NABARD

संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

एस ए एस नगर जिला

S A S NAGAR DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पंजाब क्षेत्रीय कार्यालय, चण्डीगढ

PUNJAB REGIONAL OFFICE, CHANDIGARH

NABARD

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय 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 participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

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प्राक्कथन

संभाव्यतायुक्त ऋण योजना (पीएलपी) एक व्यापक दस्तावेज है जिसमें जिले में भौतिक और वित्तीय क्षेत्रों से संबंधित ग्रामीण आर्थिक गतिविधियों के लिए दोहन योग्य क्षमता का आकलन होता है। क्षमता का आकलन, प्राथमिकता क्षेत्र की दिशा एवंनीतिगत प्राथमिकताओं और ग्रामीण अर्थव्यवस्था को बढ़ावा देने के लिए केंद्र और राज्य सरकार के कार्यक्रमों के अनुरूप किया गया है।

यह दस्तावेज़ न केवल बुनियादी ढांचे हेतु वित्तीय सहायता की उपलब्धता के आधार पर ग्रामीण अर्थव्यवस्था के विभिन्न क्षेत्रों में दीर्घकालिक भौतिक आवश्यकताओं का विवरण प्रस्तुत करता है, बल्कि आवश्यक बुनियादी ढांचे में कमी को आंकलित करता है ताकि उपलब्ध क्षमता का पूरी तरह से दोहन किया जा सके।

यह दस्तावेज़ जिला स्तर पर वार्षिक ऋण योजना तैयार करने के लिए रोड मैप प्रदान करता है और बुनियादी ढाँचे एवं संस्थागत आभावों को भी उजागर करता है जिसे जिले में प्रदान करने की आवश्यकता है।

मैं इस बात पर प्रकाश डालना चाहूंगा कि पीएल 2023-24 में सहकारी क्षेत्र पर विशेष जोर दिया गया है। राज्य में विद्यमान सहकारिता क्षेत्र का विस्तार और प्रदर्शन एवं इसे और बेहतर बनाने के सुझाव, उपयुक्त रूप से सम्मिलित किए गए हैं। नवीनतम तकनीकों जैसे ड्रोन, आर्टिफिशियल इंटेलिजेंस (एआई) रोबोटिक्स, जिओग्राफ़िकल इन्फोर्मेशन सिस्टम (जीआईएस) इंटरनेट ऑफ थिंग्स (आईओटी) आदि का चलन कृषि के क्षेत्र में बढ़ रहा है और नाबार्ड, भारतीय कृषि के तकनीकी परिवर्तन को प्रोत्साहन हेतु निरन्तर प्रयासरत हैं उपरोक्त के संबंध में प्रमुख घटनाक्रम पीएलपी के संबंधित अध्यायों में शामिल किए गए हैं।

यह दस्तावेज़ जिले के सभी हितधारको और विभागों को शामिल करते हुए एक विस्तृत परामर्श प्रक्रिया की परिनिती हैं 2023-24 के लिए प्राथमिकता क्षेत्र के तहत ऋण क्षमता का अनुमान ₹ 821992.20 लाख हैं।

मैं पीएलपी तैयार करने की प्रक्रिया में मार्गदर्शन करने के लिए उपायुक्त महोदय को हार्दिक धन्यवाद देता हूं। मैं इस दस्तावेज़ को तैयार करने हेतु अतिरिक्त उपायुक्त, भारतीय रिजर्व बैंक, अग्रणी जिला प्रबन्धक, बैंकर्स, संबंधित विभागों के अधिकारियों और अन्य हितधारकों द्वारा दिए गए सहयोग के लिए भी धन्यवाद देता हूँ। मुझे पूर्ण विश्वास है कि सभी संबंधित एजेंसियों के संगठित प्रयासों से इस दस्तावेज में दर्शाई गई जिले की दोहन-योग्य सम्भाव्यताओं को पूर्णत: वास्तविकता में बदला जा सकेगा। इस दस्तावेज को भविष्य में और अधिक प्रभावी बनाने के लिए आपके बहुमूल्य सुझाव और प्रतिक्रिया आमंत्रित हैं.

रघुनाथ बी

(रघुनाथ बी)
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Foreword

Potential Linked Credit Plan (PLP) is a comprehensive documentation of exploitable potential in the district for rural economic activities, both in physical and financial terms. The potential has been assessed, in tune with the priority sector guidelines as also with the policy priorities and programmes of the Central and State Government for boosting rural economy.

It not only takes into account the long term physical requirements in various sectors of rural economy based on availability of infrastructure support, but also assesses the gaps in infrastructure support which need to be filled to fully exploit the realizable potential.

The document provides the road map for Annual Credit Planning exercise at the district level and also highlights the infrastructural and institutional gaps which need to be plugged to realise the potential.

I would like to highlight that PLP 2023-24 gives a special emphasis on the Cooperative sector. The expanse and performance of the cooperative sector existing in the State and suggestions to further improve the same, have been suitably captured. The penetration of latest technologies like Drones, Artificial Intelligence (AI), Robotics, Geographic Information System (GIS), Internet of Things (IOT), etc., is increasing in agriculture sector and NABARD has been at the forefront of driving tech-led transformation of Indian agriculture. The major developments on the above fronts have been incorporated in relevant chapters of PLP.

This document is a culmination of an elaborate consultative process involving all the stakeholders and departments in the district. The block -wise and sector - wise credit potential under priority sector for 2023-24 has been estimated at ₹ 821992.20 lakh for SAS Nagar district.

I express my sincere thanks to the Deputy Commissioner for guiding the process of PLP preparation. I would also like to thank ADC (Dev.), RBI, LDM, Bankers, officials of line departments and other stakeholders for their support. I am sure that all the concerned agencies would make concerted efforts to realize the exploitable potential assessed in this document. I look forward to your valuable suggestions and feedback in making this document more effective for the future.

(Raghunath B.)
Chief General Manager
NABARD, Punjab Regional Office, Chandigarh

POTENTIAL LINKED CREDIT PLAN FOR- 2023-24
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Executive Summary

Potential Linked Credit Plan is a comprehensive documentation of the potential for rural economic activities, both in physical and financial terms. The PLP represents an effort at credit requirements in different sectors in the district taking into account the long-term potential, availability of infrastructure, marketing support, credit absorption capacity, and other strengths and weaknesses of the credit delivery system.

The district was formed on 14th April 2006 and officially named after the eldest son of Guru Gobind Singh. Sahibzada Ajit Singh along with Chandigarh and Panchkula, forms a part of the Chandigarh Tricity. The district is divided into 3 tehsil viz.,Derabassi, Mohali & Kharar. The important towns in the district are Kharar, Kurali, Mohali, Zirakpur & Dera Bassi. Kharar tehsil is the largest administrative unit of the new district. In all, the district has 3 development blocks consisting of 373 inhabited villages.

The rural area constitutes 929.2 sq.kms. as compared to urban area of 180.80 sq.kms. Total population of the district was 9,94,628 as per 2011 census which constitutes 3.6% of the total population of the state. Population density of district is 909 persons per sq. km. against the State average of 551 persons per sq. km. Literacy rate of the district is 83.80%.

The Gross cropped area is 116000 ha and net sown area is 86000 ha in the district (Abstract of Punjab 2021). Net area irrigated in the district is 86,000 hectares and percentage of net area irrigated to net area sown is 100 %. Rice and wheat have gross cropped area 29,000 and 50,000 hectares respectively. Gross cropped area in the district is 116,000 hectares and gross irrigated area is 106000 ha. Hence, percentage of gross irrigated area to gross cropped area is 100 % and cropping intensity is 135%. . SAS Nagar is developing as an Information Technology hub and Fashion Technology centre with immense scope for investment in the service sector. SAS Nagar has also witnessed one of the highest growth rates in India in SME Sector. The demand for housing, construction of malls etc has given a boost to the construction sector and related activities. All India Institutes are also being established at SAS Nagar.

There are 431 branches of Commercial banks, Co-operative Banks and Regional Rural Bank besides 67 Primary Agricultural Credit Societies. The deposits of the banks, which were at Rs. 2558189.00 lakh as on 31.03.2021 have increased to Rs. 3052556.00 lakh as on 31.03.2022 registering a growth of 19.32%. The advances of the banks also increased from 1562028.00 lakh as on 31.03.2021 to 1842340.00 lakh as on 31.03.2022 registering a growth of 17.94%. The CD ratio of the district was 60.35% as on 31.03.2022 (Data source: LDM office)

A sum of ₹8219.92 Crore has been assessed for different activities under priority sector in 2023-24. Credit potential has been projected at ₹3723.58 crore for Agriculture, ₹2834.25 crore for MSME and ₹ 1662.09 crore for other Priority Sectors viz. Export Credit, Education, Housing, Renewable Energy, others and social infrastructure. The potential for Agro and Food Processing has been included under Ancillary Activities in the PLP. Growth of agriculture infrastructure, promotion of Dairy Development Sector and central and state government's subsidy schemes, formation and linkage of SHGs and JLGs, promotion of Financial Inclusion Initiatives etc. have also been envisaged in PLP. However, the GLC under the priority sector has decreased from ₹4612.50 cr in 2020-21 to ₹3712.69 cr in 2021-22 and

the decline is more in the Other Priority Sector and Agriculture, which is being addressed in the FY 2022-23.

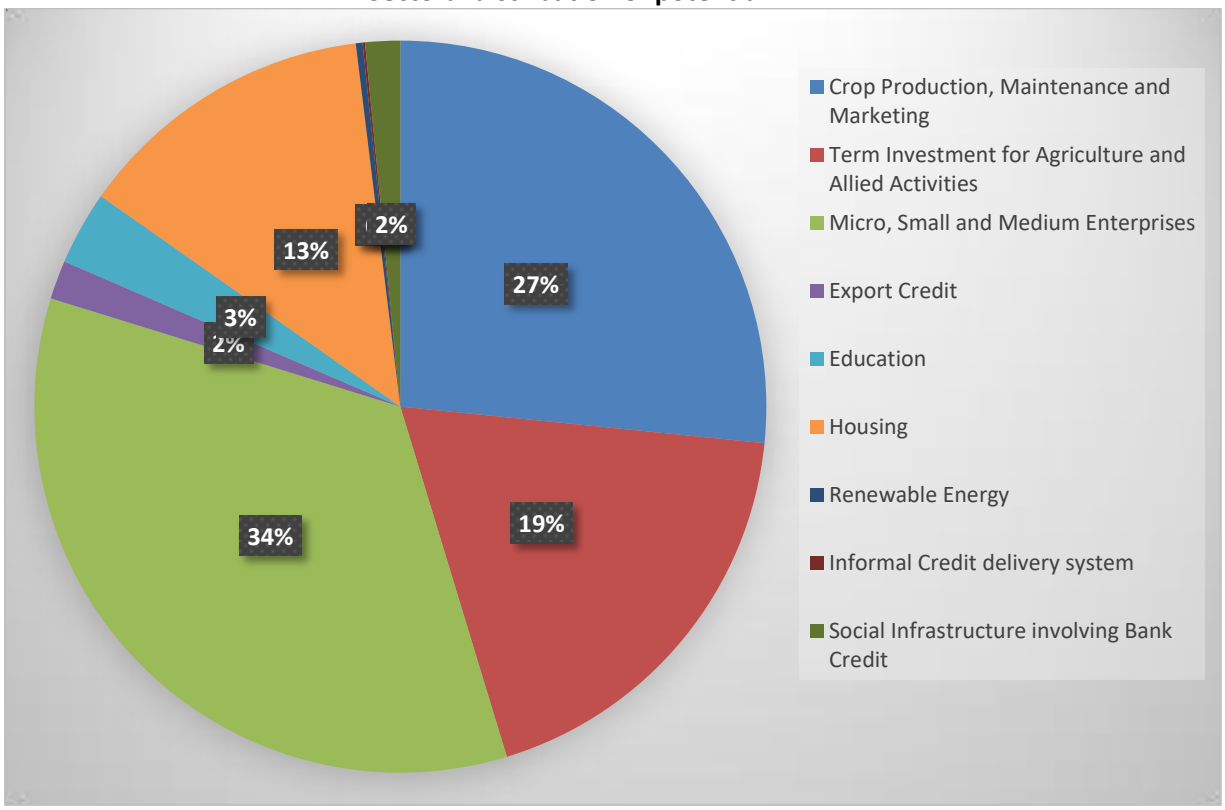
As per the trends in the district for the past few years viz-a-viz CD ratio, achievements against the Annual Credit Plans, geographical location, industrial scenario, and demography of the district, there is need to promote hi-tech agriculture and support capital formation in Agriculture Sector including Agriculture Ancillary Sector which covers Food and Agro Processing. Focus has also been given to Kisan Credit Card- for Animal Husbandry Sector, financing to PACS, FPOs, etc. The requirement of the MSME sector needs to be met commensurately and the PLP addresses issues of infrastructure available in the district vis-a-vis State parameters in various indices such as Health, Education, Roads, Drinking Water, Education, Communication, etc. and the potential has been assessed accordingly. There is need to focus on OPS lending. The 'Informal Credit Delivery System' Chapter indicates the need to credit link more SHGs/ JLGs by coordinated efforts between Child Development Project Officers (CDPOs), NGOs and Banks.

Appendix A to Annexure I
Broad Sector-wise PLP Projections – 2023-24

(₹ Lakh)

Sr. No.	Particulars	PLP Projections 2023-24
A	**Farm Credit**	
i)	Crop Production, Maintenance and Marketing	218583.42
ii)	Term Investment for Agriculture and Allied Activities	39067.10
	Sub Total	**257650.52**
B	**Agriculture Infrastructure**	14342.19
C	**Ancillary Activities**	100365.38
I	**Credit Potential For Agriculture (A+B+C)**	**372358.09**
II	**Micro, Small and Medium Enterprises**	283425.00
III	**Export Credit**	14062.50
IV	**Education**	26790.00
V	**Housing**	109350.00
VI	**Social Infrastructure involoving Bank Credit**	12686.25
VII	**Renewable Energy**	2460.36
VIII	**Informal Credit Delivery System**	860.00
	Total Priority Sector (I to VIII)	**821992.20**

Sectoral distribution of potential in PLP



Appendix B to Annexure I

Summary of Sector/Sub-sectorwise PLP Projections 2023-24

		(₹ lakh)
Sr. No.	**Particulars**	**PLP Projections 2023-24**
I.	**Credit Potential for Agriculture**	
A.	**Farm Credit**	
i.	Crop Production, Maintenance and Marketing	218583.42
ii.	Water Resources	4133.22
iii.	Farm Mechanisation	8043.54
iv.	Plantation and Horticulture (including sericulture)	4361.10
v.	Forestry and Waste Land Development	1351.77
vi.	Animal Husbandry – Dairy	15613.16
vii.	Animal Husbandry – Poultry	2706.55
viii.	Animal Husbandry-Sheep, Goat, Piggery etc.	989.06
ix.	Fisheries	1121.69
x.	Farm Credit Others-Bullocks, carts, two wheelers etc.	747.00
B.	**Agriculture Infrastructure**	
i.	Construction of storage and Marketing Infrastructure (Warehouses/godowns, Market yards, Silos, Cold storage units/ Cold chains)	11007.75
ii.	Land Development, Soil conservation, Watershed Development	2523.15
iii.	Agri Infrastructure -Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi-composting)	811.29
C.	**Ancillary Activities**	
i.	Agro & Food Processing	7953.78
ii.	a)Agri Ancilliary Activities - Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres (ACABC), Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	81577.60
	b) Others – Miscellaneous	10834.00
I	**Total Agriculture (A+B+C)**	**372358.09**
II	**Micro, Small and Medium Enterprises (MSME)**	
i.	MSME-Working Capital	135900.00
ii.	MSME-Investment Credit	147525.00
	Total MSME	**283425.00**
III	**Export Credit**	**14062.50**
IV	**Education**	**26790.00**
V	**Housing**	**109350.00**
VI	**Renewable Energy**	**2460.36**
VII	**Informal Credit delivery system**	**860.00**
VIII	**Social Infrastructure involving bank credit**	**12686.25**
	Total Priority Sector(I to VIII)	**821992.20**

MAP OF SAS NAGAR DISTRICT

Appendix C

PLP 2023-24
SAS Nagar

District Profile

District -	SAS Nagar, Mohali	State -	Punjab			

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	1210
No. of Sub Divisions	3
No. of Blocks	3
No. of Villages (Inhabited)	373
No. of Panchayats	386

2. SOIL & CLIMATE

Agro-climatic Zone					
		Sub Mountaneous Region			
Climate : Hot and Humid					
Soil Type					
		Sandy Loamy Soil			

3. LAND UTILISATION [Ha]

Total Area Reported	121000
Forest Land	11000
Area Not Available for Cultivation	5000
Permanent Pasture and Grazing Land	1000
Land under Miscellaneous Tree Crops	1000
Cultivable Wasteland	500
Current Fallow	1000
Other Fallow	
Net Sown Area	86000
Total or Gross Cropped Area	116000
Area Cultivated More than Once	30000
Cropping Inensity [GCA/NSA]	135

4. RAINFALL & GROUND WATER

Rainfall [in mm]		Normal	Actual	2017	2018	2019
Average		404		459	469	398
		Variation from Normal				
Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance
			27514		28005	-491

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding			Holding		Area	
			Nos.	% to Total	Ha.	% to Total
<= 1 Ha			3570	20	1785	2
>1 to <=2 Ha			3837	22	5756	7
>2 Ha			10266	58	78460	91
Total			17673	100	86000	100

6. WORKERS PROFILE [in '000]

Cultivators	62
Of the above, Small/Marginal Farmers	74
Agricultural Labourers	224
Workers engaged in Household Industries	7
Workers engaged in Allied Agro-activities	
Other workers	293

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	994	529	465	450	544
Scheduled Caste	216	114	102		
Scheduled Tribe	-	-	-	-	-
Literate	736	409	326	313	423
BPL	2864				2864

8. HOUSEHOLDS [in '000]

Total Households	198
Rural Households	90
BPL Households	3

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

Having brick/stone/concrete houses	131	Having electricity supply	131
Having source of drinking water	131	Having independent toilets	
Having access to banking services	123	Having radio/tv sets	

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	373
Villages having Agriculture Power Supply	373
Villages having Post Offices	80
Villages having Banking Facilities	218
Villages having Primary Schools	
Villages having Primary Health Centres	74
Villages having Potable Water Supply	373
Villages connected with Paved Approach Roads	373

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis		Dispensaries	57
Primary Health Centres	13	Hospitals	24
Primary Health Sub-Centres	3	Hospital Beds	522

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	381	Agriculture Pumpsets[Nos]	12654
Total N/P/K Consumption [MT]	34080	Pumpsets Energised [Nos]	11426
Certified Seeds Supplied [MT]		Agro Service Centres [Nos]	32
Pesticides Consumed [MT]		Soil Testing Centres [Nos]	1
Agriculture Tractors [Nos]	5638	Plantation nurseries [Nos]	1
Power Tillers [Nos]		Farmers' Clubs [Nos]	25
Threshers/Cutters [Nos]	3534	Krishi Vigyan Kendras[Nos]	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	
Irrigation Potential Created	
Net Irrigated Area(Total area irrigated at least once)	86000
Area irrigated by Canals / Channels	26000
Area irrigated by Wells	90000
Area irrigated by Tanks	-
Area irrigated by Other Sources	-
Irrigation Potential Utilized (Gross Irrigated Area)	116000

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	8	Wholesale Market [Nos]	8
Length of Pucca Road [Km]	2591	Godown [Nos]	15
Length of Railway Line [Km]		Godown Capacity[lakh MT]	182139
Public Transport Vehicle [Nos]	21303	Cold Storage [Nos]	15
Goods Transport Vehicle [Nos]	42862	Cold Store Capacity[MT]	25182

15. AGRO-PROCESSING UNITS

Type of Processing Activity		No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		43	NA
Sugarcane (Gur/Khandsari/Sugar)		15	NA
Fruit (Pulp/Juice/Fruit drink)		14	NA
Spices (Masala Powders/Pastes)		2	NA
Dry-fruit (Cashew/Almond/Raisins)		-	NA
Cotton (Ginnining/Spinning/Weaving)		21	NA
Milk (Chilling/Cooling/Processing)			NA
Meat (Chicken/Motton/Pork/Dryfish)		2	NA
Animal feed (Cattle/Poultry/Fishmeal)		4	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2018-19	2019-20 (Prov.)		2020-21 (Prov.)		Avg. Yield [Kg/Ha]
	Area (Ha)	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Yield(Kg/Ha)
Paddy	31000	29000	105000	27700	101000	3621
Wheat	50000	50000	226000	48500	211800	4521
Maize	6000	7800	22500	8300	27800	2885
Sugarcane	1000	1200	101000	1100	90000	84430
Potato	1500	1500	38900	1600	41200	24986
Sunflower	500	600	1000	300	500	1604
Mustard	500	1000	1300	800	800	1346
Total	90500	91100	495700	88300	473100	

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

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

Category of animal	Total	Male	Female
Cow	42	4	38
Cattle - Indigenous	7	3	4
Buffaloes	116	3	113
Sheep - Cross bred	2		2
Sheep - Indigenous		NA	
Goat	7	1	6
Pig - Cross bred	5	1	4
Pig - Indigenous	1		1
Horse/Donkey/Camel	1	NA	
Poultry - Cross bred	565	NA	
Poultry - Indigenous	256		

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	37	Animal Markets [Nos]	1
Disease Diagnostic Centres [Nos]	5	Milk Collection Centres [Nos]	235
Artificial Insemination Centers [Nos]	41	Fishermen Societies [Nos]	
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]	1
Dairy Cooperative Societies [Nos]	235	Poultry hatcheries [Nos]	1
Improved Fodder Farms [Nos]	5	Slaughter houses [Nos]	2

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

Fish	Production [MT]	1672 lakh tonne	Per cap avail. [gm/day]	
Egg	Production [Lakh Nos]		Per cap avail. [nos/p.a.]	
Milk	Production ['000 MT]	4.06 llpd	Per cap avail. [gm/day]	582 gms
Meat	Production [MT]		Per cap avail. [gm/day]	

Sources **Item Nos. 1, 6, 7, 9 & 10 - Census 2011 and Statistical Abstract 2021; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2006; 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

SAS Nagar District was created by carving out 2 blocks (Sialba Majri and Kharar) from Ropar district and one block (Derabassi) from Patiala district to function as the 18th district of Punjab w.e.f 14 April 2006 . The district has been formed to achieve growth & development as this area is emerging as major I.T.hub of Nothern India. It is officially named after the eldest son of Guru Gobind Singh, Sahibzada Ajit Singh. It, along with Chandigarh and Panchkula, forms a part of the Chandigarh Tricity. Administratively, the district is divided into 3 tehsils viz.,Derabassi, Mohali & Kharar. It is located in the north eastern part of Punjab and is part of Patiala division. The important towns in the district are Kharar, Kurali, Mohali, Zirakpur & Dera Bassi. Kharar tehsil is the largest administrative unit of the new district. In all, the district has 3 development blocks consisting of 373 inhabited villages .

The district is spread over geographical area of 1210 Sq. kms. The rural area constitues 929.20 sq.kms. as compared to urban area of 180.80 sq.kms. Total population of the district was 9,94,628 as per 2011 census which constitutes 3.6% of the total population of the state. Total population of SAS Nagar district in 2001 was 6,98,317 which shows that there has been 41.22 % decennial growth (2001-2011) in the district. Population density of district is 909 persons per sq. km. against the state average of 551 persons per sq. km. Literacy rate of the district is 83.80%.

Net area irrigated in the district is 86,000 hectares and percentage of net area irrigated to net area sown is 100 %. Rice and wheat have gross cropped area 29,000 and 50,000 hectares respectively. Gross cropped area in the district is 116,000 hectares and gross irrigated area is 106000 ha. Hence, percentage of gross irrigated area to gross cropped area is 100 % and cropping intensity is 135%

The soil of the district is mainly alluvial type but it also has loam to heavy loam and sandy loam soils in certain parts. The climate is extreme being very hot in summer and cold in winter. The temperature ranges from 45 degree C (in May/June) to 4 degree C in December/January. It has a sub-tropical continental monsoon climate. The average rainfall in the district is 404 mm which is considered satisfactory. Agriculture, dairy, rural artisans, small business etc. are the predominant economic activities of the district. However, in and around SAS Nagar industrial and manufacturing activities, services, auto spares, housing, education and software sectors dominate the economic activities.

Economic activities in Mohali, Kharar and Zirakpur are fast picking up ever since SAS Nagar was made a district. Being in close proximity to Chandigarh, the district has the advantage and access of all types of academic and professional activities. SAS Nagar is poised to develop as an Information Technology hub and Fashion Technology centre with immense scope for investment in the service sector. SAS Nagar has also witnessed one of the highest growth rates in India in SME Sector. The demand for housing, construction of malls etc has given a boost to the construction sector and related activities. All India Institutes are also being established at SAS Nagar. However, the need to provide access of financial services to the rural population effectively and efficiently remains paramount. SAS Nagar is also the second most urbanized and developed district in Punjab.

After formation of the district, a big patch of area has been diverted towards construction of housing projects / airport, etc. There is a tendency towards sale of agricultural land. The agricultural activity in the district is decreasing. Further, the share of Agriculture workers in the total worker population of the district is 17.60%, which is lower than the state average of 35.59%.

The GLC under the priority sector has decreased from ₹4612.50 cr in 2020-21 to ₹3712.69 cr in 2021-22 and the decline is more in the Other Priority Sector and Agriculture, which is being addressed in the FY 2022-23 with focus on the lagging areas i.e. Agriculture credit and Other Priority Sector along with MSME, under which achievement against the targets is comparatively better.

Cooperatives in the district - The sector wise distribution of cooperative societies in the district is as under:

Sr. No	Type	Number of Societies
A	**Non Credit Cooperative Societies**	
1	AH Sector (Milk/Fishery/ Poultry etc.)	412
2	Consumer Stores	7
3	Housing Societies	167
4	Marketing	3
5	Industrial Societies	56
6	Joint Farming	3
7	All others	171
Total		**819**
B	**Credit Cooperative Societies**	
8	Agriculture Societies	**86**

PACS as Producers' Organization, can play an important role in providing farmers with the latest farm technology for increasing agriculture production and productivity and for facilitating marketing and storage of produce. To saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from FY 2020-21, NABARD has launched PACS as MSC scheme, so that PACS can create quality infrastructure and increase their business portfolio in tune with the needs of its members. Ministry of Cooperation has rolled out PACS Computerization project which envisages computerization of the activities undertaken by the PACS mainly focusing on credit /non-credit business related to Agriculture and Allied activities. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Appendix D

PLP 2023-24
SAS Nagar

Banking Profile

District - SAS Nagar	State - Punjab		Lead Bank - Punjab National Bank

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

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	33	386	108	139	139	NA	693	52	0.97	
Regional Rural Bank	1	22	18	3	1	NA	280	3	16.95	
District Central Coop. Bank	1	21	10	7	4	NA	914		17.76	
Coop. Agr. & Rural Dev. Bank	1	2		2		NA			187	
Primary Agr. Coop. Society	86					NA			6	
Others						NA				
All Agencies	122	431	136	151	144				0.9	

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	3510941	2393673	2964998	23.87	96.72
Regional Rural Bank	NA	NA	NA	NA	NA	90259	79913	21565	-73.01	0.70
Cooperative Banks	NA	NA	NA	NA	NA	85766	59143	65993	11.58	2.15
Others	NA	NA	NA	NA	NA	28943	25460	12861	-49.49	0.42
All Agencies	NA	NA	NA	NA	NA	3715909	2558189	3065417	19.83	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [[Rs.lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	38768	1053012	288677	NA	NA	2296653	1493532	1791622	19.96	97.26
Regional Rural Bank	14155	19039	13870	NA	NA	56901	34802	13202	-62.07	0.72
Cooperative Banks	37353	46019	23448	NA	NA	39746	22304	24665	10.59	1.34
Others	154	7229	3271	NA	NA	30752	14390	12681	-11.88	0.69
All Agencies	90430	1125299	329266	NA	NA	2424052	1565028	1842170	17.71	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	65	62	60
Regional Rural Bank	63	44	61
Cooperative Banks	46	38	37
Others	106	57	99
All Agencies	65	61	60

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

Agency	As on 31.03.2022			
	PMSBY	PMJJBY	APY	MUDRA
Commercial Banks	169102	62365	38750	25549
Regional Rural Bank	46548	15654	8025	7144
Cooperative Banks	1347	477	155	
Others				
All Agencies	216997	78496	46930	32693

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

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	742313	41	137670	8	73986	4				0
Regional Rural Bank	9411.00	71	7820	59	4003	30		NA		0
Cooperative Banks	20656	84	17410	71	556	2		NA		0
Others	12653	100	10585	83	7385	58		NA		0
All Agencies	785033	43	173485	9	85930	5		0	0	0

7. AGENCYWISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

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	539097.52	332017.72	61.59	551475.02	392630.26	71.20	577357.61	356592.95	61.76	64.85
Regional Rural Bank	34779.25	14559.45	41.86	27080.76	44528.84	164.43	41322.47	3030.53	7.33	71.21
Cooperative Banks	10904.30	4879	44.74	37799.41	24091.33	63.73	5441.78	0	0.00	36.16
Others	25266.22	17713.22	70.11	8742.62	0	0.00	29702.93	11645.95	39.21	36.44
All Agencies	610047.29	369169.39	60.51	625097.81	461250.43	73.79	653824.79	371269.43	56.78	63.70

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	207589.59	103281	49.75	221849.68	149808.00	67.53	218131.35	81151.00	37.20	51.49
Term Loan (Agr)	82229.37	58184	70.76	29045.37	16980.80	58.46	104334.38	36257	34.75	54.66
Total Agri. Credit	289818.96	161465	55.71	250895.05	166788.80	66.48	322465.73	117408	36.41	52.87
Non-Farm Sector	166847.48	119763	71.78	191954.34	203846.78	106.20	216364.5	215728.25	99.71	92.56
Other Priority Sector	153380.85	87941	57.34	113856.00	90614.85	79.59	114994.56	38133.18	33.16	56.69
Total Priority Sector	610047.29	369169	60.51	556705.39	461250.43	82.85	653824.79	371269.43	56.78	66.72

9. RECOVERY POSITION

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	
Cooperative Banks										41
Others (PADBs)	12119.18	2092.91	17	14331.48	2465.79	17				

Sources : Lead Bank & SLBC

Banking Profile

Banking Network and Performance of the Banks under Annual Action Plan 2020-21

As on 31.03.2022, there are 431 bank branches, which include 386 bank branches of the commercial banks, 22 branches of Punjab Gramin Bank, 21 branches of the SAS Nagar CCB and 02 branches of PADBs. Therefore, the bank coverage in the district is decent. The achievement of the banks under priority sector was 57% under Annual Action Plan 2021-22, which was 61% and 74% in 2019-20 and 2020-21 respectively. The achievement has been low in the case of Agriculture credit and Other Priority Sector, which need to focus areas to achieve overall targets.

Growth in Deposits and Advances and CD Ratio

The deposits of the banks, which were at Rs. 2558189.00 lakh as on 31.03.2021 have increased to Rs. 3052556.00 lakh as on 31.03.2022 registering a growth of 19.32%. The advances of the banks also increased from 1562028.00 lakh as on 31.03.2021 to 1842340.00 lakh as on 31.03.2022 registering a growth of 17.94%. The CD ratio of the district was 60.35% as on 31.03.2022. However, CD ratio is showing a declining trend, which also needs to be addressed.

Financial Inclusion as on 31.03.2022

Punjab had become 3rd State (after Kerala and Madhya Pradesh) to open accounts of all the uncovered households under Pradhan Mantri Jan Dhan Yojana. All the uncovered villages have been covered by opening of accounts in the district. 271601 accounts have been opened under PMJDY on 31.03.2022, out of which Rupay Cards have been issued against 241595 accounts. In the district, 216997 insurance accounts under PMSBY, 78496 insurance accounts under PMJJY, 46930 beneficiaries have enrolled under APY, and 32694 loans have been sanctioned under MUDRA scheme.

Financial Literacy Centres in SAS Nagar

There are three Financial Literacy Centres of PNB operational in the district.

PNB R-SETI in the district and its progress

As per RBI directives and guidelines on the priority sector, the lead bank of the district viz. Punjab National Bank has set up a Financial Literacy cum Credit Counselling Centre (FLCC) and PNB-Rural Self Employment Training Institute (R-SETI). Both these institutions are functioning well in the district. The R-SETI has cumulatively trained 8793 candidates and 4944 candidates have started their enterprise /got wage employment as on 31.03.2022, out of which 1240 have availed finance from bank including 245 under PMEGP.

Source: Lead Bank

Methodology of Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

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

S.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	I. Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings II. 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. III. Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; IV. Study the cropping pattern V. Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue VI. Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	i) MI potential is the area that can be brought under irrigation by ground and surface water; ii) Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district iii) While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; iv) Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. v) Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. vi) The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to

S.No.	Sector	Methodology of estimation of credit potential
		plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	• Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio,20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

- Non-availability of authenticated data required for estimation of potential in some sectors with the line Depts.

Chapter 1

Important Policies and Developments

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

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.

owned subsidiary of NABARD.

1.2 Policy Initiatives – Reserve Bank of India

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

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

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

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

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

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

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

overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

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

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

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

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

(ii) Special Liquidity Facility-2

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed Rs. 24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, Rs.15053.30 crore was disbursed to Cooperative Banks, Rs. 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and Rs. 1600 crore to SCARDBs &NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of Rs. 150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than Rs.500.00 crore.

(iii) 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.

(iv) 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.

(v**)** 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.

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

1.3.4 Government Sponsored Programmes with Bank Credit

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

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

1.3.5 Rural Infrastructure Development Fund (RIDF)

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

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of

operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies (CICs) ; (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

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

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

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

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

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

1.3.7 Financial Inclusion

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

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and

implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.

- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

1.3.10 Agriculture Credit Target during 2022-23

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

1.4 Policy Initiatives – State Government

1.4.1 Agriculture

a. Total allocation

- The state has allocated 9.50% of its total expenditure towards agriculture and allied activities in 2022-23 amounting to ₹ 11,239 crore. The same is 5% higher than RE for FY 2021-22 vis-à-vis BE for FY 2022-23.
- Out of the aforementioned BE, an allocation of ₹ 6,947 crore has been made for providing free power to the farmers. Moreover, ₹450 crore has be allocated towards direct seeding of rice.

b. Free power to farms

- ₹6947 crore allocated towards subsidy for providing free power to the agriculture sector.

c. Direct Seeding Of Rice

- ₹ 450 crore has been allocated towards direct seeding of rice.

d. **MSP on Moong Cultivation**

- Govt. has decided to procure Moong at MSP to nudge farmers to go for 3 crop cultivation from the traditional 2 crop rice-wheat cycle for supplementing farmer incomes, promote diversification and conserve water and soil. An amount of ₹66 crore as a Gap Funding to implementing organization MARKFED has been proposed.

e. **Individual Quick Freezing (IQF) technology**

- An initial outlay of ₹7 crore allocated for establishing a new Quick Freezing Centre at village Verka, Amritsar.

f. ₹11 crore earmarked for an Integrated Hi-tech Vegetable Production-cum Technology Dissemination centre at Malsian, Jalandhar.

g. Conservation and productive use of run-off water, pond water, rainwater harvesting & augmentation of groundwater recharge an initial allocation of ₹21 crore in proposed.

h. Checking Stubble Burning Practices:

- ₹200 crore allocated to explore various possibilities and solutions for stubble burning.

1.4.2. Forestry & Wildlife

- ₹10 crore proposed under the scheme "Punjab Community & Social Forestry Project".
- ₹240 crore allocated for PUNCAMPA funds under which 52 lac plants will be raised during FY 2022-23.

1.4.3. Water Resources

- Allocated ₹2547 crore for undertaking various water resources projects.
  Some of which are listed below:
  - **Shahpur Kandi Dam Project**: ₹189 crore allocated for construction of the remaining work of main dam on River Ravi.
  - **Relining of Rajasthan Feeder and Sirhind Feeder**: A budgetary outlay of ₹780 crore is proposed for execution of works which are expected to be completed by June, 2024. It would save seepage losses of 752 cusecs from Rajasthan Feeder and 256 cusecs from Sirhind Feeder and would also help in arresting water logging in south-western districts of Punjab.
  - **Kotla Branch Part-II Project**: For lining of watercourses under this project, an allocation of ₹18 crore has been proposed in this budget. 1.43 lakh hectares of land in district Bathinda, Mansa, Sangrur and Barnala would be getting better irrigation facilities.
  - **Drainage:** Flood protection works are being executed along Indo-Pak border on river Ravi and its tributaries Ujh under "River Management Activities and works related to Border Areas" for which suitable outlay has been provided for in FY 2022-23.

1.4.4. Water Supply & Sanitation

- An allocation of ₹2,374 crore proposed to provide safe drinking water through piped distribution network and sanitation facilities to all households of the State in this financial year with an increase of 48.94% over 2021-22 (RE). Overall 98% of 12,009 villages have been declared 'Har Ghar Jal' villages with 100% Functional Household Tap Connection (FHTC) coverage.
- Arsenic-cum-Iron Removal Plants: To ensure long term mitigation measures in arsenic affected habitations, 51 Arsenic-cum-Iron Removal Plants based on adsorption technology using Nano materials developed by IIT Madras in 72 arsenic affected habitations at a cost of ₹400 crore would be undertaken in FY 2022-23 and work in remaining 62 habitations covered under this scheme would be completed.
- Community Water Purification Plants: ₹51 crore outlaid for undertaking activities to provide potable drinking water through Community Water Purification Plants (CWPPs) and Decentralized Household Purifiers in arsenic affected habitations and also for installation of fluoride removal in fluoride affected habitations of the State.
- Maintenance of Existing Infrastructure: ₹18 crore allocated for repair and maintenance of infrastructure on water supply and also for construction of Jal Bhawan at Sahibzada Ajit Singh (S.A.S) Nagar at a cost of ₹10 crore is proposed.

1.4.5. Employment Generation and Skill Development

- ₹714 crore budgeted towards recruitment of employees against 26,454 posts lying vacant in various Government Departments.
- Provision of ₹540 crore proposed for regularization of 36,000 contractual employees.
- To create a synergy between higher education/technical education institutes and skill development initiatives of the Government, every year, 250 college/university students to be skilled by Skill Vigyan Centre of Punjab State Council for Science & Technology in advanced science & technology domains.

1.4.6 Rural Development

- An allocation of ₹3,003 crore proposed for development of rural areas in the State.
- A special repair program to repair 2,217.35 km length of Link roads proposed at an estimated cost of ₹361 crore.
- An allocation of ₹600 crore proposed under MGNREGS.
- ₹145 crore allocated towards the scheme "Shyama Prasad Mukherji Rurban Mission (SPMRM).

- Budgetary allocation of ₹292 crore made under 'Housing for All'.
- ₹20 crore allocated to treat 28,867 hectare area covered under Kandi districts for constructing check dams, wire crate structures, run of control structures, stone masonry retaining wall, renovation of ponds, percolation tanks, farm ponds.
- ₹33 crore allocated for proper disposal of solid and liquid waste and cleaning of ponds of the villages before the onset of monsoon season.

1.4.7. Roads & Bridges

- The allocation of ₹2,102 made for new construction and maintenance of existing roads, bridges and building.

1.4.8 Education, Sports, Arts, and Culture

1.4.8.1 School Education

- ₹ 15,654 crore allocated towards education sector which is 11% higher in comparison to Revised Estimate for 2021-22.
- ₹ 4,472 crore allocated towards elementary education.
- ₹ 1,093 crore allocated towards university and higher education
- ₹123 crore allocated for upkeep of Government Schools.
- ₹30 crore allocated to impart short-term and medium-term training and build capacities of teachers/ heads/ principals to enhance the qualitative aspects of teaching and better child centric pedagogical practices.
- ₹200 crore earmarked for upgrading 100 existing schools as "Schools of Eminence"
- ₹40 crore allocated for establishment of Modern Digital Classrooms in Government Schools.
- ₹100 crore earmarked for installation of Roof Top Solar Panel System in Government Schools.
- Budgetary allocation ₹424 crore has been made for Up-gradation of Infrastructure including boundary-wall in Government Schools.
- ₹23 crore provisioned to provide uniform to all students studying in Pre-Primary to 8th Class of Government schools. Earlier all Girls and SC/ ST/ BPL Boys from Class 1 to 8 studying in Government Schools were being provided with uniform.
- "Punjab Young Entrepreneur Programme": The start-up programme where class 11th students would be encouraged to propose their original business ideas, which would be supported by the Government by providing seed money @ ₹2000 per student. ₹50 crore allocated for this purpose.
- Specialized Agencies/ Research Institutes like CRRID/IDC/Panjab University/ NCERT/ NIEPA etc. to be roped in for conducting impact and outcome analysis of various schemes currently being run in the Education sector such as Transfer Policy; Smart School Policy; Parho Punjab Paraho Punjab; English Booster Club etc.
- Few schemes of govt have been outlined below:
    - **Mid-Day Meal:** An allocation of ₹473 crore has been made for providing Mid-Day Meal to 17 lakh students i.e. an increase of 35% over FY 2021-22 (BE).
    - **Samagraha Siksha Abhiyaan:** ₹1,351 crore proposed as against ₹1,231 crore in FY 2021-22 (RE).
    - **Pre-Matric Scholarship Scheme for OBC Students**: an allocation of ₹67 crore for providing scholarship to one lakh OBC students.
    - **Pre-Matric Scholarship Scheme for SC Students**: ₹79 crore is proposed for providing scholarship to 2.40 lakh SC students.

1.4.8.2 Higher Education

- ₹200 crore allocated to revive Punjabi University, Patiala.
- An allocation of ₹30 crore made for providing infrastructure facilities in libraries of Government Colleges of 9 districts i.e Tarn Taran, Barnala, Ludhiana, Fazilka, Malerkotla, Moga, Pathankot, Sri Muktsar Sahib and Shaheed Bhagat Singh Nagar.

- ₹30 crore alloacated for CM Scholarship to General Category Students for Giving Concession in University Fee.
- An allocation of ₹5 crore made for improving infrastructure and creation of new facilities in NCC units and NCC training centres of the State.
- An allocation of ₹95 crore proposed for construction of new state-of-the-art degree colleges in educationally backward areas of the State and initially an

1.4.8.3 Technical Education

An allocation of ₹641 crore made for imparting practical training through internships, field visits, and skill development projects along with classroom training.

1.4.9. Cooperatives

- ₹1,170 crore allocated with increase of 35.67% compared to the last financial year to Give an impetus to the cooperation sector
- ₹56 crore proposed for setting up new godowns by MARKFED at 13 locations under NABARD assisted new project for storage of central pool wheat stocks.
- State guarantee of ₹400 crore granted to MARKFED enabling MARKFED to raise loan for trouble-free Moong procurement.
- ₹688 crore allocated to bailout Punjab State Cooperative Agricultural Development Bank (PSCADB) from its liabilities.

1.4.10. Health

- ₹ 4,731 crore allocated towards health, with an increase of 23.80% over that of FY 2021-22.
- Punjab has allocated 4.7% of its total expenditure on health, which is lower than the average allocation for health by states (6%).
- an initial allocation of ₹77 crore proposed to establish 117 Mohalla Clinics.
- Under "**Farishtey**" scheme, the sufferers of road accidents will be given free treatment and the entire cost would be borne by the Government of Punjab and the helper would also be felicitated.
- Estate Management Unit (EMU) to be established to look into upkeep and maintenance of the basic sub-structure needs of Hospitals/ Health facilities and remove any glitches in a time bound manner.
- Two super specialty Hospitals one at Patiala and another one at Faridkot to be established in the coming two years.

1.4.11. Industries and commerce

- ₹3,163 crore allocated i.e. an increase of 48.06% over 2021-22 (BE).
- I**ndustrial Focal Points:** allocation of ₹100 crores for setting up and strengthening of the Industrial Focal Points. In order to promote industrial revival, un-utilized lands in underdeveloped Industrial Estates and Focal Points would be made available to Industry at competitive rates.
- **Assistance to PSIDC/PFC**: ₹250 crore budgeted for letting the PSIDC and PFC discharge off their debt liabilities
- **Fintech City** near Mohali to be established to encourage private participation in areas like fintech, block-chain technology, and Artificial Intelligence.

1.4.12 A brief note on Coop. Credit Structure in the State

1. Status of Cooperatives in the State

The State of Punjab has a 3 tier structure under ST Coop. Credit Structure. At apex level there is PStCB followed by 20 nos. of District Central Coop. Banks at the district level and 3552 nos. of functional PACS at the grassroot level. The important financial parameters of the PStCB as on 31.03.2022 are tabulated below:

(₹ lakh)

Parameters	**Financial Status (position as on 31.03.2022)**
Shared Capital	16941.34
Deposits	371435.40
Loans and Advances O/s	552589.18
CRAR (%age)	13.94
Annual profit	2080.28
Net NPA %	0.00%
Recovery %	98.86%
Investment	295437.19
Borrowings	406320.89
Accumulated Loss	0.00
Total Number of Branches	17 branches +01 Extension Counter

Source: Data consolidated from The Punjab State Coop. Bank Ltd., Chandigarh

The important financial parameters (consolidated figures) in respect of 20 DCCBs affiliated to PStCB as on 31.03.2022 were as under :

(₹ lakh)

Parameters	**Financial Status (position as on 31.03.2022)**
Total Assets	2616856.20
Deposits	1799199.17
Loans and Advances Outstanding	1184075.01
Total Business	2983273.95
Profit/ Loss	Only 02 DCCB i.e. Mansa DCCB and Muktsar DCCB had incurred loss during FY 2021-22 . All other remaining 18 DDCBs had incurred profit during FY 2021-22.
CRAR %	Four DCCBs namely Mansa DCCB; Fazilka DCCB; Gurdaspur DCCB and Amritsar DCCBs were having CRAR less than 9% as on 31.03.2022. Moreover, Six DCCBs namely Moga DCCB; Sangrur DCCB; Fatehgarh Sahib DCCB Bathinda DCCB; Taran Tarn DCCB and Ferozepur DCCB were having CRAR position a share above 9% as on 31.03.2022.
Networth	140301.68
Gross NPAs	119362.07 For the Group as a whole the gross NPA in absolute term has decreased by 12.84% on a Y-o-Y basis.
Net NPAs	47363.58
CASA Deposit	757699.80
Business per Branch	72375.09
Business per Staff	18894.98
Branch network	800 branches
Staff Strength	3246 persons

Source: Data consolidated from The Punjab State Coop. Bank Ltd., Chandigarh

As far as the LT Coop. Credit Structure is concerned, the state has a federal structure with PSCADB at the State Level and 89 nos. of PABs at the district level.
The important financial parameters of PSCADB (position as on 31.03.2021) were as under:

(₹ lakh)

Parameters	**Financial Status (position as on 31.03.2022)**
Capital Funds	
Tier-I Capital	
Paid –up share capital	7888.15
Statury reserves and other free reserves	25353.90
Capital Reserves arising out of sale of assets	0.00
Surplus in P&L Account (Undistributed profit less probable dividend outgo)	246.51
TOTAL	33488.56
Deduct	
Accumulated Losses	0.00
Short provision	23049.88
Net Tier I Capital	
Tier-II Capital	
Undisclosed reserves, if any	0.00
Revaluation Reserve	0.00
Provision for standard assets	536.97
Excess provision for NPAs	0.00
Investment fluctuation reserve , if any	124.47
Total of Tier-I and Tier II capital	11100.12
Risk weighted assets	
CRAR%	4.48%
Overdues%	67.09%
Gross NPA	68947.21
Gross NPA %	32.27%
Provision Coverage Ratio %	21.31

Source: NABARD Inspection Report of PSCADB-Reference Date: 31 March 2021

The financial performance of 89 PADBs affiliated to PSCADB (position as on 31.03.2021) were as under:

(₹ lakh)

S.No.	**Particulars**	**Position as on 31.03.2021**
1	No. of PADBs	89
2	Paid up share capital	14266.89
3	Owned Funds	19697.82
4	Working Capital	498705.76
5	Loans Outstanding	206128.07
6	No. of PADBs in profit	07
7	Amount of profit	406.48
8	Percentage of overdues	81.52
9	No. of PADBs in loss	82
10	Accumulated losses	16757.83
11	Imbalances	111954.22
12	Quality of management	20697.99
13	Internal control systems	Unsatisfactory
14	HRD policies	Unsatisfactory
1	Overall performance	Unsatisfactory
16	NPA percentage	Average
17		80.29

Source: NABARD Inspection Report of PSCADB-Reference Date: 31 March 2021

As regards non-credit Coop. societies etc. are concerned, the details are tabulated at item no.02.

2. Sector-wise/ Activity-wise distribution of Cooperatives

The details are as under (position as on 31.03.2022)

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	6459 nos. of Primary Coop. Milk Producers' Societies affiliated to 11 nos. of Distt. Coop. Milk Producers' Union (DCMPU) and federated at the State level as Punjab State Coop. Federation of Milk Producers' Union Ltd. (MILKFED), Chandigarh.
2	Consumer Stores	NIL
3	Housing Societies	638 Primary Coop. House Building Societies federated at the State Level as Punjab State Coop. Housing Federation Ltd., (HOUSEFED).
4	Weavers	NIL
5	Marketing	76 nos. of functional Primary Coop. Marketing Societies and federated at State Level under the aegis of MARKFED.
6	Labour Societies	2141 nos. of Primary Cooperative Labor and Construction Society , federated into 17 District Cooperative Labor and Construction Unions and further federated at the State level as the Punjab State Cooperative Labour and Construction Federation Ltd.
7	Industrial Societies	NIL
8	Agro Processing and Sugar	15 nos of Coop. Sugar Mills federated at the State Level into Punjab State Coop. Sugar Mills Federation Ltd. (SUGARFED).
9	All others	29 Coop. societies federated at the State Level into Punjab State Coop. Development Federation Ltd. (PUNCOFED), Jalandhar with a membership of 29 Coop. Societies.
	Total	**9358**
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	As on 31.03.2022 , the total number of PACS in the State stood at 3967. Out of the same only 3552 are active whereas the remaining 415 PACS were defunct /dormant.
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	NIL
Source: Annual Administrative Report, Dept. of Cooperation, Govt. of Punjab-2020-21		

3. Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Cooperatives

- The Govt. of Punjab in the State Budget for FY 2022-23 has allocated ₹1,170 crore for development of the sector. The Budget Estimates (BE) for FY 2022-23 are same is 35.67% more the estimates made for pervious FY i.e. 2021-22.
- Govt. of Punjab has allocated ₹56 crore in the State Budget for FY 2022-23 to Punjab State Cooperative Supply and Marketing Federation Ltd., (MARKFED), Chandiagrh to augment its covered capacity , new storages godowns to be set up at 13 different locations in the State under NABARD assisted new project for storage of central pool wheat stocks.

- Govt. of Punjab has allocated ₹66 crore in the State Budget for FY 2022-23 to MARKFED for undertaking trouble free procurement of Green Lentils (Moong) at MSP during KMS-FY 2022-23 augment its covered capacity , new storages godowns to be set up at 13 different locations in the State under NABARD assisted new project for storage of central pool wheat stocks. Govt. of Punjab has also made budgetary provision of ₹ 400 crore for enabling MARKFED for undertaking capital market borrowings for the undertaking the aforementioned work.
- Govt. of Punjab has made a budgetary allocation of ₹688 crore in the State Budget for FY 2022-23 for bailing out Punjab State Cooperative Agriculture Development Bank (PSCADB) Ltd. For enabling it to clear all its liabilities.
- As part of operationalization of the Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) launched by GoI on 29 June, 2022 aimed at computerization of 63,000 PACS over a period of 03 years with an overall project outlay of ₹2516 crore, a Stakeholders Consultative Workshop on PACS Computerization was held on 20 June 2022 by NABARD, Punjab RO. The need for PACS computerization and the possible benefits that would emanate from the project was discussed threadbare in the meeting.
- Moreover, in order to operationalize the Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS), notification has been issued by Min. of Cooperation, Govt. of India to the State Chief Secretary, Govt. of Punjab towards timely constitution of the State Level Implementation and Monitoring Committee (SLIMC) as well as District Level Implementation and Monitoring Committees (DLIMC). Notification has also been issued by GoI to the State Chief Secretary, GoP for ensuring time bound auditing of all functional PACS for FY 2021-22 on a priority basis.
- As far as Punjab is concerned, as per the data compiled from the website of Dept. of Cooperation, GoP, as on 31.03.2022 there were a total of 3552 functional PACS operating in the State.
- The tentative project outlay for the State of Punjab in respect of the aforementioned functional PACS has been worked out at ₹138.89 crore @ ₹3.91 lakh per PACS , spread over a period of three year period. The total project cost will be shared by GoI: State Govt. and NABARD in the ratio of ₹84.35 crore; ₹40.63 crore and ₹ 13.91 crore respectively.

1.5. State Government Sponsored Programmes with Bank Credit

- Punjab Dairy Development Board is implementing various credit linked schemes wherein subsidy is provided to dairy entrepreneurs. Various components in which the subsidy is being provided are listed below
- Purchase of 2 to 20 milch animals with a maximum cost of ₹14 lakh and subsidy of 25% for General Category and 33% for SC/ST category.
- Dairy farm of Indigenous animals upto 10 animals with a maximum cost of ₹ 7 lakh and subsidy of 25% for General Category and 33% for SC/ST category.
- Cattle sheds with cost of ₹ 4- 6 lakh and subsidy of 25% for General Category and SC/ST category.
- Single row fodder harvester with maximum cost of ₹2.5 lakh with subsidy of ₹ 50000 and ₹ 63000 for General category and SC/ST category respectively.
- Self propelled Forage cutter with maximum cost of ₹2.25 lakh with subsidy of ₹ 50000 and ₹ 63000 for General category and SC/ST category respectively.
- Automatic Milk Dispensing Unit with maximum cost of ₹ 4 lakh and subsidy of ₹ 4 lakh for all beneficieries.
- Horticulture Department under MIDH provides Subsidy to entrepreneurs setting up Cold Storages with subsidy of 35%.
- Horticulture Department under MIDH provides Subsidy to entrepreneurs setting up mushroom production units and spawn making unit with maximum subsidy of ₹ 20 lakh and 15 lakh or 40% of the cost.
- Horticulture department under MIDH provides 40% and 25 % subsidy for SM Farmers and other category farmers respectively for cut flowers and bulbulous flowers.

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Chapter-2

Credit Potential for Agriculture

A Potential Linked Credit Plan has been prepared by NABARD for the year 2023-24, with special focus to primary sector. Credit potentials for secondary and tertiary sectors are also being assessed based on technological feasibility, availability of infrastructure, resources, harvest cycles, agricultural practices and other development indices such as market access, etc. Further, credit potential for year is being worked out keeping in view other criteria such as priority and policies of the government, improvement in rural infrastructure, market powers, price rise, capital formation in agriculture for achieving higher growth in agriculture, etc. In terms of guidelines of priority sector issued by Reserve Bank of India, the agricultural credit has been divided into three sub-sectors, viz.

i) Farm credit which also includes Allied Agriculture Activities
ii) Agricultural Infrastructure and
iii) Ancillary Activities

The availability of infrastructure facilities, critical gaps, important interventions, action points action and issues are also discussed while physical and financial assessment of various activities under these sub-sectors.

2.1 Farm Credit

Farm Credit includes Crop loans to farmers including loans for plantations and horticulture and loans for allied activities such as water resources, farm mechanization, dairy, poultry, sheep, goat, piggery, fisheries and animal carts etc. Item wise potential is presented as under:

2.1.1 Crop Production, Maintenance and Marketing

1. Introduction

Agriculture & Allied Sector plays an important role in the economy of the district. As per 2011 census, about 45% of the total population in the district lives in the rural areas, which is directly or indirectly dependent on agriculture.

2. Infrastructure and linkage support available, planned and gaps

The total geographical area of SAS Nagar District is 121000 ha. Of this, the Net Sown Area (NSA) is 86000 ha. and Gross Cropped Area (GCA) is 106000 ha and Gross Irrigated Area is 116000. Thus, the Cropping Intensity (CI) is 135%. Farmers are mostly dependent on ground water for cultivation. The soil of the district vary in texture generally from loamy to sandy loam and thus, the soil of the district is rich in fertility. The average landholding in the district is 2.89 hectares. Since the Net Sown Area is decreasing (due to urbanization in the district), there is decline in area under cultivation in all the major crops grown in the district. Paddy constitutes the main Kharif crop whereas wheat is the main rabi crop. Apart from wheat and paddy the people have started cultivating sunflower and sugarcane in the district. The farmers are also being encouraged by the horticulture department to take up mushroom cultivation and vegetable cultivation. As per the Statistical Abstract 2021, there are 3570 marginal landholdings, 3837 small landholdings, and 10266 other landholdings in the district.

Area and production of major crops in the district over last 3 years is as follows: -

	2018-19		2019-20		2020-21		2021-22*	
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)
Rice	31000	102000	29000	105000	27700	101000	32200	113000
Wheat	50000	232000	50000	226000	48500	211800		
Maize	6000	21000	7800	22500	8300	27800		
Oilseeds	1000	1700	1600	2300	1100	1300		
Potato	1500	37800	1500	38900	1600	41200		
Sugarcane	1000	76000	1200	101000	1100	90000	1800	14200
Pulses					900	1000	200	200

(Source: Statistical Abstract of Punjab 2021. Data for 2021-22 has been availed from the department and the data for rabi crops is under finalisation)

The position of crop loan disbursed along with number of accounts for the last three years is given hereunder:

(₹ Lakh)

Year	**Crop Loan Disbursed**		**Crop Loan Outstanding**	
	No.	**Amount**	**No.**	**Amount**
2018-19	11867	**250778.85**	54742	205048.62
2019-20	67500	**103281.00**	100061	370859.03
2020-21	47910	**149807.90**	59006	185988.03
2021-22	28204	**81151.79**	52068	116663.71

(Source : LDM office)

Availability of Infrastructure

- Agriculture Deptt., ATMA and KVK, Kurali are providing extension services and also providing in-house and on-location trainings to the farmers.
- Food Security Mission comprising rice, wheat and pulses to increase the production is being implemented in the district.
- Soil and water harvesting programmes like Integrated Watershed Programme, harvesting of base flow, micro lift irrigation systems, rainwater harvesting and recharging structures etc. have been introduced in the district.
- 5 regulated markets and 14 sub-yards and sufficient number of purchase centres are arranged by the Marketing Board during the harvesting season.

3.Assessment of the Potential for the year 2023-24

The Agency-wise disbursement under crop loan during last three years in the districts:

(₹. lakh)

Agency	**2019-20**	**2020-21**	**2021-22**
Coop Banks	11253.00	21787.45	74173.00
Commercial Banks	74822,00	92796.61	2775.00
RRBs	13871.00	35223.84	0.00
SCARDB	3335.00	0.00	4203.00

All Agencies	103281.00	149807.90	81151.00

(Source: LDM office)

Credit potential under crop loan for 2023-24 has been assessed on the basis of scale of finance (SOF). Further, the potential may be worked on the basis of area of cultivation under different crops. As per the KCC guidelines, KCC limit is sanctioned for five years with a provision of annual increase in the scale of finance by 10%. Further, farmers in the district, mostly large farmers, are practicing Hi-tech agriculture and are getting highest yields per hectare where limits fixed under Scale of Finance may not be sufficient. The NABARD has come up with new guidelines for conduct of DLTC and SLTC for finalization of SoF which provides for fixing of per acre SoF taking into account various aspects including different climatic zones, cropping practices in district for different cropping seasons. Separate SoF may also be prescribed for irrigated/ un-irrigated crops, traditional and modern method of farming, organic/ natural farming, etc. Further, for animal husbandry activities the SoF may be fixed per animal/ bird for all important activities undertaken in the district. With the development of short duration paddy varieties, we expect that cropping intensity may increase, necessitating higher crop loan requirement and repairs & maintenance of farm assets amounts to ₹ **218583.42 lakh**. The block wise details are given in Annexure-I.

Assessment of credit Potential for 2023-24 is as under: (₹. lakh)

Sr. No.	Crop Production, Maintenance and Marketing	Unit	Unit Cost	Physical Units (No/Ha)	Financial Outlay	Bank Loan
1	Rice	Ha.	0.65	36000	23400.00	23400.00
2	Wheat	Ha.	0.63	45000	28350.00	28350.00
3	Maize	Ha.	0.60	6200	3707.48	3707.48
4	Sugarcane	Ha.	1.09	1300	1413.41	1413.41
5	Rapeseed & Mustard	Ha.	0.52	1200	624.00	624.00
6	Potato	Ha.	1.28	1200	1536.00	1536.00
7	Vegetables - Other Crops	Ha.	1.14	9100	10374.00	10374.00
8	Other crops – Fodder	Ha.	0.49	5500	2695.00	2695.00
9	Other - Short Term Loan	Ha.			96041.20	96041.20
	Total Crop Loan			**98810**	**168141.09**	**168141.09**
1	Post-harvest/household consumption (10% of crop loan)			9881	16814.11	16814.11
2	Repairs and maintenance expenses of farm assets (20% of crop loan)			19762	33628.22	33628.22
	Total of crop loan as per KCC			**128453**	**218583.42**	**218583.42**

The block level projections are given in Annexure-I.
There is a need to promote pulses and oilseeds in view of the need for diversification, shortage and remunerative prices of these commodities. The Agriculture Department with the help of KVK is making efforts in this regard with close coordination of progressive farmers.

4.Critical intervention required for creating a definitive impact in the sector

- There is need to open seed sales outlet by the State Seed Corporation and PUNSEED in the district.
- For wider dissemination of Agriculture technologies through regular interactions, a well- equipped Farmer Training Centre with hostel facilities may be considered at district level.
- There is a need for upgradation of soil testing lab at District Agriculture office, Derabassi and Micro nutrient lab to be set up in the district.

5.Suggested Action Points

- Banks are expected to dispose of the applications received for the Kisan Credit Card within time bound manner and ensure that all eligible farmers including PM Kisan beneficiaries and farmers engaged in animal husbandry related activities are provided KCC.
- The bank should encourage marketing loans on the basis of negotiable warehouse receipt issued by the warehouses so as to get remunerative price of their produce.
- To encourage recovery of PACS, it may be considered to increase the MCL of those farmers whose recovery was 100% in the last five years.
- To provide crop loan to very small farmers and farmers who do farming on lease/share croppers/ contract/ joint liability groups, etc. Further, a KCC with limit of Rs.1.60 lakh may be provided without collateral in terms of RBI guidelines.
- Water table in all the blocks of the district is declining owing to draft of water for paddy cultivation. The farmers may be sensitized to use sprinkler and drip irrigation instead of flood irrigation.
- Departments must focus their attention to arrest the declining water table for future generations. Traditional water bodies in the villages must not only be preserved but rejuvenated every year to recharge the ground water.

6.Other related matters:

- Major focus of RKVY in the district - Rashtriya Krishi Vikas Yojna (RKVY) with emphasis is on crop diversification
- Paramparagat Krishi Vikas Yojna for promotion of organic farming
- National Project on Management of Soil Health & Fertility with emphasis of the scheme is to strengthen the existing soil testing labs, distribution of micronutrients, promotion of organic manures and capacity building.
- National Mission on Agriculture Extension and Technology: The mission includes sub-missions aimed at facilitating/ improvement of agriculture extension, provision of seed and planting materials, focus on farm mechanization and plant protection & quarantine.
- National Mission for Sustainable agriculture for cost minimization, natural resource managements and thereby increasing the net income of the farmers.
- National Food Security Mission for promotion of Pulses and Wheat
- Pradhan Mantri Krishi Sinchai Yojna (PMKSY) for efficient utilization of irrigation facilities in the district under District Irrigation Plan.
- Pradhan Mantri Fasal Bima yojna (PMFBY): Presently PMFBY is not being implemented in the State.

2.1.2. Water Resources

1. Introduction

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. Irrigation is the largest investment in the agriculture sector, which is undertaken through small, medium and large irrigation projects. While large and medium projects are implemented by the Government, individual farmers go for the small projects viz. dugwells, tube wells, etc.

In SAS Nagar district, agricultural activities are carried out mainly with the help of ground water which has resulted in considerable decline of water levels and require further deepening of wells in order to draw water.
Out of gross sown area of around 116000 ha, 90000 ha is irrigated majorly through tube wells and to a small extent by canals. The Percentage gross irrigated to gross cropped is 77.5% as per Statistical Abstrat 2021 (page-164).
As per Dynamic Ground Water Resources of India, 2020 report, the stage of ground water exploitation is 105% which is lower than state average of 164.42%.There are three blocks (Kharar, Derabassi and Majri) in the district and out of 03 blocks, Derabassi and Kharar blocks have been declared over exploited, whereas Majri block has been classified as safe block.

2. Infrastructure and linkage support available planned and gaps:

- There are good number of dealers for supply of equipment and material required for installation of pump sets and underground pipe lines (UGPL).
- Dealers of sprinklers and drip sets are also available in adjoining cities of Chandigarh, Ludhiana and Patiala. The district is well connected by road and rail. No problem in procuring the equipment is contemplated. Thus infrastructure support is available for promotion of these activities.
- The Agriculture Department provides subsidies for the installation of drip systems / sprinklers.
- Underground water Pipe lines, Micro irrigation, Roof top rain water harvesting, promotion of Water Savings techniques using Laser leveling and Tensiometer etc. are the most effective way.

Critical Gaps:

- Lack of awareness for use of Drip/Sprinkler irrigation in the district, which needs to be created by organizing awareness camps.
- Coordination between the financing banks and the Irrigation Department for testing water samples at the laboratory needs to be strengthened.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under:

(₹. lakh)

Sr. No.	Water Resources	Unit Cost(₹ Lakh)	Physical Units (No)	Financial Outlay (₹ Lakh)	Bank Loan (₹ Lakh)
1	Solar Photovoltaic WP sets (10HP)	7.00	165	1155.00	1039.50
2	Replacement of PS -5HP	0.77	60	46.20	41.58
3	Micro Sprinkler sets 0.4 ha(5x5)	0.48	340	163.20	81.60
4	Drip Irrigation Closed spaced(1.2x0.6 m)	1.45	390	565.50	282.75
5	Rainwater Harvesting Structure (8'x8'x6')	0.45	675	303.75	151.89
6	MI Misc.			0.00	0.00
7	Others - Water Management/ Channels (UGPL)450mm	4.82	800	3856.00	2535.90
	Total			**6089.65**	**4133.22**

4.Critical intervention required for creating a definitive impact

Rain water Harvesting should be made compulsory in building under construction and Treatment plants for pond water in villages for using treated water in irrigation.

Awareness campaign for use of drip irrigation and sprinkler through organising camps by Agriculture department in the over-exploited blocks viz. Dera Bassi and Kharar.

Power : The adequate and uninterrupted supply of power during the critical period of sowing of crops especially during sowing of paddy is necessary to ensure that the farmers need not spend money on diesel for generating electricity for the purpose. Therefore, we may suggest for solar pump sets for sowing during paddy season.

- Quality sprinkler sets, drip sets and pipes etc. with proper technical manpower for proper laying of pipelines and after sales services are required.
- The abandoned dug wells may be cleaned and should be used for recharging the ground water.
- The Canal network in the district is negligible, it should be increased in order to decrease the over dependence on ground water.

5.Suggested Action Points: Banks may finance as per detail given below:

- Energy efficient pumpsets (BEE rated pump sets)
- Harnessing solar energy for both new pumpsets and substitution of old and inefficient diesel pumpsets
- No further groundwater exploitation in overexploited areas and restrictive exploitation in critical and semi critical areas
- Renovation of tanks for recharge of ground water
- Strengthening of Water User Associations(WUA)
- Repairs and maintenance of irrigation canals(WUA) for last mile availability
- Pricing of irrigation of water and collection mechanism through WUA
- Promotion of micro irrigation like drip, sprinkler
- Promotion of farm ponds to harvest rain water for on farm water security
- Mulching
- Promotion of zero tillage equipment
- Promotion water resource conserving practices like SRI (System of Rice Intensification) and SSI (Sustainable Sugarcane Intervention)
- Promotion of laser levelling for efficient distribution of irrigation water
- The farmers may be educated about judicious use of water i.e. how to use right quantities of water at right intervals in the right manner in association with KVKs and Government agencies providing extension services.
- Planned use of surface and ground water (conjunctive use) has to be done to overcome over exploitation and quality problems.
- The crops consuming less quantity of water may be grown in place of those requiring more water, in the over exploited blocks.

6.Other related matters:

Government supported/ subsidy linked programmes

At present, the following government supported/ subsidy linked programmes are in operation in the state and expected to continue/ extended for FY 2023-24 also: -

1. Community projects for underground pipeline system: - Subsidy@ 90% on actual cost for groups of farmers in canal command area is available with Soil and Water conservation department, GoP.
2. Individual projects of underground pipeline system (UGPS): subsidy@ 50% (limited to Rs. 22,000/- per hectare) on cost of individual projects in tubewell command areas is available with S&WC Dept, GoP.

3. Farm machinery Services: Machinery such as bulldozer, tractor, laser leveler and trencher is available on rental basis to farmers/ agencies – S&WC dept, GoP.
4. LTIF (Long Term Irrigation Fund (LTIF). instituted in NABARD as a part of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)/ Accelerated Irrigation Benefit Programme (AIBP)/ Command Area Development (CADA), etc. are other Government sponsored programs for promoting solar photovoltaic water pumping system, State Government provides subsidy through Soil and water Conservation department.

2.1.3 Farm Mechanisation

1. Introduction: Mechanisation of farm indicates the use of machines for conducting agricultural operations replacing the traditional methods which involve human and animal labour. Thus, mechanisation is a process of replacing biological sources of energy involving animal and human labour to mechanised sources of energy which includes various machines like tractors, threshers, harvesters, pump sets etc**.** The factors that justify the strengthening of farm mechanization in the country can be numerous. Scientific farming is essential for enhancing production and productivity in agriculture. Mechanised farming leads to reduction of costs and drudgery, better utilisation of irrigation potential, adoption of new and improved technology, timeliness of operations and augments efficiency and profitability of agriculture.

The present focus of farm mechanization in the state is Resource Conservation Technologies (RCT) through the use of laser land levelers, zero till drill, Happy Seeders, Super Seeders, and other new technologies. The concept of Agriculture Machinery Service Centers (AMSCs) is also being popularized in the State.

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

- With a large network of dealers, tractors of different makes and sizes are available easily throughout the district. Data from the Agriculture department reveals that there were 5638 Tractors, 3564 Threshers, and 24 combine harvesters in the district.
- Threshers and power tillers/Harvesters Combines are also available through dealers. One tractor manufacturing unit viz., Punjab Tractors Ltd. already exists in the district and an assembly unit for tractors has been established.
- Government provides subsidy through Agriculture Dept. on purchase of Rotavators by farmers. There are sufficient numbers of repair/spare parts workshops throughout the district. Technical support is available through the extension departments.
- With sustained efforts of the State Govt., Zero tillage machine technology has been widely adopted by farmers resulting in saving to the extent of ₹3500/- per Ha on account of diesel alone due to timely sowing.

3.Assessment of Credit Potential for 2023-24

Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by Govt. of India and State Govt. in order to push agriculture sector, the credit Potential is assessed as under:

(₹ lakh)

Sr. No.	Farm Mechanisation	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Tractor 60 HP(Replacement of old tractor)	No.	9.50	225	2137.50	1923.75
2	Second hand tractors	No.	4.00	545	2180.00	1962.00
3	Combine Harvester (self propelled, multi-crop and	No.	25.00	36	900.00	675.00

Sr. No.	Farm Mechanisation	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
	maize)					
4	Paddy Transplanter (Self Propelled) (4-wheeled, riding type with cage wheels and floats)	No.	10.00	22	220.00	198.00
5	Rotovator (8 ft)	No.	1.20	205	246.00	221.40
6	Hydraulic Trolly (tripping type)	No.	3.50	120	420.00	378.00
7	Lazer Land Leveller	No.	3.50	21	73.50	66.15
8	Multi Crop Thrasher (Tractor Operated)	No.	3.25		0.00	0.00
9	Baler (Square)	No.	14.00	13	182.00	163.83
10	Happy Seeder (Turbo)	No.	1.80	50	90.00	81.00
11	Paddy Transplanter (2-wheeled walk behind type with floats)	No.	3.00	87	261.00	234.93
12	Seed Drill (13 tyne)	No.	0.62	60	37.20	33.48
13	Threshers & Agri Implements	No.	1.70	750	1275.00	1147.50
14	Multi Crop Planter (Tractor Operated)	No.	1.50	45	67.50	60.75
15	Potato Digger	No.	0.80		0.00	0.00
16	Power weeder (diesel operated)	No.	2.00	70	140.00	126.00
17	Straw Reaper	No.	3.50	245	857.50	771.75
	Sub Total of Farm Mechanisation				**9087.20**	**8043.54**

The block-wise physical and financial projections are given in Annexure-I. The agency-wise /sector-wise GLC flow during the last 3 years is given in Annexures II & III respectively.

4.Critical intervention required for creating a definitive impact:

- Agriculture extension machinery (agriculture experts/engineers, Farmers' Advisory Services Scheme officials and KVK) create awareness and guidance among the farmers. However, staff shortage and mobility are limiting factors, which may be improved.
- Due to decreasing of landholdings, custom hiring needs to be suitably organised and popularised. PACS and other state agencies and entrepreneurs may be encouraged to establish farm machinery banks and provide tractors and other implements on custom hiring. Banks may encourage the proposals for custom hiring centres/farm machinery banks in their work plan.
- Department of Agriculture is implementing schemes that provide assistance for promotion of agriculture mechanisation where new equipment like zero-till- drill, laser leveler etc., are being made available at a subsidised rate. Such efforts made by them can also be synchronized with the institutional credit to the farmers having a closer tie-up with banks.

- With the increasing need for use of precision implements and machinery other than tractor, there is immense potential for enhanced credit flow under the sector.
- The use of specialized precision implements requires development of appropriate skills through training and offers potential for sizeable employment generation for the youth in the sector.
- Due to shortage of agriculture labour, banks may encourage farmers regarding use of machinery like paddy transplanter, drill machines, turbo happy seeder, combine harvester with SMS which can also reduce cost of harvesting

5.0 Suggestive Action Points

Banks

- Custom hiring may be suitably organized and popularized. PACS/Farmers Clubs/Water user Association/ State Agencies may be encouraged to provide tractors on custom hiring basis.
- The Group approach may be encouraged by Banks for financing tractors and combine harvesters to farmers clubs, JLGs, SHGs, SHG Federations, Farmers clubs federations etc.
- Banks may ensure Minimum Performance Standard norms for Tractor and Power tillers as per directive of Ministry of Agriculture, Govt. of India.
- New opportunities in the diversified sectors such as horticulture, medicinal and aromatic plants etc. for precision equipment (for planters, diggers, field level graders etc.), the banks may also finance such equipment/ machinery.
- Banks should include farm mechanization as an integral part of KCC limits.
- Banks may provide financial support for custom hiring of farm machinery under ACABC scheme.
- The controlling offices of the banks may issue directives to all the branches to frame strategies for undertaking loaning operations to Custom Service Units managed by individuals, institution or organizations who maintain a fleet of tractors, bull dozers, threshers, combines etc. and farm work for farmers on contract basis as per the RBI Master Direction regarding Priority Sector Lending.

State Govt. / Govt. Departments:

- Awareness creation among farmers/technicians on selection, operation, maintenance, energy conservation, management and optimum use of agricultural implements, may be undertaken, for which training and skill development programmes may be organized for farmers.
- Training and demonstration of newly developed agricultural implements and machinery, particularly those developed for crop residue management, may be undertaken by the State Extension Department/KVKs to popularize them among the end-users and other stakeholders.

6. Other related matters:

Schemes under implementation in Punjab state

The Agriculture Engineering Wing of the Department of Agriculture, Government of Punjab, is implementing the following centrally and state sponsored schemes:

- Rashtriya Krishi Vikas Yojana (RKVY) – Crop Diversification Programme.
- Farm Mechanization & Value Addition Component.
- Promotion of Agricultural Mechanization under RKVY.
- Programme for Setting up of Agri. Machinery Service Centres .
- Promotion of Technology to stop burning of straw under RKVY.
- Sub Mission on Agriculture Mechanization.
- Intensification of farm Mechanization.

2.1.4 PLANTATION AND HORTICULTURE

I. Introduction

Crop diversification from traditional agricultural crops to minimize increasing pressure on land is the need of the day and horticultural crops, which are high investment and high income offer great scope in Punjab as the farmers of the State are relatively more entrepreneurial. Total fruit production in the State accounts for 98,680 ha with total production of 20,87,320 MT (NHB, 2019-20) in the country. Horticulture contributes to 12.5% of state's gross domestic product (GDP) and has been able to capture only 4.6% of total cropped area, has the potential to move farmers towards diversification of crops.

Punjab has diverse agro-climatic zones which are favourable for production of various fruits such as Kinnow, Sweet Orange, Guava, Pear, Litchi, Mango and Peach. Horticulture sector can provide good opportunities to diversify the cropping pattern in agriculture away from the current cereal-centric focus to high value and commercial horticultural crops, as income derived from horticulture per hectare of land is generally higher than that of cereals and pulses.

Area under horticulture crops in Punjab is 0.42 million Ha with production at 7.80 million Tonnes as per third advance estimates for 2019-20 (*source: https://agricoop.nic.in/sites/default/files/2019-20%283rd%20Adv%20Est%29.pdf*).

Simply stated Punjab produces 2.24% of the total horticultural production from 1.44% of the national horticultural cropped area. It may also be hence inferred that although Punjab contributes very little to the horticultural kitty of the nation, it has higher productivity and also more potential for adoption.

Bee keeping (apiculture), Litchi cultivation, Guava Cultivation, protected cultivation, organicfarming and Grape cultivation have immense potential in the State to expand.

The agro – climatic conditions in the district are favourable for horticulture viz. fruit crops like Guava, Pear, Peach, Ber, Mango, Kinnow and Aonla etc. Besides fruit crops, conditions prevailing in the district are favourable for non-traditional horticulture activities like commercial floriculture, cut flower production, ornamental floriculture, mushroom and bee keeping. The cultivation of medicinal plants like mentha is also suitable for the district.

As per the statistical abstract 2021, an area of 9794 ha was under fruit and vegetable of which 1816 ha was under potato, 1265 ha under mango Agrizone Farmer Producer Co. promoted by NABARD in village Tira, Majri block is encouraging farmers for diversification from wheat paddy to other organic crops like pulses and maize in the district.

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

The department of horticulture has trained staff at district and block H.Q. for providing extension services.

- It also has a laboratory / center for guiding and providing training to farmers for fruit processing & preservation. There is a farm produce testing laboratory in SAS Nagar to match with the quality of international standards.
- The department has one nursery at Majra village in Majri block which provides plant saplings of Guava, Mango & Papaya.
- Number of cold storages existing in the district are 15 with capacity of 25182 tonnes (as per data received from the district horticulture department). Further there are 16 storages / warehouses in the district.
- NHM is developing clusters for bringing more land under horticultural crops. There are 3 clusters in Punjab and SAS Nagar falls in cluster 2 along with Amritsar, Taran Taran, Gurdaspur, Nawanshahar and Hoshiarpur. This is being monitored by ADC(D) and implemented by District Mission Committees.

The Ground level credit for Plantation and Horticulture during the last three years was ₹2824 lakh during 2019-20, ₹450 lakh during 2020-21 and ₹735.00 lakh in 2021-22.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under:

(₹ lakh)

Sr. No.	Plantation / Horticulture / Sericulture	Unit	Unit Cost	Physical Units (No/Ha)	Financial Outlay	Bank Loan
1	Mango(10mx10m)	Ha	0.70	180	126.00	113.40
2	Kinnow(6mx6m)	Ha	1.02	60	61.20	55.08
3	Gauva(6mx6m)	Ha	1.00	120	120.00	108.00
4	Pomergranate	Ha	0.75	14	10.50	9.46
5	Others(pears)	Ha	0.88	60	52.80	47.52
6	Citrus Fruit	Ha	1.03	130	133.65	120.28
7	Aonla	Ha	0.81	60	48.60	43.74
8	Lemon Grass	Ha	0.82		0.00	0.00
9	Mushroom(250 trays)	Nos	2.00	96	192.00	172.80
10	Others -Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing(9Mx18M)	Nos	50.00	4	200.00	180.15
11	Others - Pre-cooling unit (6MT)	Nos	25.00	9	225.00	202.50
	Sub Total of Plantation / Horticulture / Sericulture			**768**	**1169.75**	**1052.94**
	Gladiolus area 800 sqm	800sqm	2.22	39	86.58	77.91
	Poly House NVHT(upto 1000 sq.m)	Nos	16.50	92	1518.00	1366.20
	Others - Gerbera (protected) 800 sq. Mtr.	Ha	20.08	10	200.80	180.73
	Sub Total Floriculture			**141**	**1805.38**	**1624.84**
	Medicinal /Aromatic Plants					
	Nurseries 1 ha	Nos	15.00	54	810.00	729.00
	Apiculture (50 Colony unit)	Nos	3.63	215	780.45	702.41
	Maintenance of Orchard	Nos	0.3	190	57.00	51.30
	Organic Farming	Nos	1.60	54	86.40	77.76
	Medicinal /Aromatic Plants	Nos	1.30	105	136.50	122.85
	Sub total medicinal / Aromatic plants				**1870.35**	**1683.32**
	Total of Plantation / Horticulture / Sericulture/Floriculture/Medicinal /Aromatic Plants (font higher)				**4845.48**	**4361.10**

4.Critical interventions required for creating a definitive impact:

- Modernisation of Vegetable Mandis is necessary to be taken up on priority. Modernisation of Grading Facility, Computerised Measurement Facilities for Vegetables and Fruits, Construction of Packhouses/ Banana Ripening Chambers, Computerisation of arrival and payment data and online linkage with Punjab Mandi Board are required.
- Setting up of Food Processing units need to be promoted with a view to ensuring Value Addition to horticulture crops –vegetables and fruits in Dera Bassi block of SAS Nagar district.

  Lalru mandi of SAS Nagar district which is very close to Chandigarh Mandi may be promoted as Vegetable Cluster for promotion of vegetable cultivation, its scientific harvesting and handling and post-harvest management with a view of benefiting farmers.

5.Suggested Action Points

- As availability of quality planting material is vital, small nurseries covering an area of one hectare with infrastructure facilities to hold 60000 to 80000 plants and a net house of 2000 sq.mts should be encouraged.
- The Banks should work in close association with the Horticulture Department / KVK / KRS
- The district is having substantial land under cultivation of vegetables. With Chandigarh in the periphery, a lot of farmers can grow vegetable as a crop in between cereals to cater to the market of Mohali, Chandigarh, Panchkula etc.
- The Horticulture Department may provide assistance for undertaking planting of new and exotic varieties of fruit crops, setting up of green houses, etc.
- The KVK / Department may focus on areas of Kharar and Majri Blocks for horticulture crops and High Density / Mixed Orchards. Drip Irrigation systems need to be encouraged.
- Organic farming needs encouragement to meet the captive requirement of organic fertilizers, vermi-compost units should be set up within the orchards.
- Mushroom cultivation under controlled conditions can be encouraged by the department.
- High Density and Mixed Orchards being the thrust area should be promoted in the district. Paddy straw can be used as a mulch in these orchards which conserves, soil moisture, prevents soil erosion and checks weed infestation to a great extent. Ber/drumstick planted at the boundary of the orchard works as a wind break, its fruit and wood add to the earnings of the orchard farmer.

6.Other related matter:

- The State Govt. has been propounding polyhouses/ net house farming for which subsidy to farmers is made available under State Horticulture Mission(SHM). Effort should be taken to bring more and more areas under polyhouse and net house farming in combination with drip/sprinkler irrigation, so that not only income from land would enhance but also a shift in cropping pattern from paddy-wheat regime would ease the pressure on underground water table. Farmers taking up vegetable and exotic crops under net house cultivation, need to be promoted to form Producer Organizations (PO) for easy access to extension, marketing and other backward and forward linkages. The POs can avail financial grant and credit support under NABARD's Producer Organization Development Fund (PODF) for extensive agriculture as well effective marketing.
- 25-30 polyhouses have been set up and 40 to 50% subsidy is available from Horticulture deptt. in the district.

- Under RKVY scheme Agrochemicals, Plastic Crates and Bee-Boxes are also provided to the farmers.

2.1.5 Forestry and Waste Land Development

1.Introduction

Forest & tree cover occupy 6.12 % of the geographical area of the State. Punjab Forest Department was implementing 'Green Punjab Mission' which aimed at increase forest and tree cover of the State from the existing 6% to 15% of the geographical area within the period of 2012-2020. However, the mission had limited impact due to various reasons due to low survival and less response from the populace. The State Govt. has been taking various steps for increasing the green cover of the State. In this direction, 550 trees in all its 12,700 villages were planted in an year marking the 550th Prakash Utsav of Sri Guru Nanak Dev Ji, under the mission 'Tandrust Punjab'.

According to National Forest Policy, there should be 33 per cent forest cover in India as a whole. In plains, the forest cover should be 20 per cent of the geographical area. In Punjab, at least 15 per cent area is required to be under forest and tree cover as 84 per cent land is under agriculture and horticulture cultivation here.

In the budget for 2022-23, the state government has proposed Shaheed-e- Azam Sardar Bhagat Singh Hariawal Lehar under which 50,000 saplings and 115 Triveni to be planted under the " Punjab Community & Social Forestry Project. In addition, programme for eco-tourism has been proposed.

The total area under forest cover in SAS Nagar was 12.83% of total geographical area as per statistal abstract 2020 and India state of forest report 2021. However, the area has reported reduction in the statistical abstract 2021. The entire forest area falls under the category of protected forests. As bringing additional land under forest is difficult, agroforestry offers a sound and viable option with potential for large scale diversification in agriculture.

2.Infrastructure and linkage support available, planned and gaps.

- The Forest Department has adequate staff for guiding the farmers for planting various types of plants and they are also providing seedlings/ saplings to private growers at a subsidized rate. However, availability of good quality planting material is a problem.
- Punjab had formulated a long term "State Forestry Action Programme" (SFAP) which is to be implemented over a period of 20 years.
- The Punjab Forest Department has decided to give a big push to agro-forestry and would distribute seedlings of fast-growing and economically important tree species such as Eucalyptus, Shisham and Drek.
- The district also some wastelands which provides potential for agroforestry / forestry development.

3. Assessment of Credit Potential for 2023-24

(₹ lakh)

Sr. No.	Forestry & Wasteland Dev.	Unit	Unit Cost	Physical Units (No/Ha)	Financial Outlay	Bank Loan
1	Bamboo	Ha	1.85	255	471.75	424.59
2	Eucalyptus	Ha	0.76	45	34.20	30.78
3	Poplar Plantation	Ha	1.80	480	864.00	777.60
4	Eucalyptus (Clonal)	Ha	4.00	33	132.00	118.80
	Total				**1501.95**	**1351.77**

4.Critcal Intervention required for creating definite impact

- The State Research Organizations/ Agriculture Universities to develop and promote revenue models for species like clonal *Bamboo, Melia dubia, Casurina,* etc., which start giving yield within 3-5 years.
- Banks should increase the credit availability to the farmers to increase Social Forestry in their Farm lands.

5.Suggested Action Points

- The State Govt. may encourage contract farming with the wood based industries.
- The line departments may form SHGs, provide training to the farmers and arrange market tie ups to encourage the activity
- Forest department may tap media for creating awareness amongst the masses towards afforestation programme.
- Green India Mission hinges upon convergence with related Missions of the National Action Plan on Climate Change, other complementary National Mission Programmes and schemes for better coordination in developing forests and their fringe areas in a holistic and sustainable manner. The coherent approach involving contribution from converging partners intends to saturate the landscapes with essential need-based interventions at a faster pace.

6.**Other related matter**:

- District Administration should take necessary steps to curb the fall of forest trees.
- Due to the intense competition among different land-uses, there is limited scope to increase the area under forests except for bringing the available vacant wastelands/degraded lands under Tree Cover through adoption of Agro-forestry and Social Forestry in the Farmlands and Institutional lands.
- Sub-Mission on Agroforestry (Har Medh Par Ped) Scheme is being implemented in the state to encourage tree plantation on farm land along with crops/ cropping system to help the farmers get additional income and make their farming systems more climate resilient and adaptive.
- Nursery Development for quality planting material (NDQPM)under Sub-Mission on Agroforestry assistance shall be given for nurseries (small, big & hi-tech nurseries) for producing quality planting material to meet the requirement of planting material.
- The Punjab State Compensatory Afforestation Fund Management and Planning Authority shall be an instrument to accelerate activities relating to conservation of forests and wildlife, development of infrastructure in these sectors and other allied works.

2.1.6. Animal Husbandry – Dairy

1. Introduction

Livestock rearing is an important sub-sector under agriculture and allied activities. It contributes over one third GVA to agriculture and is the second largest contributor to agricultural GVA . Over the period of 2012-13 to 2019-20, the livestock sector recorded an average growth of 5.30%, as compared to 0.8% in the crop husbandry sector. As compared to crop husbandry the low dependence of this sub-sector on natural factors like rainfall, soil type and climatic conditions make it a more sustainable source of income generation. This sub-sector plays a significant role to generate alternative source of income and full/part-time employment for rural households of Punjab.

As per the NSSO report on Income, Expenditure, Productive Assets and Indebtedness of Agricultural Households in India (2012-13), Punjab reported the second highest average monthly income of Rs. 5,303 from farming of animals, surpassed only by Haryana (Rs. 6,089). Milk production was highest source of income generation which contributed 91.6% to the total average monthly receipt from farming of animals.

Punjab continued making rapid strides over the years from conventional to modern techniques of the agriculture. Since long it is characterized as "crop-cum-livestock agriculture" where animal husbandry especially dairying remained the most remunerative enterprise for the farmers of the state. Hitherto, as a part of diversification from agriculture-based farming, poultry, sheep, goat and pig rearing is also gaining importance due to fragmentation of land holdings among farm families. Farm size of the majority of the households has declined to unviable levels forcing farmers to leave their traditional farming system and looking for better opportunities that make farming more sustainable and remunerative.

As per livestock census 2019, total livestock population (Buffaloes and cows) in the district was 1,58,010. Of this, there were 1,16,311 buffaloes and 41,699 cows. The number of Milch animals (Cattle and Buffaloes) has increased by 6.98 % as compared to lives stock census 2012.

The per capita availability of milk is about 1222 gms in Punjab (Statistical Abstract 2021)

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

There are 40 Veterinary Hospitals and 39 Veterinary Dispensaries and 55 Veterinary Doctors available in the district (Statistical Abstract of Punjab 2021). The Animal Husbandry department in SAS Nagar is headed by one Deputy Director, Animal Husbandry, and two senior veterinary officers at tehsil level supported by one Agricultural Development Officer, one poultry Inspector and veterinary doctors at Hospitals and Dispensaries. One Assistant director, four veterinary officers are posted at Sub-divisional level while one Agriculture Inspector (Fodder) looks after the animal wealth in each block. In SAS Nagar, installed capacity in milk plants in government and private sector is 15 lakh lpd and there are 06 milk chilling centers (Statistical Abstract of Punjab 2021).

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under :

(₹ lakh)

Sr. No.	Animal Husbandry – Dairy	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Bulk Milk Cooler (2000 litres)	No.	10.00	15	150.00	135.00
2	Indigenous Milk Product Manufacturing (100 Kg)	No.	13.20	15	198.00	178.20
3	Cow units (2 Animals)+Indigenous	No.	1.60	495	792.00	712.80
4	Cow units (5 Animals)Indigenous	No.	4.00	300	1200.00	1080.00
5	Buffalo Units (5 animals)	No.	4.00	750	3000.00	2700.00
6	Cow units (10 Animals)	No.	8.00	180	1440.00	1296.00
7	Buffalo Units (10 animals)	No.	9.50	150	1425.00	1282.50
8	Buffalo Breeding Units (20 animals)	No.	19.00	66	1254.00	1128.60
9	Cow units (20 animals)	No.	16.00	75	1200.00	1080.00
10	Refrigerated Tanker Van (8000 Ltr)	No.	14.00	36	504.00	453.60
11	Calf rearing- Haifer 20 animals	No.	9.70	122	1183.40	1065.06
12	Bulk Milk Cooler (1000 litres)	No.	8.00	15	120.00	108.00
13	Automatic Milk Collection	No.	1.65	43	70.95	63.87

Sr. No.	Animal Husbandry – Dairy	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
	center					
14	Milking Machine double tit cup	No.	0.75	39	29.25	26.34
15	Milk Parlour	No.	20.00	15	300.00	270.00
16	Fodder harvester	No.	3.50	36	126.00	113.40
17	Refrigerated Tanker Van(13000 Ltr)	No.	22.00	15	330.00	297.00
18	Silos Pits (1000 Qtls)	No.	1.40	135	189.00	170.10
19	Cattle Shed (10 buffalos)-40'x60'	No.	4.00	45	180.00	162.00
20	Cattle Shed (20 cows)-60'x70'	No.	6.00	60	360.00	324.00
21	Mobile Milk Vending Machine	No.	9.00	45	405.00	364.50
	Sub-total				14456.60	13110.97
	Working capital for KCC Dairy@20%*				2602.19	2602.19
22	**Total of Animal Husbandry – Dairy**			**3144**	17058.79	**15613.16**

The KCC facility will take care the short term credit requirement of rearing of animals, poultry and fisheries. In view of the above, a reasonable projection of 20% of the terms loan for AH /Fishers activities has been taken as the working capital of AH & Fishery sector considering in view the SoF of AH/Fishery. The Scale of Finance for cows is Rs 58588/- for a 6 month cycle and Rs 81812/- for a 7 month cycle.

The Block wise physical and financial projections are given in Annexure-I.

4. Critical Intervention required for creating definite impact

- The farmers should encourage to set up dariy units of shaiwal/Deshi Cows after purchasing from Haryana and Rajasthan states in the district . The farmers should also encourage to adopt to set up modern integrated Dairy Units in the district as all the dairy farmers sell milk to Verka unit in the nearby village.
- There is a need for promotion of Silo-Pits to meet the requirement of green fodder during lean period.
- There is a need to popularize and boost the KCC scheme to AH and Fisheries farmers among farmers and bankers. Awareness programmes among farmers in this regards need to the conducted by the concerned departments. There is an interest subvention of 3% up to Rs 2.00 lakh.

5.Suggested Action Points:

- Dairy Development in Kharar and Majri Blocks need to be facilitated by Dairy Area Development Schemes coordinated by the Dairy Development Department with banks. This will promote sustainable employment opportunities in these blocks.
- There is a need to promote more AI Clinics, Veterinary Care, disease control, value addition in the private sector, especially by bank financing.
- The banks may ensure that the animals financed are properly insured.
- The banks may take up financing of milk parlors / milk booths.
- Department may focus on increasing the high yielding animal population, specially by associating farmers having high yielding animals for multiplying the quality germ plasm through Embryo Transfer Technology.

- Fodder seed production to be encouraged, especially for high yielding fodder crops, (Barseem, oats etc.,) for ensuring availability of 30-40 Kgs of good quality fodder per animal per day by the AH Department and Agriculture Department.
- A low cost insurance (in terms of premium) product for dairy needs to be developed.
- Community milking machines for small / marginal farmers could be set up by the Milkfed / dairy department in the community where the milking concept works. This will promote improvement in the quality of milk and reduce contamination.
- Calf rearing may be taken up as commercial venture.

6. Other related matters:

- The GoI has launched a stimulus package of ₹15000 crore through Animal Husbandry Infrastructure Development Fund (AHIDF) for incetivizing investments by individual entrepreneurs, private companies, MSME, FPOs And Sec 8 companies to establish the dairy processing and value addition infrastructure, meat processing and value additiona infrastructure and Animal Feed Plant.
- There is an interest subvention of 3% to all eligible entities and also a cap of 200 basis points on rate of interest above EBLR of lending institutions. Further, there is a credit guarantee coverage of up to 25% to the borrower through NABSamrudhi.
- The Government of India had announced creation of Dairy Processing and Infrastructure Development Fund under NABARD with a total corpus of Rs. 8000 crore over a period of 3 years (i.e. 2017-18 to 2019-20), in the Union Budget of 2017-18. The funding is in the form of interest bearing loan, which will flow from National Bank for Agriculture and Rural Development (NABARD) to National Dairy Development Board (NDDB) / National Cooperative Development Corporation (NCDC) and in turn to eligible End Borrowers.
- Some of the state government schemes being implemented are:-
  - Establishing New Dairy Unit: Interested Farmers, after having two-weeks training from the department can apply for establishing new dairy unit.
  - Dairy Loan for Commercial Dairy Farms: Loan will be provided to the beneficiaries for purchasing dairy animals (at least 20 animals) at minimum interest rates.
  - Subsidy for Purchase of Machinery at Dairy Farms
  - To promote dairy in the district NABARD has also prepared area development scheme to be spread over five year from 2018-19 to 2022-23 and branchwise monitorable targets have been allocated to the banks in SAS Nagar.

2.1.7 Animal Husbandry - Poultry

1. Introduction

Poultry is a potential area for development because it ensures quick returns from investment and well-distributed turnover throughout the year. The climatic conditions of the district are congenial for growth of poultry. As per status report in Abstract of Punjab 2021, there are 2,82,200 Broilers, 39,34,000 layers and 10,000 backyard poultry in the district**.** However, the flow of credit to this sector has been fluctuating.

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

There is good potential for financing expansion of existing commercial farms, automation of feeding and watering operations. Bankers may facilitate poultry farmers in SAS Nagar to tie up with the project.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under :

(₹ lakh)

Sr. No.	Animal Husbandry – Poultry	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Commercial Broilers (5000 Birds)	No.	13.45	30	403.50	363.15
2	Commercial layers (5000 Birds)	No.	23.00	30	690.00	621.00
3	Commercial Broilers (2000)	No.	5.38	51	274.38	246.93
4	Commercial Layers (2000)	No.	9.20	48	441.60	397.44
5	Back Yard Poultry 400 LT	No.	1.00	63	63.00	56.70
6	Others - Egg and Broiler Cart	No.	0.20	78	15.60	14.04
7	Transport vehicle open cage	No.	8.00	21	168.00	151.20
8	Others - Retail outlet Dressing Unit	No.	10.00	21	210.00	189.00
9	Others - Poultry Feed Mixing Unit (one Ton/hr)	No.	16.00	15	240.00	216.00
					2506.08	2256.46
	Working capital for KCC Poultry@20%*				451.09	451.09
	Sub Total of Animal Husbandry – Poultry			**377**	**2957.17**	**2706.55**

*The Scale of Finance for layer poultry (life of 72 weeks) is Rs 436/- per bird for a 6 month cycle and Rs 195/- for a bird for a broiler (life of 2 months) for a 3 month cycle.
Block wise physical and financial projections are given in Annexure-I.

4.Critcal Intervention required for creating definite impact

- Expansion of existing commercial poultry units is also necessary to achieve viable scale of production.
- Banks may support the working capital requirements under the KCC-AH of existing units also.
- Banks to ensure following the bio security norm of a minimum of 500 meter distance between two units as a part of preventing various diseases.

5.Suggested Action Points

- More emphasis to be laid on setting up of bigger poultry units of 5000 birds. Poultry processing also needs to be encouraged by Banks.
- The Banks may ensure to insure the Poultry birds financed by them.
- Extension support for promoting this activity needs to be strengthened by Animal Husbandry and Poultry Departments.
- There is a scope for contract farming with poultry integrators in nearby districts, appropriate interventions may be made by Animal husbandry to encourage contract farming among the poultry farmers.
- production and intensify awareness campaign to poultry farmers on how to reduce the effects of climate change on poultry production.

6.**Other related matters**:

- To give boost to the sector, the GoI has taken decision to provide KCC limit to the Poultry farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose.
- There is no poultry service center in the district.

2.1.8 Animal Husbandry - Sheep, Goat and Piggery

1. Introduction

Sheep/ Goat/ Piggery serves as a source of subsidiary income to a large number of rural people. As per the Livestock census of 2021, there are 7750 number of Sheep, 7300 Goats and 5950 Pigs in the district. The increasing demand for meat and wool product has encouraged the farmers / entrepreneurs to take up this activity in a commercial way. Kharar and Majri blocks area are suitable for sheep/goat rearing. Goat and Piggery also has tremendous potential. Total sheep, goat and pigs slaughtered for meat production in the district during the year 2020-21 (P) was 16903. (Source:- Statistical Abstract of Punjab 2021).

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

Particulars	Available	Planned	Gap
Processing Outlets of meat/ wool/skin	3	6	3
Slaughter houses	2	3	1

Gaps:

- There is no sheel and woolen extension center which are a total 05 in number in the state.
- Lack of assured market for pigs.
- Shortage of pasture land.
- Inadequate infrastructure facilities at Goat and pig breeding farmers.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under:-

(₹ lakh)

Sr. No.	Animal Husbandary - Sheep, Goat , Piggery etc.	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Sheep (40+2)	No.	2.5	110	275.00	247.50
2	Goat (40+2)	No.	2.88	135	388.80	349.92
3	Piggery (3+1)	No.	1.15	84	96.60	86.94
4	Pig Breeding Farm (20 +4)	No.	9.20	12	110.40	99.36
5	Others- Meat Shop	No.	0.25	180	45.00	40.50
	Sub-total				915.80	824.22
	Working capital for KCC S/G/P@20%*				164.84	164.84
6	**Sub Total of Sheep/ Goat and Piggery Development**			**521**	1080.64	**989.06**

The Scale of Finance for sheep/ goat is Rs 2459/- per animal a 6 month cycle and Rs 9884/- per animal for a pig for a 6 month cycle.

Block wise physical and financial projections are given in Annexure-I.

These activities are not being taken up on a commercial basis in the district. Only small units sponsored under SGSY/NRLM, SC/ST Credit Plan etc. are being financed by the banks. Goat and Piggery is mainly undertaken for meat production to meet the local requirements.There are 7407(SF-3837 and MF- 3570) Small and Marginal farmers in the district and Most of the SF/FM have been covered for allied activities for generating extra income for their livelihood under National Livestock Mission.

4.Critical Intervention required for creating definite impact

- Crossing of local breeds with imported stock is needed in the district.
- The SC/ST Corporation and Animal Husbandry Department may sponsor cases to banks under the sector.
- Upgradation of existing slaughterhouses for hygienic slaughtering of the animals is the need of the hour

5.Suggested Action Points

- The banks may finance sheep, goat and piggery units as this activity is mostly taken by poor people and may ensure to insure the animals financed.
- The Bank may finance the SHG / JLG members undertaking these activities in group mode/ individually within the SHG / JLG.
- The animal husbandry department may prepare schemes for stall-fed goat rearing and motivate farmers for promotion of this activity which is highly remunerative.

6. **Other related matters**:

- Superior quality germ plasm of sheep, goat and pig, if made available to the farmers, can bring better results in the sector.
- There is need to promote processed meat products.
- Special programs may be planned by the concerned agencies for capacity building of identified beneficiaries.
- To give boost to the sector, the GoI has taken decision to provide KCC limit to the Pig/Sheep/Goat farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose.
- Interest Subvention at 3% upto ₹2 lakh is also available under the scheme.
- NABARD is playing an active role in promotion of the animal husbandry sector by implementing GoI schemes as well as providing refinance up to 95% to the banks for onward lending to the borrowers.

2.1.9 Fisheries

1. Introduction

Fishery contributes 0.36 percent to state GDP at current prices while the contribution of fishery to GDP is 1.25 percent of GDP at current prices at all India level. After remarkable landmarks in 'Green' and 'White' revolutions, Punjab has also recorded commendable growth in fish farming in the last three decades and is also moving very fast towards 'Blue Revolution'. Total fish production of the State has increased from 2,800 tonne (t) in 1980-81 to 1.51 lakh t in 2019-20 (Handbook on Fisheries Statistics, 2020). Being a landlocked State, major fish production (around 75%) is from the aquaculture sector and rest is contributed by capture sector (from river, canals, lakes/wetlands and reservoirs). Depending on the management and ecological status of the ponds, annual productivity and profitability from 1

ha fish farming unit varies from 3-6 tones (t) and Rs. 1,25,000/- to 2,50,000/-, respectively. Further, attempts have been made during last decade to diversify low value carp culture with high value species (Pangas catfish) for dual benefit of higher productivity (vertical expansion) and income per unit area, making it further lucrative with annual earnings of Rs. 5-6 lakh/ha in just 6 months.
Punjab state is characterized with two distinct topographical and hydro-geological settings viz., fresh ground water regions in northern and central districts and saline ground water regions in south-western region.

There are innumerable small fresh water ponds/tanks in the villages. Few of them are utilized for fish culture. At present they are either utilized or are underutilized. By integration of livestock (Dairy, piggery, poultry etc,) or vermi composting or horticulture with fisheries, a farmer may reduce his overhead expenses. He may also use pond water to produce organic crops by judicious use of water and space. The fish varieties reared in the district mainly are Rohu, Catla, Mrigal, Grass Carp, Common Carp, Silver Carp, etc.

As per the Statistical Abstract of Punjab 2021, the area under Fisheries in the district is 586 ha and Number of Fingerlings is 77,45,000. No licence has been issued for fish cultivation /production in the district. There is no fish seed farm in the district and a private fish market is there in the neighbouring district i.e. Roop Nagar.
PMMSY SCHEME: The Pradhan Mantri Matsya Sampada Yojana (PMMSY) aims to enhance fish production to 220 lakh metric tons by 2024-25 from 137.58 lakh metric tons in 2018-19 at an average annual growth rate of about 9%.

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

S. No.	Particulars	Available
1	Fishermen	140
2	Fish Seed hatchery	01
3	Fish Ponds	199
4	Fish Cum Piggery / dairy/ poultry unit and fishery cum horticulture	2 units
5	Hygienic Fish Markets	00
6	Modern Fish disease diagnostic & water parameter analysis laboratory	00

(Source: Fisheries dept. and Statistical Abstract 2021)
No licence has been issued for fish cultivation /production in the district. There is no fish seed farm in the district and a private fish market is there in the neighbouring district i.e. Roop Nagar. One private fish seed hatchery has been set up in the district.

3. **Assessment of Credit Potential for 2023-24**

(₹ lakh)

Sr. No.	Fisheries	Unit	Unit Cost	Physical Units (No.)	Financial Outlay	Bank Loan
1	Excavated ponds (ha.)	Ha.	7.00	60	420.00	378.00
2	Renovation of old ponds	Ha.	3.50	75	262.50	236.25
3	Others-Installation of ariator	Ha.	0.85	66	56.10	50.49
4	Others-Integrated Ornamental Fishery unit	No.	25.00	6	150.00	135.00

Sr. No.	Fisheries	Unit	Unit Cost	Physical Units (No.)	Financial Outlay	Bank Loan
	(1000 sq.mt.)					
5	Others-Fish Market (Retail Outlet)	No.	100.00	1	100.00	90.00
6	Others-Establishment of small fish Feed Mill	No.	25.00	2	50.00	45.00
	Sub-total				1038.60	934.74
7	Working capital for KCC Fisheries@20%*				186.95	186.95
	Total of Fisheries				**1225.55**	**1121.69**

*Scale of finance for the working capital amounting to ₹1.50 lakh per ha as per norms of the Blue Revolution Scheme of Govt. India has been fixed for KCC for fish culture to Punjab Fish farmers.

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

4. Critical Intervention required for creating definite impact

- Fish farming activity is gradually turning out to be a preferred economic activity among farmers in recent years. It can offer self-employment scope for the rural youth and also become an important source of income to the farmers in addition to farm income. Hence, there is a need to promote fisheries among farmers to increase their income.
- FFDA may be strengthened so that training, follow up and escort services can be taken up aggressively.
- Marketing units with ice production facility are required to be established in the district.
- Credit access is an issue. There is no substantial achievement in KCC applications for fisheries in the district.

5.Suggested Action Points

- The banks may extend credit support to interested farmers for setting up fisheries units.
- The banks may ensure to insure the fishery units financed.
- The Bank may finance the SHG / JLG members undertaking this activity in group mode.
- The Fisheries Department and FFDA may initiate action for motivation of farmers for undertaking fish farming, fresh water prawn farming and marketing of surplus produce.

6. Other Matters

- Punjab State Fisheries Development Board has come out with Vision Document 2030 to guide fisheries sector in Punjab State. The salient features of the vision document are given below:
- **Fish Production**: Fish production is to be increased to 250,000 tonnes upto 2030. To achieve this target, minimum 200 acres area need to be brought under fish cultivation in each district per year and increase in per unit productivity with the help of technology as well as by fish species diversification.

- Fish Seed Production: The total fish seed requirement by 2030 for intensive fish farming will be more than 100-120 crore. With the addition of 10 more fish seed farms, seed production to be increased upto 25-30 crore in dept. seed farms.

Kisan Credit Card (KCC) to fisheries and animal husbandry farmers

The Government of India has extended the facility of Kisan Credit Card (KCC) to fisheries and animal husbandry farmers to help them meet their working capital needs. The KCC facility will help fisheries and animal husbandry farmers to meet their short term credit requirements of rearing of animals, poultry birds, fish, shrimp, other aquatic organisms and capture of fish.

Under Kisan Credit Card (KCC) facility, for the existing KCC holders the credit limit is ₹3 lakh including animal husbandry and fisheries activities whereas the KCC holders for animal husbandry and fisheries have the credit limit of ₹2 lakh to meet their working capital requirements for animal husbandry and fisheries activities. Under KCC facility, Interest subvention is available for animal husbandry and fisheries farmers @ 2% per annum at the time of disbursal of loan and additional interest subvention @ 3 % per annum in case of prompt repayment as Prompt Repayment Incentive.

The criteria for eligible beneficiaries under Kisan Credit Card (KCC) for Animal Husbandry and Fisheries is as follows:.

I. Inland Fisheries and Aquaculture

1. Fishers, Fish Farmers (individual & groups/partners/share croppers/tenant farmers), Self Help Groups, Joint Liability Groups and Woman groups.

2. The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

II. Poultry and small ruminant

Farmers, poultry farmers either individuals or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

III. Dairy

Farmers and Dairy farmers either individuals or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds.

- Fish Feed availability in Punjab: By 2030, Punjab require about 150,000-200,000 tons of fish feed. To supply the same, it may require at least 8-10 big fish feed mills in private sector in the State.
- There are 5 sophisticated soil and water analysis and disease diagnostic laboratories for fisheries and Six Fish Feed mills established under R.K.V.Y and Blue Revolution Scheme. In the current year State Government is planning to set up 5 additional fish feed mills in the State.
- The dept. is implementing projects under all relevant components under PMMSY.

2.1.10 Farm Credit - Others – Bullocks, carts, two wheelers etc.

1. Introduction

The demand for bullocks and draught animals has decreased over the years with the increased use of tractors for Agriculture/transportation purpose. The activity though not important in terms of volume of credit flow, is significant for subsistence of Small Farmers / Marginal Farmers. Total (exotic+ indigenous) number of male cattle in Punjab is 1,69,938, out of which (47,231) 27.78% are used in bullock cart farm operations (20th Livestock census – 2019). Sangrur with 24,348 numbers share highest number of the male cattle among all districts in the state. The Population of male cattle has shown a drastic decreasing trend during 20th livestock census vis-a-vis 19th livestock census with a sharp decline of 61% (2,64,456). The Population of male cattle stood at 4,34,394 during 20th livestock census which declined to 1,69,938 during 19th livestock census with a sharp decline of 61% (2,64,456).

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

- Animal health care facilities are available at the veterinary hospitals and dispensaries throughout the district. Carpentry and wood work units are available in all major towns for manufacture of Animal Driven Carts.
- Due to mechanization and availability of bank loan for vehicle/ tractors on easy terms the demand for animal driven carts and work animals has been reduced.
- The available infrastructure is considered adequate.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under :

(₹ lakh)

Sr. No.	Farm Credit-Others-Bullocks, carts, two wheelers etc.	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Work animal	No	0.4	600	240.00	180.00
2	Animal driven cart	No	0.6	600	360.00	270.00
3	Two Wheelers to Farmers	No	0.6	660	396.00	297.00
	Total of Others			**1860**	**996.00**	**747.00**

4.Critical Intervention required for creating definite impact

- Inadequate staff for providing extension service in the Department of Agriculture and other supporting departments.
- Bullock driven implements are useful like tractor driven ones in reducing drudgery, improving productivity of land and labour. Hence, this need encouragement.

5.Suggested Action Points

- Need to step up finance to the sector to meet the demand for such investment from the poorer sections, particularly small and marginal farmers for their livelihood.
- Small / Marginal farmers and landless labourers may be encouraged to take up this activity and quality draught animals may be made available to these segments of farmers.

6.Other related matters

- Bullock driven implements are useful like tractor driven ones in reducing drudgery, improving productivity of land and labour. Hence, this need encouragement.

2.1.11 Integrated Farming Systems

Introduction

There is uncertainty in income and employment in only farm activity i.e. mainly on crop production. Therefore, for supplement farmers' income and increase family lobour employment, one should adopt the integration of various agricultural enterprises.

Integrated Farming can be 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". The Integrated Farming System (IFS) is an economically viable option for enhancing farm productivity and profitability, reducing environmental degradation, improving the quality of life of resource poor farmers and maintaining agricultural sustainability.

Assessment of farm incomes indicate that diversified farms with more than two enterprises get higher income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarily are essential to achieve multiple goals.

The advantages of IFS are indicated below:

- Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises.
- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income.
- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.
- Cultivation of fodder as intercrop / border crop meets requirement of animals
- Integrated farming system shall meet the energy and timber needs of rural households and timber needs of construction sector in a cost effective manner.

The crops may have subsystem like monocrop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses), oilseeds, forage etc. The livestock components may be milch animals, goat, sheep, poultry, bees and the tree components include fruits, timber, fuel and fodder. The IFS components and their composition may vary with irrigation water availability and also vary with category of the farmer. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. There is a need for evolving appropriate farming systems for diverse agro-ecological situations. If people are adopting farming system based on subsidiary businesses, then there are more options of employment in rural areas.

IFS Model: PAU has developed an Integrated Farming System model under "All India Coordinated Research Project (AICRP) on Integrated Farming Systems" which is very promising. The model has been developed based on field trials conducted at PAU, Ludhiana.

The model envisages to standardize the net returns for a 1.0 ha model (10,000 m^2 area) comprising crops+horticulture+aquaculture+dairy+agroforestry components. The model prescribes growing crops viz. paddy, maize and turmeric during kharif season. Similarly, during Rabi and summer season potato, berseem, wheat, gobhi sarson, onion, pearl millet and spring maize are prescribed to be grown.

S.No.	Component	Area allocated in 01 ha (10000 m2) model farm	% area allocated for the model farm
1	Crops	6,400	64%
2	Horticulture	1,900	19%
3	Boundary Plantation	-	0%
4	Agro-forestry	300	3%
5	Kitchen Gardening	200	2%
6	Fishery	1,000	10%
7	Dairy	200	2%
	Total	10,000	100%

As per the model the net returns obtained from all vegetables were ₹30760. The vegetable crops being labour intensive required 220 man hours. Two dairy cows (One HF and One Sahiwal) were integrated in the livestock component of IFS. The washings from dairy shed were managed as inputs into fish pond which served as a source of nutrients for fish. The Gross returns of the IFS model was ₹702342/ha with input cost of ₹300727/ ha and net returns of
₹401615/ ha with **net benefit per rupee invested as 1.34.** The maximum contribution of ₹186110/- was from dairy sector and its %age share was 46.34 % of total IFS farm net returns to the system. The IFS model not only fulfils the farmer family demands but is also helpful in generating output which can be used as an input for other components of the IFS model and make farming more economical.

Integrated farming models do not follow a 'one-size-fit-all' approach, hence a suitable model is to be mapped on the basis of parameters including characteristics of crops under production, soil nutrient level, irrigation facilities etc. There may be more than one suitable model for a district or a State. Hence, farmers need to be motivated to adopt and integrate various enterprises to increase their income. Integrating various agricultural enterprises such as cropping, livestock rearing, bee-keeping, fishery and forestry will lead to resource-saving practices that aim to achieve acceptable profits, while minimizing the negative effects of intensive farming.

Further Indian Institute of Farming Systems Research (IIFSR), Modipuram, Meerut and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. State specific IFS models are available from the link given below:
http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

Location specific IFS models were also evolved by SAUs.
The credit potential for IFS is projected under respective sectoral chapters.

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1 Construction of Storage and Market Infrastructure

1. Introduction

Warehousing scenario in Punjab

capacity of 178.5 lakh metric tonne (LMT) for food grains in its godowns and open plinths. The storage capacity with Food Corporation of India (FCI) is 124 LMT. Various state agencies have a cumulative storage capacity of 54.5 LMT. The cold storage capacity in the state as of October 2020 was 23.15 lac metric tonnes with a total of 697 cold storage projects. This was 6% of the country's cold storage capacity.

Punjab has well connected and adequate marketing infrastructure. As of 2020, there were 154 regulated agricultural markets in Punjab, out of which, 152 were principal markets and 283 were submarket yards. In 2015, there were 424 regulated agricultural markets in Punjab, out of which, 150 were principal markets and 274 were submarket yards (Committee on Doubling Farmers' Income, 2017) 13. This amounts to a catchment area of 116 sq. km for every market, higher than the 80 sq. km recommended by the National Commission of Farmers, 2004. However, the Dalwai Committee (Committee on Doubling Farmers' Income, 2017) argues that the recommendation was made at a time when road connectivity was not as robust. In its own analysis, the Committee found that Punjab was among the few states that did not at present have a requirement for any additional regulated markets. In fact, in terms of density of markets, only Delhi surpassed Punjab with a catchment area of 93 sq. km per market. Additionally, Punjab has 1390 rural primary markets and 488 farmers' markets called Apni Mandis where farmers directly sale to retail consumers. The State has also passed separate legislation on Contract Farming to enable the same in the State.

In view of efforts towards diversification, the total storage requirement for Paddy & Wheat is not likely to increase significantly in the coming years. However, the open storage space of 75.59 lakh MT needs to be urgently converted to scientific storage structure in view of the unscientific manner of storage in open areas and the consequential losses associated with such form of storage.

Most of the cold storage facility in Punjab is used for Potato only. However, having a sizable production of horticulture crops, Punjab needs more cold chain facilities in the form of cold storages as well as IQF facilities.

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

- There are 5 regulated markets (Kharar, Kurali, Derabassi, Bunur and Lalru), 4 sub-yards. Average number of villages served per regulated market is 75 and area served per regulated market is 219 sq.kms. Besides, markets in the nearby districts also fulfill the demand of the local area.
- The focus of cold storages has been on potatoes. The awareness about multi chamber and multi product is lacking amongst entrepreneurs. With fruits production of 84675 MT, cold storages would be required for storage.
- High Electricity rates and lack of uninterrupted power supply are major drawbacks.
- Existing storage facilities in Public/private sector are insufficient and awareness about the availability of credit facilities and subsidy for cold stores for horticulture for strengthening this sector is low.

- The concept of small godowns even with subsidy from GOI to prevent distress sale by farmers and introduction of produce pledge loans did not yield good results in the past. But the same needs concerted efforts for successful adoption.
- State Govt., Food Corporation of India, PUNGRAIN, Markfed, PunSup, Punjab State Warehousing Corporation and private traders purchase wheat and paddy during harvesting season.
- Awareness about multi chamber cold storage units has not percolated amongst entrepreneurs as only potato crop is being stored whereas other vegetables, flowers, fruits etc. as also poultry and milk products can also be stored.
- Negotiable warehouse receipt system may be encouraged at district level, as this will reduce distress sale and ensure availability of credit to the farmers immediately after harvest.
- The government is incentivizing post harvest management through Agriculture Infrastructure Fund, Mission for Integrated Development of Horticulture (MIDH), AMIF. FCI is also in the process of tendering for setting up of silos for storage in different states including Punjab.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under : (₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
	Storage facilities					
	Cold Storage/ Rural Godowns					
1	New cold Store Type II	No.	500.00	7	3500.00	2625.00
2	Rural Godowns (10000 MT)	No.	350.00	12	4200.00	3150.00
3	Rural Godowns (3000 MT)	No.	90.00	12	1080.00	810.00
4	Rural Markets/Apni Mandis	No.	33.00	12	396.00	297.00
5	Others-Electronic Weighing Centre	No.	17.00	3	51.00	38.25
6	Refrigerated Transported Vehicle (15 MT)	No.	30.00	5	150.00	112.50
7	Others-Grain Cleaning and Grading Units (4 TPH)	No.	65.00	5	325.00	243.75
8	Others-Modernisation of Cold storage (5000 MT)	No.	250.00	10	2500.00	1875.00
9	Others-Silos	No.	275.00	9	2475.00	1856.25
	Total			**75**	**14677.00**	**11007.75**

4.Critical Intervention required for creating definite impact gaps

- The district has also been included for support under National Horticulture mission. This will lead to creation of more marketing infrastructure in the district.
- Thus, it has been observed in the district that Cold Storages of upto 110000 MT capacity and Rural Godowns / Warehouses of upto 410000 MT capacity are required at the district level to hold the local produce. District has 16 Godowns / Warehouses with a

capacity of 182139 MT and 15 Cold Storages of 25182 MT. Insufficient cold storage and cold chain transportation system is a major cause for fruits, vegetables and other perishable products to rot.

- There is a need to promote storage of perishable vegetables and fruits so as to cut down post-harvest losses and to prevent glut in the market.

5.Suggested Action Points

- Multi Chamber Cold Storages may be financed by Banks.
- The banks may popularize their pledge loan facility.
- Banks may put condition of accreditation of warehouses in their terms and condition of sanction of warehouses.
- PSEB may ensure uninterrupted electricity supply.
- Banks may organize seminars, workshops, awareness camps for the prospective and willing farmers and may popularize this scheme.
- Banks may submit the subsidy claim in prescribed format along with all relevant documents to avoid delay in release of subsidy.
- Agriculture Department and Horticulture Department should create awareness among the farmers for creation of additional storage capacity particularly where subsidy is in vogue.

6.Other related matters:

- During the budget 2020, it was announced that the National Bank for Agriculture and Rural Development (NABARD) will be undertaking an exercise to geo-tag India's cold storage facilities to help them become more efficient. The exercise of Geo Tagging of agri storage infrastructure was undertaken by NABCONS during the financial year 2020-21. Approximately 6000 Godowns/ warehouses were geo tagged in the state of Punjab.

- Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure. Accordingly, DA&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to postharvest management Infrastructure and community farming assets through incentives and financial support.
- **Mission for Integrated Development of Horticulture (MIDH)-** Credit linked back-ended subsidy is available for Integrated Post Harvest Management infrastructure. Major activities included are Pack house, Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing, Pre-cooling unit, Cold Storage (Construction, Expansion and Modernisation).
- Under MIDH subsidy is also available for Establishment of Marketing Infrastructure for horticultural produce in Govt./Private/ Cooperative sector, which covers subsidy for Rural Markets/Apni mandis/Direct markets, Retail Markets / outlets etc.

- **AMIF (Agri-Market Infrastructure Fund):** In order to provide farmers particularly small and marginal ones with proper marketing facilities nearer to farm-gate and improve farmer- market linkages, Government announced in the Union Budget, 2018-19 to develop and upgrade existing approximately 22,000 rural haats into Gramin Agricultural Markets (GrAMs). In these GrAMs, physical

infrastructure to be strengthened using MGNREGS and other Government Schemes; and an Agri-Market Infrastructure Fund (AMIF) with a corpus of Rs. 2000 crore is also to be set up for developing and upgrading agricultural marketing infrastructure in the 22,000 Gramin Agricultural Markets (GrAMs) and 585 Agriculture Produce Market Committee (APMC) Markets with NABARD. The GrAMs are to be linked to electronic National Agricultural Market (e-NAM).

2.2.2 Land Development, Soil Conservation and Watershed Development

1.Introduction

Land development comprises all the activities undertaken by farmers to improve productivity of land, to prevent erosion and to improve land quality. A number of activities are also required in post-development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, check-dams, nala-bunding etc. Limited natural resources are available on the planet under immense pressure due to the ever-increasing population and changing climate. Soil and water are fundamental natural resources for the agricultural production system. Anthropogenic and adverse natural activities are the major factors for the deterioration of natural resources. Among the various degradation processes, soil erosion is one of the serious threats for the deterioration of soil and water resources. In India, about 68.4% of the total land area has been degraded by the water erosion process. Intensive agricultural practices accelerate the soil erosion process. Hence, the holistic management of soil and water resources is indispensable for agricultural sustainability as well as for the protection of the natural ecosystem. Development and adoption of improved technologies, judicious use of natural resources, and effective management practices are the need of the hour for protection of soil and water from degradation.

As per the Land Use Statistics 2016-17, the total geographical area of the country is 328.73 million hectares, and the statistical information about the land use pattern in India is available for only about 305.69 million hectares. As per statistical data 139.4 million hectares is the reported net sown area and 197.05 million hectares is the gross cropped area with a cropping intensity of 141.25%.

The topography of SAS Nagar comprises plain land in Kharar, Derabassi and undulated hilly terrain in Majri block. The district has sizeable area affected by soil erosion, salinity and sodicity and water logging. The activities like land levelling, land reclamation, vermi compost, etc. have been identified for the district under this sector.

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

- Punjab Watershed Development project: The project to be implemented in 172 villages of 27 sub-watersheds in 5 districts which includes SAS Nagar. The main objective of the project is to improve the capabilities of village communities to undertake a process of self-directed community development, sustainable management of natural resources, improve the depleted water table and ground water recharge system by preserving moisture in-situ through various soil conservation measures and to promote livelihoods support systems for disadvantaged sections of society.
- The Soil Conservation Department at SAS Nagar with two sub divisions at Mohali and Derabassi implements land development works under Central/ State sponsored programmes. It also sponsors loan applications of farmers for undertaking land leveling and laying underground pipelines and provides subsidy to the farmers.
- Integrated Watershed Development Programme is being implemented in villages of Derabassi block by Department of Agriculture.
- Village Development Councils have been formed and SHGs are being formed to make the programme self- sustainable.

3. Assessment of Credit Potential for the financial year 2023-24

Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by Govt. of India and State Govt. in order to push agriculture sector, the credit Potential is assessed as under:

(₹ lakh)

Sr. No.	Land Development, Soil Conservation, Watershed Development	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Land Levelling/Sand scrapping	ha	0.15	105	15.75	14.19
2	Reclamation of salt affected soil	ha	0.55	60	33.00	29.70
3	Farm Ponds (30x30x3)	No	6.08	9	54.72	49.26
4	Purchase of Agri. Land	Acres	18.00	150	2700.00	2430.00
	Total of LD, SC, WD			**324**	2803.47	**2523.15**

The block-wise physical and financial projections are given in Annexure-I. The agency-wise /sector-wise GLC flow during the last 3 years is given in Annexure II & III respectively.

4.Critical Intervention required for creating definite impact gaps

- Extension Work for propagating as also financing Zero tillage machine, bed planter, rotavator and modern farm implements and equipment for soil tillage is needed. Further, demonstration of vermi-culture technology at district/block level is needed.
- Bio-Control Lab needs to be established in the district.
- Micro-nutrient lab is needed in the district. One mobile Soil Testing Lab may be set up at SAS Nagar.

5.Suggested Action Points

- The banks may extend credit support to interested farmers for land levelling activities.
- The banks may ensure to insure farm ponds.
- The Bank may finance the SHG / JLG members undertaking this activity in group mode. The department of Agriculture should promote balanced and judicious plant nutrient to the farmers as per requirement.
- Soil conservation / land reclamation can be taken up for financing specially in Majri block.
- There is a need for formation of Water Users Associations (WUAs) in the command area of irrigation projects.
- Organic farming needs to be popularized among farmers by holding training camps and by giving demonstrations by Agriculture Department.
- Vermi Composting may be propagated through Farmers Clubs and SHGs by the banks in association with Department of Agriculture.
- Awareness may be created through structured training programme for bankers **.**
- Organic matter is one of the significant constituent of soils. It frames soil structure and stability, water and oxygen holding capacity and **nutrient storage,** hence it furnishes a home ground for numerous soil micro flora and fauna.

6.Other related matter
State Plan Schemes:

1. Project for Judicious use of available water & Harvesting of Rain water for enhancing irrigation potential in Punjab State.
2. Scheme for enhancing Irrigation Water Efficiency through Community Underground Pipeline System in the state.
3. Project for laying of Underground Pipeline for irrigation from Sewerage Treatment Plants of various Towns/Cities.

Centrally Sponsored Schemes:

1. Scheme on Micro Irrigation (Drip and Sprinkler Irrigation Systems) under PMKSY.
2. Centrally Sponsored Scheme for Micro Irrigation (80:20 GOI: State sharing).
3. Soil Health Card Scheme.

Other Specially Proposed Schemes:

1. Project for Efficient Conveyance of irrigation water through Community Pipeline system under Rashtriya Krishi Vikas Yojana (RKVY).
2. Project for Improvement in Conveyance Efficiency of irrigation water through underground pipeline system under Crop Diversification Plan (CDP).
3. Integrated Watershed Management Programme (IWMP).
4. Project for Matching irrigation water availability and demand for improved productivity through Efficient On-farm Water Management under RKVY.
5. Soil Health Management (SHM) under National Mission for Sustainable Agriculture (NMSA) aims at promoting Integrated Nutrient Management (INM) through judicious use of chemical fertilizers including secondary and micro nutrients in conjunction with organic manures and bio-fertilizers for improving soil health and its productivity.

Special Refinance Scheme in NABARD Watershed and Wadi Project areas

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as "wadi" for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/ tribal , for taking up appropriate economic activities are required.

2.2.3 Agri Infrastructure – Others (Tissue Culture, Agri Bio Technology, Vermi Composting, Seed Production, Bio pesticide/ fertilizer etc.)

1. Introduction: The activities included Agriculture Infrastructure- Others cover Bio fertilizer/Pesticide units, Agri Biotechnology, Tissue culture, Seed Production and Seed Processing, etc. Better seed replacement coupled with high quality seeds can improve productivity. Low Seed Replacement Rate (SRR) and non-availability of quality seeds affects mass production and as result farm income too.

High-tech agriculture mainly refers to agricultural operations involving the latest

technologies. It is a capital intensive agriculture since large capital outlay is required towards purchase of specialized equipment, maintenance of assets, training of labour, etc. It uses farming technology to increase yields, ensures high quality (usually pesticide-free) and realizes increased market value. Growing temperate vegetables in a tropical climate and developing disease-resistant plants through genetic engineering are common examples of hi-tech agriculture.

More than 98% of Indian farmers use chemical fertilizers and pesticides to increase the productivity of their field. Agriculture is being attacked by numerous pests like fungi, weeds and insects from time immemorial causing diseases in crops and leading to decrease in yields.

Seed, pesticide and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high quality seeds can improve productivity. Low Seed Replacement Rate (SRR) and non-availability of quality seeds mars production and as result farm income too.

Due to adoption of wheat-paddy monoculture, the soil fertility is going down resulting in high consumption of chemical fertilizers. The total consumption of chemical fertilizers is 1819000 nutrient MT(Source: Statistical Abstract of Punjab 2021).
Application of bio pesticides also enhances productivity and at the same time provides safe crops fit for human consumption. Use of such inputs make the soil healthier by enhancing its bio content/ humus.

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

- Productivity of agriculture depends on appropriate input management. It is, therefore, very essential to impart training on the judicious use of pesticides and fertilizers. Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) are the best options to improve pesticides and fertilizer use efficiency.
- Dissemination of information about innovative schemes viz. bio-fertilizer, vermi compost through KVK/Extension centers, NGOs, etc.
- Need to popularize organic farming through extension agencies and encouraging land development on common lands/ waste land for appropriate land use system.
- Arrangement for certification of organic products by State Government and marketing thereof may be made.
- The marketing linkages for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

3.Assessment of Credit Potential for 2023-24

The projections are as under:

(₹ lakh)

Sr. No	Activity	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Veg Seed Production farm Units (hybrid seeds)	1.50	2	3.00	2.26
2	Vermi-Composting (200 TPA)	6.67	12	80.04	60.03
3	Tissue Culture lab (25 lakh plants p.a.)	250.00	1	250.00	125.00
4	Soil Testing Lab	75.00	2	150.00	112.50
5	Bio-production/ Fertilizers (200 TPA)	160.00	1	160.00	144.00
6	Others-Fruit & Vegetable Waste compost unit (100 TPD)	200.00	2	400.00	300.00
7	Others-Vermicompost (12"x4x2)	0.25	300	75.00	67.50
	Total		**320**	**1118.04**	**811.29**

4.Critical Intervention required for creating definite impact

- Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken.
- Arrangement for certification of organic products by state govt.and marketing thereof may be made.

5.Suggested Action Points

- The banks may extend credit support to interested farmers for setting up the vermi compositing units.
- The banks may also ensure to extend credit for setting up of hybrid seed units.
- The Bank may finance the SHG / JLG group mode for vermi compost units.

The department of Agriculture should promote the allied activities in the district.

6.Other related matter

- Awareness camps can be arranged by the stakeholders for motivating the farmers for adoption of Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) programs.
- Impact of Synthetic fertilizers and pesticides on climate Change: Fertilizer manufacturing is energy intensive process and accounts for GHG emissions Transportation of raw materials to the manufacturers, the shipping of the finished products to market and to the farmers' fields, all result in even more GHGs. Further, nitrogen fertilizers applied to soil usually release nitrous oxide (N_2O).
- Biopesticides: The use of pesticides has increased to combat insect-pests and diseases which have undesirable side effects on biodiversity, environment, food quality and human health. Climate change will have important implications for insect conservation and pest status. Climate and weather can substantially influence the development and distribution of insects. Biopesticides are important areas to combat the challenges in a sustainable way. Biopesticides are derived from natural materials such as, plants, bacteria, and certain minerals widely used for controlling insects and disease causing pathogens. The biopesticides are categorized under microbial pesticides, plant-incorporated-protectants and biochemical pesticides, which are produced through naturally occurring substances that control pests by non-toxic mechanisms. Biopesticides are usually inherently less toxic; generally, affect only the target pest, effective in very small quantities, easily biodegradable, thereby resulting in lower exposures and largely avoiding the pollution problems. When used as a component of Integrated Pest Management programs, it can greatly control major pest menace while crop yields remain high.
- Government of India under Capital Investment Subsidy Scheme (CISS) of Soil Health Management Scheme (SHM) of National Mission of Sustainable Agriculture (NMSA) is providing assistance for Setting up of State of art liquid/ carrier based Bio-fertilizer/ Bio-pesticide units of 200 Ton Per Annum (TPA) capacity. 100% assistance is provided to State Govt. / Govt. Agencies upto a maximum limit of ₹160.00 lakh/ unit. Similarly, for individuals/ private agencies assistance upto 25% of cost limited to ₹40 lakh/unit as capital investment.

2.3 AGRICULTURE - ANCILLIARY ACTIVITIES

2.3.1 FOOD AND AGRO PROCESSING

Punjab is major producer of food grains, fruits and vegetables. 33 Mega Agro projects , three mega food parks, four agro food parks and 12 cold chain projects being set up in different districts of Punjab. In SAS Nagar Wheat – Agro project will be set up. The incentives for

food processing units: a) Re-imbursement of net SGST upto 200% (b) Exemption from stamp duty & registration fee (c) Employment subsidy upto ₹48,000/- per employee upto 5 years. (d) 100% reimbursement all taxes for purchase of raw materials upto 10 years.

Keeping the above in view, Government of India has come up with a new Central Sector Scheme – Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of ₹6,000 crore for the period 2016-20 coterminous with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI). The PM-SAMPADA scheme has been extended till March 2026 with a budget allocation of ₹ 4,600 crore
Further, Ministry of Food Processing Industries (MoFPI), in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises. It is an All India Sponsored Scheme with an outlay of ₹ 10,000 crore for coverage of 2,00,000 enterprises over 5 years from 2020-21 to 2024-25.

COVID-19 and stimulus Package:

In wake of COVID-19 pandemic Centrally and its resultant impact on the Indian economy, the Finance Minister announced measures to strengthen Agriculture Infrastructure Logistics, Capacity Building, Governance and Administrative Reforms for Agriculture, Fisheries and Food Processing Sectors. ₹ 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers which would pave way for : ₹ 10,000 crore scheme for formalisation of Micro Food Enterprises (MFE), ₹ 20,000 crore for Fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY), National Animal Disease Control Programme, Setting up of Animal Husbandry Infrastructure Development Fund - ₹ 15,000 crore, Promotion of Herbal Cultivation : outlay of ₹ 4,000 crore, Beekeeping initiatives –₹ 500 crore and from 'TOP' to TOTAL –₹ 500 crore.

Diversification Initiatives by State Government

The State Government operates an agricultural mega project policy to facilitate investment in the food and agro processing sector. Project proposals envisaging fixed capital investment of ₹25 crore or above are covered in this policy. Such proposals are offered a number of fiscal and facilitation concessions, including exemption from stamp duty on the purchase of land for designated purpose; 5% exemption on electricity duty for 5 years; 50% exemption from Mandi fees on the purchase of non-FCI (Food Corporation of India) grade paddy for processing in the unit for 10 years, subject to maximum of 50% of fixed capital investment; 100% exemption from mandi fees on the purchase of fruits and vegetables for processing in the plant for 10 years; etc.
Punjab Agro Industries Corporation Limited (PAIC) has also been given the mandate to promote food and agro processing industries in financial collaboration with private investors. PAIC contributes 11% to 26% in the equity capital of such projects.

Food processing sector is the focus area of investment in Punjab as the state is the food bowl of the country with a contribution of more than 40% of the central pool of wheat and 26% of rice. The northern regions in foothills of Himalayas provide the forest produce that is gaining popularity all over the country. Such areas have started bamboo cultivation, which was

hitherto absent in the region. Punjab with more than 2.3lakh bee colonies contributes to nearly 20% of country's honey production. Mushroom production is nearly 14% of the total production in country. The connectivity through railways and roads has been prime factor in attracting primary produce from neighbouring states. This provides the much needed availability of raw agriculture produce for food and agro processing. Punjab provides one of the most versatile infrastructures required for the industry.

Today Punjab has 3 designated Mega Food Parks at Ludhiana, Kapurthala and Fazilka, a designated food park at Taran Taran and 3 agro processing clusters at Muktsar, Jalandhar and Ferozepur. These Govt. of India recognised designated clusters are hubs that also have satellite centers in form of Primary Processing Centers and collection centers as spokes at various districts. Besides this specialised hubs such as Kinnow processing centers at Hoshiarpur and Abhor cater to the needs of already present local horticulture produce. This makes the backward linkage of industry highly viable.

In the state of Punjab NABARD has sanctioned 1 Mega Food Park at Ludhiana along with it's 4 PPC in 4 other districts. The cold storage infrastructure in Punjab stands at a cumulative capacity of 23.15 Lakh MT. It also provides 20-30% cost advantage compared to metro cities on account of lower real estate costs. The State has set up Punjab Bureau of Investment Promotion (PBIP) which acts as a single point of contact for the investors. The combined strength of industry infrastructure with integrated logistics and export hubs at districts like Ludhiana provide unparalleled opportunities for the sector.

2.Infrastructure and linkage support available, planned and gaps: Due to high productivity and strong agricultural base, the district has a good scope for value addition. There are 05 Regulated Markets viz. Kharar, Kurali, Dera Bassi, Banur and Lalru in the district. 04 Sub yards attached with the regulated markets in the district. However, there is an urgent need for diversification, in order to shift to new agro-processing ventures.

- There are 12 cold storages in the district.
- The Horticulture Department has a Fruit Preservation Laboratory and Community Canning Centre

Potential Food Processing Industries in Punjab

Following thrust areas are identified by NABARD for development in Agro-Processing in the state of Punjab:

I. **Grain Based**: Bread & Biscuits, Rice and Starch Mills, Rice bran oil, noodles & baby foods, beer, whisky and health drinks. Punjab is the major wheat and rice growing state. There is a lot of potential for Wheat & Rice processing units and for setting up EOUs for export of Basmati rice

II. **Fruit & Vegetable based**: Preserves, candies, pickles, sauces, puree, ketchup, chutneys, syrups, squashes, fruit pulp, juices, vegetables in brine, canned products, dehydrated vegetables, frozen vegetables, bottled and canned mushrooms, potato chips, wafers, French fries, etc.

III. **Milk based**: pasteurized milk, sterilized milk, milk shakes, paneer, butter, ghee, variety of sweets, milk powders, yoghurt, acid casein, lactose, whey protein concentrate, milk calcium, etc.

IV. **Meat & poultry based**: dressed poultry, mutton minced, frozen poultry, frozen buffalo meat, sausages, frankfurters, meat balls, nuggets, spring rolls, hot dogs, smoked poultry breasts, etc.

V. **Honey based**: mixed honey, flora specific honey, particle size based honey, honey- ginger, honey - saffron, honey-neem, etc.

VI. **Food Parks** should be made a hub for Food and Agro processing units. The setting up of these parks are to be based on potential of the area and requirements of the processing units to tap the potential. This would help to utilize the infrastructure effectively.

3. Assessment of Credit Potential for 2023-24

Assessment of credit Potential is as under : **(₹ lakh)**

Sr. No.	Activity	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Corn Oil Mill	No.	1210.00	2	2420.00	1815.00
2	Rice Mills(2.5 TPH)	No.	336.00	4	1344.00	1008.00
3	Dal Mill(4500 MT)	No.	32.40	5	162.00	121.50
4	Others - Working Capital for Agro Processing unit	No.	20.00	145	2900.00	2175.00
5	Others-Biscuit Manufacturing Unit(300 MTPD)	No.	35.50	3	106.50	79.89
6	Others-Mango Fruit Bars (Fruit & Veg Based)	No.	30.00	5	150.00	112.50
7	Others-Bread Making Unit	No.	90.75	6	544.50	408.39
8	Others-Milk Chilling Plant (10000 Litres)	No.	38.50	6	231.00	173.25
9	Others-Potato Chips/Wafers Units	No.	10.00	5	50.00	37.50
10	Others-Rice Flakes(10 MTPD)	No.	154.00			
11	Others-Roller Flour Mill (100 MT/Day)	No.	825.00	3	2475.00	1856.25
12	Others-Tomato Paste/Puree Units(225MT/yr)	No.	74.00	3	222.00	166.50
	Total			**187**	**10605.00**	**7953.78**

4. Critical Intervention required for creating definite impact

- There is inherent advantage with Punjab that works as catalyst for agro industrial growth of Punjab. Some of the fascinating facts of Punjab Agro Industry are - highest cropping intensity in the country, highest net irrigated area, highest yield rate per hectare, highest contribution of wheat and rice to the national pool, highest consumption of fertilizers, highest number of tube wells, highest per capita income at current prices in India, highest number of small scale industries per capita.

5.Suggested Action Points

- One food park is the need of the hour and a proposal has been mooted by Horticulture Department to have the same with ₹35.00 cr investment.
- The incentives / subsidies offered by the Ministry of Food Processing of GoI are generally not known to entrepreneurs. The DIC needs to publicise the schemes of the Ministry and Banks may guide the entrepreneurs also.
- Agro-processing/ food processing industries may be encouraged in the rural areas in a big way.

- Model schemes are available at NABARD web site.(www.nabard.org) Promotional efforts and consultancy services are also provided by NABARD with respect to ACABC.
- Food Processing Fund is also available for development of Food Processing park.

6. Other related matters

- 100% FDI is permitted under the automatic route in food processing industries.
- 100% FDI is allowed through government approval route for trading, including through e-commerce in respect of food products manufactured or produced in India.
- PM Kisan Sampada has been extended till March 2026 with a budget allocation of 4600 cr.

Food processing Fund (FPF)

Food Processing Fund with a corpus of ₹2,000 crore has been established in NABARD to make available affordable credit to the sector. Under this, loan will be provided by NABARD either directly or through consortium arrangements with other financing agencies to State Government Corporations, private limited companies, entrepreneurs etc. at concessional rate of interest for establishing the designated food parks and also for setting up of agro processing units in the designated food parks. PAIC is setting up Mega Food Park in Ludhiana district with an investment of ₹117.00 crore. This MFP is party operational as on 31 July 2022.

2.3.2 (a) AGRICULTURE- ANCILLARY ACTIVITIES- OTHERS

1.Introduction:

- **Loans to Cooperative Societies of farmers for disposing of their produce** As per revised RBI guidelines on Priority Sectors, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans under Agri. Clinic and Agri. Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture.

2.Infrastructure and linkage support available, planned and gaps

- There are 86 PACS/ FSS/ LAMPS in the district as on 31.03.2022. There is good potential available in the district for setting up of Agro Service Centres, Agro Storage Centres, Agro Processing Centre, Agri- information Centre, Agri- Transportation & marketing facilities, Consumer Stores and also setting up of public distribution system, rice & wheat milling/aatachakki, Producer's Organisations etc**.** by PACS. Loan from DCCBs and support to PACS from NABARD under PODF is also available.
- A number of students are opting for agriculture sciences these days. There are training institutes which are grooming these graduates to set up Agri- Clinics or Agri-Business Centres.
- The banks may finance trainees of R-SETI and PNB- FTC under Gold Card and Agri-Gold Cards.
- **PACS as Multi Service Centres**: With the modernisation in agriculture, the farmers expect better yields as well as better returns from the agricultural produce. In order to live up the challenges of modernisation, the farmers should have access to use the latest farm technology for increasing agriculture production and productivity and for facilitating marketing and storage of produce. PACS as Producers' Organisation, can play an important role in this regard. Loan and grant available from NABARD.

- **Agri- Clinics & Agri- Business Centres**:-
- Agri- Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post- harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/ animals and ensure increased income to farmers.
- Agri- Business Centres are commercial units of agri ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipments and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

3.Assessment of Potential for the year 2023-24 under PACS as MSC, MFIs, ACABC, Two Wheelers to Farmers, Kisan Gold Cards etc. in SAS Nagar

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Agri.Clinic/Agri-Business Centre	No.	12.00	9	108.00	81.00
2	Loans to PACS	No.	18.00	18	324.00	291.60
3	Loans to FPOs	No.	20.00	10	200.00	160.00
4	Others-Kisan Gold Cards	No.	7.00	10500	73500.00	55125.00
5	Others-Miscellaneous	No.	10.00	2880	28800.00	25920.00
	Total			**13417**	**102932.00**	**81577.60**

4.Critical Intervention required for creating definite impact

- Banks may encourage people to have transactions in accounts opened under PMJDY so as to have maximum benefit under overdraft facility.
- Create awareness about ACABC Scheme among agricultural professional's/ Agriculture diploma holders.

5.Suggested Action points

Role of Banks:

- **Bank loans to MFIs for on-lending**: Jalandhar based Midland Micro Finance ltd., which deals with women JLGs, has 2 branches in the district, viz., Zirakpur and Kural. Bank credit to MFIs extended for on-lending to individuals and also to members of SHGs/ JLGs will be eligible for categorisation as priority sector advance under respective categories viz. Agriculture, Micro, Small and Medium Enterprises and 'Others'.
- **Kisan Gold Cards (Term Loan Component):** The banks have devised this credit instrument to cater to all types of credit needs of the farmers by granting a term loan against the security of their land. Quantum of loan is fixed on the basis of value of the land and no end use of the loan is verified. This consolidated limit is sanctioned to meet all agricultural and contingency requirements of the farmers.
- Banks may come out with more flexible Schemes to address diversified agricultural needs of farmers in collaboration with various State Govt. Departments.

Department of Cooperatives:

- Cooperative Department should encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- Agri-Graduates should be sensitized to adopt ACABC Scheme. Punjab Agriculture University (PAU), GADVASU, Line Departments and also banks may encourage

agriculture graduates to take up self-employment ventures by setting up Agri-Clinics/ Agri- Business Centres.

- For promoting ACABC centres in the district, wide publicity and awareness need to be created by the associated Departments like Animal Husbandry, Agriculture Universities etc. Aspiring agri - entrepreneurs can be guided about Nodal training Institution for ACABC, which is in Faridkot and Amritsar.
- Farmers need to use CC limits/ Loans/ Cards judiciously for income generation.

2.3.2 (b) Agri Ancillary Activities –Others Misc.

1. Introduction

In a bid to take the financial inclusion programme to the next level and ensure coverage of all the unbanked with a safety net, the GOI launched the Pradhan Mantri Jan-Dhan Yojana (PMJDY) on 15 August 2014. Every account holder under the scheme was entitled to get a RuPay Debit Card, accidental cover of ₹1 lakh and overdraft facility of ₹10000/- subject to satisfactory operation of the SB account. Further, with a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources and help them come out of the vicious debt trap, the Debt Swap Scheme is being implemented under which loans are provided by banks to repay high interest bearing debt of money-lenders. Banks may encourage people to have transactions in accounts opened under PMJDY so as to have max.benefit under overdraft facility.

2. Assessment of Potential for the year 2023-24 (Physical and financial terms)

Based on the scope for overdraft under PMJDY, Debt swap and SC/ST financing through the state corporation/agency, the credit potential has been assessed as under:

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	PMJDY Loans	No.	0.1	1590	159.00	159.00
2	Govt Sponcered SC/ST/women beneficiary	No.	10.00	90	900.00	675.00
3	Others Misc.	No.	1.00	10000	10000.00	10000.00
	Total			**11680**	**11059.00**	**10834.00**

The potential assessed under the head Miscellaneous includes loans to individuals, loans to distressed persons to prepay non-institutional lenders, loans to state sponsored organizations of SC/ST etc.

Special Refinance Scheme for Transformation of PACS as Multi Service Centres through State Cooperative Banks

The major objective in transforming the Primary Agriculture Cooperative Societies into Multi Service Centres is to establish the supremacy of cooperatives as a grass root member driven business organisation, providing both financial and non-financial services to enhance the benefits of mutual interest. To provide opportunity to leverage on the changing landscape of Agriculture and recent reforms to build a strong and modern business entity in

rural areas. The aim is to convert around 35000 PACS across the country in the next three years in a structured manner.

The following activities are eligible for refinance support to PACS through StCB:
i. Agro-storage Centers
ii. Setting up of cold storage
iii. Agro-service centers
iv. Agro-processing centers:v. Agri-information centre:
vi. Agri-transportation & marketing facilities
vii. Consumer store & other miscellaneous activities
viii. Any other post-harvest management infrastructure meeting the value chain requirement of commodities grown in the catchment area.

Interest Rate: The Interest rate on this Special refinance facility to StCBs will be at @3% per annum and the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD. The interest margin to be shared by StCB & CCB will be decided on mutually agreed terms and shall be fixed.

Margin: PACS have to contribute minimum margin of 10% or the margin as prescribed under the relevant Schemes of GoI, in case PACS is eligible for subsidy or interest subvention under such schemes. However, considering the financial status of PACS and to enable them to kick-start establishing agricultural infrastructure, if required, StCB/DCCB may consider relaxing margin money to 5%.

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CHAPTER 3

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

1.Introduction and Rationale of MSMEs: This sector is considered as the job creator and plays a crucial role in providing large scale employment and industrialization of rural and backward areas and creates a vast opportunity for the unemployed people to avail and counted as a boon for fresh talent in India**.** Tracking the growth trajectory of India**,** MSME Sector has emerged as a highly potent and vibrant sector of Indian Economy and its development is extremely critical to meet the national imperatives of financial inclusion and employment generation at comparatively lower capital cost than that of large industries, to promote industrialization of rural and backward areas of the country, thus assuring more equitable distribution of national income and wealth and reducing regional imbalances.

At present, whole world including India is combating with the Covid-19 outbreak and is engulfed with unprecedented crisis causing massive disruption of economic activities. In these unprecedented trying times, Govt. of India has launched '**Aatma Nirbhar Abhiyan'** to provide a much needed boost to the saddled economy wherein MSME sector assumes huge significance.

Now, the distinction between Manufacturing and Service sector is removed and the revised definition will include turnover of the entity along with the investment scale in the unit. The revised definition of MSME Sector is intended to bring more MSME enterprises under the preview of being classified as MSMEs so that they can reap benefits associated with it to further grow their presence and footprint.

Agency Type	Previous Definition	Revised Definition
Micro	Investment of up to ₹10 Lakh for Service MSMEs and up to ₹Lakh for Manufacturing MSMEs.	Investment up to ₹1 Crore and Turnover of less than ₹5 Crore
Small	Investment of up to ₹Crore for Service MSMEs and up to ₹Crore for Manufacturing MSMEs.	Investment up to ₹10 Crore and Turnover of less than ₹50 Crore
Medium	Investment of up to ₹5 Crore for Service MSMEs and up to ₹10 Crore for Manufacturing MSMEs.	Investment up to ₹50 Crore and Turnover of less than ₹250 Crore

Hence, it is imperative that the MSME segment develops uniformly in all areas of agriculture, manufacturing and services sectors for stimulating GDP growth as well as employment generation to act as a catalyst for socio-economic transformation. The MSME sector, given the right set of support and enabling frame work, is expected to act as 'an engine of growth' to ensure annual GDP growth to touch 8.5% and make India a USD 5 trillion economy by 2025.

The Ministry of MSME, GOI is implementing various schemes for promotion and development of the MSME Sector which can be accessed from the ministry's website. However, a few of the prominent financial schemes and initiatives taken up by the Ministry of MSME, GOI over the years, may be cited as under:

1. Credit Guarantee Trust Fund for Micro and Small Enterprises (CGT-MSE).
2. Prime Minister Employment Generation Program (PMEGP).
3. Credit Linked Capital Subsidy Scheme (CLCSS).
4. Start-up India and Stand-up India.
5. Make in India Scheme.
6. Setting up of Micro Units Development and Refinance Agency Ltd. (MUDRA).
7. National Small Industries Corporation (NSIC).
8. Scheme of Fund for Up-gradation and Regeneration of Traditional Industries (SFURTI).

As part of the 'Aatma Nirbhar Abhiyan' Govt. of India has announced various policy initiatives intended to play a vital role in the growth of MSME sector. The Financial incentives introduced by the Govt. Will rescue MSME reeling under the impact of lockdown and provide much needed liquidity to the sector, some of which are:

- Credit Guarantee of ₹3 Lakh Crore will rescue MSMEs that need additional funding to meet operational liabilities and restart operations and expected to help MSME in surviving the crisis posed by Covid-10.
- Subordinate Debt for NPAs/Stressed MSMEs amounting to ₹20000 Crore will help around Two lakh MSMEs having stressed assets in their books.
- The Government has created a Fund of funds with a corpus of ₹50000 crores for MSMEs with Growth potential and viability with an objective to infuse equity to expand MSMEs.

Stand Up India

As parts of its efforts to provide equal opportunities to all, Stand Up India has been launched and each bank branch has been given a target of financing atleast one women and one SC/ST beneficiary with a loan amount ranging between ₹ 10.00 lakh to ₹ 100.00 lakh. Huge potential under SUI exists in the district as the % age share of women beneficiaries in credit availment is minimal. Further handholding events will encourage people participation in the scheme.

Types of MUDRA Schemes

There are 3 schemes being offered under the PMMY:

1. Tarun Loan: This is offered to cover loans from ₹5 lakh to ₹10 lakh
2. Kishor Loan: This is offered to cover loans from ₹50,0000 up to ₹5 lakh
3. Shishu Loan: This is offered to cover loans up to ₹50,000

District Industries Centre (DIC), headed by a General Manager and assisted by Project Manager and a functional manager, is looking after the promotion of industries in the districts. The Block Level Extension Officers (BLEOs) are posted at block level. DIC is implementing Prime Minister's Employment Generation Programme in the district.
A Rural Self Employment Training Institute' (RSETI) has been set up by PNB in the district to take care of the Skill Development and Entrepreneurship Development needs of rural youth.

2. Infrastructure and linkage support available, planned and gaps in the district

There are around 7500 registered MSEs and 70 Medium and Large industries providing employment to around 75000 skilled, semi-skilled and unskilled workers, in SAS Nagar district. The district has 14 focal points. .

The Industrial scenario of the district is fast moving and changing. As per the Statistical Abstract of Punjab 2021, there are 08 medium and large industries with 43379 employees, capital investment of 8591 cr and production of 8350 cr and 22999 small enterprises with 159779 employees with capital investment of 3544 cr and production of Rs 2953 cr.
SAS Nagar city has come to be known as Silicon Valley because of concentration of units manufacturing electronic goods. There are 13 large and medium and 55 small scale electronic units producing TV sets, transformers, electronic sockets, mini computers, battery chargers, electronic telecommunication equipment, dish antennas, Computers etc. The Govt. of India has established its prestigious Semiconductor Complex here. In the field of information technology, SAS Nagar is coming up with a focus on Electronics and software, IT enabled services, pharmaceutical research and development, health care, higher and technical education and leisure & entertainment. Dera Bassi block has a good number of small scale units. chemical paints, pharmaceuticals, steel tubes, plywood, handlooms and knitting of 'daris' are some of the industries which have offered good employment to a number of persons.)

3. Assessment of Credit Potential for 2023-24

Keeping in view the infrastructure available, latest priority sector guidelines, steps taken by the concerned departments, banks and policy initiatives taken by GOI and State Govt. in order to promote MSME sector, the revised unit cost etc., the potential has been assessed as under: **(₹ lakh)**

Sr. No.	Credit Potential for Micro, Small & medium Enterprises (MSME)	Unit No./Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
	A. Term Loan					
	(i) Manufacturing Sector Enterprises					
1	Micro enterprises	No.	100.00	81	8100.00	6075.00
2	Small enterprises	No.	1000.00	48	48000.00	36000.00
3	Medium enterprises	No.	5000.00	9	45000.00	33750.00
	Total				**101100.00**	**75825.00**
	(ii) Service Sector Enterprises					
1	Micro enterprises	No.	100.00	106	10600.00	7950.00
2	Small enterprises	No.	1000.00	70	70000.00	52500.00
3	Medium enterprises	No.	5000.00	3	15000.00	11250.00
	Sub Total (Service Sector Sector - TL)				**95600.00**	**71700.00**
	B. Working Capital					
	Manufacturing Sector Enterprises- WC			**744**	**82462.50**	**82462.50**
	Service Sector - WC			**420**	**53437.50**	**53437.50**
	Total MSME			**1463**	**332600.00**	**283425.00**

4.Critical intervention required for creating a definitive impact in the sector

- The market tie-up of all the Micro and Small Enterprises.

- Establishment of Industrial Estates in Kharar and Dera Bassi blocks will ensure overall development of MSE in all the blocks of the district.
- The banks may consider issuing GCC / SCC to the small and rural artisans and handloom weavers so that besides meeting the working capital needs of these small entrepreneurs, the targets for issuance of SCC/GCC can also be met.

5. Suggested Action Points

- Banks may cover their MSME loans portfolio under CGTMSE as detailed below.
- The banks may motivate units to avail grant under technology upgradation scheme.
- The banks may finance trainees of R-SETI and PNB-FTC under micro and small enterprises by issuing them SCCs /GCCs /ACCs.
- The banks may prepare model schemes for catering to the needs of the local MSEs and step up their financing under the sector.
- The banks may provide separate data under working capital to enable Lead bank to maintain separate data in respect of working capital.
- The banks may provide adequate and timely working capital to the entrepreneurs.
- Lead bank may maintain separate data in respect of working capital.

6.**Other related matter:**

- MSME Punjab under Industrial and Business Development Policy 2017.
- District Level Single Window System for MSME units - To further, facilitate the investor at door step, facilitation offices for investors at District level – District Bureau of Industry and Investment Promotion (DBIIP) offices have been proposed to be opened in each district as per budget for FY 2021-22.
- Startup and Entrepreneurship promotion: It is one of the key pillars of the Industrial and Business Development Policy 2017.
- Punjab Innovation Mission 2020: Establishment of Punjab Innovation Mission 2020 and Punjab Innovation Fund of Rs 150 to invest in early stage startups in Punjab.
- Ease of Doing Business: To boost the ease of doing business, various initiaitves have been taken by Punjab government including self-certification under Punjab Right to Business Act , 2020.
- Dedicated commercial court setup at Ludhiana to resolve commercial disputes.
- Subsidy is available under Prime Minister's Employment Generation Programme (PMEGP) for setting up new Enterprises. Subsidy ranging from 15% to 35% is available depending upon beneficiaries category and location of the project.

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 Credit Potential for Export: Introduction:

Post liberalization, the export sector of Indian economy made comprehensive progress resulting in employment generation, speeding up the process of economic development, bringing newer technologies, integrating Indian economy with global economy in general and contributing to country foreign exchange reserves in particular. New regime strongly believe that states has to be partner in India's export growth story and accordingly it is desired to involve states for export promotion with identification of products and markets suitable for exports keeping in minds the economic profile of each state.
There is renewed focus on improving business environment, attracting foreign investments, enhancing domestic production and promoting exports.

GoI had formulated the Foreign Trade Policy 2015-20 which is under execution and the same has been extended till September 2022 and the new policy 2021-26 is under formulation. It is expected that the policy will create an environment for diversification of Indian exports market and products and give a boost to India's exports. Some of the features of the policy are:

- Merchandise Exports from India Scheme
- Service Exports from India Scheme
- Duty credit scrips to be freely transferable and usable for payment of custom duty, excise duty and service tax.
- Special treatment and privileges to business leaders who have excelled in international trade and have successfully contributed to country's foreign trade.
- Online filing of documents/ applications and paperless trade in 24x7 environment.

Punjab is one such state that is economically developed and can contribute to India's growth in addition to improving its own economic profile. The economic base of Punjab state is largely agricultural and the state is ideal for wheat-growing, rice, sugar cane, fruits and vegetables. Being in country hinterland, Punjab is in disadvantageous situation as far as external sector engagement in terms of merchandize and services exports are concerned. However, it has been the "entrepreneurship skills" and "innate commitment" of the people of state which has been instrumental in progress of Punjab.

Punjab's export share of India is as follows:

2013-14	2014-15	2015-16	2016-17	2017-18
2.2%	2.2%	2.2%	2.0%	2.0%

Source: Export-Import Bank of India

Given that, Punjab, after experiencing a dip in its exports, is looking towards a recovery path, the State has an opportunity to play a significant role in meeting India's overall export targets.

Export Target	**2017-18**	**2022-23**
Business as Usual Scenario(US$ Million)	5788	9194
Optimistic Scenario (US$ Million)	5788	10319

In terms of RBI guidelines, financing for exports is available for Pre-shipment / Packing Credit' and 'Post-shipment Credit which refer to any credit facilities including loans and advances extended to exporters by banks.

The economics of the development plan of Punjab is predominantly centered around the agriculture sector which contributes far lesser than other sectors such as industrial and services, and as a result it is having a low industrial output than expected potential. The state is world famous for its huge production and productivity of wheat, rice, milk, cotton and fruits like kinnu, Guava etc. The agro-based industries include food products, beverages, cotton, wood as well as papers may be encouraged. The Mega Food Park at Ludhiana with GOI and NABARD financial assistance may turn out to be the umbrella project for enormous investment in agro and food processing sector in the state with export potential also. The downstream projects within the Food Park may create demand for institutional credit from banks.

India is expected to progress well in its export target of US$ 1 trillion by 2024-25. At the same time, Punjab has been working hard on bearing the business environment of the State and other policy measures, as is also observed in its 'Industrial and Business Development Policy, 2017. As a result, Punjab should easily be able to achieve an export target between a range of US$ 9.2 to US$ 10.3 billion

Major Exports from Punjab: Rice (Basmati), cotton yarn, RMG manmade fibres, Readymade Garments, Hand Tools, Machine Tools, Engineering goods, sports goods. A destination wise analysis of exports from Punjab reveals that whilst the top 10 exporting destination in 2013-14 contributed 58.5% to Punjab's exports, the contribution by the top 10 destination was 54.5% in 2017-18, signifying diversification of export destination. The major export destination for Punjab in 2017-18 were USA (11.4%); UAE (10.4%); Iran (6.4%); Bangladesh (5.6%); and Saudi Arabia (5%).

There are certain areas where state has innate potential to grow as these market segments has growing demands and socio-economic factors for example Baby Food, Desi Ghee, Milk Powder, Milk (All Kinds), Instant Coffee, Rice (All Kinds), Biscuits, Sugar, Vanaspati Ghee, Mustard/Rape Seed Oil, Cattle Feed, Malted Food, Tractors, Pipe and Fittings, Nuts, forging items, Bicycles, Chassis for Matador, Foot Balls, Country Wine, Indian Made Foreign Liquor, Beer etc. (Source: Economic Adviser, Govt. of Punjab)

Punjab Small Industries and Export Corporation ltd (PSIEC) is the nodal agency for promotion of exports and nominated agency for the implementation of Central Government Scheme known as Assistance to State for Developing Export Infrastructure and Allied activities (ASIDE). PSIEC Ltd. has been setting up an 115 acre Plastic Park at Nidampur, Sangrur

As per Statistical Abstract of Punjab 2021, in the year 2018-19, industrial goods of value of

Rs 96.36 cr were exported from SAS Nagar and Ropar districts combined against total exports to the tune of Rs 1.01 lakh cr from the state.

2. Infrastructure and linkage support available, planned and gaps

In order to motivate entrepreneurs to export and earn precious foreign exchange, governments offer certain incentives. These incentives help reduce the tax burden of the exporters and also achieve a competitive price- edge for their products in foreign markets.

- In addition to this, the Export Promotion Capital Goods (EPCG) scheme enables exporters to import capital goods at concessional rate of duty and suitable export obligation.
- The government has launched the very ambitious scheme of Special Economic Zones (SEZs) in order to reduce bureaucratic hurdles in importing inputs for exports and exporting finished products from India.
- The supply of many commodities, as in the case of a number of agricultural products in India, is more than the domestic demand.
- One Mega Food Park is also coming at Ludhiana with PPC at four adjoin districts under Hub and Spoke model under SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing financed by NABARD.
- District Specific: The major exportable items are Tractor & Tractor Parts, Papers, Textile, Auto Parts, Chemicals, Steel.

Potential Areas for Service Industry:

- Designer Boutique, Transportation, Computer Network, Mobile Repairing, Rolling shutters, Cement Bricks & Blocks, RCC Pipes & Collars, Paper Bags, Wooden Electrical Accessories, Packaging Materials, Glazed Tiles, Agriculture Implements, Auto parts & components, General Eng. Workshop, Tyre Retreading, parts of Industrial Machinery, wires and cables etc.

3. Assessment of Credit Potential for 2023-24:

Export Credit has been included in the Priority Sector during the year 2015-16. Assuming that 60% of the existing units and the new units will avail Export credit, the Block-wise Activity-wise projections under the sector during the year 2023-24 are indicated at Annexure – I and the summary is given below.

(₹ lakh)

Sr. No.	Export Credit	Unit No./Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Pre-Shipment Credit	No	200.00	75	15000.00	11250.00
2	Post-Shipment Credit	No	50.00	75	3750.00	2812.50
	Total of Export credit			**150**	**18750.00**	**14062.50**

Most of the exporters are located in and around Dappar/Lalru Mandi (block Derabassi) and in SAS Nagar Mohali, Phase VI, Industrial Area. The major exportable items are Tractor & Tractor Parts, Papers, Textile, Auto Parts, Chemicals, Steel etc.

4.Critical intervention required for creating a definitive impact

- Multiple and cascading taxes across segments works as an impediment to the development of the manufacturing sector.
- Trading across borders is significantly tardy and complicated in India as compared to good practice economies. The government had mooted a single-window clearance system for exporters last year, but that has failed to take off yet.
- Over the past few years, Indian manufacturers have been suffering from higher production costs of raw material and energy.

5.Suggested Action Point.

- There are multiple labour laws in India and it is important to harmonize all the rules and make labour laws more flexible and bureaucratic hurdles should be minimum.
- 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.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Exporters may be encouraged to avail the credit export insurance facilities extended by ECGC.

6.Other related matters

- The agricultural export policy (AEP) of Punjab aims to more than double the value of its total exports in the financial year 2027-28 from 2017-18.
- State government has prepared the Punjab State Export Plan 2021-26 in order to implement 'district as export hub scheme' and 'one district one product scheme'
- To give an impetus to exports from the ground up, the Punjab has constituted district-level export promotion committees.
- New Industrial Policy 2017 to promote Punjab as an attractive and competitive destination for industrial investments. For the first time in the Policy, the service sector has been included as part of the Policy.
- While the state government is advising farmers and pesticide dealers not to use/sell nine chemicals Acephate, Trizophos, Thiamethoxam, Cerbendazim, Tricyclazole, Buprofezin, Carbofuron, Propiconazole and Thiophanate Methyl, the state is also introducing the concept of online traceability of agro chemicals.

4.2 CREDIT POTENTIAL FOR EDUCATION

1.Introduction:

Education is central to the Human Resources Development and empowerment in any country. National and State level policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives. While governments endeavor to provide primary education to all on a universal basis, higher education is progressively moving into the domain of private sector. With a gradual reduction in government subsidies higher education is getting more and more costly and hence the need for institutional funding in this area.

Objective of the Scheme:

The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with

affordable terms and conditions. No deserving student is denied an opportunity to pursue higher education for want of financial support.

Loans to individuals for educational purposes including vocational courses up to ₹10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector and ₹20 lakh for studies abroad.

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

- There is 05 University, 28 Degree colleges, 05 Teacher's training colleges, 19 technical Institutions and 15 Polytechnics, 175 High and 176 senior Secondary Schools, 236 Middle schools and 475 Primary schools in the districts. (Source: Statistical Abstract 2021)
- There are around 26217 undergraduate students in technical institutions and 1.14 lakh school going children in district SAS Nagar (Source: Statistical Abstract 2021)
- The district has a trend of sizable number of students opting for higher studies in educational institutions abroad with an eye for finding permanent residency in those countries. The district has large number of immigration and study consultants helping students in finding the right educational institution in countries like Australia, New Zealand, Canada, Britain etc.

3. Assessment of Credit Potential for 2023-24

The projections of the PLP are given below:

(₹ lakh)

Sr. No.	Education	Unit No./Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Educational Loans	No	10.00	2400	24000.00	22800.00
2	Education – Others	No	20.00	210	4200.00	3990.00
	Total			**2610**	**28200.00**	**26790.00**

4.Critical intervention required for creating a definitive impact

- Skills shortage is accompanied by educated unemployment. Many of these graduates are considered unemployable by industry due to poor skill levels.
- The formal education sector provides no training for emerging sectors such as biotechnology, hospitality, fashion designing, NGOs, etc. as also the gamut of 'soft skills' required in the work-place.
- The stress is on written instruction, or theory, and written testing systems, with little applicability to practical work-place situations.

5.Suggested Action Points

- All possible efforts must be made to revitalize the higher education structure.
- Awareness creation of the schemes at the grass root level. The bankers may tap the students in schools and colleges.
- It has been advocated that the loan under this category be securitized to give quantitative and qualitative push to the sector. Parents can be taken as co-guarantor to bring down incidence of defaults in "education loan".

6.Other related matters

- The GoI has announced New Education Policy – 2020 which proposes sweeping changes including opening up of Indian higher education to foreign universities, dismantling of the UGC and the All India Council for Technical Education (AICTE),

introduction of a four-year multidisciplinary undergraduate programme with multiple exit options, and discontinuation of the M Phil programme. In school education, the policy focuses on overhauling the curriculum, "easier" Board exams, a reduction in the syllabus to retain "core essentials" and thrust on "experiential learning and critical thinking". In a significant shift from the 1986 policy, which pushed for a 10+2 structure of school education, the new NEP pitches for a "5+3+3+4" design corresponding to the age groups 3-8 years (foundational stage), 8-11 (preparatory), 11-14 (middle), and 14-18 (secondary). This brings early childhood education under the ambit of formal schooling. The mid-day meal programme will be extended to pre-school children.

4.3 Credit Potential for Housing

1.Introduction

Population growth and increasing urbanization has a direct bearing on the requirements of housing in India. With the increase in the disposable income level of the people especially the middle income groups coupled with easy accessibility and availability of institutional finance and tax sops attached to housing, a new dimension to housing sector as a viable investment proposition, has emerged of late. As a result, there has been not only increase in the supply of new houses but also improvement in the conditions of the existing housing stock. As the largest single investment for most families, and the driver of demand in enormous sectors of the economy, housing is an engine of economic growth.

Housing Loan under Priority Sector:

(i) Loans to individuals up to ₹ 35 lakh in metropolitan centres and loans 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 should not exceed ₹ 45 lakh and ₹ 30 lakh respectively. The housing loans to banks' own employees will be excluded.

(ii) Loans for repairs to damaged dwelling units of families up to ₹5 lakh in metropolitan centres and up to ₹ 2 lakh in other centres.

(iii) Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹10 lakh per dwelling unit.

(iv) The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed ₹10 lakh per dwelling unit.

(v) Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of ₹10 lakh per borrower.

(vi) Outstanding deposits with NHB on account of priority sector shortfall.

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

Adequate support services are available in the district to support housing activity. As per Statistical Abstract 2021, there were 25836 housing loan accounts in the district with outstanding of Rs 4162.51 cr. Further, government schemes are incentivizing housing for all.

- Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. Beneficiaries of Economically Weaker

section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20 years or during tenure of loan whichever is lower.

- Banks should not grant finance for construction of buildings meant purely for Government/Semi-Government offices, including Municipal and Panchayat offices. However, banks may grant loans for activities, which will be refinanced by institutions like NABARD.
- Banks had, in the past, sanctioned term loans to Corporations set up by Government like State Police Housing Corporation, for construction of residential quarters for allotment to employees where the loans were envisaged to be repaid out of budgetary allocations. As these projects cannot be considered to be run on commercial lines, it would not be in order for banks to grant loans to such projects.
- As per data available on website of Ministry of Rural Development, GoI, as on 28 July 2022, 37,499 rural households have been sanctioned to Punjab under PMAY-G against the target of 41,117.

3.Assessment of Credit Potential for 2023-24

The projections for the year are as under:

(₹ lakh)

Sr. No.	Housing Loan	Unit No./Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Purchase/ construction of house	No	40.00	3000	120000.00	108000.00
2	Repair to dwelling units	No	2.00	900	1800.00	1350.00
	Total Housing Loan				**121800.00**	**109350.00**

4.Critical intervention required for creating a definitive impact in the sector

- Many Kaccha Houses needs to be converted in pucca houses in all the blocks of the districts.
- Houses built 20 years ago or older need repair in the district.

5.Suggested Action Points

- The banks should extend the credit for the construction in urban areas under the Govt. Awaas scheme
- The interest subvention benefit should be passed on to the beneficiary under the Govt. Awaas scheme.
- Awareness of the schemes should be created at grass root level.

6.Other related matters

Government Schemes on Housing: -<u>Pradhan Mantri Awas Yojana</u>

- **PMAY-G**: GoI has approved the continuation of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) beyond March, 2021 till March, 2024 for completion of remaining houses within cumulative target of 2.95 crore houses under PMAY-G. It is proposed to complete total target of 2.95 crore houses by March 2024. Further, GoI has approved the proposal of Ministry of Housing and Urban Affairs (MoHUA) for continuation of Pradhan Mantri

Awas Yojana-Urban (PMAY-U) up to 31 December 2024. Under PMAY, unit assistance given to beneficiaries is ₹1,20,000 in plain areas and to ₹1,30,000 in hilly states/difficult areas /Integrated Action Plan (IAP) for Selected Tribal and Backward Districts. Presently the NE States, States of HP, J&K and Uttarakhand and all 82 LWE districts are identified as difficult and hilly areas. The unit size is 25 sq.m including a dedicated area for hygienic cooking. The beneficiary is entitled to 90 days of unskilled labour from MGNREGA. The beneficiary would be facilitated to avail loan of up to ₹70,000/- for construction of the house which is optional. Funds will be transferred electronically directly to the account of the beneficiary.

- **PMAY-Urban-** There are different components under the scheme PMAY-Urban:-
    - Under Credit Linked Subsidy, beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) can seek housing loans from Banks, Housing Finance Companies and other such institutions for new construction and enhancement to existing dwellings as incremental housing. The credit linked subsidy will be available only for loan amounts upto ₹6 lakhs and such loans would be eligible for an interest subsidy at the rate of 6.5 % for tenure of 20 years or during tenure of loan whichever is lower. Total interest subsidy available to each beneficiary under this component is ₹2.30 lakh. The carpet area of houses being constructed under this component should be upto 30 sq.m. for EWS category and upto 60 sq.m. for LIG category.
    - Middle Income Groups (MIG) with annual incomes of above Rs 6.00 lakhs and up to Rs 18.00 lakhs per year are eligible for interest subsidy on housing loans under the new CLSS (MIG). Beneficiaries are eligible for an interest subsidy of 4% on housing loans of up to Rs 9.00 lakhs of those with an income of Rs 12.00 lakh per year and of 3% on housing loans of up to Rs.12.00 lakh of those earning Rs.18.00 lakh per year.
- As per revised RBI instructions in June 2022, Tier-I UCBs are permitted to extend individual housing loans upto a maximum of ₹60 lakh per individual borrower and Tier II UCBs (UCBs other than Tier I) can extend individual housing loans up to a maximum of ₹140.00 lakh per individual borrower subject to extant prudential exposure limits.
- Further, RBI instructions in June 2022 have revised the limits on residential housing loans sanctioned by rural co-operative banks to an individual borrower from Rs 20 lakh per borrower to Rs 50 lakh for banks with net worth less than Rs 100 cr and from Rs 30 lakh to Rs 75 lakh for banks with net worth more than Rs 100 cr. Further, it has been decided to allow StCBs and DCCBs to extend finance to Commercial Real Estate-Residential Housing (CRE-RH) within the existing aggregate housing finance limit of 5% of their total assets
- **Refinance support from NABARD**

NABARD supports rural housing by refinancing rural housing loans to Banks and other such eligible financial institutions for financing rural housing under priority sector lending.

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CHAPTER – 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1. Infrastructure Public Investments

Introduction

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprises of core infrastructure viz. irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.
The Indian farmer has suffered not only due to restriction on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure.

5.1.1 Rural Infrastructure Development Fund (RIDF)

With the objective of assisting State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. Priority was given to the incomplete, ongoing projects and new projects which could be completed within 3 years.
RIDF has emerged as NABARD's major partnership with state governments for the creation of a wide variety of rural infrastructure covering 39 activities, under three broad categories, viz, agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value addition and marketing can help farmers earn profit in a sustainable manner.

5.1.2 NABARD Infrastructure Development Assistance (NIDA)

The Fund was created to finance Rural Infrastructure Projects outside RIDF. Assistance under NIDA is available for a period of 15 years with 2-3 years repayment holiday. Initially, NIDA was created to support State owned entities. However, the scope of NIDA has been broadened to include PPP projects and refinancing of NBFCs. Public Financial institutions are eligible under NIDA.

5.1.3 Rural Infrastructure Promotion Fund

Recognising the need for capacity building of officials, creation of experimental/critical infrastructure of smaller investments with focus on last mile connectivity benefiting the community that may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure Promotion Fund" (RIPF). The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHGs/SHG Federation, Farmers Clubs/FC Federation, and support for survey of potential assessment/demand survey for new Agri/Rural infrastructure projects.

5.1.4 Long Term Irrigation Fund(LTIF) Hon'ble FM, in Budget 2016-17, announced setting up of Long Term Irrigation Fund (LTIF) in NABARD with initial corpus of ₹20,000 crore. The objective of the fund is to fund large number of irrigation projects under Accelerated Irrigation Benefit Programme (AIBP) languishing due to inadequate provision of fund and for enhancing physical access of water on farm by taking up projects under AIBP / Prime Minister Krishi Sinchayee Yojana(PMKSY) launched in 2015-16. Ministry of Water

Resources (MoWR) identified 99 ongoing AIBP projects for funding under LTIF out of which Punjab has four projects (Kandi Canal Extension (Ph II), Rehabilitation of Ist Patiala Feeder and Kotla Branch), relining of Sirhind Feeder canal & Shahpurkandi Dam. Eligible activities include project work and Command Area Development and Water Management works (CADWM) for identified projects.

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

(i) RIDF Projects already implemented in SAS Nagar district

In SAS Nagar, 42 projects have been sanctioned under RIDF with assistance of ₹9161.68 lakh. Out of 42 projects, 13 projects are ongoing with a total RIDF assistance for ₹3936.92 lakh and 11 projects completed as on 31.05.2021.

3. Infrastructure Gaps in the district identified for Government intervention:

RIDF is an important funding source and plays a critical role to bridge the infrastructure gap in rural areas for improving farm production and in providing access of farmers to market for sale of their produce. In order to prioritise investment in rural infrastructure strategically, NABARD has taken the initiative in identifying infrastructural gaps, which could be supported under RIDF.

The details of such critical infrastructure support that is required to be provided (both in physical and financial terms) during the FY 2023-24 is indicated as detailed below.

1.Agriculture
The main focus of infrastructure for agricultural development revolves around soil health and water conservation, maintaining soil quality for increasing productivity and sustainability of crop yields.

2.Irrigation Sector

SAS Nagar district has three blocks and 77.5 percent of the gross sown area is under irrigation. which is irrigated majorly by Tubewells and two blocks viz, Kharar and Derabassi are over expoilted.

3.Soil and Water Conservation

The annual groundwater recharge in SAS Nagar district is 29530 Ha-mtr (Ham) and the annual draft for users is 28272 Ham.. Major crops grown in the district are wheat (Rabi) and paddy (Kharif). Owing to intensive irrigation, ground water resources have been over exploited and all the five blocks have been classified under over exploited category. Due to declining ground water trend there is need not only to conserve water but also try to recharge ground water aquifers.
Infrastructure Intervention in Agri-extension and Support System during 2023-24 could be provided to the tune of ₹197.25 lakh through establishing one Farmers Training and Agro processing centres, Soil and water testing labs and one mobile soil testing lab.

4. Rural Connectivity

Rural connectivity has its own significance and contribution in agriculture of the district. As such, all the villages in the district have pucca connectivity. Road density in the district is on an average 146 km per 100 square kilometre area against State average of 207 KM. Every year, additional vehicles, including tractors, trucks/lorries, hit the roads in the district.

Therefore, traffic density on the road increases over the years. Rural roads have a life of 5-7 years and every year 15-20% of rural road need improvement.

5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

1. Introduction

The provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long term impact in terms of longevity and earning capacity. Piped drinking water, which is treated and transported to households is an expensive commodity and more so in a sparsely populated village. However, villagers need good quality potable water as much as anyone else in the country. Swaccha Bharat campaign has re-emphasised the need of basic amenities for hygiene and dignity of an individual. Education of the young takes centre stage for future growth. Government of India through various programmes has strived to achieve "Education of All". To keep the work force active and contributing to the GDP, delivery of health care especially in the rural areas has taken priority.

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

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

i. Drinking Water Supply

GoP has a long term vision to cover all villages with 100% water supply with higher service standards and domestic connections to most households as well as providing modern underground waste water collection and disposal systems. The Department of Water Supply and Sanitation (DWSS) was providing new schemes with limited or no participation of the end users in decision making or service management. The current institutional, operational and infrastructural arrangements have constraints and need improvement for achieving service improvements or ensuring long-term sustainability. There is also a need for covering the not covered (NC) villages and partially covered (PC) villages over a period of next 5 years. Besides, the old rural water supply schemes need to be rejuvenated by making repairs/ replacements needed.

ii. Education

With a view to ensure education to all, there is need for schools in every village. Education infrastructure primarily require school buildings including, class rooms, laboratories, compound wall etc. Construction of new building infrastructure and improvement and maintenance of existing infrastructure are in priority. The State government gets financial support from *Sarv Shiksha Abhiyan (SSA)*, *Rashtriya Madhyamik Shiksha Abhiyan (RMSA)* for development of infrastructure.

iii. Emerging sub-sectors requiring infrastructure support

Post Harvest Management / Value addition

Horticulture, especially fruit cultivation and vegetable cultivation is a prominent upcoming agricultural activity. Horticulture produce is highly perishable in nature. Management of entire supply chain has special significance in enhancing shelf-life of horticulture produce and in retaining its nutritive value. Supply chain management or popularly known as post-harvest management (PHM) of fresh horticulture produce includes on-farm handling,

sorting & grading, packaging, transport and storage solutions including cold chain. The producers and entrepreneurs require quality planting material, farm inputs, packaging material and PHM technology prescribed by experts and overseas buyers for ensuring export competitiveness.

iv. Micro Infrastructure

Micro Infrastructure refers to tiny infrastructure in villages. With banks focussing their energies on funding mainstream infrastructure projects, the National Bank for Agriculture and Rural Development (NABARD) is exploring the feasibility of supporting development of micro-infrastructure in villages so that the villages prosper.
NABARD could support the 'gram panchayat' (a local self-government institution at the village level) to develop micro-infrastructure projects in villages in areas such as bore-wells, sanitation, electrification (solar/ biogas/ windmill), warehouse to store farm produce, and farm equipment — power-tillers, combine harvesters, reapers, etc.

3. Assessment of Credit Potential for 2023-24

The projections under the sector are given below:

(₹ Lakh)

Sr. No.	Activity	Unit No/Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Higher Educational institutions	No	500.00	25	12500.00	9375.00
2	School infrastructure	No	100.00	20	2000.00	1500.00
3	Hospitals/ Health care facilities	No	100.00	15	1500.00	1125.00
4	Sanitation	No	0.50	330	165.00	123.75
5	Pvt Clinics	No	5.00	150	750.00	562.50
	Total			**540**	**16915.00**	**12686.25**

5.Suggestions and action points

- Where ever possible toilet constructions may be linked with government schemes like MNREGA etc.
- Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.

5.3 Renewable Energy

1. Introduction

Renewable energy, often referred to as clean energy, comes from natural sources or processes that are constantly replenished. For example, sunlight or wind keep shining and blowing, even if their availability depends on time and weather and other forms like rain, tides, waves and geothermal heat. While renewable energy is often thought of as a new technology, harnessing nature's power has long been used for heating, transportation, lighting, and more. Wind has powered boats to sail the seas and windmills to grind grain.
Punjab has considerable potential in renewable energy sector. By virtue of its topographic location and agriculture base, the State has an extensive irrigation canal network with potential for small/micro/mini hydro power projects. Punjab Energy Development Agency (PEDA), formed in Sept. 1991, is a state nodal agency for promotion and development of renewable energy programmes/projects and energy conservation programme in the state of Punjab.

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

Achievement of renewable energy power projects as on 31.12.2020 in Punjab which is the latest data available on the portal (Source: PEDA, Punjab)

Sr.No.	**Project**	**Cumulative Achievement (MW)**
1	Solar Power Projects	815.5 (71 Projects)
2	Rooftop Solar Projects	60.5 (14 Projects)
3	Solar Net Metering	63.50
4	Canal Top Solar	20 (4 Projects)
5	**Total Solar**	**959.50**
1	Biomass / Baggasse Co-generation Power Project	439.67 (56 Projects)
2	Biomass Power Projects (IPP)	97.5 (11 Projects)
3	Mini Hydel Projects	169.55 (53 projects)
4	Waste to Energy project	1.50 (2 projects)
5	**Total Non solar**	**708.20**
	Grand Total	1667.70

The Agriculture Department and Punjab Energy Development Agency (PEDA) are the nodal departments for implementing National Programme of Bio-Gas Development. The availability of raw material viz. cattle dung, steel, cement, bricks do not pose any problem. Subsidy is not being received, of late, hindering the installation of bio gas and solar systems. SAS Nagar district is very rich in cattle population. There exists a good potential for installation of bio gas plants in the district. Similarly, solar energy is emerging as a new renewable energy source. Solar energy is being used for cooking, electricity purpose as also for tube well operation.

Infrastructure availability

- The district has a large cattle population and thus the basic input as also availability of water for the bio gas activity.
- The Agriculture department is acting as the nodal agency to implement the bio gas scheme with an element of subsidy. 3 Community Gas plants and 453 Private gas plants have been established in the district.
- As most of the days in SAS Nagar are sunny during the year, there is ample scope for solar energy.
- To tap optimum potential of solar energy, the Punjab government has decided to set up solar power plants in collaboration with the US-based Sun Power Corporation and Enterprise Business Solutions (EBS) for generating nearly 1000 MW power over the next two years. Punjab will host two biomass power projects with a total capacity of 24.5 MW.

II. Assessment of the Potential for the year 2023-24

The projections are given as under – (₹ Lakh)

Sr. No.	Activity	Unit No/Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
1	Bio Gas (4 Cu m)	No.	0.68	208	141.44	71.25
2	Solar Off-Grid System	No.	0.50	1050	525.00	394.11

Sr. No.	Activity	Unit No/Area	Unit Cost	Physical Units (No)	Financial Outlay	Bank Loan
	(upto 1kw)					
3	Solar Hot water System	No.	5.00	292	1460.00	1095.00
4	Others-Roof Top Solar Units (1kw)	No.	1.00	900	900.00	450.00
5	Others- Biomass Gassifier units 200 kw	No.	100.00	6	600.00	450.00
	Total			**2456**	**3626.44**	**2460.36**

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

- As regards bio gas, the main issue is apparently attitudinal barriers.
- The small farmers are having problem of space constraint and water supply / storage, while large farmers would rather opt for LPG on social pressure.
- The concept of savings in energy cost and the convenience factor has not been marketed in promoting this activity.
- The efficiency factor in the use of cow dung for bio gas has also not been emphasized.

5.Suggested Action Points:

- Large dairy units may be sensitized to have the Bio Gas activity as an integral part of their project or a separate package could be developed for this activity as a sub project.
- Progressive farmers who adopt this activity may be encouraged to discuss this activity at fairs and honored also.
- Since Govt. is planning to take up solar energy units in a huge way, Banks may also prepare projects / schemes in the manner done by the Gurgaon Gramin Bank and the Aryavarta Gramin Bank in UP.
- The Dairy Dept, Agriculture Department, Animal Husbandry Dept, DIC, Forest Department, PEDA all have to play a role in bio gas promotion. GoP may develop bankable project profiles for easier credit linkages.
- The utility of wind power may also be propagated by the Govt. Departments.
- Solar pumpset per branch target may be allocated to banks.

6. Others Related Matters

- The state government is encouraging roof top solar units and farm level solar power plants.
- PEDA is a nodal agency for all programmes under Renewable Energy in Punjab. There is a State Energy Development Agency (PEDA) and they work at the district level through their technical wing attached to the Deputy Commissioner's Office. Besides providing products and services, PEDA also organize training and demonstration camps for creating mass awareness.

CHAPTER - 6

INFORMAL CREDIT DELIVERY SYSTEM

1. Introduction

In our country, the SHG-Bank linkage programme launched by NABARD during 1992-93, has emerged as the primary model for providing micro finance services and is now a proven method of financial inclusion, providing unbanked rural clientele access to formal financial services with minimal transaction and risk costs. The Programme has proved to be a major supplementary credit delivery mechanism with wide acceptance by banks, NGOs and various government departments.

Status of SHG Bank Linkage Programme : As on 31 March 2022, in the state of Punjab, while about 66974 groups have been savings linked with the banking system. In SAS Nagar district, during FY 2020-21, 581 SHGs have been saving linked and 39 SHGs have been credit linked as on 31.03.2021.

Prime Minister Jan Dhan Yojna

In a bid to take the financial inclusion programme to the next level and ensure coverage of all the unbanked with a safety net, the GOI launched the Pradhan Mantri Jan-DhanYojana (PMJDY) on 15 August 2014. Every account holder under the scheme was entitled to get a RuPay Debit Card, accidental cover of ₹ 2 lakh besides and overdraft facility of ₹10000/- subject to satisfactory operation of the SB account. As on 31 March 2022, there are 292402 PMJDY accounts and RuPay cards have been issued to 256567 account holders. (Source: LDM office)

Social Security Schemes:

Social Security Schemes initiatives are aimed at providing affordable universal access to essential social security protection in a convenient manner linked to auto- debit facility from bank accounts. The status of three security schemes as on 31 March 2022 was 78494 (from 51271 as on 31 March 2021) in Pradhan Mantri Jeevan Jyoti Bima Yojna, 216997 (from 146728 as on 31 March 2021) in Pradhan Mantri Suraksha Bima Yojna and 46930 (from 37834 as on 31 March 2021) in Atal Pension Yojna.

Debt Swap Scheme

With a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources and help them come out of the vicious debt trap, the Debt Swap Scheme is being implemented under which loans are provided by banks to repay high interest bearing debt of money-lenders.

Micro Finance Profile in the SAS Nagar district

During 2020-21, 581 SHGs were saving linked and 39 Groups credit linked in the district leading to cumulative saving linkage of 2348 Groups and credit linkage of 1235 Groups as on 31 March 2021. Thus, it would be seen that 542 SHGs are available for credit linkage. There is an urgent need for credit linkage of SHGs which are more than 6 months old. Target for saving linkage of 500 SHGs and credit linkage of 300 SHGs for the year 2021-22 estimated.

NABARD Initiatives to promote micro finance activities

NABARD has taken a number of initiatives for promotion of quality and sustainable SHGs, creating awareness of the programme as also to address the issues faced by SHGs in credit linkage, some of which are listed below:

- Designed Simple Account Opening Format in consultation with core group of bankers which was approved by SLBC.

- Designed Standardized Record Keeping for Groups through select group of bankers & NGOs with facilitation by NABARD.
- Capacity building of stake-holders viz NGOs, Branch Managers of RRBs in the area of micro credit.
- LDMs Meeting for creating awareness and providing leadership role in the district.
- Brochure on JLGs brought out in English as well as in Punjabi. These were very well received by our stake- holders.
- Regular review meetings of NGOs at State level as also Zonal level in which LDM & bankers also invited for interface with NGOs to address the issues in linkage of groups.
- Regular State level Meet of RRBs & CCBs to review SHG Programme & JLG scheme.
- SLBC forum used effectively for discussing problems in credit linkage of SHGs & monitoring of performance in credit linkage of SHGS.
- With a view to reviving the dormant NGOs, sensitization programmes at State, Zonal and District level were conducted.

(iii).Capacity Building : NABARD has been conducting capacity building programmes of all partners/ stake holders of SHG Bank Linkage Programme.

(iv)Grant Assistance to SHPIs: NABARD has been providing grant assistance to the Banks, NGOs, Farmers' Clubs and other agencies acting as SHPI, for promoting SHGs.

(v)Refinance Support: In order to boost micro credit efforts of the Banks, NABARD provides 100% refinance support to them against their lending towards Self Help Groups.

(vi)Micro Enterprise Development Programme(MEDP) and Livelihood Entrepreneurship Development Programme (LEDP)

NABARD has been supporting Micro Enterprise Development Programme (MEDP) and LEDP to enable the SHGs graduate to micro enterprises.

(vii). Road map for the future

The SHG movement needs to be scaled up in the district to cover the entire rural poor families under the SHG movement to eradicate the poverty. Apart from mitigating the challenges as indicated at the previous paragraph, the following strategies may also be adopted by all concerned :

(i) NGOs should be invited in the DCC / BLBC meetings to discuss issues / constraints in credit linkage of Groups.
(ii) Financial Literacy awareness campaigns should be launched for members of SHGs with focus on opening of accounts of all the members of SHGs.
(iii) All eligible members of SHGs should be covered under three Security Schemes PMJJY, PMSSY, APY launched by PM.
(iv) Success stories of SHG-BLP would be aggressively publicized in the field so that the same are replicated in other parts of the district.

2. Infrastructure and linkage support available, planned and gaps

There are 2348 SHGs in the district out of which only 1235 groups have availed bank loan as on 31.03.2021.

Some of the groups who have already availed bank loan and repaid to the bank may be needed loan for second time.

NABARD and other organizations are providing training to the SHG members so that they can undertake income generating activities. There are approximate 35000 small and marginal farmers and small traders which can be provided bank credit in group mode.

Banks earlier upheld that serving the poor was not a profitable proposition for them due to which a large segment of the poor households remained financially excluded. Various studies have proved that this notion held by the banks is ill founded. Various studies have clearly indicated that it was a profitable business for the bank to lend to SHGs/JLGs and micro entrepreneurs because the repayment rate is almost 100%.

3. Assessment of Credit Potential for 2023-24

i. Estimation of potential under SHG-BLP

The block wise details of potential available for promotion and savings linkage of SHGs in the district is furnished as under:

Sr. No.	Name of the Block	No. of SHGs to be promoted and savings linked during 2023-24
1	Dera Bassi	167
2	Majri	166
3	Kharar	167
Total		500

Block-Wise details of potential for credit linkage of SHGs:

Sr. No.	Name of the Block	SHGs to be credit linked during 2023-24			
		Repeat		Fresh	
		No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Dera Bassi	110	110	60	30
2	Majri	100	100	60	30
3	Kharar	110	110	60	30
Total		320	320.00	180	90.00

ii. Financing through Joint Liability Groups

NABARD has launched the scheme for promotion of Joint Liability Groups (JLGs) to develop effective credit products for small/ marginal/ tenant farmers/ oral lessees and sharecroppers as also entrepreneurs engaged in various NFS activities.

It is estimated that during 2023-24, 225 JLGs may be promoted and credit linked in the district.

Sr. No.	Name of the Block	JLGs to be promoted and credit linked during 2023-24 (₹ Lakh)	
		No.	Amount
1	**Dera Bassi**	75	150.00
2	**Majri**	75	150.00
3	**Kharar**	75	150.00
Total		**225**	**450.00**

Based on the scope for financing SHGs and JLGs financing through the State Corporation/agency, the credit potential for 2023-24 has been assessed as under :

(₹. Lakh)

Sr. No.	Activity	Unit Cost	Unit No./Area	Physical Units (No)	Financial outlay	Bank Loan
1	Loans to Matured SHGs	1.00	No.	320	320.00	320.00
2	Loans to New SHGs	0.50	No.	180	90.00	90.00
3	Loans to JLGs	2.00	No.	225	450.00	450.00
	Total			**800**	**860.00**	**860.00**

4.**Critical intervention required for creating a definitive impact in the sector.**

There are following challenges in propagation of micro credit, which need to be addressed.

(i) Simple Account Opening Form for SHGs not adopted by all the branches.
(ii) Some branches insist for KYC verification of all the members of SHGs whereas as per RBI guidelines KYC verification of Office Bearers is required.
(iii) Branch Managers are not regularly attending PMIC meetings with the result issues of credit linkage of SHGs promoted by NGOs are not addressed.
(iv) Some Groups have to visit a number of times for credit linkage. It would be desirable if bank branches could fix one day in a week for SHGs / JLGs.
(v) Data on Saving & Credit linkage of Groups is not supplied by branches to Lead Bank Office.
(vi) Some branches do not finance SHGs promoted under SHPI Project sanctioned to NGOs by NABARD on the pretext of NPA in SGSY or other State sponsored Groups.
(vii) Cash Credit limit on anticipated savings of groups for 3 years or 5 years is not sanctioned to Groups as per GOI guidelines.

5.Suggested Action Points

- With a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources, the bankers should help them to come out of the vicious debt trap.
- Banks should create awareness amongst their customers and help them come out of the clutches of the money lenders. The government bodies, NGOs and business houses committed to corporate social responsibility have to come forward to be the torch bearers and lend their support to SHGs to break vicious cycle of poverty.

6.Other related matters:

(i) SHPI NGOs in the district

NABARD has sanctioned projects for promotion of SHGs in the district to Mahila Kalyan Samiti, SAS Nagar(100 JLGs & 150 SHGs) which is being implemented as per plan.

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Credit Potentail for Agriculture											
Farm Credit											
Crop Production, Maintenance, Marketing											
Rice	0.65	Ha.		13000	8450.00	12000	7800.00	11000	7150.00	36000	23400.00
Wheat	0.63	Ha.		15000	9450.00	15000	9450.00	15000	9450.00	45000	28350.00
Maize	0.60	Ha.		1900	1136.16	2100	1255.76	2200	1315.56	6200	3707.48
Sugarcane	1.09	Ha.		200	217.45	300	326.17	800	869.79	1300	1413.41
Rapeseed & Mustard	0.52	Ha.		400	208.00	400	208.00	400	208.00	1200	624.00
Potato	1.28	Ha.		400	512.00	400	512.00	400	512.00	1200	1536.00
Vegetables - Other Crops	1.14	Ha.		2900	3306.00	3000	3420.00	3200	3648.00	9100	10374.00
Other crops – Fodder	0.49	Ha.		1600	784.00	1800	882.00	2100	1029.00	5500	2695.00
Other - Short Term Loan	0.33	Ha.			32014.00		32014.00		32013.20	0	96041.20
Total Crop Loan				35400	56077.61	35000	55867.93	35100	56195.55	105500	168141.09
Post-harvest/household consumption (10% of crop loan)				3540	5607.76	3500	5586.79	3510	5619.56	10550	16814.11
Repairs and maintenance expenses of farm assets (20% of crop loan)				7080	11215.52	7000	11173.59	7020	11239.11	21100	33628.22
Total of crop loan as per KCC				46020	72900.89	45500	72628.31	45630	73054.22	137150	218583.42
ii) Term Loan											
Water Resources											
Solar Photovoltaic W P.sets (10HP)	7.00	No.	0.900	55	346.50	55	346.50	55	346.50	165	1039.50
Replacement of PS -5HP	0.77	No.	0.900	20	13.86	20	13.86	20	13.86	60	41.58
Micro Sprinkler sets 0.4 ha(5x5)	0.48	Ha.	0.500	120	28.80	100	24.00	120	28.80	340	81.60

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Drip Irrigation Closed spaced(1.2x0.6 m)	1.45	Ha.	0.500	150	108.75	120	87.00	120	87.00	390	282.75
Rainwater Harvesting Structure (8'x8'x6')	0.45	No.	0.500	225	50.63	275	61.88	175	39.38	675	151.89
MI Misc.										0	0.00
Others - Water Management/ Channels (UGPL)450mm	4.82	Ha.	0.900	300	1301.40	250	150.00	250	1084.50	800	2535.90
Sub Total of Water Resources				870	1849.94	820	683.24	740	1600.04	2430	4133.22
Farm Mechanisation											
Tractor 60 HP(Replacement of old tractor)	9.50	No.	0.900	55	470.25	85	726.75	85	726.75	225	1923.75
Second hand tractors	4.00	No.	0.900	165	594.00	210	756.00	170	612.00	545	1962.00
Combine Harvester (self propelled, multi-crop and maize)	25.00	No.	0.75	12	225.00	12	225.00	12	225.00	36	675.00
Paddy Transplanter (Self Propelled) (6-row planter-petrol version)	10.00	No.	0.90	6	54.00	8	72.00	8	72.00	22	198.00
Rotovator (8 ft)	1.20	No.	0.90	55	59.40	75	81.00	75	81.00	205	221.40
Hydraulic Trolly	3.50	No.	0.90	20	63.00	50	157.50	50	157.50	120	378.00
Lazer Land Leveller	3.50	No.	0.90	5	15.75	8	25.20	8	25.20	21	66.15
Multi Crop Thrasher	3.25	No.	0.90	0	0.00	0	0.00	0	0.00	0	0.00
Baler (Square)	14.00	No.	0.90	3	37.81	5	63.01	5	63.01	13	163.83
Happy Seeder 10 row planter	1.80	No.	0.90	12	19.44	20	32.40	18	29.16	50	81.00
Paddy Transplanter (walk behind)	3.00	No.	0.90	22	59.41	35	94.51	30	81.01	87	234.93
Seed Drill (13 tyne)	0.62	No.	0.90	15	8.37	25	13.95	20	11.16	60	33.48
Threshers & Agri Implements	1.70	No.	0.90	225	344.25	215	328.95	310	474.30	750	1147.50

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Multi Crop Planter	1.50	No.	0.90	15	20.25	15	20.25	15	20.25	45	60.75
Potato Digger	0.80	No.	0.90	0	0.00	0	0.00	0	0.00	0	0.00
Power weeder (diesel)	2.00	No.	0.90	20	36.00	25	45.00	25	45.00	70	126.00
Straw Reaper	3.50	No.	0.90	75	236.25	85	267.75	85	267.75	245	771.75
Sub Total of Farm Mechanisation				705	2243.18	873	2909.27	916	2891.09	2494	8043.54
Plantation / Horticulture / Sericulture											
Mango(10mx10m)	0.70	Ha	0.90	60	37.80	60	37.80	60	37.80	180	113.40
Kinnow(6mx6m)	1.02	Ha	0.90	20	18.36	20	18.36	20	18.36	60	55.08
Gauva(6mx6m)	1.00	Ha	0.90	40	36.00	40	36.00	40	36.00	120	108.00
Pomergranate	0.75	Ha	0.90	5	3.38	5	3.38	4	2.70	14	9.46
Others(pears)	0.88	Ha	0.90	20	15.84	20	15.84	20	15.84	60	47.52
Citrus Fruit	0.81	Ha	0.90	50	36.45	55	40.10	60	43.74	165	120.29
Alonla	0.81	Ha	0.90	20	14.58	20	14.58	20	14.58	60	43.74
Lemon Grass	0.82	Ha	0.90	0	0.00	0	0.00	0	0.00	0	0.00
Mushroom(250 trays)	2.00	No.	0.90	31	55.80	31	55.80	34	61.20	96	172.80
Others -Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing(9Mx18M)	50.00	No.	0.90	1	45.00	1	45.15	2	90.00	4	180.15
Others - Pre-cooling unit (6MT)	25.00	No.	0.90	3	67.50	3	67.50	3	67.50	9	202.50
Sub Total of Plantation / Horticulture / Sericulture				250	330.71	255	334.51	263	387.72	768	1052.94

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Gladiolus area 800 sqm	2.22	800 sq.m	0.90	13	25.97	13	25.97	13	25.97	39	77.91
Poly House NVHT(upto 1000 sq.m)	16.50	No.	0.90	28	415.80	32	475.20	32	475.20	92	1366.20
Others - Gerbera (protected) 800 sq. Mtr.	20.08	Ha	0.90	3	54.22	3	54.22	4	72.29	10	180.73
Sub Total Floriculture				44	495.99	48	555.39	49	573.46	141	1624.84
Medicinal /Aromatic Plants											
Nurseries 1 ha	15.00	No.	0.90	18	243.00	18	243.00	18	243.00	54	729.00
Apiculture (50 Colony unit)	3.63	No.	0.90	80	261.36	75	245.03	60	196.02	215	702.41
Maintenance of Orchard	0.3	No.	0.90	70	18.90	60	16.20	60	16.20	190	51.30
Organic Farming	1.60	No.	0.90	18	25.92	18	25.92	18	25.92	54	77.76
Medicinal /Aromatic Plants	1.30	No.	0.90	30	35.10	45	52.65	30	35.10	105	122.85
Others -Stevia	2.50	Ha	0.90	0	0.00	0	0.00	0	0.00	0	0.00
Others - Musli	1.10	Ha	0.90	0	0.00	0	0.00	0	0.00	0	0.00
Sub total medicinal / Aromatic plants				216	584.28	216	582.80	186	516.24	618	1683.32
Total of Plantation / Horticulture / Sericulture/Floriculture/Medicinal /Aromatic Plants (font higher)				510	1410.98	519	1472.70	498	1477.42	1527	4361.10
Forestry & Wasteland Dev.											
Bamboo	1.85	ha	0.90	85	141.53	85	141.53	85	141.53	255	424.59
Eucalyptus	0.76	ha	0.90	15	10.26	15	10.26	15	10.26	45	30.78
Poplar Plantation	1.8	ha	0.90	160	259.20	160	259.20	160	259.20	480	777.60
Eucalyptus (Clonal)	4	ha	0.90	11	39.60	11	39.60	11	39.60	33	118.80

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Sub Total of Forestry & Wasteland Dev.				271	450.59	271	450.59	271	450.59	813	1351.77
Animal Husbandry - Dairy											
Bulk Milk Cooler (2000 litres)	10.00	No.	0.90	5	45.00	5	45.00	5	45.00	15	135.00
Indigenous Milk Product Manufacturing (100 Kg)	13.20	No.	0.90	5	59.40	5	59.40	5	59.40	15	178.20
Cow units (2 Animals)+Indigenous	1.60	No.	0.90	165	237.60	165	237.60	165	237.60	495	712.80
Cow units (5 Animals)Indigenous	4.00	No.	0.90	100	360.00	100	360.00	100	360.00	300	1080.00
Buffalo Units (5 animals)	4.00	No.	0.90	250	900.00	250	900.00	250	900.00	750	2700.00
Cow units (10 Animals)	8.00	No.	0.90	60	432.00	60	432.00	60	432.00	180	1296.00
Buffalo Units (10 animals)	9.50	No.	0.90	50	427.50	50	427.50	50	427.50	150	1282.50
Buffalo Breeding Units (20 animals)	19.00	No.	0.90	22	376.20	22	376.20	22	376.20	66	1128.60
Cow units (20 animals)	16.00	No.	0.90	25	360.00	25	360.00	25	360.00	75	1080.00
Refrigerated Tanker Van (8000 Ltr)	14.00	No.	0.90	12	151.20	12	151.20	12	151.20	36	453.60
Calf rearing- Haifer 20 animals	9.70	No.	0.90	40	349.20	41	357.93	41	357.93	122	1065.06
Bulk Milk Cooler (1000 litres)	8.00	No.	0.90	5	36.00	5	36.00	5	36.00	15	108.00
Automatic Milk Collection center	1.65	No.	0.90	13	19.31	15	22.28	15	22.28	43	63.87
Milking Machine double tit cup	0.75	No.	0.90	13	8.78	13	8.78	13	8.78	39	26.34
Milk Parlour for 12 animals	20.00	No.	0.90	5	90.00	5	90.00	5	90.00	15	270.00
Fodder harvester (3 wheel)	3.50	No.	0.90	12	37.80	12	37.80	12	37.80	36	113.40
Refrigerated Tanker Van(13000 Ltr)	22.00	No.	0.90	5	99.00	5	99.00	5	99.00	15	297.00
Silos Pits (1000 Qtls)	1.40	No.	0.90	45	56.70	45	56.70	45	56.70	135	170.10

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Cattle Shed (10 buffalos)-40'x60'	4.00	No.	0.90	15	54.00	15	54.00	15	54.00	45	162.00
Cattle Shed (20 cows)-60'x70'	6.00	No.	0.90	20	108.00	20	108.00	20	108.00	60	324.00
Mobile Milk Vending Machine	9.00	No.	0.90	15	121.50	15	121.50	15	121.50	45	364.50
Sub-total					4329.19		4340.89		4340.89		13010.97
Working capital for KCC Dairy@20%					865.84		868.18		868.18	0	2602.19
Total of Animal Husbandry - Dairy					5195.03		5209.07		5209.07		15613.16
Animal Husbadry - Poultry											
Commercial Broilers (5000 Birds)	13.45	No.	0.90	10	121.05	10	121.05	10	121.05	30	363.15
Commercial layers (5000 Birds)	23.00	No.	0.90	10	207.00	10	207.00	10	207.00	30	621.00
Commercial Broilers (2000)	5.38	No.	0.90	17	82.31	17	82.31	17	82.31	51	246.93
Commercial Layers (2000)	9.20	No.	0.90	16	132.48	16	132.48	16	132.48	48	397.44
Back Yard Poultry 400 LT	1.00	No.	0.90	21	18.90	21	18.90	21	18.90	63	56.70
Others - Egg and Broiler Cart	0.20	No.	0.90	26	4.68	26	4.68	26	4.68	78	14.04
Transport vehicle open cage	8.00	No	0.90	7	50.40	7	50.40	7	50.40	21	151.20
Others - Retail outlet Dressing Unit	10.00	No.	0.90	7	63.00	7	63.00	7	63.00	21	189.00
Others - Poultry Feed Mixing Unit (one Ton/hr)	16.00	No.	0.90	5	72.00	5	72.00	5	72.00	15	216.00
					751.82		751.82		751.82		2255.46
Working capital for KCC Poultry@20%					150.36		150.36		150.36	0	451.09
Sub Total of Animal Husbandry - Poultry					902.18		902.18		902.18		2706.55

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Sheep/ Goat and Piggery Development											
Sheep (40+2)	2.5	No.	0.90	40	90.00	30	67.50	40	90.00	110	247.50
Goat (40+2)	2.88	No.	0.90	45	116.64	45	116.64	45	116.64	135	349.92
Piggery (3+1)	1.15	No.	0.90	28	28.98	28	28.98	28	28.98	84	86.94
Pig Breeding Farm (20 +4)	9.20	No.	0.90	4	33.12	4	33.12	4	33.12	12	99.36
Others- Meat Shop	0.25	No.	0.90	60	13.50	60	13.50	60	13.50	180	40.50
					282.24		259.74		282.24		824.22
Working capital for KCC S/G/P@20%					56.448		51.948		56.448	0	164.84
Sub Total of Sheep/ Goat and Piggery Development				177	338.69		311.69		338.69		989.06
Total of Animal Husbandary				177	6435.90	0	6422.94	0	6449.94	0	19308.78
Fisheries											
Excavated ponds (ha.)	7.00	Ha.	0.90	20	126.00	20	126.00	20	126.00	60	378.00
Renovation of old ponds	3.50	Ha.	0.90	25	78.75	25	78.75	25	78.75	75	236.25
Others-Installation of ariator	0.85	Ha.	0.90	22	16.83	22	16.83	22	16.83	66	50.49
Others-Integrated Ornamental Fishery unit (1000 sq.mt.)	25.00	No.	0.90	2	45.00	2	45.00	2	45.00	6	135.00
Others-Fish Market (Retail Outlet)	100.00	No.	0.90	0	0.00	1	90.00	0	0.00	1	90.00
Others-Establishment of small fish Feed Mill	25.00	No.	0.90		0.00	1	22.50	1	22.50	2	45.00
					266.58		379.08		289.08		934.74
Working capital for KCC Fisheries@20%					53.316		75.816		57.816		186.948

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Total of Fisheries				69	319.90		454.90		346.90		1121.69
Others-Bullock, Bullock carts, etc											
Work animal	0.4	No.	0.75	200	60.00	200	60.00	200	60.00	600	180.00
Animal driven cart	0.6	No.	0.75	200	90.00	200	90.00	200	90.00	600	270.00
Two Wheelers to Farmers	0.6	No.	0.75	220	99.00	220	99.00	220	99.00	660	297.00
Total of Others				620	249.00	620	249.00	620	249.00	1860	747.00
Total Term Loan/Investment Credit				3222	12959.49	3103	12642.64	3045	13464.98	9124	39067.10
Total Farm Credit (A+B)				49242	85860.38	48603	85270.95	48675	86519.20	146274	257650.52
B. AGRICULTURE INFRASTRUCTURE											
Storage facilities											
Cold Storage/ Rural Godowns											
New cold Store Type II	500.00	No.	0.75	3	1125.00	2	750.00	2	750.00	7	2625.00
Rural Godowns (10000 MT)	350.00	No.	0.75	4	1050.00	4	1050.00	4	1050.00	12	3150.00
Rural Godowns (3000 MT)	90.00	No.	0.75	5	337.50	4	270.00	3	202.50	12	810.00
Rural Markets/Apni Mandis	33.00	No.	0.75	4	99.00	4	99.00	4	99.00	12	297.00
Others-Electronic Weighing Centre	17.00	No.	0.75	1	12.75	0	0.00	2	25.50	3	38.25
Refrigerated Transported Vehicle (15 MT)	30.00	No.	0.75	2	45.00	2	45.00	1	22.50	5	112.50
Others-Grain Cleaning and Grading Units (4 TPH)	65.00	No.	0.75	2	97.50	2	97.50	1	48.75	5	243.75
Others-Modernisation of Cold storage (5000 MT)	250.00	No.	0.75	4	750.00	3	562.50	3	562.50	10	1875.00
Others-Silos	275.00	No.	0.75	3	618.75	3	618.75	3	618.75	9	1856.25
Total of Storage Facilities				28	4135.50	24	3492.75	23	3379.50	75	11007.75

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Land Development, Soil Conservation, Watershed Development											
Land Leveling/ Sand scrapping	0.15	Ha.	0.90	35	4.73	35	4.73	35	4.73	105	14.19
Reclaimation of salt affected soil	0.55	Ha	0.90	20	9.90	20	9.90	20	9.90	60	29.70
Farm Ponds (30x30x3) brick lined with barbed wire fencing	6.08	No.	0.90	3	16.42	3	16.42	3	16.42	9	49.26
Purchase of Agri. land	18.00	Acres	0.90	50	810.00	50	810.00	50	810.00	150	2430.00
Total of Land Development, Soil Conservation, Watershed Development				108	841.05	108	841.05	108	841.05	324	2523.15
Others											
Veg Seed Production farm Units (hybrid seeds)	1.50	Ha	0.75	1	1.13	0	0.00	1	1.13	2	2.26
Vermi-Composting (200 TPA)	6.67	No.	0.75	4	20.01	4	20.01	4	20.01	12	60.03
Tissue Culture lab (25 lakh plants p.a.)	250.00	Ha.	0.50	0	0.00	1	125.00	0	0.00	1	125.00
Soil Testing Lab	75.00	No	0.75	0	0.00	1	56.25	1	56.25	2	112.50
Bio-production/ Fertilizers (200 TPA)	160.00	Ha.	0.90	0	0.00	1	144.00	0	0.00	1	144.00
Others-Fruit & Vegetable Waste compost unit (100 TPD)	200.00	No.	0.75	1	150.00	1	150.00	0	0.00	2	300.00
Others-Vermicompost (12"x4x2)	0.25	No.	0.90	100	22.50	100	22.50	100	22.50	300	67.50
Total of others				106	193.64	108	517.76	106	99.89	320	811.29
Total of Agriculture infrastructure				242	5170.19	240	4851.56	237	4320.44	719	14342.19
C. ANCILLIARY ACTIVITIES											

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Ancillary Activities-Agro & Food Processing											
Corn Oil Mill	1210.00	No	0.75	1	907.50	1	907.50	0	0.00	2	1815.00
Rice Mills(2.5 TPH)	336.00	No	0.75	2	504.00	1	252.00	1	252.00	4	1008.00
Dal Mill(4500 MT)	32.40	No	0.75	2	48.60	1	24.30	2	48.60	5	121.50
Others - Working Capital for Agro Processing unit	20.00	No	0.75	25	375.00	100	1500.00	20	300.00	145	2175.00
Others-Biscuit Manufacturing Unit(300 MTPD)	35.50	No	0.75	1	26.63	1	26.63	1	26.63	3	79.89
Others-Mango Fruit Bars (Fruit & Veg Based)	30.00	No	0.75	1	22.50	2	45.00	2	45.00	5	112.50
Others-Bread Making Unit	90.75	No.	0.75	2	136.13	2	136.13	2	136.13	6	408.39
Others-Milk Chilling Plant (10000 Litres)	38.50	No	0.75	2	57.75	2	57.75	2	57.75	6	173.25
Others-Potato Chips/Wafers Units	10.00	No	0.75	3	22.50	1	7.50	1	7.50	5	37.50
Others-Rice Flakes(10 MTPD)	154.00	No	0.75		0.00		0.00		0.00	0	0.00
Others-Roller Flour Mill (100 MT/Day)	825.00	No	0.75	1	618.75	1	618.75	1	618.75	3	1856.25
Others-Tomato Paste/Puree Units(225MT/yr)	74.00	No	0.75	1	55.50	1	55.50	1	55.50	3	166.50
Sub Total Ancilary activity				41	2774.86	113	3631.06	33	1547.86	187	7953.78
a) Agri Ancilliary -others											
Agri.Clinic/Agri-Business Centre	12.00	No.	0.75	3	27.00	3	27.00	3	27.00	9	81.00
Loans to PACS	18.00	No.	0.90	6	97.20	6	97.20	6	97.20	18	291.60
Loans to FPOs	20.00	No.	0.80	3	48.00	3	48.00	4	64.00	10	160.00
Others-Kisan Gold Cards	7.00	No.	0.75	3500	18375.00	3500	18375.00	3500	18375.00	10500	55125.00
Others-Miscellaneous	10.00	No.	0.90	960	8640.00	960	8640.00	960	8640.00	2880	25920.00

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Sub Total Ancilary activity-Others				4472	27187.20	4472	27187.20	4473	27203.20	13417	81577.60
b) Agri ancilliary - others Misc											
PMJDY Loans	0.10	No.	1.00	530	53.00	530	53.00	530	53.00	1590	159.00
Govt Sponcered SC/ST/women beneficiary	10.000	No.	0.75	30	225.00	30	225.00	30	225.00	90	675.00
Others Misc	1.000	No.	1.00	3200	3200.00	3500	3500.00	3300	3300.00	10000	10000.00
Sub Total Ancilary activity-Others Misc				3760	3478.00	4060	3778.00	3860	3578.00	11680	10834.00
Total of Ancillary Activities				8273	33440.06	8645	34596.26	8366	32329.06	25284	100365.38
Total Agriculture				57757	124470.63	57488	124718.77	57278	123168.70	172277	372358.09
MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)											
A. Term Loan											
(i) Manufacturing Enterprises											
Micro enterprises	100.00	No.	0.75	27	2025.00	27	2025.00	27	2025.00	81	6075.00
Small enterprises	1000.00	No.	0.75	16	12000.00	16	12000.00	16	12000.00	48	36000.00
Medium enterprises	5000.00	No.	0.75	3	11250.00	3	11250.00	3	11250.00	9	33750.00
Sub Total (Manufacturing Sector -TL)				46	25275.00	46	25275.00	46	25275.00	138	75825.00
ii) Service Sector Entreprises											
Micro enterprises	100.00	No.	0.75	37	2775.00	32	2400.00	37	2775.00	106	7950.00
Small enterprises	1000.00	No.	0.75	25	18750.00	20	15000.00	25	18750.00	70	52500.00
Medium enterprises	5000.00	No.	0.75	1	3750.00	1	3750.00	1	3750.00	3	11250.00

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Sub Total (Service Sector Sector - TL)				63	25275.00	53	21150.00	63	25275.00	179	71700.00
B. Working Capital											
Micro enterprises	25.00		0.75	170	3187.50	170	3187.50	170	3187.50	510	9562.50
Small enterprises	400.00		0.75	74	22200.00	74	22200.00	74	22200.00	222	66600.00
Medium enterprises	700.00		0.75	4	2100.00	4	2100.00	4	2100.00	12	6300.00
Sub Total (Manufacturing Sector - WC)				248	27487.50	248	27487.50	248	27487.50	744	82462.50
Micro enterprises	25.00	No.	0.75	90	1687.50	90	1687.50	90	1687.50	270	5062.50
Small enterprises	400.00	No.	0.75	45	13500.00	45	13500.00	45	13500.00	135	40500.00
Medium enterprises	700.00	No.	0.75	6	3150.00	5	2625.00	4	2100.00	15	7875.00
Sub Total (Service Sector Sector - WC)				141	18337.50	140	17812.50	139	17287.50	420	53437.50
Total MSME				498	96375.00	243	91725.00	252	95325.00	1481	283425.00
Export Credit											
Pre-Shipment Credit	200.00	No.	0.75	25	3750.00	25	3750.00	25	3750.00	75	11250.00
Post-Shipment Credit	50.00	No.	0.75	25	937.50	25	937.50	25	937.50	75	2812.50
Total of Export credit				50	4687.50	50	4687.50	50	4687.50	150	14062.50
Education											
Educational Loans	10.00	No.	0.95	800	7600.00	800	7600.00	800	7600.00	2400	22800.00
Education - Others	20.00	No.	0.95	70	1330.00	80	1520.00	60	1140.00	210	3990.00
Total of Education				870	8930.00	880	9120.00	860	8740.00	2610	26790.00

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
Housing Loan											
Purchase/ construction of house	40.00	No.	0.90	1000	36000.00	1000	36000.00	1000	36000.00	3000	108000.00
Repair to dwelling units	2.00	No.	0.75	300	450.00	300	450.00	300	450.00	900	1350.00
Total Housing Loan				1300	36450.00	1300	36450.00	1300	36450.00	3900	109350.00
Renewable Energy											
Bio Gas (4 Cu m)	0.68	No.	0.50	66	22.64	66	22.64	76	25.97	208	71.25
Solar Off-Grid System (upto 1kw)	0.50	No.	0.75	350	131.37	350	131.37	350	131.37	1050	394.11
Solar Hot water system	5.00	No.	0.75	100	375.00	96	360.00	96	360.00	292	1095.00
Others-Roof Top Solar Units (1kw)	1.00	No.	0.50	300	150.00	300	150.00	300	150.00	900	450.00
Others- Biomass Gassifier units 200 kw	100	No.	0.75	2	150.00	2	150.00	2	150.00	6	450.00
Total of Renewable energy				818	829.01	814	814.01	824	817.34	2456	2460.36
Social Infrastructure											
Higher Educational institutions	500.00	No.	0.75	9	3375.00	8	3000.00	8	3000.00	25	9375.00
School infrastructure	100.000	No.	0.75	8	600.00	6	450.00	6	450.00	20	1500.00
Hospitals/ Health care facilities	100.000	No.	0.75	5	375.00	5	375.00	5	375.00	15	1125.00
Sanitation	0.50	No.	0.75	110	41.25	110	41.25	110	41.25	330	123.75
Pvt Clinics	5.00	No.	0.75	50	187.50	50	187.50	50	187.50	150	562.50
Total social infrastructure				182	4578.75	179	4053.75	179	4053.75	540	12686.25
Informal Credit Delivery System											
Loans to Matured SHGs	1.000	No.	1.00	110	110.00	100	100.00	110	110.00	320	320.00
Loans to New SHGs	0.500	No.	1.00	60	30.00	60	30.00	60	30.00	180	90.00
Loans to JLGs	2.00	No.	1.00	75	150.00	75	150.00	75	150.00	225	450.00
Total of Informal CDS				245	290.00	235	280.00	245	290.00	725	860.00

ANNEXURE I

ACTIVITY-WISE / BLOCK - WISE POTENTIAL - LINKED PHYSICAL & FINANCIAL PROJECTIONS FOR 2023-24

(Rs. In Lakh)

Activities	Unit Cost	Unit		Dera Bassi		Kharar		Majri		District Total	
				PHY	BL	PHY	BL	PHY	BL	PHY	BL
TOTAL PRIORITY SECTOR				61720	276610.89	61189	271849.03	60988	273532.29	184139	821992.20

Annexure-II

District: SAS Nagar

An overview of Ground Level Credit Flow - Agency wise and Sector-wise (for last 03 years)

Target for 2022-23

Agency / Type of loan	2019-20		2020-21		2021-22		2022-23
Crop Loan	Target	Achievement	Target	Achievement	Target	Achievement	Target
Com. Banks	157141.61	74822.00	178149.68	92796.71	166800.77	74173.00	183480.84
SAS CCB	27577.43	11253.00	29893.93	21787.45	30835.68	2775.00	33919.25
PADBs	5067.16	3335.00	0.00	0.00	0.00	0.00	0.00
RRB	17803.39	13871.00	19298.87	35223.84	20494.9	4203.00	22544.39
Sub Total (A)	**207589.59**	**103281.00**	**227342.48**	**149808.00**	**218131.35**	**81151.00**	**239944.48**
Term Loan (MT +LT)							
Com. Banks	67020.57	51061.00	72217.64	13998.72	84171.40	30686.00	92585.54
SAS CCB	5279.06	3019.00	5722.50	2044.73	8043.36	4.00	8847.69
PADBs	3117.84	1544.00	6606.27	0.00	3322.02	0.00	3654.22
RRB	6811.9	2560.00	7384.10	937.35	8797.60	5567.00	9677.36
Sub Total (B)	**82229.37**	**58184.00**	**91930.51**	**16980.80**	**104334.38**	**36257.00**	**114764.81**
Total Agril. Loan							
Com. Banks	224162.18	125883.00	250367.32	106795.43	250972.17	104859.00	276069.38
SAS CCB	32856.49	14272.00	35616.43	23832.18	38879.04	2779.00	42766.94
PADBs	8185.00	4879.00	6606.27	0.00	3322.02	0.00	3654.22
RRB	24615.29	16431.00	26682.97	36161.19	29292.50	9770.00	32221.75
Sub Total (C)	**289818.96**	**161465.00**	**319272.99**	**166788.80**	**322465.73**	**117408.00**	**354712.29**
Non Farm Sector							
Com. Banks	164889.05	**118649.25**	189699.07	**202479.13**	213805.16	**214532.73**	235178.68
SAS CCB	1772.99	8.84	2066.58	0.00	2329.04	0.00	2561.94
PADBs	58.84	0.00	68.59	0.00	77.32	0.00	85.05
RRB	126.6	1105.37	135.73	1367.65	152.98	1195.52	168.28
Sub Total (D)	**166847.48**	**119763.46**	**191969.97**	**203846.78**	**216364.50**	**215728.25**	**237993.95**
Other Priority Sector							
Com. Banks	150046.29	87485.47	111408.63	83355.70	112580.28	37201.22	123838.30
SAS CCB	149.77	278.61	116.40	259.15	114.39	251.53	125.82
PADBs	2660.46	0.00	2067.76	0.00	2042.44	0.00	2246.68
RRB	524.33	176.85	262.06	7000.00	257.45	680.43	283.20
Sub Total (E)	**153380.85**	**87940.93**	**113854.85**	**90614.85**	**114994.56**	**38133.18**	**126494.00**
Grand Total							
Com. Banks	539097.52	332017.72	551475.02	392630.26	577357.61	356592.95	635086.36
SAS CCB	34779.25	14559.45	37799.41	24091.33	41322.47	3030.53	45454.70
PADBs	10904.30	4879.00	8742.62	0.00	5441.78	0.00	5985.95
RRB	25266.22	17713.22	27080.76	44528.84	29702.93	11645.95	32673.23
Grand Total (C+D+E)	**610047.29**	**369169.39**	**625097.81**	**461250.43**	**653824.79**	**371269.43**	**719200.24**

Annexure III

Sub Sector -wise and Agency Wise Credit Flow under Agriculture and Allied Activities

during 2019-20, 2020-21, 2021-22 and Targets for 2022-23.

(Rs.lakh)

STATE : PUNJAB

Year	2019-20				2020-21				2021-22				2022-23(Targets)			
Activity	**Com. Banks**	**Coops.**	**RRBs**	**Total**	**Com. Banks**	**Coops.**	**RRBs**	**Total**	**Com. Banks**	**Coops.**	**RRBs**	**Total**	**Com. Banks**	**Coops.**	**RRBs**	**Total**
I. Crop Loan	74822.00	14588	13871	**103281.00**	92796.71	21787.45	35223.84	**149808.00**	74173.00	2775.00	4203.00	**81151.00**	183480.84	33919.25	22544.39	**239944.48**
II. TERM LOAN																
MI	1054.00	103.00	115.00	**1272.00**	200.00	50.00	10.00	**260.00**	696.00	0.00	0.00	**696.00**	1313.43	164.68	127.93	**1606.04**
LD	1682.00	77.00	8.00	**1767.00**	390.00	100.00	30.00	**520.00**	571.00	0.00	0.00	**571.00**	1876.36	224.73	174.55	**2275.64**
FM	5652.00	375.00	364.00	**6391.00**	2219.00	60.00	130.00	**2409.00**	1819.00	0.00	0.00	**1819.00**	7390.76	988.10	767.51	**9146.37**
P&H	2300.00	237.00	287.00	**2824.00**	360.00	40.00	50.00	**450.00**	735.00	0.00	0.00	**735.00**	2945.90	329.36	255.84	**3531.10**
DD	7377.00	716.00	540.00	**8633.00**	1050.00	60.00	298.00	**1408.00**	1887.00	0.00	589.00	**2476.00**	8245.79	1155.99	897.93	**10299.71**
PD	958.00	84.00	77.00	**1119.00**	300.00	40.00	42.00	**382.00**	436.00	0.00	0.00	**436.00**	1787.86	198.16	153.93	**2139.95**
SGP	759.00	84.00	65.00	**908.00**	250.00	40.00	10.00	**300.00**	197.00	0.00	0.00	**197.00**	1460.08	165.13	128.28	**1753.49**
Fisheries	241.00	12.00	0.00	**253.00**	180.00	20.00	12.00	**212.00**	119.00	0.00	0.00	**119.00**	555.46	66.05	51.32	**672.83**
Forestery/WLD	8.00	53.00	8.00	**69.00**	100.00	30.00	20.00	**150.00**	180.00	0.00	0.00	**180.00**	566.46	66.05	51.32	**683.83**
S/M/Y	2414.00	230.00	38.00	**2682.00**	1200.00	150.00	20.00	**1370.00**	1398.00	0.00	0.00	**1398.00**	2354.84	283.84	220.48	**2859.16**
Others/tissue culture/Bio Gas/Renewable source of energy	4407.00	207.00	134.00	**4748.00**	420.00	90.00	30.00	**540.00**	1251.00	4.00	0.00	**1255.00**	1972.61	221.31	171.92	**2365.84**
Agro & food processing	8238.00	981.00	387.00	**9606.00**	3280.00	720.00	110.00	**4110.00**	11273.00	0.00	4978.00	**16251.00**	37591.40	5336.74	3964.35	**46892.49**
Others(Loans to coop	15973.00	1403.00	536.00	**17912.00**	4050.00	645.00	175.00	**4870.00**	10124.00	0.00	0.00	**10124.00**	24527.64	3301.76	2711.98	**30541.38**
Sub-Total II	**51063.00**	**4562.00**	**2559.00**	**58184.00**	**13999.00**	**2045.00**	**937.00**	**16981.00**	**30686.00**	**4.00**	**5567.00**	**36257.00**	**92588.59**	**12501.90**	**9677.34**	**114767.83**
Of which Govt. Sponsored Prog.	0.00	0.00	0.00	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0	0	0
Grand Total (I+II)	**125885.00**	**19150.00**	**16430.00**	**161465.00**	**106795.71**	**23832.45**	**36160.84**	**166789.00**	**104859.00**	**2779.00**	**9770.00**	**117408.00**	**276069.43**	**46421.15**	**32221.73**	**354712.31**

ANNEXURE IV				
INDICATIVE UNIT COST (2022-23)				
S.No	**Particulars**	**Specifications**	**Unit Cost for 2022-23 approved during SLUCC meeting held on 27.05.2021**	**Remarks**
I	**Water Resources**			
a	Tube Wells with Pumpsets			
1	61 meter (200') deep with standard material	with 5 HP EPS	3,20,000	
2	92 meter (300') deep with standard material	with 10-15 HP EPS	4,50,000	
3	120 meter (400') deep with standard material	with 20-30 HP	5,30,000	
4	Pumpsets (Replacement)	5 HP	70,000	
b	Drip Irrigation (Sapcings)			
1	12 x 12	1 Ha	33,100	
2	10 x 10	1 Ha	33,500	
3	9 x 9	1 Ha	37,100	
4	8 x 8	1 Ha	39,200	
5	6 x 6	1 Ha	46,500	
6	5 x 5	1 Ha	52,800	
7	4 x 4	1 Ha	57,600	
8	3 x 3	1 Ha	72,700	
9	2.5 x 2.5	1 Ha	84,900	
10	2 x 2	1 Ha	1,02,600	
11	1.5 x 1.5	1 Ha	1,20,300	
12	2.5 x 0.6	1 Ha	76,400	
13	1.8 x 0.6	1 Ha	96,100	
14	1.2 x 0.6	1 Ha	1,31,900	
c 1	Mini Sprinkler Irrigation	0.4 Ha (10 X 10)	45,000	
		0.4 Ha (8 x 8)	54,500	
		1 Ha (10 x 10)	94,600	
		1 Ha (8 x 8)	1,19,400	
c 2	Micro Sprinkler Irrigation	0.4 Ha (5 x 5)	44,200	
		0.4 Ha (3 x 3)	70,300	
		1 Ha (5 x 5)	94,800	
		1 Ha (3 x 3)	1,70,100	

ANNEXURE – IV Unit Cost for farm sector activities – 2023-24				
Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
I	Water Resources			
A	Tube Wells with Pumpsets			
1	61 meter (200') deep with standard material	with 5 HP EPS	3,20,000	3,20,000
2	92 meter (300') deep with standard material	with 10-15 HP EPS	4,50,000	4,50,000
3	120 meter (400') deep with standard material	with 20-30 HP	5,30,000	5,30,000
4	Pumpsets (Replacement)	5 HP	70,000	70,000
B	Drip Irrigation (Spacings)			
1	12 x 12	1 Ha	33,021	33,100
2	10 x 10	1 Ha	33,451	33,500
3	9 x 9	1 Ha	37,052	37,100
4	8 x 8	1 Ha	39,149	39,200
5	6 x 6	1 Ha	46,430	46,500
6	5 x 5	1 Ha	52,791	52,800
7	4 x 4	1 Ha	57,525	57,600
8	3 x 3	1 Ha	72,630	72,700
9	2.5 x 2.5	1 Ha	84,804	84,900
10	2 x 2	1 Ha	1,02,582	1,02,600
11	1.5 x 1.5	1 Ha	1,20,207	1,20,300
12	2.5 x 0.6	1 Ha	76,382	76,400
13	1.8 x 0.6	1 Ha	96,051	96,100

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
14	1.2 x 0.6	1 Ha	1,31,864	1,31,900
C	Sprinkler Irrigation			
1	Mini Sprinkler Irrigation	0.4 Ha (10 X 10)	44,936	45,000
		0.4 Ha (8 x 8)	54,414	54,500
		1 Ha (10 x 10)	94,532	94,600
		1 Ha (8 x 8)	1,19,339	1,19,400
2	Micro Sprinkler Irrigation	0.4 Ha (5 x 5)	44,106	44,200
		0.4 Ha (3 x 3)	70,260	70,300
		1 Ha (5 x 5)	94,713	94,800
		1 Ha (3 x 3)	1,70,059	1,70,100
D	Under Ground Pipe Line (UGPL)			
1	UGPL per Ha (PVC)	110 mm	25,044	25,100
		125 mm	NA	NA
		140 mm	NA	NA
		160 mm	48,120	48,200
		180 mm	61,488	61,500
		200 mm	76,764	76,800
		225 mm	NA	NA
		250 mm	1,14,900	1,14,900
		280 mm	1,47,588	1,47,600
		315 mm	1,83,360	1,83,400
		355 mm	2,47,368	2,47,400
		400 mm	3,13,368	3,13,400
		450 mm	4,37,616	4,37,700

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		500 mm	5,41,440	5,41,500
		560 mm	6,92,268	6,92,300
2	UGPL per Ha (HDPE)	110 mm.	36,296	36,300
		125 mm.	47,527	47,600
		140 mm.	59,508	59,600
		160 mm.	76,986	77,000
		180 mm.	95,713	96,000
		200 mm.	1,17,534	1,17,600
		250 mm.	1,71,857	1,71,900
		280 mm.	2,15,996	2,16,000
		315 mm.	2,65,714	2,65,800
		355 mm.	3,30,871	3,30,900
		400 mm.	4,23,044	4,23,100
		450 mm.	5,43,204	5,43,300
		500 mm.	6,69,280	6,69,300
		560 mm.	8,40,061	8,40,100
3	Reinforced Concrete (RCC) Pipes	200mm	69,580	69,600
		225mm	73,080	73,100
		250mm	79,100	79,100
		300mm	1,00,520	1,00,600
		350mm	1,18,300	1,18,300
		400mm	1,40,700	1,40,700
		450mm	1,66,320	1,66,400
		500mm	1,93,480	1,93,500

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		600mm	2,37,860	2,37,900
E	Solar Photovoltaic water pumping system	2 HP (AC)	170000 - 200000	170000 - 200000
		3 HP (AC)	240000 - 300000	240000 - 300000
		5 HP (AC)	325000 - 400000	325000 - 400000
		7.5 HP (AC)	450000 - 550000	450000 - 550000
		10 HP AC)	600000 - 700000	600000 - 700000
II	Farm Mechanization			
1	Tractor (varies with rated hp as per CTR , model , make and specifications as indicated	30 to 50 HP	4,50,000-7,30,000	4,50,000-7,30,000
		51 to 60 HP	7,30,000 - 11,20,000*	7,30,000 - 11,20,000*
2	Trolley (varies with model, make of the manufacturer and tractor HP requirement for coupling)	Hydraulic tripping type for ease of loading and unloading	90,000 to 2,50,000	90,000 to 2,50,000
3	Power Tiller ((varies with rated hp as per CTR , model , make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	12.5-15 HP	1,75,000-2,25,000	1,75,000-2,25,000
4	Rotavator (Tractor Drawn)	5ft	90,000	90,000
		6 ft	1,00,000	1,00,000
		7ft	1,05,000	1,05,000
		8 ft	1,10,000	1,10,000

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		9 ft	1,15,000	1,15,000
5	Seed Drill (tractor drawn)	9-15 tyne	40000 - 55000	40000 - 55000
6	Paddy Nursery Raising Machine		1,75,000	1,75,000
7	DSR Drill Cum Planter	Roto Seed Drill	60,000	60,000
8	Paddy Transplanter	2-wheeled walk behind type with floats	2,00,000 - 3,00,000	2,00,000 - 3,00,000
		4-wheeled, riding type with cage wheels and floats	8,00,000- 10,00,000	8,00,000- 10,00,000
9	Power Operated Spray Pumps		5,000 - 10,000	6,200-20,000
10	Battery Powerd Sprayers	Battery Operated	3000-7000	3000-7000
11	Tractor operated Hydraulic Sprayers	400 ltr	60,000	60,000
		600 ltr	1,00,000	1,00,000
12	Raised bed Planter/ridge-planter/multi-crop planter	varies with model and make	60,000-85,000	70,000-1,50,000
13	Multi-crop thresher/maize thresher	tractor operated	1,70,000	1,70,000
14	Maize sheller	tractor operated	50,000	50,000
15	Power Weeder	Diesel Engine/Petrol Engine Operated Rotary Tiller cum Power	60,000-95,000	60,000-95,000

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		Weeder		
16	Combine Harvester	Self propelled with attachment of Super SMS (Straw Management System)	18,00,000-20,00,000	18,00,000-25,00,000
		Self propelled-multicrop with air-conditioned driver's control cabin	18,00,000-25,00,000	18,00,000-30,00,000
		Tractor mounted	16,00,000	16,00,000
17	Laser Land Leveller		3,00,000-3,50,000	3,00,000-3,50,000
18	Happy Seeder (Turbo)	9/10/11 row planter	1,50,000 - 1,65,000	1,50,000 - 1,65,000
19	Straw Reaper	Tractor Operated - Combo Model for paddy and wheat crop	2,50,000-3,50,000	2,50,000-3,50,000
20	Gyro Rake		2,90,000	3,00,000
21	Baler	Square	9,00,000-11,00,000	9,00,000-12,00,000
22	Baler	Round	3,75,000	4,00,000-18,00,000
23	Reversible Plough	2 Bottom MB Plough/3 Bottom M<B Plough	1,60,000 - 2,25,000	1,60,000 - 2,25,000

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		4 Bottom MB plough	2,90,000	2,90,000
24	Paddy Straw Chopper -Shredder/Mulcher	5ft to8 ft-mounted type	1,35,000-1,68,000	1,35,000-1,68,000
25	Super Straw Management System on Combine Harvesters (Super SMS)		1,12,000	1,12,000
26	Mulching machine		1,25,000	1,50,000
27	Chopper -cutter-cum-spreader		45,000	45,000
28	Zero Tillage - Seed-cum-Fertilizer Drill	9 tyne/11 tyne/13 tyne/15 tyne	48,000 - 62,000	48,000 - 62,000
29	Cotton Ball Pluckers	Hand held and battery operated	4,000	7,000
30	Cotton Planter/Multiple planter		50,000 - 60,000	50,000 - 60,000
	**Hi-tech Tractors with AC driver's control cabin + 4WD*			
III	Land Development			
1	Graded bunding	cum	75	75
2	Farm bunding–Medium to Light soil(4% slope)	cum	62.5	62.5
3	Farm bunding – heavy soil (4% slope)	cum	67	67
4	Farm ponds Stone/ brick lined with barbded wire fencing	cum	225	225
5	Farm ponds - kaccha tanks, lined with polythene sheets and barbed wire	cum	110	110
6	Farm ponds	30 x 30x 3 m		
7	Land levelling and shaping	Slope - 1%	7,500	7,500
		Slope – 1-2%	10,500	10,500

ANNEXURE – IV Unit Cost for farm sector activities – 2023-24				
Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		Slope 2-3%	15,000	15,000
8	Vermicomposting	Unit size 16 ftx32 ft. (30 TPA)	60,000 - 1,00,000	60,000 - 1,00,000
IV	Plantation and Horticulture			
A	Fruits crops			
1	Mango (10 m x 10 m)	Ha	63,000	63,000
2	Mango (3m x 4m)	Ha	1,33,000	1,33,000
3	Kinnow (6 m x 6 m)	Ha	93,000	93,000
4	Guava (6 m x 6 m)	Ha	88,000	88,000
5	Peach (6.5 m x 6.5 m)	Ha	87,000	87,000
6	Pear (7.5 m x 7.5 m)	Ha	80,000	80,000
B	Floriculture			
1	Rose (protected cultivation - includes cost of polyhouse)	Area - 800 sqm	14,60,000	14,60,000
2	Gerbera (Protected cultivation including the cost of polyhouse)	Area - 800 sqm	16,06,000	16,06,000
3	Gladiolus (Open field Cultivation)	Area - 800 sqm	1,78,000	1,78,000
4	Marigold (open cultivation)	Area - 800 sqm	85,000	85,000
C	Bee Keeping			
1	Apis mellifera - Non migratory (Wooden box)	50 Colony unit	3,63,000	3,63,000
2	Apis mellifera - Migratory (Wooden box)	100 Colony unit	9,61,000	9,61,000
3	Apis mellifera - Migratory (Wooden box)	250 Colony	24,59,000	24,59,000

ANNEXURE – IV Unit Cost for farm sector activities – 2023-24				
Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		unit		
D	Nursery			
1	Small Nursery	1 ha	15,00,000	15,00,000
2	Hi Tech Nursery (with fan & pad based polyhouse structure as per MIDH norms of cost)	1 unit	56,00,000 (Per acre)	56,00,000 (Per acre)
E	Polyhouses (as per MIDH guidelines) Green House structure			
E-1	Fan & Pad system			
1	upto 500 sqm	sqm	1,650	1,650
2	501-1008 sqm	sqm	1,465	1,500
3	1009-2080 sqm	sqm	1,420	1,500
4	> 2081	sqm	1,400	1,400
E-2	Naturally ventilated system			
E-2(i)	Tubular structure			
1	upto 500 sqm	sqm	1,060	1,100
2	501-1008 sqm	sqm	935	1000
3	1009-2080 sqm	sqm	890	900
4	> 2081	sqm	844	900
E-2(ii)	Wooden structure	sqm	540	550
E-2(iii)	Bamboo structure	sqm	450	450
E-3	Shade Net House			
1	Tubular structure	sqm	710	750
2	Wooden structure	sqm	492	500

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
3	Bamboo structure	sqm	360	400
4	Plastic Tunnels	sqm	60	60
5	Walk in tunnels	sqm	600	600
F	Post Harvest Management			
1	Pack house	9m x 6 m	4,00,000	4,00,000
2	Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing.	9m x 18 m	50,00,000	50,00,000
3	Pre-cooling unit	6 MT	25,00,000	25,00,000
G	Mushrooms			
1	Button mushroom unit	250 trays	2,00,000	2,00,000
2	Button mushroom unit	20 TPA	19,16,000	19,16,000
3	Spawn making unit	50 TPA	32,00,000	32,00,000
V	Forestry/Waste Land Development			
1	Poplar	per Ha	1,65,000	1,65,000
2	Eucalyptus(Clonal)	per Ha	3,70,000	3,70,000
	Bamboo (Bambusa balcooa)	per Ha	1,76,000	1,76,000
VI	Animal Husbandry			
1	Graded Buffalo (Murrah)	> 15 ltr/ day	70,000	70,000-95,000
2	CBC (HF)	> 20 ltr/ day	70,000	90,000-1,00,000
3	Indigenous Mixed breeds (Sahiwal, rathi, Tharparkar, Gir, Haryana, Red Sindhi))	12-15 ltr/ day	60,000	60,000-80,000
4	Indigenous Mixed breeds (Sahiwal, rathi, Tharparkar, Gir, Haryana, Red Sindhi))	> 15 ltr/ day	1,00,000	1,00,000
5	Rearing of heifer calves	20 animals	9,70,000	9,70,000
6	50 animal unit	50 animals	57,23,437	57,23,500

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
7	100 animal unit	100 animals	99,34,500	99,34,500
8	Cattle Shed (10 buffaloes)	40' x 60' (covered area 1400 sft)	4,00,000	4,00,000
9	Cattle Shed (20 cows)	60' x 70' (covered area 2520 sft)	6,00,000	6,00,000
10	Milking Machines	Single teet cup	55,000 - 60,000	55,000 - 60,000
		Double teet cup	70,000 - 75,000	70,000 - 75,000
		Line milking (6-8 animals)	8,00,000 - 10,00,000	8,00,000 - 10,00,000
11	Bulk Milk Coolers (DG Set - 7.5 KVA)	500 ltr	6,00,000	6,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	1000 ltr	8,00,000	8,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	2000 ltr	10,00,000	10,00,000
	Bulk Milk Coolers (DG Set - 25 KVA)	5000 ltr	20,00,000	20,00,000
12	Milko Tester		66,000	66,000
13	Miking Parlour (swing over/ hering bone)	for 12 animals	20,00,000	20,00,000
14	Automatic Milk Collection Centre		1,65,000	1,65,000
15	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	500 ltr	5,50,000	5,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	5000 ltr	11,50,000	11,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	8000 ltr	14,00,000	14,00,000
	Refrigerated Tanker van(Road	10000 ltr	16,00,000	16,00,000

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
	Tanker) - Double Jacket steel tanker			
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	13000 ltr	22,00,000	22,00,000
16	Fodder Harvestor	Single row	1,50,000	1,50,000
17	Self Propelled Forage Cutter/Harvestor	2 wheel	2,20,000	2,20,000
		3 wheel	3,50,000	3,50,000
		4 wheel	4,25,000	4,25,000
18	Automatic Silage Bailer & Wrapper Machine		14,00,000	14,00,000
19	Feed & Fodder store	20' x 20'	75,000	75,000
20	Electric Chaff cutter (with hopper)		80,000	80,000
21	TMR (Total Mixed Ration) Wagon	05 cum	9,50,000	9,50,000
22	TMR (Total Mixed Ration) Wagon	08 cum	11,00,000	11,00,000
23	Mobile Milk Vending Machine (with BMC 500 ltr + genset + vehicle)		9,00,000	9,00,000
24	Purchase of dairy processing quipment for manufacture of indegeneous milk product		13,20,000	13,20,000
25	Dairy Marketing outlet/ dairy parlour		3,00,000	3,00,000
26	Integrated dairy farming cum vermicomposting	10 dairy animal with cattle shed (40'x60'with a total covered area of 1400 sqft.) + vermicompost unit of 100	13,00,000	13,00,000

ANNEXURE – IV Unit Cost for farm sector activities – 2023-24				
Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		TPA		
VII	Animal Husbandy-Poultry			
1	Commercial Layer	5000 birds	20,00,000	20,00,000
2	Commercial Broiler	1000 birds	2,24,000	2,24,000
3	Backyard Poultry	400 LIT	91,000	91,000
4	Backyard Poultry (Kadaknath)	400 LIT	1,28,000	1,28,000
5	Feed Mixing Unit (Mash feed)	one ton/hr	16,00,000	16,00,000
6	Transport Vehicle-open cage		8,00,000	8,00,000
7	Transport Vehicle-Refrigerated		15,00,000	15,00,000
VIII	Animal Husbandy-Sheep, Goat and Piggery Development			
1	Goat Rearing/Breeding Unit	10+2	75,000	75,000
2	Goat Rearing/Breeding Unit	20+2	1,50,000	1,50,000
3	Goat Rearing/Breeding Unit	40+2	2,50,000	2,50,000
4	Pig Commercial Rearing Unit (as per NLM guidelines 2016)	3+1	1,00,000	1,00,000
5	Pig Breeding Unit	10+2	5,00,000	5,00,000
6	Piggery Breeding farm (as per NLM guidelines 2016)	20+4	8,00,000	8,00,000
7	Piggery fattening unit	50 animal	5,50,000	5,50,000
IX	Fisheries			
1	Construction of new ponds/ tanks for Fin Fish Culture	Ha	NA	7,00,000
2	Construction of new ponds/ tanks for Shrimp Culture	Ha	NA	8,00,000

ANNEXURE – IV

Unit Cost for farm sector activities – 2023-24

Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
3	Renovation of existing pond (fish/shrimp)	Ha	NA	3,50,000
4	Establishment of Fish Seed Hatchery for Indian Major Carps and other cultivable Fin Fish	2 Ha	NA	25,00,000
5	Inputs cost for Freshwater Fish Culture (Fin Fish Culture)	Ha	NA	4,00,000
6	Inputs cost for Freshwater Shrimp Culture (Litopenaeus vannamei)	Ha	NA	6,00,000
1	Backyard Hatchery for Ornamental Fish	minimum 300 sq ft	NA	3,00,000
2	Medium Scale Ornamental Hatchery	minimum 150 sqm	NA	8,00,000
3	Integrated Ornamental Fishery Unit (Breeding and Rearing of Fresh Water Fish)	minimum 500 sqm	NA	25,00,000
1	Establishment of large Re-circulatory Aquaculture Unit	8 Tanks of minimum capacity 40 ton/crop, each tank having size of 90 m^3	NA	50,00,000
2	Establishment of Medium Scale Re-circulatory Aquaculture Unit	6 tanks of minimum 30 m^3/tank capacity 10 ton/ crop	NA	25,00,000
3	Establishment of small Re-circulatory Aquaculture Unit	with 1 tank of 100 m^3 capacity	NA	7,50,000
4	Establishment of large Bio-floc Aquaculture Unit	50 tanks of 4m dia and 1.5 m high	NA	50,00,000
5	Establishment of Medium scale Bio-floc Aquaculture Unit	25 tanks of 4m dia and	NA	25,00,000

ANNEXURE – IV Unit Cost for farm sector activities – 2023-24				
Sr.	Particulars	Specification	Unit Cost for 2021-22	Unit Cost approved for 2022-23
		1.5 m high		
6	Establishment of Small Scale Bio-floc Unit	07 tanks of 4m dia and 1.5 m high	NA	7,50,000
1	Establishment of Fish Feed Mill	Large formulated pellet feed plant of min capacity @ 6-10 TPH or more	NA	2,00,00,000
2	Establishment of Small Fish Feed Mill	02 tonns/day or more	NA	30,00,000
3	Establishment of Small Fish Feed Mill	1 no.	NA	25,00,000
4	Insulated Vehicles	1 no.	NA	20,00,000
5	Motorcycles with Icebox	1 no.	NA	75,000
6	Auto rickshaws with Icebox	1 no.	NA	3,00,000

ANNEXURE V SCALE OF FINANCE FOR MAJOR CROPS IN THE DISTRICT (2023-24)

Sr.No.	Name of the Crop	Cash	Kind	Total	Scale of finance in ha. 2022-23 per ha	Scale of finance in ha 2023-24(10 % increase as per KCC guidelines)	rounded off to the nearest rupee
1	Wheat	14000	9000	23000	56833	62516.30	62516
2	Paddy	15000	9000	24000	59304	65234.40	65234
3	Potatao	31000	16000	47000	116137	127750.70	127751
4	Sugarcane	28000	12000	40000	98840	108724.00	108724
5	Oilseeds	11000	8000	19000	46949	51643.90	51644
6	Vegetables	31000	11000	42000	103782	114160.20	114160
7	Green Fodder	10500	7500	18000	44478	48925.80	48926
8	Floriculture	19000	11000	30000	74130	81543.00	81543
9	Maize	12000	10000	22000	54362	59798.20	59798
10	Cotton	14000	10000	24000	59304	65234.40	65234
11	Turmeric	27000	9000	36000	88956	97851.60	97852
12	Pulses	8000	6000	14000	34594	38053.40	38053
13	Horticulture	20000	10000	30000	74132	81545.20	81545
	The Scale of Finance were fixed in the SLTC meeting for the year 2022-23 vide its letter No RCS/Debt 1/CA 2/217P2/1019 dated 13.04.2022. However, for undertaking PLP projections pertaining to FY 2023-24, SOF is suitably enhanced in keeping with the revised KCC guidelines.						

SCALE OF FINANCE FOR WORKING CAPITAL FOR ANIMAL HUSBANDRY AND FISHERIES IN THE DISTRICT FOR 2023-24

a. Animal Husbandry **(Amount in ₹)**

Sr. No.	Major components /items of recurring expenses per animal annual basis	Cow	Buffalo/Cross breed Exotic Breed	Sheep /Goat	Pig	Layer (life cycle of 72 weeks)	Broiler (life cycle of 2 months)
1	Cost of feed	70223	87889	1846	13851	723	113
2	Labor cost	21780	21780	2200	3168	20	8
3	Water and electricity	8712	10890	132	330	3	1
4	Cost of veterinary aid	2904	4356	132	330	39	17
5	Misc. cost	2904	4356	132	264	8	6
6	Chick cost	NA	NA	NA	NA	NA	NA
	Grand Total	106523	129271	4442	17943	792	144
7	Tenure of scale of finance	6 months	7 months	6 months	6 months	6 months	3 months
8	Scale of finance per animal / bird	58588	81812	2459	9884	436	195
9	Repayment period	1 year	1 year	1 year	1 year	1 year	03 months

b. Fisheries

Fish Culture: Scale of finance for the working capital amounting to ₹1.50 lakh per ha as per norms of the Blue Revolution Scheme of Govt. India has been fixed for KCC for fish culture to Punjab Fish farmers.

White Shrimp Cultures: Scale of finance for the working capital for white shrimp culture amounting to ₹3.00 lakh per ha asper norms of the Blue Revolution Scheme of Govt. Of India or as per State Department Project for ₹10.90 Lakh /ha for extension of KCC for Shrimp culture to Punjab Fish farmers.

Note: The scale of Finance for AH and Fisheries as via letter Ref.No No RCS/debt 1/CA 2/255/ 1037 dated 05.05.2021 has been used for arriving at the projections for 2023-24.

List of Abbreviations

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

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

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- Watershed Development
- Irrigation & Water Resources
- Socio-economic Development
- Natural Resource Management
- Food Processing
- Banking & Finance
- Skills for Livelihood
- International Business
- Value Chain Development
- Infrastructure Monitoring
- Climate Change

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

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

NABFINS Limited

A Subsidiary of NABARD

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

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

NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

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

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