.4. Critical intervention required for creating a definitive impact

There is need for enhancing fish feed in the district.

Fish pellet manufacturing unit needs to be established in the district

2.1.9.5. Suggested Action Points

There is need to promote Fishermens collectives in the district.

Banks need to enhance credit flow to the activity

2.1.4.6. Other related matters:

Fish processing units need to be established in the district so as to provide impetus to the sector

2.1.10 Farm credit: Others - Bullock, carts, two-wheelers etc.

2.1.10.1 Introduction

Effective transportation facilities from farmers house to field are also equally important, the financing for the activity is covered under Others category under Farm credit. Loans to Farmers Producer Organisations are also covered under this catrgory.

2.1.10.2. Availability of Infrastructure, critical gaps & interventions required

There are good quality roads available in the district. Farmers can go for purchase of bullock pairs, bullock carts, or motorcycles depending upon their needs.

There are around 70 FPOs in the district. Bankers need to finance working capital requirements of these companies.

2.1.10.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
Bullocks/drought animals (pairs) / Motorcycles	0.60	800	480.00	432.00
Bullock carts	0.25	80	20.00	18.00
Farmers Producer Companies/org	5	16	80.00	64.00
Total of Others			580.00	514.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.1.10.4. Critical intervention required for creating a definitive impact

Suppliers of good quality Bullocks and Bullock carts need to be made available under PPP mode for perusal of farmers.

2.1.10.5. Suggested Action Points:

Farmers need to upgrade their transportation facilities through bank finance. FPOs need to take up business activities through bank finance.

2.1.10.6. Other related matters:

Use of tyres in bullock carts need to be promoted.

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

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

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

The advantages of IFS are indicated below:

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

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

2.1.11.2 Policy Support/Models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from the link -

http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

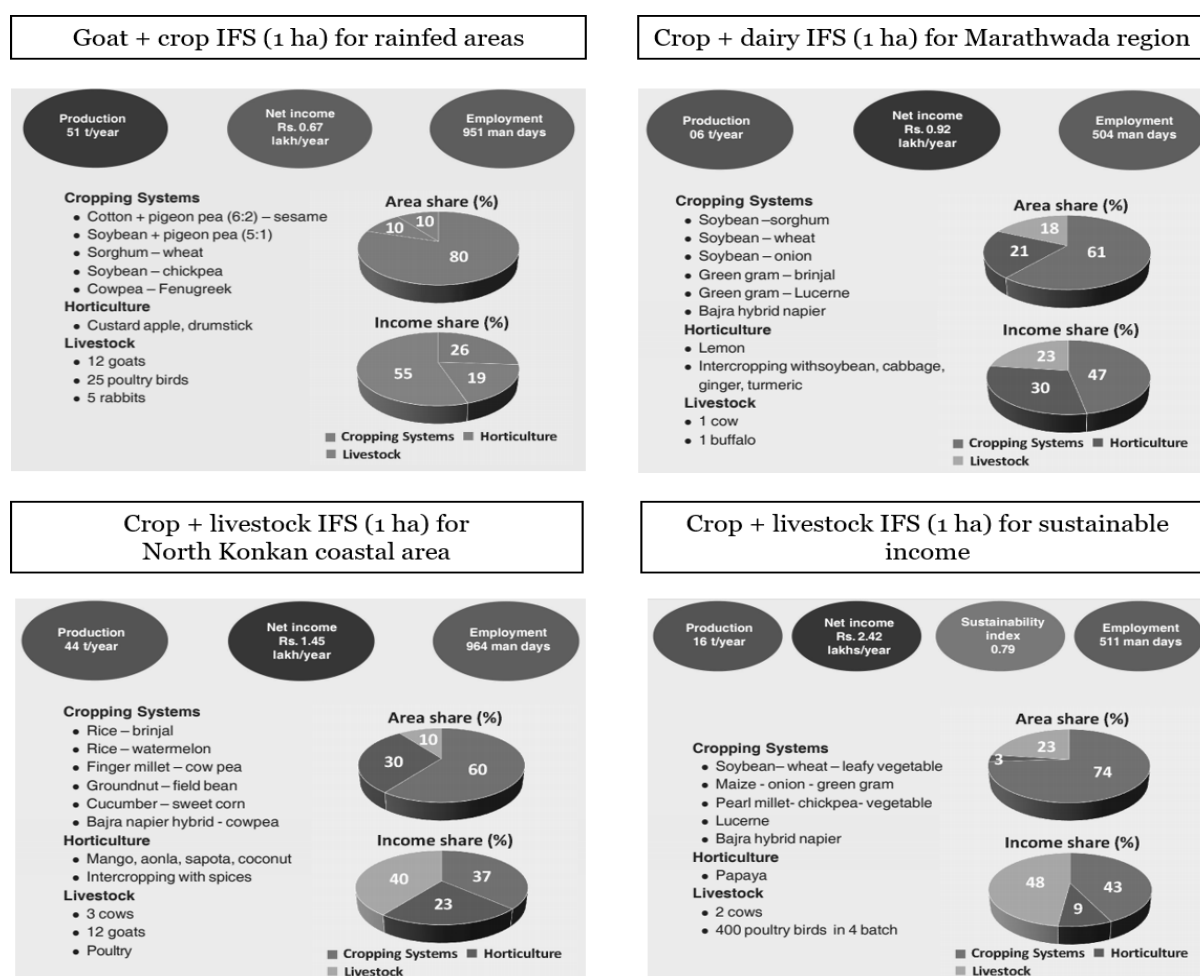
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

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

2.1.11.3 Issues and Suggestions

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

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



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

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

Models for 1 Hectare Area			
Irrigated Condition		Dryland condition	
Components	Estimated Expenditure (Amt in Rs)	Components	Estimated Expenditure (Amt in Rs)

Crop Loan (72% of land Area)	114238	Crop Loan (50% of land Area)	12363
Horticulture (23.60%)	641532	Horticulture (40%)	9333
Animal Husbandry (4.4%)	349126	Animal Husbandry (5%)	274360
Total	Rs 1104896	Farm Pond (5%)	-
		Total	Rs 296056

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

2. Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani

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

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

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

Chapter 2.2

Agriculture Infrastructure

2.2.1. Construction of Storage facilities and Marketing Infrastructure (warehouses/godowns, market yards, cold storage units/ cold chains)

2.2.1.1 Introduction

Inadequate storage facilities lead to degradation in quality of farm produce and force distress sale. Proper storage and marketing infrastructure facilitate farmers in better price realization. Storage Godowns with NWR facility, facilitates farmers in getting pledge loans and also facilitates farmers in trading of their commodities on commodity exchanges.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

A total of 229 Godowns are available in the district having cumulative storage capacity of 179243 MT. Out of which, there are 16 Godowns with storage capacity of 10785 MT utilized for distribution of PDS commodities, managed by State Civil Supplies Corporation.

Maharashtra State Warehousing Corporation is providing scientific storage facilities to farmers in the district through its 30 Warehouses with total storage capacity of 53290 MT located in 04 blocks of the district namely Wardha, Karanja, Arvi and Hinganghat.

Warehousing Development and Regulatory Authority (WDRA) has accredited a total of 12 Warehouses having storage capacity of 91261 MT in the district.

Construction of Scientific Storage is an eligible activity under Agriculture Infrastructure Fund (AIF), which facilitates farmers in getting bank loans at concessional rate of interest. In addition, subsidy is available for construction of godowns under AMI Sub-scheme of ISAM.

POCRA scheme of World Bank & Government of Maharashtra also has provision for construction of Godowns through FPOs.

2.2.1.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy (MT)	TFO	BANK LOAN
Storage Units	0.05	80000	4000.00	3200.00
Cold Storage Units	0.09	8000	720.00	576.00
Total of Storage Facilities			4720.00	3776.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.2.1.4. Critical intervention required for creating a definitive impact

There is need to create awareness amongst farmers about importance of usage of scientific storages, consutrcution and government support.

There are around 70 FPOs in the district, which need to be sensitized on Construction of Warehouse activity for its members.

Pledge financing is available to farmers who are engaged in usage of storage facilities in WDRA accredited Warehouses which issue electronic Negotiable Warehouse Receipts. Bank finance is available for such farmers against hypothecation of produce stored in warehouses.

2.2.1.5. Suggested Action Points: Bankers need to enhance their GLC to this activity by leveraging upon benefits available under AIF and AMI Sub scheme of ISAM.

2.2.1.6. Other related matters:

MSRLM is also facilitating SHG members in construction and management of Warehouses.

2.2.2. Land Development, Soil Conservation and Watershed Development

2.2.2.1. Introduction

Land Development activities comprises of Land Levelling, bunding, terracing, farm ponds, water harvesting structures and other activities which facilitates conservation of water and soil and enhances soil fertility and organic matter.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

NABARD has supported Watershed Development activities and post watershed climate proofing in 07 locations of the district. The project has demonstrated importance of watershed development activities in enhancing soil fertility and productivity in sustainable manner.

Under Rural Innovation Fund of NABARD, a Drum Check Dam has been constructed in Samudrapur block demonstrating low cost model for conservation of water in small streams.

Jal Yukta Shivar Abhiyan has also demonstrated importance of Soil and Water conservation activities to farmers in the district.

Natural Farming is also being promoted by NABARD through its JIVA project in Arvi block, which also demonstrates importance of enhancing of soil organic matter. A total of 30 beneficares have been covered under the project.

A pilot project in Zero Budget Natural Farming (ZBNF) is under implementation in the district, which has facilitates farmers in enhancing soil organic matter. A total of 100 beneficiaries from 04 villages of Samudrapur block have been covered under the project.

Other farmers need to take up the activities suitable for their farm-land under bank finance.

2.2.2.3. Assessment of Credit Potential: (2023-24)

ACTIVITY	UNIT COST	Phy. (Ha)	TFO	BANK LOAN
Land levelling (slope 1-2%)	0.12	800	96.00	86.40
Farn bunding (4% slope)	0.21	800	168.00	151.20
Graded Bunding (slope more than 4%)	0.25	800	200.00	180.00
Fencing (Barbed wire)	0.5	800	400.00	360.00
Total of Land Development			864.00	777.60

The block wise allocations of the total estimate are indicated in Annexure I.

2.2.2.4. Critical intervention required for creating a definitive impact

State Government needs to identify areas where rate of Soil degradation is alarming and prioritize taking up Soil and Water Conservation activities in those areas.

2.2.2.5. Suggested action points:

Bankers need to promote Land Development activities under Bank finance.

2.2.2.6. Other related matters:

Farmers can also explore possibility of formation of JLGs for availing bank finance for Farm Ponds and other related activities.

2.2.3 Agri. Infrastructure - Others

2.2.3.1. Introduction

Other infrastructure required for success of agriculture activity includes setting up biofertilizer production units, seed production units, seed banks, vermicomposting units, etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

KVK in the district is facilitating farmers in cultivation of climate resilient traditional varieties of seeds.

Few FPOs in the district have tied up with Seed Production Companies and setting up seed production plots in farm land of FPO members.

2.2.3.2 Assessment of credit potential: (2023-24)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
Seed Production Plot	1	80	80.00	64.00
Production of bio- pesticides & Fertilizer / ZBNF	10	8	80.00	64.00
Vermi composting	0.5	80	40.00	32.00
Total of Others			200.00	160.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.2.3.4. Critical intervention required for creating a definitive impact:

KVK is in process of setting up bio fertilizer plant at Selsura, Wardha. The promotion of bio fertilizers and bio pesticides needs to be taken up in the district so as to enhance soil organic matter.

KVK is also in process of expansion of Seed Bank, so as to conserve traditional varieties of seeds. The said infrastructure would facilitate farmers engaged in Natural and Organic Farming.

Farmers in the district are exploring possibility of getting Organic Certification so as to facilitate export of agricultural commodities. In order to cater to the demand of organic farmers, adequate number of suppliers need to be created in the district.

2.2.3.5. Suggested Action Points

Bankers in the district need to promote Agriculture inputs production and marketing units through bank finance.

2.2.3.6. Other related matter

Farmers engaged in production of vermi-compost can expand their production units and take up sale of vermi-compost to other farmers.

Chapter 2.3

Agriculture – Ancillary Activities

2.3.1. Food and Agro Processing

2.3.1.1 Introduction

Value addition to farm produce can be done by processing the same and making other products. The processing helps in reduce post-harvest losses. Also, processing increases shelf life of produce.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There is good infrastructure available for processing of Cotton produce. The activity is well established and there is scope for establishment of additional number of units.

Infrastructure also exists for processing of Tur for making daal. The same needs to be upscaled by installation of additional number of units.

Turmeric crop in the district is also processed especially in Waigao village, Samudrapur block, which has received a GI tag.

Processing of Orange crop is also done in and around the district by using technologies developed by NRCC, Nagpur

Cold pressed oil extraction is also a popular and financially viable activity in the district done through many agencies including KJBF.

Availability of subsidy under PMFME scheme and concessional finance under AIF is likely to positively impact the setting up of processing units.

Presence of around 70 FPOs in the district provides good opportunity for setting up more number of processing units.

2.3.1.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BAK LOAN
Dal mills (mini)	5	80	40.00	300.00
Ginning & pressing	200	56	11200.00	8960.00
Cold Pressed Oil Processing Units	10	80	800.00	567.00
Masala making /Spice processing / SHGs	2	80	160.00	120.00
Total of Food & Agro processing			12200.00	9947.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.3.1.4. Critical intervention required for creating a definitive impact

Infrastructure to be expanded for processing of Agro products in the district so as to utilize the available potential.

2.3.1.5. Suggested Action Points:

Banks need to leverage upon available interest subsidy under AIF and credit linked subsidy available under PMFME and enhance their lending to agro processing units in the district.

FPOs need to be encouraged to establish food processing units and operate them on custom hiring mode.

2.3.1.6. Other related matter

There is scope for taking up the processing units activity by members of SHGs and JLGs.

2.3.2 Agri Ancillary Activities: Others - Loans to Cooperatives, ACABC, Micro-Finance Institutions**2.3.2.1 Introduction**

Loans can also be extended under Priority sector to Farmers collectives such as Federations, Co-operatives, etc. for taking up agriculture development activity under group mode. Micro finance institutions have also facilitated providing of timely credit to members of SHGs and JLGs. Banks can explore possibilities for extending refinance to MFIs.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is network of 01 DCCB and 341 PACS available in the district.

2.3.2.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
ACABC	20	8	160.00	144.00
Total of Others			160.00	144.00

The block wise allocations of the total estimate are indicated in Annexure I.

2.3.2.4. Critical intervention required for creating a definitive impact

Health of co-operatives needs to be enhanced through Government interventions, so as to have a favorable ground for banks to finance co-operatives in the district.

2.3.2.5. Suggested Action Points:

ACABC trained individuals need to be approached by banks and possibility of financing to the said individuals can be explored.

2.3.2.6. Other related matter:

Agriculture Collages in district need to encourage and their students to take up ACABC trainings and handhold them for setting up of Agri business.

Success Story – Upgradation of Rural Mart at Kannamwargram Village, Karanja (G) block, Wardha district



The Problem

- *Reduced shelf life of commodities due to lack of shelters*
- *Poor upkeep of the the market area due to lack of solid waste disposal facilities*
- *Unhygienic condition of the market area due to lack of sanitation facilities.*
- *Drudgery faced by sellers due to lack of raised platforms*
- *Lesser operating hours of the market due to lack of lighting facilities*
- *Difficulties faced due to lack of drinking water facilities*
- *Losses faced by farmers due to intrusion of stray animals in the market area*

The Solution

- *Creation of permanent structures under grant assistance scheme of NABARD and Kamal Jamnalal Bajaj Foundation, Wardha has provided long term solution to various problems faced of farmers, sellers and buyers in the area*
- *The lighting facility has helped markets operate smoothly even during evening hours, thereby increasing the sale of produce*
- *The establissment of office cum storage space has helped in reducing distress sale and wastage of produce*

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.

3.2 Infrastructure and linkage support available, planned and gaps

- (i) Presence of DIC, KVIB, MSRLM and NGOs (like BYST, Bajaj Foundation) for technical guidance, project preparation for entrepreneurs is available in the district. DIC and DRDA are providing training to their sponsored candidate's for NFS activities. RSETI is also participating in training the rural youth.
- (ii) There is scope for cottage industries which can be based on the forest minor produce collections and processing such as rock bee honey collection for which NABARD has sanctioned loan cum grant, the project ensures enhanced collector's participation coupled with promoting good and safe collection practices. Medicinal and aromatic plant products – and small sector industry such as mint based menthol, aromatic oil from patchouli, eucalyptus, lemon grass etc. can be promoted.
- (iii) Proximity to Nagpur and Amravati markets and good connectivity of the district are providing immense potential for the sector to grow. All villages have all-season roads and in addition 108 km of National highway and 67 km of State highway impart good connectivity to the district.
- (iv) Rural sanitation sector has tremendous demand and can support rural enterprises such as rural artisans, masonry works, input-industries in the hygiene and cleanliness sub-sectors. Now MSRLM also trying the same through NGO.

(v) The kaccha houses in the rural parts are getting replaced with pakka houses and there exists good demand for promoting small enterprises to cater to this demand. Bankers have also tapped this potential mostly in the sub-urban areas. The construction industry can support masonry works & services such as plumbers, electricians, pest control agencies, carpentry, repairs and maintenance, etc. which is slowly emerging in the rural areas.

(vi) Women based enterprises have potential as the credit flow to this sector is on a continuous rise. There is predominance of SHGs which have attained 8-10 years maturity in the district. SHG - women based associations/ federations promoted by MSRLM are dynamic and participating in setting up of local demand based tiny industries. The possible areas are garment designing, bag & basket making, broom making, small scale tiffin/dabba providers, saree/dress embroidery, etc. Due to natural inclination for cattle rearing they may also get engaged in tiny scale dairy units for curd and Ghee making.

(vii) There is need to strengthen the capacity building measures that will derive support from the established industries from mega cities of the state and provide specific trainings to youth. Training institutes can upgrade websites with list of trained youth who have undergone technical/special skill training. This will help to provide hand-holding support after completion of training and accelerate setting up of enterprises.

(viii) Clusters for garment, embroidery, surgunde, papad can be promoted. A turmeric processing plant has been established at Waigaon in Samudrapur block.

(ix) Banks have scope to finance under both secondary and tertiary sectors. Small enterprise can be best supported through the JLG mode. The MUDRA scheme availability for one member of SHG may be best platform for starting small businesses.

(x) The producer company formation is on a rise in the district and holds promises for farmers groups to start small off-farm enterprises using local raw material.

3.3 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
MICRO - Rural Artisan & Village Industries	5	1200	6000.00	4800.00
MICRO - Small Manu. Units including Handloom	50	600	30000.00	24000.00
Small Industries - 10 Crore	120	60	7200.00	5760.00
Medium Industries - 50 Crore	1100	14	15400.00	12320.00
Total of MS-TL			58600.00	46880.00
Service Sector – TL				
Micro Ind. - Transport Operators	15	320	4800.00	3840.00
Micro Ind. - Retail Trade Small/Business, Other Micro Units	25	210	5250.00	4200.00
Small	150	55	8250.00	6600.00
Sub Total			18300.00	14640.00
Manufacturing Sector - Working Capital				
Micro - Rural Artisan & Village Industries	1	1200	1200.00	960.00
Micro industries – Handloom	10	600	6000.00	4800.00
Small Industries	20	60	1200	960.00
Medium Enterprises	200	14	2800	2240.00
Sub Total			11200.00	8960.00

Service Sector - Working Capital				
Micro Ind.- SRT0	3	320	960.00	864.00
Micro Ind. - Retail Trade / whosale / Small Business	5	210	1050.00	945.00
Small Industries	30	55	1650.00	1485.00
Sub Total			3660.00	3294.00
Total of MSME			91760.00	73774.00

The block wise allocations of the total estimate are indicated in Annexure I.

3.4 Critical Interventions and Suggested Action Points:

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

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

Chapter 4

Credit Potential for Exports, Education and Housing

4.1 Export Credit

4.1.1 Introduction

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

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

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

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

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

Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector. For domestic banks, the Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEORBE 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, Parbhani

12	Orange	Amravati, Nagpur, Akola, Wardha, Washim, Buldhana
13	Flowers	Pune, Satara, Nasik, Kolhapur
14	Raisins	Sangli, Nasik
15	Jaggery	Kolhapur, Sangli, Satara, Pune, Solapur, Latur
16	Dairy Products	Ahmednagar, Pune, Satara, Sangli, Kolhapur, Solapur
17	Non – Basmati Rice	Chandrapur, Pune, Gondia, Bhandara, Gadchiroli, Nagpur, Palghar, Thane, Raigad
18	Meat products	Nasik, Jalgaon, Ahmednagar, Pune, Solapur, Yavatmal, Amravati, Chandrapur, Gadchiroli Buldana, Nagpur,
19	Pulses	Amravati, Yavatmal, Buldana, Akola, Wardha, Nagpur, Nanded, Latur, Osmanabad, Chandrapur, Parbhani, Jalgaon, Dhule, Nasik, Ahmednagar, Jalna, Pune, Satara, Sangli, Beed, Aurangabad.
20	Turmeric	Washim, Yavatmal, Sangli, Parbhani, Satara Wardha, Hingoli, Nanded
21	Oilseeds	Naded, Latur, Buldana, Washim, Yavatmal, Amravati, Hingoli, Parbhani, Akola, Kolhapur, Satara, Wardha, Jalna, Sangli, Nasik, Nagpur, Beed, Jalgaon

4.1.2 Assessment of credit potential (2023-24) (Rs. Lakh)

No credit projection has been made under the sector as the scope for the activity is limited in the district. However, State Agriculture Department is in process of facilitating farmers in getting Organic Certification, in such cases, loans can be sanctioned under the sector, depending upon merit of each case.

4.1.3 Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established at more places which can function for developing agro products and agro industries having export potential, fixing of standards and specifications for the scheduled products for the purpose of exports, training in various aspects of industries connected with the scheduled products, updating exporters regarding various central government schemes.

- A nodal agency for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers' market and take up exporters' queries.
- Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- Cluster based approach in financing by bankers for enhancing exports.
- There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- There is a need for transition from low value unprocessed/semi-processed and bulk material (which has 85% share in the total agricultural exports) to sophisticated value added products.
- There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology, development of Mega Food Parks and promotion of various clusters.
- Need for financing commodity specific MSMEs.

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

4.2 Education

4.2.1 Introduction

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

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

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

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.

In Wardha, there are 05 Engineering, 02 Medical Colleges and 03 Agriculture college. Apart from that, there are more than 10 ITI colleges in Wardha.

Central Sector Interest Subsidy (CSIS) Scheme

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

Credit Guarantee Fund for Education Loans (CGFEL) Scheme

This scheme come into force vide notification dated 16 September 2015 of Government of India. New education loans sanctioned on or after the date of notification of the scheme with features as under will be eligible for the coverage under the scheme. The scheme provides guarantee for the education loan under the Model Education Loan Scheme of Indian Banks' Association, disbursed by the banks without seeking any collateral security and third-party guarantee, for a maximum loan amount of Rs. 7.5 Lakhs. The eligible borrower under this scheme means new or existing borrower with Indian Nationality who meets eligibility criteria prescribed under "IBA Model Educational Loan Scheme for pursuing Higher Education in India and Abroad" and executed loan documents with the

Bank to avail education loan. Parents/guardians will be the co-borrowers/joint borrowers. In case of a married person, joint borrower can be either spouse or the parent(s)/parents-in-law.

National Education Policy 2020

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

Economic Survey of Maharashtra 2021-22 – Education

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

4.2.2 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
Education loan (Domestic)	5	240	1200.00	960.00
Higher Education (Abroad/Metro)	20	80	1600.00	1360.00
Total of Education			2800.00	2320.00

The block wise allocations of the total estimate are indicated in Annexure I.

4.2.3 Critical interventions and suggested Action Points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
- Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions, etc will encourage many students for availing education.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Banks may assess the employability and expected remuneration attached to the course and also the institution's standing in a realistic manner to ensure that repayment of loan is ensured.
- There is a mismatch between the higher cost of education and the potential income

levels of students after completion of education in some professional courses, which needs to be addressed.

- While the banks may pro-actively finance new cases to deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Awareness on financial discipline may be created by Banks among college students towards prompt repayment of loans.

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

4.3 Housing

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

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

4.3.2 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LAON
Purchase / constr. of House	25	520	13000.00	10400.00
Repair to houses	5	525	2625.00	2100.00
Total of Housing			15625.00	12500.00

The block wise allocations of the total estimate are indicated in Annexure I.

4.3.3 Critical interventions and suggested 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>

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure – Public investments

Introduction

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

Rural Infrastructure Development Fund (RIDF)

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

Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 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).

5.2 Social Infrastructure involving Bank Credit

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

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

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

5.2.2 Assessment of Credit Potential (2023-24) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
School (primary) and expansion	25	8	200.00	160.00
Colleges upto post graduate	50	3	150.00	120.00
Health Care Centre / New Hospital	75	3	225.00	180.00
Drinking Water (RO Plant)	10	8	80.00	64.00
Rural sanitation, Household level water & other improvements	0.50	80	40.00	32.00
Total of Social Infrastructure			695.00	556.00

The block wise allocations of the total estimate are indicated in Annexure I.

5.2.3 Critical interventions and suggested action points

State Govt:

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

Banks

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

5.3 Credit Potential for Renewable Energy

5.3.1. Introduction

Renewable energy utilises natural sources such as sun light, wind, tides and geothermal heat which are naturally replenished. Renewable energy (RE) technologies range from solar power, wind power and hydroelectricity to biomass conversion and biofuels. Promotion of RE resources has direct binding on employment generation, as per an estimate 1 MW of RE necessitates job for 5 people, accordingly for 4000 MW, 20000 people can get employment (Source IDFC). Means and ways to tap renewable energy for sustainable use at affordable cost is key to success.

The Ministry of New and Renewable Energy, GoI had in February 2011 prepared a Strategic plan for New and Renewable Energy Sector for the period 2011-17. The Ministry has since revised its target of renewable energy capacity to 1,75,000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro (Union Budget 2015-16).

(a) **National Action Plan for Climate Change:** The National Action Plan for Climate Change (NAPCC, 2008) envisages measures to address global warming by increasing renewable energy.

(b) **Biofuels, Biogas, Charcoal Briquette and Biomass conversion:** Wardha being agro-dominated economy produces huge quantities of biomass mainly post kharif season. However low bulk density, collection and transportation is a costly affair. Such biomass can be converted into charcoal briquette for use as energy. Biogas provides fuel for cooking and organic manure to rural households, besides mitigating drudgery promotes cleanliness.

(c) **Solar Energy:** Vidarbha is blessed with long hours of sunshine throughout the year which if tapped for generation of energy will provide single largest alternative RE source. Capacity to generate 1.5 million units/MW/year through solar photovoltaic systems & up to 2.5 million units/MW/ year through solar thermal systems exists.

(d) **Scheme of MNRE:** Department of Financial Services has instructed all public sector banks to promote roof-top solar PV systems of 1kWp upto 500 kWp grid, an area of 10sq mt is required for setting up 1kWp grid. MNRE GoI has come up with scheme for financing solar applications, under implementation through Banks.

(e) As per the revised priority sector guidelines of RBI (circular dt 04.09.2020), bank loans up to Rs.30 crore per borrower for RE based power generators, wind mills and non-conventional energy based public utilities e.g. street lighting and remote village electrification will come under priority sector, this limit for households is Rs.10 lakh per borrower.

5.3.2. Assessment of Credit Potential (2023-24)

(Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	BANK LOAN
Biogas	0.25	40	10.00	9.00
Solar fencing @5 acres	2.5	325	812.50	731.25
Solar Photovoltaic Water Pumping System (5 HP)	5	16	80.00	64.00
Solar Home Light	0.10	160	16.00	12.80
Solar Water Heater (100 litres)	0.25	400	100.00	80.00
Total of RE			1018.50	897.05

The block wise allocations of the total estimate are indicated in Annexure I.

5.3.3 Critical interventions and suggested action points

(i) The infrastructure for sales and services including suppliers of solar equipment, arrangement of repairs of solar equipment's and availability of trained manpower pose no constraint in the district. The arrangement for supply/construction and maintenance of bio-gas plants is also available readily.

(ii) ZP, Wardha in association with Kamalnayan Jamnalal Bajaj Foundation has implemented over 450 biogas units spread in 5 blocks. The cost of the unit is Rs.22,000/-, there is subsidy available from the National Biogas Development Board, Agriculture Department and ZP of Rs.9000/- per unit, the foundation is contributing Rs.6000/- while beneficiaries contribution is mainly in the form of labour (pit digging, masonry works etc.) at Rs.3000/- per unit.

(iii) Awareness amongst villagers on renewable energy sources as also promotional efforts by leading banks for solar fencing, solar lighting is on the rise due to wild animal menace. There is need to get some incentive/subsidy that will back this effort, (ii) Banks to make all out efforts to utilise the subsidy for solar water pump to meet the energy demand, (iii) For wider understanding of equipment, services, etc., mela, exhibitions are necessary.

(iv) Banks to popularize credit linked subsidy scheme, (ii) NGOs/DIC to impart training on biogas set-up and on solar energy as RE source, (iii) Training programmes may also be conducted at RSETI, (iv) RE in Hospitals, hostels and in rural tourism to be encouraged.

Chapter 6

Informal Credit Delivery System

6.1 Introduction

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

6.2 Micro Finance Profile in the District:

Wardha is intensive district under MSRLM and hence SHGs are being formed mainly by MSRLM. Formation has reached a level of saturation as detailed below.

Total No. of blocks in the district	8
No. of blocks where SHGs exist	8
Total No. of blocks where SHGs are linked	8
Total No. of bank branches in the district	CBs – 114, Coops. - 8 RRBs - 6, Pvt. Banks/Others-13
Of which No. of branches participating in linkage program	CBs - 114, Coops.–Nil, RRBs – 6, Pvt. Bank/Others-3
No. of Govt. / other agencies participating	Govt. Depts. - MSRLM, MAVIM and some NGOs

The micro-finance profile of the district is detailed as under:

Sr. No	Particulars	Details
1	No. of SHGs promoted in the district	16279
2	Total amount of revolving fund assistance sanctioned	Rs.17.07 Crore
3	Average revolving fund assistance per SHG	Rs.10,172
4	No. of SHGs with bank loan sanctioned	16279
5	Total amount of bank loan sanctioned	Rs.221.58 Crore
6	Average bank loan per SHG	Rs.1,36,114

Source: District Statistics Office, Wardha (2021 Report)

6.3 EShakti - Digitization of SHG books of accounts

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda;
- Improving the quality of interface between SHG members and Banks for efficient and hassle-free delivery of banking services by using the available technology;
- Banking services by using the available technology;
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

The data regarding the digitized SHGs is available on website www.eshakti.nabard.org, bankers can readily access through the Bankers login id and password.

Status of EShakti in Wardha:

The progress of the EShakti project in Wardha district as on June 2022 is as under:

#	Particulars	Details
1	No. of SHGs to be digitized	3150
2	No. of SHGs digitized	3082
3	No. of digitized SHGs currently functional	2404
4	No. of SHGs linked with bank credit	1452
5	Percentage of SHGs credit linked out of total SHGs digitized	58.60%

6.4 Assessment of Potential for formation of SHGs in the district

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

#	Particulars	Details
1	Population of the district	13,24,000
2	Rural population (2011)	8,77,000
3	No. of households (2011) (assuming 4 persons / family)	2,19,250
4	No. of SHGs required (assuming 10 to 11 members per SHG, rounded off)	20000
5	No. of SHGs already saving linked (as per Dist. Statistics Office 2021 report)	16279
6	Balance (4-5)	5646

The block wise details of potential for credit linkage of the SHGs is furnished below.

Annexure VI (i) Block wise details of potential available for promotion and savings linkage of SHGs/JLGs						
Sr. No.	Name of the block	Total potential for promotion of SHGs (Rural)	No. of SHGs savings linked as on 31 March 2022	Balance potential as on 31 March 2022	No. of SHGs to be promoted and saving linked during 2022-23	No. of SHGs to be promoted and saving linked during 2023-24
1	Karanja	1500	945	555	100	100
2	Ashti	1500	1130	370	100	100
3	Arvi	2500	1890	610	100	100
4	Samudrapur	2000	1692	308	100	100
5	Hinganghat	3000	2535	465	100	100
6	Seloo	2500	1861	639	100	100
7	Wardha	4500	3898	602	100	100
8	Deoli	2500	2328	172	100	100
	Total	20000	16279	3721	800	800

Annexure VI (ii) Block wise potential for credit linkage of SHGs/JLGs									
Sr. No.	Name of block	SHGs to be credit linked during 2022-23				SHGs to be credit linked during 2023-24			
		Fresh		Repeat		Fresh		Repeat	
		No.	Amt. lakh	No.	Amt. lakh	No.	Amt. lakh	No.	Amt. lakh
1	Karanja	150	150.00	522	1148.40	100	100	500	1250
2	Ashti	100	100	583	1282.6	100	100	500	1250
3	Arvi	200	200	668	1469.6	100	100	500	1250
4	Samudrapur	225	225	824	1812.8	100	100	500	1250
5	Hinganghat	250	250	957	2105.4	100	100	500	1250
6	Seloo	50	50	694	1526.8	100	100	500	1250
7	Wardha	250	250	1644	3616.8	100	100	500	1250
8	Deoli	225	225	762	1676.4	100	100	500	1250
	Dist. total	1450	1450	6654	14638.8	800	800	4000	10000

6.5 Financing of Joint Liability Groups

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks.

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

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

The JLG mode of financing serves as a collateral-substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share-croppers, entrepreneurs etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessess through JLG mode of financing. Considering the number of farmers with less than one hectare of land in the district as 42589, there is potential for formation / promotion of 4250 JLGs which can be credit linked in phased manner.

Loans are also being extended by NABARD Financial Services Ltd (NABFINS) in the district through formation of Joint Liability Groups (JLGs) under grant assistance scheme of NABARD.

6.6 Credit under Others - Miscellaneous

In terms of the revision under guidelines on priority sector lending, loans not exceeding Rs.50,000/- per borrower provided directly by banks to individuals and SHGs/JLG, loans to distressed persons to prepay debt to non-institutional lenders and overdrafts upto Rs.10,000/- under PMJDY, as also loans sanctioned to State Sponsored Organisations for

SC/ST for the specific purpose of purchase and supply of inputs have been considered in the chapter.

Wardha is one of the pilot districts identified under National Rural Livelihood Mission (NRLM). MSRLM “Umed” would also assist in increasing credit flow and empower the vulnerable sections of the society.

Stand up India is the initiative with a target of credit to SC, ST and women, each branch to give loan to at least one candidate.

6.7. Infrastructure and linkage support available, planned and gaps

- (i) There is need to adopt BC mode to help reach out to the vulnerable sections of the society.
- (ii) This will enable to create suitable social infrastructure and generate demand for credit, for the geographically unreached and vulnerable sections of the society.
- (iii) NABARD through the Financial Inclusion Fund is taking up a number of programmes to conduct workshops on financial inclusion, use of media to deliver and advertise the social programmes and their benefits, promote Financial Literacy Centre (FLC), etc. In addition commercial banks too have workshops under financial inclusion.
- (iv) Banks need to provide credit at the right time and support/guide entrepreneurs.

6.8. Assessment of credit potential (2022-23) (Rs. Lakh)

ACTIVITY	UNIT COST	Phy. (No.)	TFO	Bank Loan
SHGs/ JLGs Fresh Accounts	1.00	800	800.00	800.00
SHGs/ JLGs repeat Accounts	2.50	4000	10000.00	10000.00
Total of Others – Miscellaneous			10800.00	10800.00

The block wise allocations of the total estimate are indicated in Annexure I.

6.9. Critical intervention required for creating a definitive impact

The institutions like MAVIM and UMED need to be strengthened further as they are doing a good work in supporting SHGs in the district

Financing to SHGs and JLGs is also being done through NABARD Financial Services Ltd. (NABFINS). The organisation is a NBFC-MFI and is having a branch in Wardha. Efforts of NABFINS needs to be supplemented by MAVIM and UMED.

For facilitating SHGs and JLGs take up income generating activities skills trainings are required to be conducted in organisations like MGIRI, KVK, RSETI etc.

NABARD programs of MEDP and LEDP are also required to be conducted in the district.

6.10. Other related matters:

Dedicated Outlets (Rural Marts) are required to be established in the district for sale of SHG products.

ANNEXURE I : ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2023-24												
STATE :- MAHARASHTRA.				DISTRICT : WARDHA					(Rs. Lakh)			
ACTIVITY	UNIT COST	UNIT SIZE	Phy/BL	ARVI	ASHTI	DEOLI	HINGHANGHAT	KARANJA	SAMUDRAP UR	SELOO	WARDHA	TOTAL
(a) Crop Loan												
Jowar		Ha	Phy	800	150	350	125	400	100	80	200	2205
	0.28	Ha	Phy	360	67.5	157.5	56.25	180	45	36	90	992
		100%	BL	100.80	18.90	44.10	15.75	50.40	12.60	10.08	25.20	278.00
Cotton		Ha	Phy	22500	12500	24500	44000	22000	38500	22500	28750	215250
	0.60	Ha	Phy	10125	5625	11025	19800	9900	17325	10125	12937.5	96863
		100%	BL	6075.00	3375.00	6615.00	11880.00	5940.00	10395.00	6075.00	7762.50	58118.00
Soyabean		Ha	Phy	12250	9300	21500	20500	14150	26750	18781	19250	142481
	0.49	Ha	Phy	5512.5	4185	9675	9225	6367.5	12037.5	8451.45	8662.5	64116
		100%	BL	2701.13	2050.65	4740.75	4520.25	3120.08	5898.38	4141.21	4244.63	31417.06
Groundnut		Ha	Phy	25	200	10	10	400	10	10	10	675
	0.41	Ha	Phy	11.25	90	4.5	4.5	180	4.5	4.5	4.5	304
		100%	BL	4.61	36.90	1.85	1.85	73.80	1.85	1.85	1.85	124.54
Tur		Ha	Phy	10750	4000	11000	15500	8500	8000	5300	10500	73550
	0.37	Ha	Phy	4837.5	1800	4950	6975	3825	3600	2385	4725	33098
		100%	BL	1789.88	666.00	1831.50	2580.75	1415.25	1332.00	882.45	1748.25	12246.08
Moong		Ha	Phy	200	25	0	0	200	0	10	50	485
	0.20	Ha	Phy	90	11.25	0	0	90	0	4.5	22.5	218
		100%	BL	18.00	2.25	0.00	0.00	18.00	0.00	0.90	4.50	43.65
Urad		Ha	Phy	220	150	20	20	200	20	10	70	710
	0.20	Ha	Phy	99	67.5	9	9	90	9	4.5	31.5	320
		100%	BL	19.80	13.50	1.80	1.80	18.00	1.80	0.90	6.30	63.90
Maize		Ha	Phy	50	100	200	1250	100	50	35	50	1835
	0.31	Ha	Phy	22.5	45	90	562.5	45	22.5	15.75	22.5	826
		100%	BL	6.98	13.95	27.90	174.38	13.95	6.98	4.88	6.98	255.98
Total of Crop Loan			BL	10716.00	6177.00	13263.00	19175.00	10649.00	17650.00	11119.00	13800.00	102550.00
PH/HH Consum		10%		1071.60	617.70	1326.30	1917.50	1064.90	1765.00	1111.90	1380.00	10255
Repair / Mainte.		20%		2143.20	1235.40	2652.60	3835.00	2129.80	3530.00	2223.80	2760.00	20510
Total of Crop Loan				13930.8	8030.1	17241.9	24927.5	13843.7	22945	14454.7	17940	133315
Term Loan for Agriculture and allied activities												
(b) Water Resources												
Dug wells/ New well	1.32	Nos.	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	118.80	118.80	118.80	118.80	118.80	118.80	118.80	118.80	950.40
Pump sets	0.30	Nos.	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	216.00
DRIP set	1.00	Ha	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	720.00
Sprinkler set	0.30	Ha	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	216.00
Deep / Renovation of well	0.50	Nos.	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	360.00
Total of Water Resources			BL	307.80	307.80	307.80	307.80	307.80	307.80	307.80	307.80	2462.40
(c) Farm Mechanisation												
Tractors	6.00	No	Phy	20	20	20	20	20	20	20	20	160
		90%	BL	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	864.00
Power tillers	1.50	No	Phy	20	20	20	20	20	20	20	20	160
		90%	BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	216.00
Thresher	1.50	No	Phy	20	20	20	20	20	20	20	20	160
		90%	BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	216.00
Agri Implements	0.50	No	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	360.00
Oth-Harvester combine	20.00	No	Phy	0	0	0	1	0	0	0	1	2
		80%	BL	0.00	0.00	0.00	16.00	0.00	0.00	0.00	16.00	32.00
Total of Farm mechanisation			BL	207.00	207.00	207.00	223.00	207.00	207.00	207.00	223.00	1688.00
(d) Plantation/Horticulture/Sericulture												
Citrus-Orange	1.76	Ha	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	158.40	158.40	158.40	158.40	158.40	158.40	158.40	158.40	1267.20
Kagzi lime	1.67	Ha	Phy	25	25	25	25	25	25	25	25	200
		90%	BL	37.58	37.58	37.58	37.58	37.58	37.58	37.58	37.58	300.64
Mango	1.57	Ha	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	56.56
Guava	1.08	Ha	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	38.88
Custard apple	1.14	Ha	Phy	25	25	25	25	25	25	25	25	200
		90%	BL	25.65	25.65	25.65	25.65	25.65	25.65	25.65	25.65	205.20
Shade nets with packhouse 10 R (1000 Sqm)	3.63	No	Phy	1	1	1	1	1	1	1	1	8
		75%	BL	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	21.76
Shade nets with packhouse 20 R (2000 Sqm)	6.27	No	Phy	1	1	1	1	1	1	1	1	8
		75%	BL	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	37.60
Rearing House low cost and equipment (seri) - Mulberry Planta.	3	No	Phy	1	1	1	1	1	1	1	2	9
		90%	BL	2.70	2.70	2.70	2.70	2.70	2.70	2.70	5.40	24.30
Total of P & H				244.00	244.00	244.00	244.00	244.00	244.00	244.00	246.00	1952.00

ACTIVITY	UNIT COST	UNIT SIZE	Phy/BL	ARVI	ASHTI	DEOLI	HINGHANGHAT	KARANJA	SAMUDRAPUR	SELOO	WARDHA	TOTAL
(e) Forestry & Wasteland Development												
Farm Forestry- Pvt.Waste Lands-Amla, Sitaphal, Eucalyptus	0.30	Ha	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	10.80
Bamboo plantation	0.30	Ha	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	10.80
Teak plantation	1.30	Ha	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	46.80
Tot forestry & waste land.			BL	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	68.40
(f) Animal Husbandry - Dairy												
Cows (crossbreed)	0.68	No.	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	61.20	61.20	61.20	61.20	61.20	61.20	61.20	61.20	489.60
Buffaloes	0.79	No.	Phy	50	50	50	50	50	50	50	50	400
		90%	BL	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	284.40
Indigenous cows (Gir & Gaulau avg)	0.30	No.	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	216.00
Mini Dairy Unit (5 Animals)	3.50	No.	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	15.75	15.75	15.75	15.75	15.75	15.75	15.75	15.75	126.00
Commercial Dairy (10 Animal Unit)	7.00	No.	Phy	1	1	1	1	1	1	1	1	8
		90%	BL	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	50.40
Veterinary clinics	5.00	No.	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	8.00
		90%	BL	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	36.00
Bulk milk coolers (1000 Litres)	7.00	No.	Phy	1	1	1	1	1	1	1	1	8
		90%	BL	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	50.40
Bulk milk coolers (2000 Litres)	10.00	No.	Phy	1	1	1	1	1	1	1	1	8
		90%	BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	72.00
Milk products / milk parlours	10.00	No.	Phy	3	2	2	2	2	2	2	4	19
		90%	BL	27.00	18.00	18.00	18.00	18.00	18.00	18.00	36.00	171.00
KCC - Dairy	0.20	No.	Phy	700	700	700	700	700	700	700	700	5600
		100%	BL	140.00	140.00	140.00	140.00	140.00	140.00	140.00	140.00	1120.00
TOTAL-Animal Husbandry (D)			BL	332.60	323.60	323.60	323.60	323.60	323.60	323.60	341.60	2615.80
(g) Animal Husbandry - Poultry												
Commercial Broiler of 1000 birds	3	No.	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	20.40
Commercial Broiler (5000 birds)	15	No.	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	102.00
Commercial Broiler of 2000 birds	6	No.	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	40.80
Hybrid Layer Chicken Units (10000 birds)	40	No.	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	272.00
Feed Mixing plant	15.00	Units	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	102.00
Broiler Processing / Retail Dressing / marketing Unit	10	No.	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	68.00
Transport Vehicle Open cage	8	No.	Phy	1	1	1	1	1	1	1	1	8
		85%	BL	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	54.40
KCC - Poultry	15	No.	Phy	300	300	300	300	300	300	300	300	2400
		100%	BL	4500.00	4500.00	4500.00	4500.00	4500.00	4500.00	4500.00	4500.00	36000.00
Total Poultry			BL	4528.90	4528.90	4528.90	4528.90	4528.90	4528.90	4528.90	4528.90	36659.60
(h) Animal Husbandry -Sheep & Goat.												
Goat Rearing (10+1)	0.89	No.	Phy	50	50	50	50	50	50	50	50	400
		90%	BL	40.05	40.05	40.05	40.05	40.05	40.05	40.05	40.05	320.40
KCC - Sheep & Goat	0.25	No.	Phy	500	500	500	500	500	500	500	500	4000
		100%	BL	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	1000.00
Goat Breeding (100+5)		No.	Phy	2	2	2	2	3	2	2	5	20
	10	90%	BL	18.00	18.00	18.00	18.00	27.00	18.00	18.00	45.00	180.00
Total of SGP			BL	183.05	183.05	183.05	183.05	192.05	183.05	183.05	210.05	1500.40
(i) Fisheries												
Composit fish culture(new pond)	7.00	Ha.	Phy	1	1	1	1	1	1	1	1	8
		90%	BL	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	50.40
Shrimp Farming (Pond & input)	14.00	Ha.	Phy	1	1	1	1	1	1	1	1	8
		90%	BL	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	100.80
KCC - Fishery	0.25	Ha	Phy	2000	200	200	200	200	1000	1000	200	5000
		100%	BL	500.00	50.00	50.00	50.00	50.00	250.00	250.00	50.00	1250.00
Total of Fisheries- Inland			BL	518.90	68.90	68.90	68.90	68.90	268.90	268.90	68.90	1401.20
(j) Others												
Bullocks/drought animals (pairs) / Motorcycles	0.60	No.	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	432.00
Bullock carts	0.25	No.	Phy	10	10	10	10	10	10	10	10	80
		90%	BL	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	18.00
Farmers Producer Companies/org	5	No	Phy	2	2	2	2	2	2	2	2	16
		80%	BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
Total of Others			BL	64.25	64.25	64.25	64.25	64.25	64.25	64.25	64.25	514.00
Total Term loan				6395.05	5936.05	5936.05	5952.05	5945.05	6136.05	6136.05	5999.05	48861.80
TOTAL FARM CREDIT				20325.85	13966.15	23177.95	30879.55	19788.75	29081.05	20590.75	23939.05	182176.80

ACTIVITY	UNIT COST	UNIT SIZE	Phy/BL	ARVI	ASHTI	DEOLI	HINGHANGHAT	KARANJA	SAMUDRAPUR	SELOO	WARDHA	TOTAL
Agriculture Infrastructure												
(a) Construction of Storage Facilities												
Storage Units	0.05	MT	Phy	10000	10000	10000	10000	10000	10000	10000	10000	80000
		80%	BL	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	3200.00
Cold Storage Units	0.09	MT	Phy	1000	1000	1000	1000	1000	1000	1000	1000	8000
		80%	BL	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	576.00
Total of Storage Facilities				472.00	472.00	472.00	472.00	472.00	472.00	472.00	472.00	3776.00
(b) Land Development												
Land levelling (slope 1-2%)	0.12	Ha	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80	86.40
Farm bunding (4% slope)	0.21	Ha	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	18.90	18.90	18.90	18.90	18.90	18.90	18.90	18.90	151.20
Graded Bunding (slope more than 4%)	0.25	No	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	180.00
Fencing (Barbed wire)	0.5	Ha	Phy	100	100	100	100	100	100	100	100	800
		90%	BL	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	360.00
Total of Land Development				97.20	97.20	97.20	97.20	97.20	97.20	97.20	97.20	777.60
Others												
Seed Production Plot	1	No	Phy	10	10	10	10	10	10	10	10	80
		80%	BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
Production of bio-pesticides & Fertilizer / ZBNF	10	No	Phy	1	1	1	1	1	1	1	1	8
		80%	BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
Vermi composting	0.5	No	Phy	10	10	10	10	10	10	10	10	80
		80%	BL	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	32.00
Total of Others				20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	160.00
Total to Agriculture Infrastructure				589.20	589.20	589.20	589.20	589.20	589.20	589.20	589.20	4713.60
Ancillary activities												
Food & Agro Processing												
Grain Processing												
Dal mills (mini)	5	No	Phy	10	10	10	10	10	10	10	10	80
		75%	BL	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	300.00
Ginning & pressing	200	No	Phy	7	7	7	7	7	7	7	7	56
		80%	BL	1120.00	1120.00	1120.00	1120.00	1120.00	1120.00	1120.00	1120.00	8960.00
Cold Pressed Oil Processing Units	10	No	Phy	10	10	10	10	10	10	10	10	80
		80%	BL	80.00	80.00	80.00	80.00	80.00	7.00	80.00	80.00	567.00
Masala making /Spice processing / SHGs	2	No	Phy	10	10	10	10	10	10	10	10	80
		75%	BL	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	120.00
Total of Food & Agro processing				1252.50	1252.50	1252.50	1252.50	1252.50	1179.50	1252.50	1252.50	9947.00
OTHERS:												
ACABC	20	No	Phy	1	1	1	1	1	1	1	1	8
		90%	BL	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	144.00
Motorcycle	0	No	Phy	0	0	2	0	0	2	1	1	6
		80%	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total of Others				18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	144.00
Total of Ancillary activities				1270.50	1270.50	1270.50	1270.50	1270.50	1197.50	1270.50	1270.50	10091.00
Total Agriculture				8254.75	7795.75	7795.75	7811.75	7804.75	7922.75	7995.75	7858.75	196981.40
Micro, Small & Medium Enterprises												
Manufacturing Sector - Term Loan												
MICRO - Rural Artisan & Village Industries	5	No	Phy	200	100	100	200	100	100	100	300	1200
		80%	BL	800.00	400.00	400.00	800.00	400.00	400.00	400.00	1200.00	4800.00
MICRO - Small Manu. Units including Handloom	50	No	Phy	100	50	50	100	50	50	50	150	600
		80%	BL	4000.00	2000.00	2000.00	4000.00	2000.00	2000.00	2000.00	6000.00	24000.00
Small Industries - 10 Crore	120	No	Phy	10	5	5	10	5	5	5	15	60
		80%	BL	960.00	480.00	480.00	960.00	480.00	480.00	480.00	1440.00	5760.00
Medium Industries - 50 Crore	1100	No	Phy	3	1	1	3	1	1	1	3	14
		80%	BL	2640.00	880.00	880.00	2640.00	880.00	880.00	880.00	2640.00	12320.00
Total of MS-TL				8400.00	3760.00	3760.00	8400.00	3760.00	3760.00	3760.00	11280.00	46880.00
Service Sector - TL												
Micro Ind. - Transport Operators	15	No.	Phy	50	20	20	70	20	20	20	100	320
		80%	BL	600.00	240.00	240.00	840.00	240.00	240.00	240.00	1200.00	3840.00
Micro Ind. - Retail Trade Small/Business, Other Micro Units	25	No.	Phy	30	20	20	30	20	20	20	50	210
		80%	BL	600.00	400.00	400.00	600.00	400.00	400.00	400.00	1000.00	4200.00
Small	150	No.	Phy	10	5	5	10	5	5	5	10	55
		90%	BL	1200.00	600.00	600.00	1200.00	600.00	600.00	600.00	1200.00	6600.00
Sub Total				2400.00	1240.00	1240.00	2640.00	1240.00	1240.00	1240.00	3400.00	14640.00
Manufacturing Sector - Working												
Micro - Rural Artisan & Village Industries	1	No.	Phy	200	100	100	200	100	100	100	300	1200
		80%	BL	160.00	80.00	80.00	160.00	80.00	80.00	80.00	240.00	960.00
Micro industries - Handloom	10	No.	Phy	100	50	50	100	50	50	50	150	600
		80%	BL	800.00	400.00	400.00	800.00	400.00	400.00	400.00	1200.00	4800.00
Small Industries	20	No.	Phy	10	5	5	10	5	5	5	15	60
		80%	BL	160.00	80.00	80.00	160.00	80.00	80.00	80.00	240.00	960.00
Medium Enterprises	200	No.	Phy	3	1	1	3	1	1	1	3	14
		80%	BL	480.00	160.00	160.00	480.00	160.00	160.00	160.00	480.00	2240.00
Sub Total				1120.00	560.00	560.00	1120.00	560.00	560.00	560.00	1680.00	8960.00

ACTIVITY	UNIT COST	UNIT SIZE	Phy/BL	ARVI	ASHTI	DEOLI	HINGHANGHAT	KARANJA	SAMUDRAPUR	SELOO	WARDHA	TOTAL
Service Sector - Working Capital												
Micro Ind.- SRT0	3	No.	Phy	50	20	20	70	20	20	20	100	320
		90%	BL	135.00	54.00	54.00	189.00	54.00	54.00	54.00	270.00	864.00
Micro Ind. - Retail Trade / whosale / Small Business	5	No.	Phy	30	20	20	30	20	20	20	50	210
		90%	BL	135.00	90.00	90.00	135.00	90.00	90.00	90.00	225.00	945.00
Small Industries	30	No.	Phy	10	5	5	10	5	5	5	10	55
		90%	BL	270.00	135.00	135.00	270.00	135.00	135.00	135.00	270.00	1485.00
Sub Total				540.00	279.00	279.00	594.00	279.00	279.00	279.00	765.00	3294.00
Total of MSME				12460.00	5839.00	5839.00	12754.00	5839.00	5839.00	5839.00	17125.00	73774.00
Education Loan												
Education loan (Domestic)	5	No	Phy	30	30	30	30	30	30	30	30	240
		80%	BL	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	960.00
Higher Education (Abroad/Metro)	20	No	Phy	10	10	10	10	10	10	10	10	80
		80%	BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1360.00
Total of Education				290.00	290.00	290.00	290.00	290.00	290.00	290.00	290.00	2320.00
Housing												
Purchase / constr. of House	25	No	Phy	50	20	50	75	25	25	25	250	520
		80%	BL	1000.00	400.00	1000.00	1500.00	500.00	500.00	500.00	5000.00	10400.00
Repair to houses	5	No	Phy	50	25	25	100	25	50	50	200	525
		80%	BL	200.00	100.00	100.00	400.00	100.00	200.00	200.00	800.00	2100.00
Total of Housing				1200.00	500.00	1100.00	1900.00	600.00	700.00	700.00	5800.00	12500.00
Renewal Energy												
Biogas	0.25	No	Phy	5	5	5	5	5	5	5	5	40
		90%	BL	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	9.00
Solar fencing @5 acres	2.5	5 Acres	Phy	50	25	25	25	50	50	50	50	325
		90%	BL	112.50	56.25	56.25	56.25	112.50	112.50	112.50	112.50	731.25
Solar Photovoltaic Water Pumping System (5 HP)	5	No	Phy	2	2	2	2	2	2	2	2	16
		80%	BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
Solar Home Light	0.10	No	Phy	20	20	20	20	20	20	20	20	160
		80%	BL	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	12.80
Solar Water Heater (100 litres)	0.25	No	Phy	50	50	50	50	50	50	50	50	400
		80%	BL	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	80.00
Total of RE				133.23	76.98	76.98	76.98	133.23	133.23	133.23	133.23	897.05
OTHERS: Miscellaneous												
SHGs/ JLGs Fresh Accounts	1.00	No.	Phy	100	100	100	100	100	100	100	100	800
		100%	BL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	800.00
SHGs/ JLGs repeat Accounts	2.50	No.	Phy	500	500	500	500	500	500	500	500	4000
		100%	BL	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	10000.00
Total of Others - Miscellaneous				1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	1350.00	10800.00
Social Infrastructure												
School (primary) and expansion	25	No	Phy	1	1	1	1	1	1	1	1	8
		80%	BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	160.00
Colleges upto post graduate	50	No	Phy	1	0	0	1	0	0	0	1	3
		80%	BL	40.00	0.00	0.00	40.00	0.00	0.00	0.00	40.00	120.00
Health Care Centre / New Hospital	75	No	Phy	1	0	0	1	0	0	0	1	3
		80%	BL	60.00	0.00	0.00	60.00	0.00	0.00	0.00	60.00	180.00
Drinking Water (RO Plant)	10	No	Phy	1	1	1	1	1	1	1	1	8
		80%	BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	64.00
Rural sanitation, Houselold level water & other improvements	0.50	No	Phy	10	10	10	10	10	10	10	10	80
		80%	BL	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	32.00
Total of Social Infrastructure				132.00	32.00	32.00	132.00	32.00	32.00	32.00	132.00	556.00
Total Priority Sector Lending							43933.08	29775.89	36053.48	47282.65	53848.01	329640.00
Total Priority Sector Lending				22469.98	14533.73	15133.73	22964.73	14698.98	14916.98	14989.98	31338.98	297828.45

Annexure II

**An overview of Ground Level Credit Flow – Agency-wise and Sector-wise
2019-20, 2020-21, 2021-22 and Targets for 2022-23 (Rs. Lakh)**

S. No.	Type of Loan/Agency	2019-20		2020-21		2021-22		2022-23
		Target	Ach.	Target	Ach.	Target	Ach.	Target
1	Crop Loan							
	CBs	84107.00	42483.00	88310.00	70176.00	98510.00	73346.00	100193.00
	WDCCB Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	VKGB	2018.00	701.00	2118.00	2574.00	1949.00	1563.00	1982.00
	Private Banks	11875.00	5738.00	12468.00	6123.00	14441.00	4307.00	14825.00
	Subtotal	98000.00	48922.00	102896.00	78873.00	114900.00	79216.00	117000.00
2	Term Loan (MT +LT)							
	CBs	28484.00	4213.00	29844.00	12598.00	15258.00	20762.00	17468.00
	WDCCB Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	VKGB	1725.00	15.00	1812.00	3.00	771.00	0.00	883.00
	Private Banks	14391.00	9970.00	15174.00	18203.00	8455.00	10115.00	9649.00
	Subtotal	44600.00	14198.00	46830.00	30804.00	24484.00	30877.00	28000.00
3	Total Agri. Credit (1+2)							
	CBs	112591.00	46696.00	118154.00	82774.00	113768.00	94108.00	117661.00
	WDCCB Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	VKGB	3743.00	716.00	3930.00	2577.00	2720.00	1563.00	2865.00
	Private Banks	26266.00	15708.00	27642.00	24326.00	22896.00	14422.00	24474.00
	Subtotal	142600.00	63120.00	149726.00	109677.00	139384.00	110093.00	145000.00
4	Non Farm Sector & MSME							
	CBs	19718.00	17084.00	20704.00	14465.00	42581.00	26427.00	46839.00
	WDCCB Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	VKGB	0.00	0.00	0.00	13.00	0.00	578.00	0.00
	Private Banks	3382.00	8276.00	3551.00	9995.00	7419.00	22744.00	8161.00
	Subtotal	23100.00	25360.00	24255.00	24473.00	50000.00	49749.00	55000.00
5	Other Priority Sector							
	CBs	24162.00	11725.00	25370.00	17738.00	28811.00	29692.00	30396.00
	WDCCB Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	VKGB	700.00	59.00	735.00	50.00	783.00	157.00	826.00
	Private Banks	2638.00	1110.00	2770.00	1114.00	3107.00	6252.00	3278.00
	Subtotal	27500.00	12894.00	28875.00	18902.00	32701.00	36101.00	34500.00
	CBs	156471.00	75505.00	164228.00	114977.00	185160.00	150227.00	194896.00
	WDCCB Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	VKGB	4443.00	775.00	4665.00	2640.00	3503.00	2298.00	3691.00
	Private Banks	32286.00	25094.00	33963.00	35435.00	33422.00	43418.00	35913.00
6	Grand Total	193200.00	101374.00	202856.00	153052.00	222085.00	195943.00	234500.00
	% Achievement		52%		75%		88%	

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 (Rs. Lakh)

S. NO.	Particulars Agencies/activities	2019-20			2020-21			2021-22			2022-23 (Target)		
		CBs	VKGB	Total	CBs	VKGB	Total	CBs	VKGB	Total	CBs	VKGB	Total
I	Crop Loans	48221.00	701.00	48922.00	76299.00	2574.00	78873.00	77653.00	1563.00	79216.00	115018.00	1982.00	117000.00
II	Term Loan												
a.	MI	4120.00	1.00	4121.00	5560.00	0.00	5560.00	6125.00	0.00	6125.00	4950.00	200.00	5150.00
b	LD	1230.00	3.00	1233.00	2368.00	0.00	2368.00	2752.00	0.00	2752.00	2400.00	100.00	2500.00
c	FM	2530.00	2.00	2532.00	3861.00	0.00	3861.00	4253.00	0.00	4253.00	3500.00	200.00	3700.00
d	P&H	213.00	0.00	213.00	715.00	0.00	715.00	326.00	0.00	326.00	250.00	0.00	250.00
e	DD	120.00	0.00	120.00	301.00	0.00	301.00	911.00	0.00	911.00	750.00	0.00	750.00
f	Poultry	198.00	0.00	198.00	221.00	0.00	221.00	756.00	0.00	756.00	625.00	100.00	725.00
g	S/G/P	120.00	0.00	120.00	105.00	0.00	105.00	257.00	0.00	257.00	175.00	0.00	175.00
h	IF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
i	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j	SMY	168.00	0.00	168.00	362.00	0.00	362.00	459.00	0.00	459.00	370.00	0.00	370.00
k	BG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l	Work animal/ cart	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00	4.00	4.00	0.00	4.00
m	Others	5484.00	9.00	5493.00	17308.00	3.00	17311.00	15034.00	0.00	15034.00	14093.00	283.00	14376.00
	Sub Total II	14183.00	15.00	14198.00	30801.00	3.00	30804.00	30877.00	0.00	30877.00	27117.00	883.00	28000.00
III	Other Priority Sector	12835.00	59.00	12894.00	18852.00	50.00	18902.00	35944.00	157.00	36101.00	33674.00	826.00	34500.00
IV	Non Farm Sector	25360.00	0.00	25360.00	24460.00	13.00	24473.00	49171.00	578.00	49749.00	55000.00	0.00	55000.00
	Sub total III & IV	38195.00	59.00	38254.00	43312.00	63.00	43375.00	85115.00	735.00	85850.00	88674.00	826.00	89500.00
	GRAND TOTAL (I+II)	100599.00	775.00	101374.00	150412.00	2640.00	153052.00	193645.00	2298.00	195943.00	230809.00	3691.00	234500.00

ANNEXURE IV

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

Sr. No.	Item	Unit Cost (Rs)
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 Mechanization	
1	Conventional carts 5 qtl	16000
2	MAIDC tyre carts 3 T	28400
3	MAIDC Steel carts 3 MT	38500
C	Plantation and Horticulture (□/ha)	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Geranium	122000
17	Dragon fruit	375000
18	Shade net for flowers and vegetables 10 R	363100

19	Shade net for flowers and vegetables 20 R	627400
20	Protected cultivation 4000 sqm – cucumber / tomato / capsicum / gerbera	4010000
21	Protected cultivation 1000 sqm – cucumber / tomato / capsicum / gerbera	1231000
D	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha) (Labour)	21000
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha) (Labour)	24900
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600
E	Animal Husbandry	
1	2 CB HF Cows	137000
2	2 Graded Murrah Buffaloes	158800
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
5	2 crossbred jersey cow	126600
6	Poultry layer farm 1000 birds	992000
7	Farming broilers 5000 birds	1463800-2292000
F	Fisheries	
1	Composite pond new	700000
2	Composite pond renovation	400000
3	Shrimp Farming (Pond & input)	1400000
4	Scampi Mono / Polyculture	1100000
5	Ornamental fish farming	300000-800000
G	Integrated farming system (Pl see chap 2.1.11)	
1	Irrigated condition 1 Ha	569700-1104900
2	Dryland condition 1 Ha	296000

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

ANNEXURE V - Scale of Finance**Scales of Finance for major crops fixed by DLTC for 2022-23**

SN	Name of the Crop & Variety	Classification	Amt (Rs.) per /Ha
1	Paddy (improved)	Kharif	58000
2	Paddy (Summer / Basmati)	Kharif	61000
3	Kharif Paddy (Dryland)	Kharif	42200
4	Kharif Jowar (Irrigated)	Kharif	29000
5	Kharif Jowar (Dryland)	Kharif	27000
6	Bajra (Irrigated)	Kharif	30000
7	Bajra (Dryland)	Kharif	24000
8	Bajra (Summer)	Kharif	26000
9	Maize (Irrigated)	Kharif	36000
10	Maize (Dryland)	Kharif	30000
11	Maize (Sweet corn)	Kharif	28000
12	Tur (Irrigated)	Kharif	40000
13	Tur (Dryland)	Kharif	35000
14	Moong (Dryland)	Kharif	20000
15	Moong (Summer)	Kharif	19778
16	Urad (Dryland)	Kharif	20150
17	Groundnut (Irrigated / Summer)	Kharif	44000
18	Groundnut (Dryland)	Kharif	38000
19	Soyabean	Kharif	49000
20	Sunflower (Irrigated)	Kharif	27000
21	Sunflower (Dryland)	Kharif	24000
22	Sesame (Dryland)	Kharif	24000
23	Gingely (Dryland)	Kharif	25000
24	Cotton (Irrigated)	Kharif	69000
25	Cotton (Dryland)	Kharif	52000
26	Sugarcane (Adsali)	Kharif	132000
27	Sugarcane (Purvahangami)	Kharif	126000
28	Sugarcane (Suru)	Kharif	126000
29	Sugarcane (Khodawa)	Kharif	99000
30	Rabi Jowar (Irrigated)	Rabi / Zaid	33000
31	Rabi Jowar (Irrigated)	Rabi / Zaid	31000
32	Wheat (Irrigated)	Rabi / Zaid	38000
33	Gram (Irrigated)	Rabi / Zaid	40000
34	Gram (Dryland)	Rabi / Zaid	35000
35	Safflower	Rabi / Zaid	30000
36	Chilli	Vegetables	75000

SN	Name of the Crop & Variety	Classification	Amt (Rs.) per /Ha
37	Tomato	Vegetables	80000
38	Onion (Kharif)	Vegetables	65000
39	Onion (Rabi)	Vegetables	80000
40	Potato	Vegetables	75000
41	Turmeric	Vegetables	105000
42	Ginger	Vegetables	105000
43	Cruciferous	Vegetables	42000
44	Oyster	Floriculture	36000
45	Chrysanthemum (Shevanti)	Floriculture	36400
46	Marigold	Floriculture	41000
47	Rose	Floriculture	47000
48	Arabian Jasmini (Mogra)	Floriculture	42000
49	Tuberose (Nishigandha)	Floriculture	38000
50	Grapes	Horticulture	320000
51	Cashew	Horticulture	121000
52	Pomegranate	Horticulture	130000
53	Sapodilla (Chiku)	Horticulture	70000
54	Guava	Horticulture	66000
55	Key Lime (Kagadi Limbu)	Horticulture	70000
56	Coconut	Horticulture	75000
57	Sugar apple (Sitafal)	Horticulture	55000
58	Banana	Horticulture	100000
59	Banana (Tissue culture)	Horticulture	140000
60	Orange / Sweet Lime	Horticulture	88000
61	Mango (Alphanso)	Horticulture	155000
62	Ber	Horticulture	40000
63	Amla	Horticulture	40000
64	Papaya	Horticulture	70000
65	Gajaraj	Fodder plants	50000
66	Garlic Grass	Fodder plants	70000
67	Pawana Grass	Fodder plants	40000
68	Maize (Green fodder)	Fodder plants	32000
69	Bajara (Green fodder)	Fodder plants	16000
70	Jowar (Green fodder)	Fodder plants	25000
71	Mulberry	Other Crops	90000
72	Betel	Other Crops	55000
73	Milch animal: 01 Cow	Working capital	20000
74	Milch animal: 01 buffalo	Working capital	25000
75	Goat / Sheep: 10 +01 unit	Working capital	25000

SN	Name of the Crop & Variety	Classification	Amt (Rs.) per /Ha
76	Poultry: 100 birds: Broiler	Working capital	10000
77	Poultry: 100 birds: Layer	Working capital	25000
78	Poultry: 100 birds: Local	Working capital	25000
79	Farm Pond Fishery: 1 ha	Working capital	220000
80	River water fishing	Working capital	7500
81	Brackish water fishing: 1 ha	Working capital	62500
82	Brackish water Prawns farming: 1 ha	Working capital	200000
83	Trawler fishing boat	Working capital	200000
84	Purse seine fishing boat	Working capital	200000
85	Gill Net fishing boat	Working capital	150000
86	Traditional Fishing boat	Working capital	25000
87	Backyard ornamental fish farming (Rs.3 Lakh capital cost)	Working capital	50000
88	Medium Ornamental fish farming (Rs.25 Lakh capital cost)	Working capital	130000
89	Large Ornamental fish farming (Rs.25 Lakh capital cost)	Working capital	300000

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

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

List of Abbreviations

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

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

List of 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
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8	Chandrapur	Shri Trunal T Fulzele	9168106384	chandrapur@nabard.org
9	Dhule	Shri N J Suryawanshi	8290044055	dhule@nabard.org
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13	Jalna	Shri Tejal Kshirsagar	7709981977	jalna@nabard.org
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20	Osmanabad	Shri Chaitanya Gokhale	9881494520	osmanbad@nabard.org
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22	Pune	Shri Rohan R More	9420835131	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 Niles D. Chaudhari	9769353117	sangli@nabard.org
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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	9822668185	palghar@nabard.org
30	Wardha	Shri Sushant Patil	7972961846	wardha@nabard.org
31	Washim	Shri Shankar Kokadwar	9423101925	washim@nabard.org
32	Yavatmal	Shri D B Pendam	9907433101	yeotmal@nabard.org
33	Mumbai Sub.	Shri Elangaivendhan A.	8277390537	elangaivendhan.a@nabard.org
34	Mumbai City	Shri Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@nabard.org



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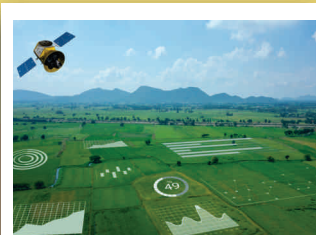
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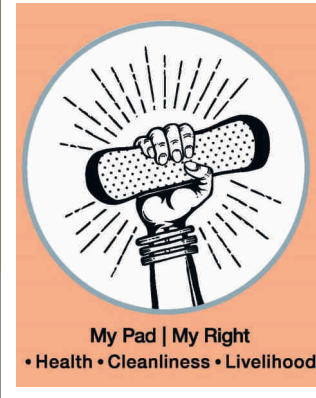
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