



संभाव्यतायुक्त ऋण योजना 2023-24

Potential Linked Credit Plan 2023-24

नदिया जिला
NADIA DISTRICT

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

पश्चिम बंगाल क्षेत्रीय कार्यालय, कोलकाता
WEST BENGAL REGIONAL OFFICE, KOLKATA



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

प्राक्कथन

एक अर्थव्यवस्था के विकास के लिए ऋण एक प्रमुख चालक तथा एक महत्वपूर्ण निर्धारक होता है। इस आशय के लिए, स्थायी कृषि, तकनीकी नवाचारों के कारण उत्पन्न होने वाले नए निवेश के अवसरों, जलवायु परिवर्तन के प्रभाव और पोषण सुरक्षा पर राष्ट्रीय प्राथमिकताओं, निर्यात प्रोत्साहन, फार्म-गेट इन्फ्रास्ट्रक्चर, आदि पर ध्यान केंद्रित करते हुए ऋण क्षमता का यथार्थवादी आकलन बैंकों द्वारा जमीनी स्तर पर लक्षित ऋण प्रवाह को सुगम बनाने के लिए अनिवार्य है। इस दिशा में, नाबार्ड जिले के सभी हितधारकों के साथ परामर्शी प्रक्रिया के माध्यम से देश के प्रत्येक जिले के लिए हर वर्ष संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार करता है। पीएलपी में जिले में उपलब्ध महत्वपूर्ण बुनियादी ढांचे, संसाधन मानचित्रण और लिंकेज समर्थन के आकलन के आधार पर केंद्र और राज्य सरकार द्वारा निर्धारित नीतियों, योजनाओं, कार्यक्रमों और प्राथमिकताओं के आलोक में कृषि और अन्य प्राथमिकता वाले क्षेत्रों में ऋण क्षमता का अनुमान लगाया जाता है।



कोविड -19 स्थिति के स्थिरीकरण और केंद्र सरकार, राज्य सरकारों, आरबीआई और नाबार्ड द्वारा विभिन्न क्षेत्रों में शुरू किए गए विभिन्न नीतिगत उपायों के साथ, अर्थव्यवस्था सुधार की राह पर है। इस तथ्य को ध्यान में रखते हुये कि पश्चिम बंगाल में 96% किसान छोटे और सीमांत किसान हैं, छोटी जोतभूमियों की व्यवहार्यता को सुनिश्चित करने के अलावा कृषि उत्पादों के एकत्रीकरण और मूल्यवर्धन, फसल विविधीकरण, उत्पादकों के कौशल निर्माण, वित्तीय समावेशन, कृषि अवसंरचना/कुशल कटाई उपरांत सुविधाओं के सृजन इत्यादि पर ध्यान केंद्रित करने के लिए ऋण योजना को पुनः उन्मुख करने की आवश्यकता है।

पीएलपी में किए गए अनुमानों से बैंकों को अपने क्रेडिट को सामान्य रूप से प्राथमिकता क्षेत्र में तथा विशेष रूप से बुनियादी ढांचे की कमियों को दूर करने के लिए सावधि ऋण वितरण में मदद मिलेगी और बैंकों को विभिन्न आर्थिक गतिविधियों के लिए आधार स्तरीय ऋण (जीएलसी) प्रवाह बढ़ाने में मदद मिलेगी। मुझे पूरी उम्मीद है कि पीएलपी वार्षिक ऋण योजना तैयार करने के लिए एक उपयोगी मार्गदर्शक उपकरण के रूप में कार्य करेगा और ग्रामीण अर्थव्यवस्था के विकास में लगी एजेंसियों/व्यक्तियों के लिए एक संदर्भ दस्तावेज के रूप में भी काम करेगा। मुझे विश्वास है कि विकास प्रक्रिया में हमारे अथक प्रयास के परिणामस्वरूप हमारे ग्रामीण परिदृश्य में सभी के लिए ग्रामीण समृद्धि प्राप्त होगी।

मैं भारतीय रिजर्व बैंक, जिला प्रशासन और राज्य सरकार के संबंधित विभागों, राज्य स्तरीय बैंकर्स समिति, अग्रणी बैंकों, बैंकों, गैर सरकारी संगठनों के भागीदारों और अन्य हितधारकों को उनके सहयोग और बहुमूल्य सुझावों के लिए धन्यवाद देती हूँ जिससे इस दस्तावेज को तैयार करने में हमारे जिला विकास प्रबंधकों को सहायता मिली।

मैं पीएलपी दस्तावेज में और सुधार के लिए सभी हितधारकों के सुझावों का स्वागत करती हूँ।

(उषा रमेश)

मुख्य महाप्रबंधक

Foreword

Credit is a prime driver and an important determinant for the growth of an economy. To this effect, realistic assessment of credit potential with focus on sustainable agriculture, new investment opportunities arising due to technological innovations, impact of climate change and national priorities on nutritional security, export promotion, farm-gate infrastructure, etc. is imperative for facilitating targeted credit flow at grassroot level by banks. In this direction, NABARD prepares the Potential Linked Credit Plan (PLP) annually for each district in the country, through a consultative process with all the stakeholders in the district. The PLP estimates the credit potential in agriculture and other priority sectors in the light of policies, plans, programmes and priorities set by Central and State Government based on the assessment of critical infrastructure gaps, resource mapping and linkage support available in the district.



With the stabilization of covid-19 situation and various policy measures initiated by Central Government, State Governments, RBI and NABARD across sectors, the economy is on the recovery path. In the light of fact that 96% of farmers in West Bengal are small and marginal farmers, there is a need to reorient credit planning to focus on aggregation & value addition of agricultural produce, crop diversification, skill building of producers, financial inclusion, creation of farm infrastructure/efficient post-harvest facilities etc., besides securing viability of small landholdings.

The projections made in the PLP will facilitates bankers channelize their credit to Priority Sector in general and term lending in particular to plug infrastructure gaps and help banks to increase Ground Level Credit (GLC) flow for various economic activities. I sincerely hope that the PLP will act as a useful guiding tool for preparation of the Annual Credit Plan and also serve as a reference document for the agencies/ individuals engaged in the development of the rural economy. I believe that our untiring efforts in the developmental process will culminate in achieving rural prosperity for one and all in our rural landscape.

I extend my sincere thanks to the Reserve Bank of India, District Administration and the Line Departments of the State Government, State Level Bankers' Committee, Lead Banks, Bankers, NGO partners and other stakeholders for their co-operation and valuable suggestions that helped our District Development Managers in preparing this document.

I welcome suggestions from all stakeholders for further improvement of the PLP document.

(Smt. Usha Ramesh)
Chief General Manager

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Executive Summary

1. District Characteristics

Nadia district represents the biggest agro-climatic zone in West Bengal – the new Alluvial Zone. The alluvial zone spreads southward approximately from the head of the delta formed by the succession of rivers like Bhagirathi and its tributaries. The district is having diversified cropping pattern with a cropping intensity of 285%. The district is about 10-15 meters above Mean Sea Level. With a Net Sown Area of 2.72 lakh ha (69% of the total geographical area), the major crops of the district are paddy, jute, oilseeds, pulses, wheat, vegetables, potato, betel vine and flowers like gerbera, tuberoses etc.

The credit needs are met by a network of 301 bank branches of Commercial Banks including private banks, 67 branches of Bangiya Gramin Vikas Bank, 23 branches of cooperative banks (Nadia DCCB), four branches of Ujjivan Small Finance Bank, and 327 PACS. The banks in the district have recorded 88% achievement under the Annual Credit Plan during 2021-22.

2. Sectoral trends in credit flow:

In the case of crop loan, the achievements were 75%, 71%, and 97% in 2019-20, 2020-21 and 2021-22 respectively. The agriculture term loan achievement stands at 91% in 2021-22 from 64 % in the previous financial year. In the case of MSME, the achievement was 100% in 2021-22.

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

Based on the infrastructure available and planned in the district and the priorities under various Central Sector Schemes and State Government Schemes under implementation, the credit potential of the district under the priority sector for the year 2023-24 has been assessed at ₹1599004 lakh. The sector-wise assessment of the potential for the district is given below:

Crop Loan: It has been projected to cover credit needs for cropping in 4,14,240 hectares, which is 53% of the Gross Cropped Area of the district. The Short Term (ST) credit potential for crop production, maintenance, and marketing needs for various crops is projected at ₹4,65,710 lakh. The slight increase in potential is due to a revision in the Scale of Finance and a change in cropping pattern.

Agriculture Term Loan: The potential for financing water harvesting structures, pump sets, sprinklers, and low-duty tube wells with pump sets is assessed at ₹6418 lakh. For farm mechanisation activities covering tractors and farm implements, the potential estimated is ₹16974 lakh.

As a major horticulture producer with a total cultivable area of 76,174 ha, the credit potential for plantation and horticulture (P&H) including sericulture is assessed at ₹22453 lakh.

As dairy activity is an important avenue for income growth, credit a potential of ₹14442 lakh has been assessed for financing crossbreed (CB) cows, graded buffalos, mini dairy units, milk marketing, and feed mixing units.

The district has good growth potential and a ready market for poultry; hence the potential for poultry layers and broiler units has been assessed at ₹23114 lakh.

The district is having conducive conditions for goateries and piggery development. Accordingly, a potential of ₹8087 lakh has been assessed for sheep, goat and piggery farming including new activities such as goat breeding and pig breeding farms. The increase in projections is due to an increase in unit costs.

Fishery is one of the major activities in the district as it has lot of water bodies; hence credit potential for fisheries units has been assessed at ₹49278 lakh.

For integrated farming system, a credit potential of ₹486 lakh has been projected.

Agriculture Infrastructure: Govt. has launched Agri Infrastructure Fund to promote agri infrastructure. A credit potential of ₹14700 lakh for setting up of cold storage and rural godowns, ₹289 lakh for land leveling, reclamation, farm pond etc. and ₹8618 lakh for vermicomposting, bio fertilizer units in the district have been proposed.

Ancillary activities: For the processing of the available food and horticulture crops, a credit potential of ₹36960 lakh has been assessed. A potential of ₹29872 lakh has been assessed to provide loans to cooperative societies, setting up of Agri clinic and agri business centers (ACABC) and loan to primary agriculture credit societies (PACS)/micro finance institutions (MFIs)

MSME: The credit needs of new and existing units under the organized micro, small and medium enterprises (MSME) including potential for Stand Up India scheme have been assessed at ₹6,99,356 lakh as per classification prescribed in the MSME gazette notification dated 26.06.2020.

Export: Agriculture commodities like aromatic rice, black rice, flowers like gerbera, orchid, and vegetables like colored capsicum, nursery items, fish seedlings and non-farm commodities such as clay, silver artifacts etc. are exported from the district. Accordingly, a credit potential of ₹16,902 lakh has been assessed for export credit.

Education & Housing: The credit potential for providing education loans to students has been assessed at ₹20,601 lakh. The projection increased by 12% due to ongoing Student Credit Card scheme by State Government. Further, due to the district's proximity to Kolkata and its gradual transformation into an urban area, the potential for financing under housing sector is assessed at ₹30348 lakh.

Renewable Energy: For promotion of solar powered and bio gas units, credit potential of ₹3120 lakh has been envisaged.

Micro Credit: A credit potential of ₹115845 lakh has been assessed for loan to SHGs/JLGs and NGO-MFIs including SHGs under the cooperative fold promoted and financed by various PACS.

Social infrastructure involving bank credit: For credit needs of the social infrastructure in the district, a credit potential of ₹15040 lakh has been projected for private schools, nursing homes, pay and use toilets and drinking water facilities.

4. Developmental initiatives

Nadia being an aspirational district, NABARD has taken several promotional and developmental initiatives for the benefit of farmers and rural people of the district through formation of Farmers Producer organizations (FPOs), Area Development schemes, capacity building of SHG members through livelihood enterprise development program (LEDP), micro enterprise development programs (MEDP), off farm producer organizations (OFPOs), Rural Haat/ Mart, promotion of systemic rice intensification (SRI) zero tillage cultivation, promotion of SHG and JLGs through self-help group promoting institutions (SHPI) and joint liability group promoting institutions (JLGPI), Training for SHGs, financial awareness through financial literacy programs, SHG village level programs etc. NABARD has promoted 16 FPOs in the district for input aggregation, collectivization and marketing of farmers' produce to achieve desired scale of economy and is going to promote 8 more FPOs in the current financial year. NABARD supports the State Government through rural infrastructure development fund (RIDF), warehousing infrastructure fund (WIF), NABARD

infrastructure development assistance (NIDA), Rural Infrastructure Assistance to State Governments (RIAS) loan assistance for rural infrastructure development of the district viz. construction of roads, irrigations, flood protection structures, krishak bazars, market yards and godowns, industrial training institutes (ITIs), polytechnics, block livestock development offices (BLDO), marketing hubs cum training centers for minority community, cold storages etc. NABARD provides refinance to Cooperative Banks, RRBs and Commercial Banks for priority sector financing including special liquidity funds during COVID hardship.

5. Thrust Areas for 2023-24

To promote agriculture infrastructure in respect of storage and primary post-harvest infrastructure, extensive awareness campaign conducted throughout the district to get maximum number of application in the AIF portal. The same emphasis to be given in current financial year. Formation and linkage of JLGs with simplified norms like sowing certificates issued by Panchayats/Assistant Director Agriculture (ADA) of concerned blocks. Earnings of the marginal farmers to be enhanced through input and output aggregation. For MSME, thrust on traditional small and cottage industries to be given to develop value chain, geographical identification (GI) tagging, and export oriented products to achieve Atmanirbhar Bharat ambition. Renewed emphasis to be given on renewable energy and education sector in the light of National Education Policy and ongoing schemes like Student Credit Card.

6. Major Constraints and suggested action points

Nadia is well known for its diversified cultivation practices. However, the district has to fully exploit its agro processing potentials. Moreover, there is significant post-harvest losses. There is a need for creation of more cold storage capacity. Some critical interventions like setting up of soil testing laboratory and custom hiring centres in each block, increase in storage capacity, popularization of high-value crops, SRI, zero tillage, drum seeder technology, increase in area in pulses and oilseed, pulse and oil mills, rice mills, timely implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)/Bangla Shasya Bima Yojana (BSBY), revival of dormant Kisan Credit Cards (KCC) etc. are some of the major action points.

7. Way forward:

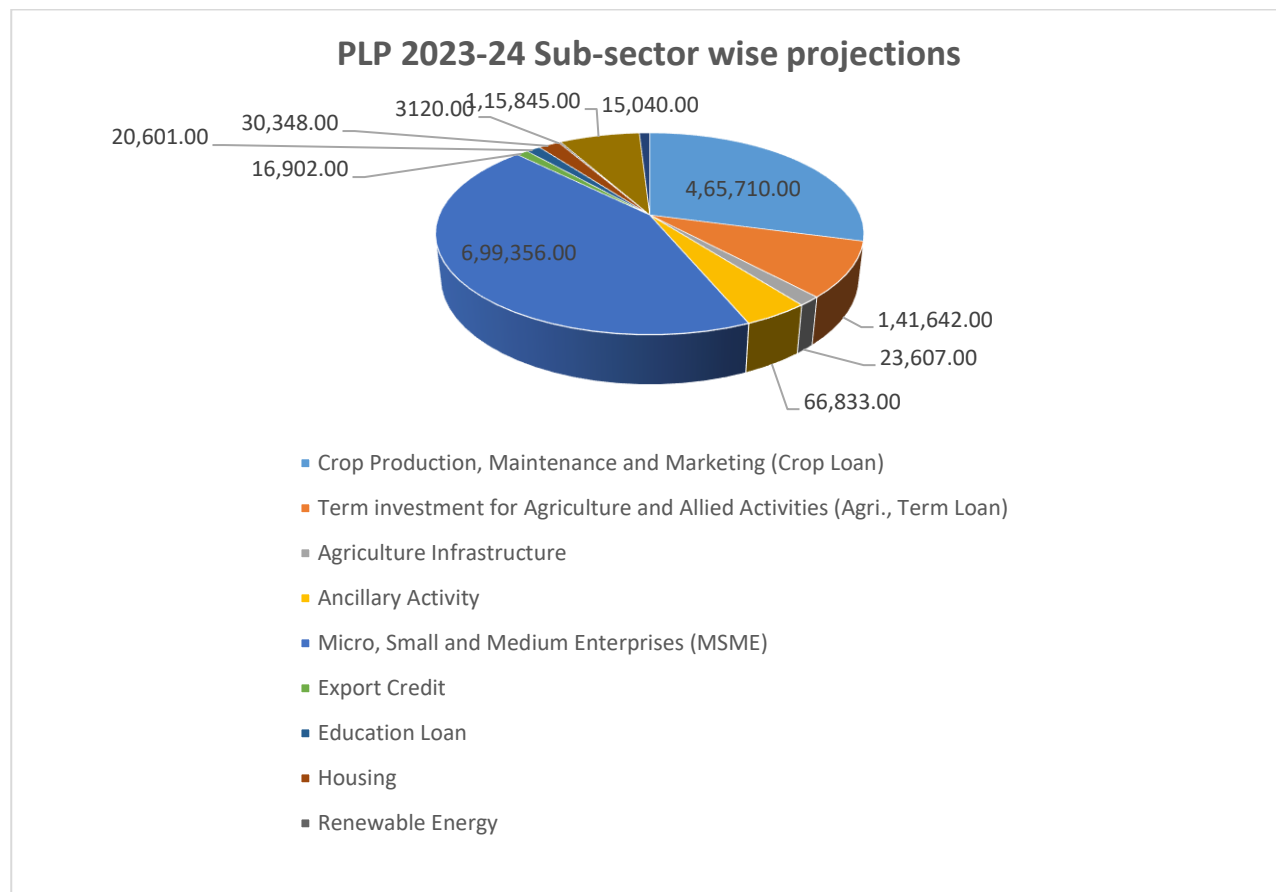
Farmers can reap the benefit of increased agricultural productivity if an area and commodity-based value chains can be established with a strengthened rural marketing network and the establishment of more Farmers Producer Organisations. FPOs along with Primary Agriculture Credit Societies can facilitate the farmers in this direction. Cluster-based Area Development Schemes with a special focus on integrated farming can help the farmers in economics of scale and subsequent better price realization. In MSME sector, traditional cottage industries are to be strengthened along with GI tagging and export oriented product quality and marketing. Self Help Groups under cooperative sector are to be given renewed emphasis and support to establish them as extended arms of the Primary Agricultural Co-operative Credit Societies (PACS).

Appendix A

BROAD SECTOR WISE PLP PROJECTION 2023-24

(₹ lakh)

Sr. No.	Sector / Activity	PLP Projections 2023-24
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	4,65,710.00
ii	Term Loan for Agriculture and Allied Activities	1,41,642.00
	Sub-Total	6,07,352.00
B	Agriculture Infrastructure	23,607.00
C	Ancillary Activity	66,833.00
1	Credit Potential for Agriculture (A+B+C)	6,97,792.00
2	Micro, Small and Medium Enterprises (MSME)	6,99,356.00
3	Export Credit	16,902.00
4	Education Loan	20,601.00
5	Housing	30,348.00
6	Renewable Energy	3120.00
7	Others	1,15,845.00
8	Social Infrastructure Support	15,040.00
	Total Priority Sector (1 – 8)	15,99,004.00

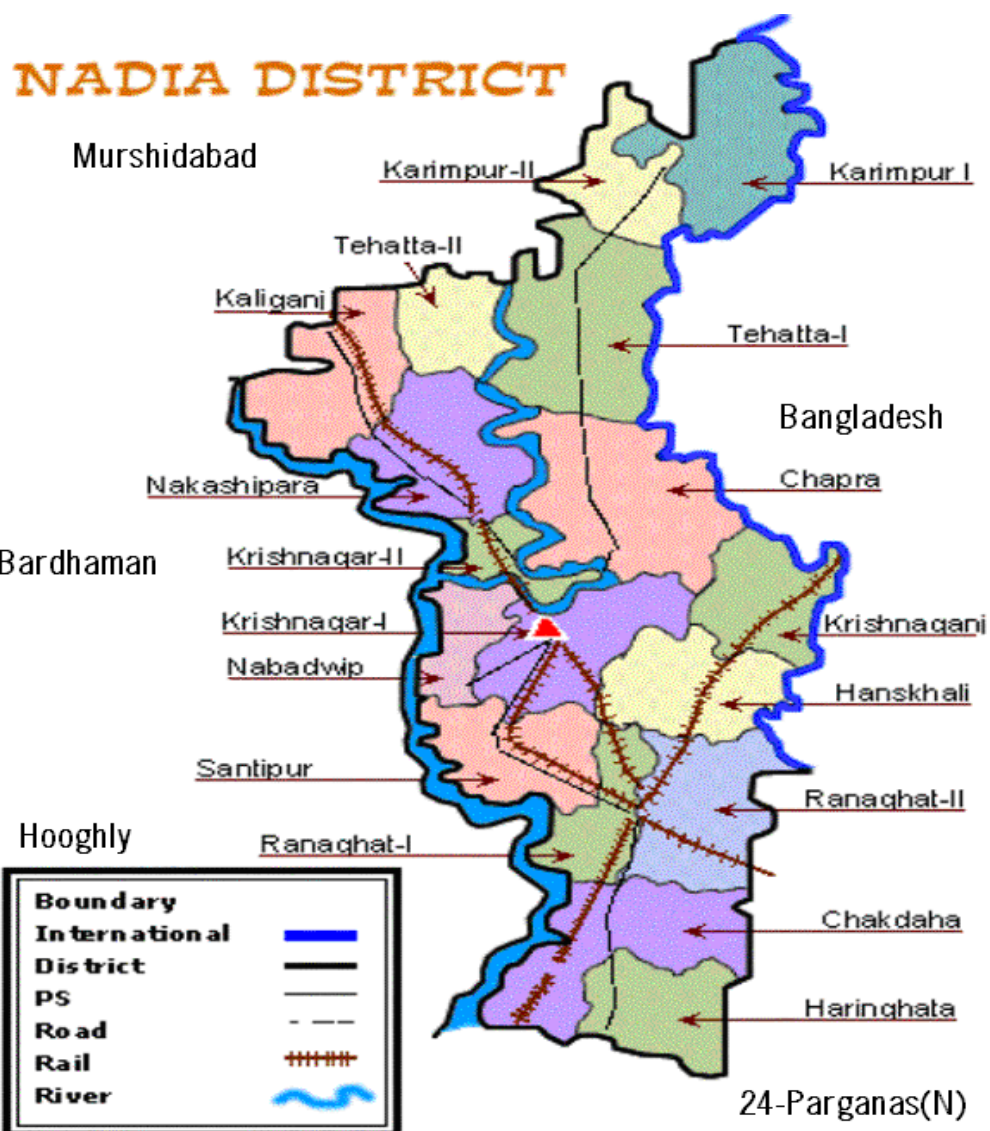


Appendix B

Sub-sector wise 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	4,65,710.00
ii	Water Resources	6418.00
iii	Farm Mechanization	16,974.00
iv	Plantation and Horticulture (including sericulture)	22,453.00
v	Forestry and Wasteland Development	390.00
vi	Animal Husbandry – Dairy	14,442.00
vii	Animal Husbandry-Poultry	23,114.00
viii	Animal Husbandry-Sheep, goat, piggery etc.	8087.00
ix	Fisheries	49,278.00
x	Integrated Farming System	486.00
	Sub total	6,07,352.00
B	Agriculture Infrastructure	
i	Construction of storage facilities(Warehouses, market yards, godowns, silos, cold storage units/cold storage chains)	14,700.00
ii	Land development, soil conservation, watershed development	289.00
iii	Others (Tissue culture, Agri Bio-technology, seed production, bio pesticides/fertilizers, vermin composting)	8618.00
	Sub Total	23,607.00
C	Ancillary activities	
i	Food and agro processing	36,960.00
ii	Others (Loans to Co-operative societies of farmers for disposing of their produce, Agri clinics/Agri business centers, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending.	29,872.80
	Sub Total	66,833.00
	Total Agriculture	6,97,792.00
II	Micro, Small and Medium Enterprise	6,99,356.00
III	Export Credit	16,902.00
IV	Education	20,601.00
V	Housing	30,348.00
VI	Renewable Energy	3120.00
VII	Others(Loans to SHGs/JLGs, NGO MFI)	1,15,845.00
VIII	Social Infrastructure involving Bank credit	15,040.00
	Total Priority Sector	15,99,004.00



District Profile

District -	NADIA	State -	WEST BENGAL					
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	3927	Agro-climatic Zone	LOWER GANGETIC PLAINS - CENTRAL ALLUVIAL PLAINS					
No. of Sub Divisions	4	Climate	MOIST SUB HUMID TO DRY SUB HUMID					
No. of Blocks	18	Soil Type	RED & YELLOW, DELTAIC, ALLUVIAL, RED, LOAMY					
No. of Villages (Inhabited)	2637							
No. of Panchayats	187							
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	389920	Rainfall [in mm]	Normal	Actual	2018	2019	2020	
Forest Land	1220		1267		1314	1040	1396	
Area Not Available for Cultivation	89150		Variation from Normal		47	-227	129	
Permanent Pasture and Grazing Land	70	Availability of Ground Water	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	2280		195511		172943		22568	
Cultivable Wasteland	310	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	2940	Classification of Holding	Holding		Area			
Other Fallow	430		Nos.	% to Total	Ha.	% to Total		
Net Sown Area	272135	<= 1 Ha	338475	80%	188532	54%		
Gross Cropped Area	775585	>1 to <=2 Ha	73274	17%	123849	35%		
Net Cropped / Sown Area	272135	>2 Ha	12457	3%	37607	11%		
Cropping Intensity [GCA/NSA]	285	Total	424206	100	349988	100		
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	309	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	247	Population	5167	2654	2513	3728	1439	
Agricultural Labourers	556	Scheduled Caste	1366	702	664	986	380	
Workers engaged in Household Industries	169	Scheduled Tribe	114	59	55	82	32	
Workers engaged in Allied Agro-activities	NA	Literate	3661	1984	1676	2641	1020	
Other workers	809	BPL	1334	685	611	962	371	
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households (estimated - 2001)	959987	Having brick/stone/concrete houses	NA		Having electricity supply		339696	
Rural Households	755902	Having source of drinking water	467446		Having independent toilets		609928	
BPL Households	266721	Having access to banking services	848814		Having radio/tv sets		NA	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	1233	Anganwadis	275		Dispensaries		89	
Villages having Agriculture Power Supply	1233	Primary Health Centres	190		Hospitals		12	
Villages having Post Offices	458	Primary Health Sub-Centres	469		Hospital Beds		5434	
Villages having Banking Facilities	1250	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
No of Primary Schools	2614	Fertiliser/Seed/Pesticide Outlets [Nos]	2756		Agriculture Pumpsets[Nos]		18759	
Villages having Primary Health Centres	50	Total N/P/K Consumption [MT]	48651		Pumpsets Energised [Nos]		12057	
Villages having Potable Water Supply	128	Certified Seeds Outlets (Nos)	729		Agro Service Centres [Nos]		3671	
Villages connected with Paved Approach Roads	650	Pesticides Consumed [MT]	856		Soil Testing Centres [Nos]		2	
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	2035		Plantation nurseries [Nos]		15	
Total Area Available for Irrigation (NIA + Fallow)	272135	Power Tillers [Nos]	3482		Farmers' Clubs [Nos]		405	
Irrigation Potential	408202	Threshers/Cutters [Nos]	2210		Krishi Vigyan Kendras[Nos]		2	
Net Irrigated Area(Total area irrigated at least once)	239479	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Channels	11070	Rural/Urban Mandi/Haat [Nos]	10		Wholesale Market [Nos]		4	
Area irrigated by Wells	192220	Length of Pucca Road [Km]	1248		Godown [Nos]		829	
Area irrigated by Tanks	9720	Length of Railway Line [Km]	230		Godown Capacity[MT]		132007	
Area irrigated by Other Sources	9865	Public Transport Vehicle [Nos]	58386		Cold Storage [Nos]		7	
Irrigation Potential Utilized (Gross Irrigated Area)	398212	Goods Transport Vehicle [Nos]	5629		Cold Store Capacity[MT]		40768	
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Cap.[MT]	Crop	2020-21		2021-22		Avg. Yield [Kg/Ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	17	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Yield(Kg/Ha)
Sugarcane (Gur/Khandsari/Sugar)	NA	NA	Aman Paddy	94631	461157	95013	446167	4784.35
Fruit (Pulp/Juice/Fruit drink)	3	40	Borro Paddy	66840	386251	65155	398089	5942.19
Spices (Masala Powders/Pastes)	6	NA	Wheat	8310	31673	7620	28079	3750.91
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	Pulses	48088	66611	43672	60354	1383.66
Cotton (Ginning/Spinning/Weaving)	NA	NA	Oil Seeds	117832	170811	117851	178208	1480.88
Milk (Chilling/Cooling/Processing)	10	83000	Jute	95920	1367819	95920	1559795	15260.71
Meat (Chicken/Motton/Pork/Dryfish)	NA	NA	Vegetable	115392	1153920	115395	1153950	10000.00
Animal feed (Cattle/Poultry/Fishmeal)	3	NA	2018-19- Wheat Holiday; Production of Cotton(int) is in bales, Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)					
17. ANIMAL POPULATION AS PER CENSUS 2019			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total		Veterinary Hospitals/Dispensaries [Nos]	45		Animal Markets [Nos]		9
Cattle Cross Breed	365076		Disease Diagnostic Centres [Nos]	6		Milk Collection Point [Nos]		13
	451704		Artificial Insemination Centers [Nos]	531		Fishermen Societies [Nos]		96
Buffaloes	17157		Animal Breeding Farms [Nos]	4		Fish seed farms [Nos]		18
Sheep - Cross bred	3293		Animal Husbandry Tng Centres [Nos]	3		Fish Markets [Nos]		90
Sheep - Indigenous	21376		Dairy Cooperative Societies [Nos]	177		Poultry hatcheries [Nos]		4
Goat	924339		Improved Fodder Farms [Nos]	1		Slaughter houses [Nos]		1
Pig - Cross bred	1577		19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY (2021-22)					
Pig - Indigenous	3346		Fish Production [MT]	85258		Per cap avail. [gny/day]		61
Poultry -fowl & hen	1120051		Egg Production [Lakh Nos]	4642.40		Per cap avail. [nos/p.a.]		45
Poultry - duck	229009		Milk Production [MT]	468560.00		Per cap avail. [gny/day]		298
Rabbit	5799		Meat Production [MT]	40687		Per cap avail. [gny/day]		52
Turkey and Others	4866		Wool Production [Kg]	6700				
Sources (if not mentioned against the respective item):			Item Nos. 1, 6, 7, 9 & 10 - Dist Stat 2013; 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 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17, 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.					

DISTRICT PROFILE

20. Predominant economic activities in the district:

The predominant economic activities of the district are agriculture, horticulture, animal husbandry, and fisheries with some concentration of handloom, handicraft, and artisan activities. The MSME sector leveraging on cottage industries are gaining momentum in the district.

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

Diversified cultivation practices and proximity to Kolkata are the major advantages of the district. However, the district has not exploited its fullest potential in the processing sector. Moreover, as volume of production is less, the economy of scale is on the lower side. There is significant post-harvest losses and need for creation of more cold storage and cold handling capacity including cold cabinets for floriculture products. Due to non-optimal utilization of agricultural infrastructure and assets, agri-term lending has not been picking up as required.

Co-operatives in Nadia district:

- a. **Status:** Nadia district is having a rich co-operative profile with 332 functional PACS, out of which 281 are deposit mobilizing PACS. Out of 281, around 150 are already functioning as Customer Service Point with electronic fund transfer-receipt and other core banking facilities. Out of these 150 PACS working as CSPs, 100 are integrated with Integrated PACS Kishan Subidha (IPKS) software of TCS, while another 50 are on-boarded through synergicbanking.in software of Synergy. The PACS which are functioning as CSP, are receiving regular DBT in the individual members account like PM Kishan Samman Nidhi, Old age pension, Krishak Bandhu, Lakshmir Bhandar etc. These PACS apart from regular banking operations are also acting as multi-service centers through various activities like storage through godowns, fertilizer business, seed production, custom hiring centres, garment manufacturing business etc. Apart from Primary Agriculture Credit Societies, there are other cooperative societies like weaver's credit cooperative societies, women credit cooperative societies, engineering credit societies etc. There are around 36000 women SHGs formed under the cooperative fold with district level federation called 'Nandini'.
- b. **Potential for formation of Cooperatives:** There is fair potential for development of more women cooperative societies as elucidated in the chapter on Informal Credit. All the eighteen blocks are well covered by the existing cooperative societies; however, the remaining cooperative societies need to be integrated under a common accounting system in sync with the DCCB.

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

Critical intervention like formation of vibrant Farmer Producer Organisation and credit linkage of existing FPOs. Setting up of soil testing laboratory and custom hiring centres in each block, increase in storage capacity, popularisation of high value crops, SRI, zero tillage, jute retting, drum seeder technology, increase in cumulated area of pulses and oilseeds, strengthening of farmers producer organisations, PACS as multi service centres, GI tagging of established MSME clusters, export oriented product development and student credit cards are some of the major interventions required in the district.

Banking Profile									
District -	NADIA		State -	WEST BENGAL	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 associated			Bank Outreach	
		Total	Rural/ Semi Urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	18	223	161	62	NA	21473	3058	1384	414579
Regional Rural Bank	1	67	63	4	NA	14788	391	580	274538
District Central Coop. Bank	1	23	14	9	NA	NA	150	673	NA
Coop. Agr. & Rural Dev. Bank	1	5	3	2	NA	NA	NIL	NA	NA
Primary Agr. Coop. Society	328	328	328		NA	36148	NIL	2637	159697
Private Bank	16	78	55	25	NA	NA	896	NA	NA
WBFC	1	1		1			NIL		
All Agencies	366	725	624	103	NA	72409	4495	5274	848814
2. DEPOSITS OUTSTANDING									
Agency	Amount of Deposit [Rs. lakh]								
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)				
Commercial Banks	2447327	2635698	2822009	7.07	88				
Regional Rural Bank	184188	195291	203430	4.17	6				
Cooperative Banks	160598	180261	197061	9.32	6				
Others									
All Agencies	2792113	3011250	3222500	7.02	100				
3. LOANS & ADVANCES OUTSTANDING									
Agency	Amount of Loan [Rs. lakh]								
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)				
Commercial Banks	1188347	1337315	1350988	1	83				
Regional Rural Bank	80639	67164	71151	6	4				
Cooperative Banks	95193	101748	197061	94	12				
WBFC/Others	NA	NA	NA						
All Agencies	1364179	1506227	1619200	8	100				
4. CD-RATIO									
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)									
Agency	CD Ratio			Agency	Since inception				
	31-Mar-20	31-Mar-21	31-Mar-22		No frills A/c opened	Household covered			
Commercial Banks (including Pvt. Banks)	48.56	50.73	47.87	Commercial Banks	644998	656471			
Regional Rural Bank	43.78	34.39	34.97	Regional Rural Bank	361722	368955			
Cooperative Banks	64.43	62.86	59.81	Cooperative Banks					
Others				Others					
All Agencies	49.16	50.02	50.24	All Agencies	1006720	1025426			
6. PERFORMANCE TO FULFILL NATIONAL GOALS									
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]	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	20672400	76	11997900						
Regional Rural Bank	2416800	9	388400						
Cooperative Banks	4075200	15	3537200						
Others/WBFC	36900	0							
All Agencies	27201300	100	15923500	55866600		55900		19553300	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS									
Agency	2019-20			2020-21			2021-22		
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach' [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach' [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach' [%]
Commercial Banks (including Pvt. Banks)	873932.73	727161.00	83.21	1004724.00	616701.00	61.38	1195626.00	1046649.00	87.54
Regional Rural Bank	97136.78	74512.00	76.71	71660.00	56349.00	78.63	72803.00	89195.00	122.52
Cooperative Banks	53220.09	95946.00	180.28	139007.00	101740.00	73.19	141009.00	109456.00	77.62
Others/WBFC									
All Agencies	1024289.60	897619.00	87.63	1215391.00	774790.00	63.75	1409438.00	1245300.00	88.35
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS									
Broad Sector	2019-20			2020-21			2021-22		
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach' [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach' [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach' [%]
Crop Loan	379286.00	284464.52	75.00%	441972.00	313812.00	71.00%	441972.00	4,31,661.00	97.67%
Term Loan (Agr)	157912.60	151196.48	95.75%	122148.00	78750.00	64.47%	197330.00	180639.00	91.54%
Total Agri. Credit	537198.60	435661.00	81.10%	564120.00	392562.00	69.59%	639302.00	612300.00	95.78%
Non-Farm Sector	385495.00	370223.00	96.04%	501865.00	300932.00	59.96%	600187.00	601400.00	100.20%
Other Priority Sector	101596.00	91735.00	90.29%	149406.00	81296.00	54.41%	169949.00	31600.00	18.59%
Total Priority Sector	1024289.60	897619.00	87.63%	1215391.00	774790.00	63.75%	1409438.00	1245300.00	88.35%
9. RECOVERY POSITION									
Agency	2017-18			2018-19			2019-20		
	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]
Commercial Banks	241987.00	151837.00	62.75	239921.00	169602.00	70.69	226890.00	202858.00	89.41
Regional Rural Bank	49077.00	37670.00	76.76	49400.00	39769.00	80.50	51339.00	39919.00	77.76
Cooperative Banks (excluding NARDB)	28344.00	24845.00	87.66	32011.00	25975.00	81.14	98940.00	95041.00	96.06
Others									
All Agencies	319408.00	214352.00	67.11	321332.00	235346.00	73.24	377169.00	337818.00	
Sources : Lead Bank & SLBC									

BANKING PROFILE

The district has 18 nationalized banks and 16 private banks including two small finance banks and payment banks in addition to the RRB viz Bangyia Gramin Vikash Bank. Nadia District Central Co-operative Bank, Nadia Agriculture Rural Development Bank (ARDB) and West Bengal Finance Corporation (WBFC) are functioning through 397 branches of which 294 are rural/semi urban and 103 are urban branches. There are 4593 BC outlets in the district. There are 327 functional Primary Agriculture Credit Societies and number of ATMs are 559. As on 31 March 2022, the total deposits of all banks in the district was ₹3222500.00 lakh and the total loans and advances outstanding was ₹1619200.00 lakh. The CD ratio in the district as on 31 March 2022 was 50.24, below the national target of 60.

Most of the banks including cooperative banks have issued Rupay KCC against crop loan sanctioned for the last 3-5 years. Majority of KCC loans have been provided by the Nadia DCCB through PACS. The ticket size of KCC is low as compared to eligibility under Scale of Finance (SOF) due to lower bond value of land. Commercial Banks and RRB are sanctioning KCC for 5 years and PACS for one year.

Benefit of interest subsidy is limited to a few farmers, which needs to be improved. There is a need for creating awareness among farmers on use of fund, cost of fund, impact of bank credit on their total income and eventually reduce the tendency of overdue loan among majority of farmers. The farmers lose out on the benefit of interest subsidy to the tune of 6% to 9% because of lack of awareness about repayment within the due date to avail the benefit. The cooperative sector has to improve upon on the time lag in receipt of prompt repayment incentives.

The RSETI established by SBI in the district has been organizing entrepreneur development programs (EDPs) and skill building programmes on farm and non-farm activities as per activities approved by National Center for Excellence of RSETIs (NACER).

All banks, including the DCCB, are working on CBS platform. However, PACS affiliated to DCCB and actually disbursing KCC loan under coop credit system are gradually coming under CBS.

There are two Small Finance Banks i.e Ujjivan Small Finance Bank and Jana Small Finance bank operating in the district with three and one branch respectively.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support that 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 that need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

Methodology

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

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

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the

Sr. No.	Sector	Methodology of estimation of credit potential
		<p>total land occupied by small and marginal farmers on one hand and other farmers on the other.</p> <ul style="list-style-type: none"> • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • 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 draught animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops;

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals 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	<ul style="list-style-type: none"> i. Provides inputs/information on Exploitable potential vis-a-vis credit available ii. Potential High Value Projects/Area Based schemes iii. Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. Information on various schemes of Government & Banks.

Limitations and constraints

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

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

CHAPTER -1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

1.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

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

MSME

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

Skill Development

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

Inclusive Welfare Focus

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

Productivity enhancement and Investment

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

Sunrise opportunities and climate action

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

Financing Public Investment

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

1.1.2 Strengthening of Cooperative Sector

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

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

Cooperative enterprises help their members to collectively solve shared socio-economic problems. They strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize 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. Co-operative 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. Co-operative 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 Samridhi: This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

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

1.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

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

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

1.2 Policy Initiatives – Reserve Bank of India

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

- Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular

FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.

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

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

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

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

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

- 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 ₹1,20,000.00 crore was allocated for the year 2021-22.

1.3.2 Short-Term Refinance

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

1.3.3 Other Initiatives

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

(ii) Special Liquidity Facility-2

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed ₹ 24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, ₹15053.30 crore was disbursed to Cooperative Banks, ₹ 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and ₹ 1600 crore to SCARDBs & NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of ₹ 150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than ₹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 ₹ 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of ₹ 46,072.70 crore and disbursements were to the extent of ₹ 33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

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

ii) Micro irrigation Fund (MIF)

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

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

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

1.3.6 Micro Credit Intervention

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

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

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

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

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

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

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

1.3.7 Financial Inclusion

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

1.3.8 Farm Sector Development – Important Initiatives

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

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

II. FPO Promotion

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

III. IOT and ICT Interventions

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

IV. Climate Action

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

1.3.9 Off Farm Sector Initiatives

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

1.3.10 Agriculture Credit Target during 2022-23

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

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

1.4 Policy Initiatives – State Government

New “Krishak Bandhu” scheme: The annual financial assistance under this scheme has been doubled from ₹ 5,000 to ₹ 10,000 per acre with maximum of ₹ 10,000 for land more than 1 acre. Farmers with less than one acre of land including bargadars will get the grant on a pro-rata basis with a minimum assistance of ₹ 4,000 instead of ₹ 2,000. In the event of untimely death of a farmer with the age group of 18 to 60 years, the family member of the deceased will get one time grant of ₹ 2 lakh under ‘Krishak Bandhu’ (Death Benefit) scheme.

Bangla Shasya Bima (BSB) Scheme: It is a fully State Government funded crop insurance. The farmers do not have to pay any premium except for Potato and Sugarcane in which they have to pay maximum up to 4.85 % of sum insured. Since Kharif 2020 season the state is implementing technology based BSB Scheme wherein Remote Sensing, Satellite Imagery, Weather data and Ground Truthing (GT) are used to monitor crop health and claim assessment.

Amar Fasal, Amar Chatal: To prevent post-harvest loss and to enhance farm level value addition, One Time Assistance is provided through “Amar Fasal Amar Chatal” @ 50% of the cost limited to ₹ 21,714/-, for constructing a Farm Family level paddy processing yard (Chatal) for sun drying of par boiled paddy and/or ₹ 6336/- for constructing an improved low-cost paddy and grain storage structures.

Amar Fasal Amar Gola: Under this scheme, One Time Assistance is provided through “Amar Fasal Amar Gola” for construction of Community Storage Structure and Onion Storage Structure @ 50% of the cost limited to ₹ 39,133/- and ₹ 71838/- respectively to minimize post-harvest loss.

Swasthya Sathi: It is a paperless, cashless and smart card based basic health cover for secondary and tertiary care up to ₹ 5 lakh per annum per family. The scheme has been made universal covering entire population of the state with more than 1585 empanelled hospitals. The entire cost is borne by the state government and there is no contribution required from the beneficiary who can avail coverage up to ₹ 5 lakh. The Swasthya Sathi Smart Card is issued in the name of woman member of the family

Duare Sarkar: The Duare Sarkar programme has been launched by state government to take government services to the doorsteps of people through camps being organized at gram panchayat and municipal wards. Through the programme, health insurance under Swasthya Sathi, issuance of caste certificate to members of SC/ST/OBC communities, work under MGNREGA, and coverage under Krishak Bandhu and food security under Khadya Sathi etc. are being extended to people of the state.

Matir Shrishti:- Government West Bengal has launched the Project "MATIR SRISTI" in six districts namely Birbhum, Bankura, Purulia, Paschim Medinipur, Jhargram & Paschim Bardhaman during May, 2020 with a view to transform barren land into green vegetation through fishery, horticulture and animal husbandry activities and create all possible livelihood opportunities by dovetailing inputs from various line dept/Schemes/Programmes of Central and State Govt.

1.4.1 Cooperative Sector in West Bengal

1. Status of Cooperatives in the State

The Co-Operatives System in West Bengal came into being with the establishment of the “**Bengal Provincial Cooperative Federation Ltd**” in 1918 registered under Cooperative Societies Act – II of 1912, which became “The Bengal Provincial Cooperative Bank Ltd” in the year 1923. Post partition “The West Bengal Provincial Cooperative Bank Ltd” and finally became “The West Bengal State Cooperative Bank Ltd” in 1964 when the provinces were converted into States.

The cooperative banking structure in West Bengal is a mixed structure with the presence of Urban Cooperatives (UCBs) and Rural Cooperatives (RCBs) with both short-term co-operative credit structure (STCCS) and the long-term co-operative credit structure (LTCCS).

As per the report of RBI as on 31st March, 2021, there are total 43 UCBs with 100 branches in the state covering 12 districts with total deposits of ₹6552.63 crore and total advances of ₹3154.26 crore.

Under STCCS, three (3) tier structure is present with the West Bengal State Cooperative Bank (WBStCB) at apex level (Tier-1), District Central Co-operative Banks (DCCBs) at the intermediate level (Tier-2), and Primary Agricultural Credit Societies (PACS) at the village level (Tier-3).

The WBStCB directly operates in three (03) districts through its Regional Offices in Coochbehar, North and South 24 Parganas where there are no DCCBs.

There are 17 DCCBs in the state catering to the need of rural population with 5880 PACS as reported by WBStCB of which only 4867 PACS are functional PACS. Among the DCCBs, Vidyasagar DCCB and Tamluk Ghatal DCCB operate in multiple districts viz. Purba and Paschim Medinipur districts. There is a unique feature under STCCS where 3 DCCBs (Mugberia, Balageria and Tamluk Ghatal) are present in single district viz. Purba Medinipur. As per the Audit report as on 31st March, 2022, all DCCBs along with WBStCB have a total deposits of ₹32956.21 crore and advances of ₹20076.49 crore and the CD ratio is 60.92.

Under LTCCS, there is one State Cooperative Agriculture & Rural Development Bank (SCARDB) and 24 affiliated Primary Land Development Banks (PLDBs) with 108 branches across the state. As per the SLBC report 2022, WBSCARDB had deposits of ₹255.60 crore and advances of ₹1273.74 crore as on 31st March, 2022.

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

Sr. No	Type	Number of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	6500
2	Consumer Stores	2143
3	Housing Societies	6084
4	Weavers	5
5	Marketing	238
6	Labour Societies	2648
7	Industrial Societies	0
8	Agro Processing and Sugar	70
9	All others	2104
	Total	19792
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	5880 (4867 Functional)
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	47

Source: Cooperation Dept., Govt. of WB, NCUI Report 2018 & Website of MSCS, GoI

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

The Primary Agricultural Credit Societies (PACS) form the vital third tier in the three tier structure of the Short Term Cooperative Credit Structure (STCCS). NABARD has earlier taken the initiative to bring most of the StCBs and DCCBs on Core Banking Solution (CBS) platform, which has enabled them to give modern-day technology-based banking facilities to their clients. However, the PACS have so far been largely out of the ambit of the technology support.

PACS are owned by farmers, rural artisans, etc. and aim at promoting thrift and mutual help among the members; cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. The large out-reach of PACS to the Small and Marginal Farmers (SMFs) make them a systemically important class of agricultural credit purveying institutions. Further, there is a felt need to develop cooperatives as vibrant business enterprises by enabling them to provide multiple services to their members with support of technology in order to fulfil members' requirements.

Keeping in view the above and to make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan', Project for Computerisation of Primary Agricultural Credit Societies has been approved for a period of five years from 2022-23 to 2026-27. In order to be on-boarded to the national grid, Govt. of WB has accorded approval to be on-board for the PACS computerisation. Accordingly, State Level Implementation & Monitoring Committee (SLIMC) as well as District Level Implementation & Monitoring Committee (DLIMC) were constituted. Data related to PACS and business activities are being migrated for on-boarding to the national grid. Cooperation Dept. GoWB has advised Directorate of Cooperative Audit to complete Statutory Audit of all PACS up to the year 2021-2022 within 30th September, 2022 of all PACS in the State.

The proposed project envisages computerization of the activities undertaken by the PACS mainly focusing on credit/non-credit business related to Agriculture and Allied activities. The key components of the project are Hardware, comprehensive Enterprise Resource Planning (ERP) solution, Project Monitoring Unit (PMU), Training, Handholding support and Maintenance etc.

Under the PACS-Customer Service Points Project supported by NCDC, the objective was to develop Primary Agricultural Cooperative Societies (PACS) as Banking Service Points of their respective DCCBs/WBStCB. Another project for PACS on Farm Machinery Hub was supported by NCDC for establishment of Farm Machinery Hub through PACS. Total 2342 PACS of West Bengal have been assisted to become modern Banking Service Points whereas 379 PACS were brought under Farm Machinery Hub.

Under Cooperative Development Fund (CDF) of Nabard, total 43 PACS have been supported under "Infrastructure support to PACS" program with the total sanction of ₹43.92 Lakh and disbursement of ₹29.28 lakh in the State.

1.5 State Government Sponsored Programmes with Bank Credit

Student Credit Card Scheme: The scheme has been introduced since 30th June, 2021 for the students for enabling higher studies in the State and Outside State or even abroad. The students can avail the maximum of up to ₹ 10 lakh loan on nominal interest. The State Government provides guarantee for the loan and also provides 4% interest subvention.

Matsya Jeebi Credit Card (MJCC): Matsya Jeebi Credit Cards (MJCC) are being provided to the poor and marginal fishermen with short term, collateral-free loan facilities up to ₹ 2.0 lakh (with 5% interest subvention).

Artisans' Credit Card (ACC) and Weavers' Credit Card (WCC): To facilitate timely and adequate working capital to handicraft artisans and handloom weavers, Artisans' Credit Card (ACC) and Weavers' Credit Card (WCC) are being issued to artisans and weavers in a camp mode under Duare Sarkar campaign. Under ACC, need based term loan and/or working capital loan in the range of ₹ 25,000 – ₹ 2,00,000 will be available to eligible artisans. On the other, eligible weavers will get term loan and /or working capital loan up to maximum ₹ 5 lakh only. The Loan under ACC and WCC are repayable within 3-5 years.

Paryatan Sahayata Prakalpa: It provides financial support to the stakeholders in tourism and hospitality industry by providing Working Capital Loan from Banks by according loan interest subvention to the extent of 50% of the interest for first year subject to maximum 4% of total loan amount.

West Bengal Swarojgar Sahayak Prokolpo (WBSSP): West Bengal Swarojgar Sahayak Prokolpo (WBSSP) provides interest subvention to the loans received by the SHGs with the primary objective of keeping the interest burden of the SHG to a meagre 2 per cent only.

Credit Linked Subsidy for Establishment of Custom Hiring Centre of Farm Machinery:

This scheme has been originated to set-up Farm Machinery Bank/ Custom Hiring Centre (CHC). Subsidy is credited to bank-loan account of beneficiary directly. Scaling up facility is also provided for up-gradation of existing CHCs which are in successful operation for last four years.

Banglashree: To make the State self-sufficient in producing fabric required for production of readymade garment especially school uniform for school students and to boost power loom sector in the State, a Power loom Incentive Scheme has been notified which aims at providing uniform rate of 20% capital subsidy besides other facilities available under the scheme.

CHAPTER – 2

CREDIT POTENTIAL FOR AGRICULTURE

2.1 FARM CREDIT

2.1.1 Crop Production, Maintenance and Marketing (Crop Loan):

2.1.1.1 Introduction:

Nadia district is an agriculture rich district and falls under new Gangetic alluvial agro climatic zone. The normal average annual rainfall is around 1300 mm, 80% of which is received during June to September. The climate of the district is conducive for agriculture and animal rearing. With a net sown area of 2.72 lakh ha. (70% of the total geographical area), the major crops of the district are paddy, oilseeds, jute, pulses, wheat, vegetables and potato.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

The district has 8 State Agriculture Farms with cultivable area of 155.62 Ha, which along with private agri-input dealers cater to the input needs of the farmers. The farmers received paddy threshers, sprayers, transplanters etc. from the one-time assistance (OTA) for farm implements scheme. The district has sufficient fertilizer supply in respect of urea, Di-ammonium Phosphate (DAP), Muriate of Potassium (MOP), NPK and SSP. The Department of Agriculture through various Central Government and State Government schemes like ATMA, BGREI, NFSM, RKVY, NMOOP is providing extension support to the farmers. Status of area, production and productivity of major crops in the district during last three years is as under:

Crop	2019-20		2020-21		2021-22		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Aman Paddy	94640	424320	94631	461157	95013	446167	4823.47
Borro Paddy	70083	404992	66840	386251	65155	398089	5885.51
Wheat	5956	18152	8310	31673	7620	28079	3559.54
Pulses	53606	69313	48088	66611	43672	60354	1350.23
Oil Seeds	115469	163429	117832	170811	117851	178208	1459.33
Jute	88150	1302857 bales	95920	1367819 bales	95920	1559795 bales	15109.36
Vegetable	116427	1164270	115392	1153920	115392	1153920	10000

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

Source – District Agriculture Department

2.1.1.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit No/ Area	PLP (2022-23)		Bank Loan	PLP (2023-24)		Bank Loan
			Physical Units	TFO		Physical Units	TFO	
1	(i) Boro	Ha	51000	52020.00	52020.00	51000	52530.00	52530.00
2	(ii) Aman	Ha	45000	35100.00	35100.00	45000	35550.00	35550.00
3	(iii) Aus	Ha	25200	19908.00	19908.00	25200	19908.00	19908.00
4	Wheat	Ha	14400	8208.00	8208.00	14400.00	8640.00	8640.00

5	Oilseed	Ha	132000	89760.00	89760.00	132000	88440.00	88440.00
6	Pulses	Ha	64500	30960.00	30960.00	64500	31605.00	31605.00
7	Jute	Ha	49500	54945.00	54945.00	49500	55440.00	55440.00
8	Vegetables	Ha	35000	52500.00	52500.00	35000	60550.00	60550.00
9	Potato	Ha	3400	5542.00	5542.00	3400	5576.00	5576.00
	Total Crop Husbandry		413808	348943.00	348943.00	414240	358239.00	358239.00
10	Post-harvest /household /consumption requirements	@10%		34894.30	34894.30		35823.00	35823.00
11	Repair & Maintenance expenses of farm assets	@20%		69788.60	69788.60		71647.80	71647.80
	Total Crop loan		413808	453625.00	453625.00	414240	465710.00	465710.00

Scale of finance is as per Annexure-V

2.1.1.4 Critical intervention required for creating a definitive impact:

- Coordination between bankers and agriculture department with real time KCC portal will reduce the time lag between sponsoring, sanction and disbursement of KCC loans.
- As a major portion of crop loans are disbursed through PACS, activation of Rupay KCC cards along with efficient use of micro ATMs will help the farmers with easy and timely access of crop loans.
- Conservation of natural resources like soil, water, vegetation and bio-diversity for sustainable agriculture production
- The issue of soil nutrient measurement needs to be addressed and soil testing laboratory in each block may be set up.

2.1.1.5 Suggested Action Points:

- Regular campaign for KCC awareness and special drive for activation of dormant KCCs by banks. Robust monitoring through BLBC fora.
- Integrated KCC portal for real time submission, sanction, disbursement and monitoring from the bank higher ups and district nodal officers, formation and linkage of JLGs with simplified norms like sowing certificates issued by Panchayats/Assistant Director of Agriculture.
- Setting up of soil testing laboratory and custom hiring centres in each block, increase in storage capacity, popularisation of high value crops, SRI, zero tillage, drum seeder technology, increase in area in pulses and oilseeds, timely implementation of PMFBY/BSBY, revival of dormant KCC etc.
- Drone based surveillance for optimum input utilisation.

2.1.1.6 Other related matters:

Fourteen Farmers Producer Companies promoted through three Producer Organisation Promoting Institutions (POPIs) have been working in the district under NABARD's support programme. The FPCs are involved in activities like seed village programme, cultivation of pulse and traditional folk rice, organic farming, fishery, mustard oil production and packaging etc. Two of the FPOs have got

organic certification from IMO control private limited in collaboration with Bidhan Chandra Krishi Viswavidyalaya (BCKV). Four FPCs are enlisted in SUFAL Bangla and supply agri products to them. One FPC is having tie up with West Bengal State Seed Corporation for supply of certified pulse and paddy seeds throughout the State. One organically certified FPC tied up with On-farm has also exported agri products to foreign countries. In the current financial year NABARD was entrusted to form 5 more FPCs in the district under CSS-10000 FPO scheme.

CHAPTER 2.1.2 WATER RESOURCES

2.1.2.1 Introduction:

Increase in agricultural production and productivity depends, to a large extent, on the availability of water. Since India has a tropical and sub-tropical climate, it has the potential to grow crops all the year-round. Since 80% of the annual rainfall is received in less than four months, multiple cropping is possible through creation of water storage structures and use of proper irrigation facilities. This will considerably enhance agriculture production and productivity. The district has very good potential for surface water based minor irrigation schemes. However, most of the blocks are arsenic prone and ground water level is also depleting. The Net Irrigated Area of the district is about 91 percent of the Net Cropped Area.

2.1.2.2 Infrastructure and linkage support available, planned and gaps: The average rainfall in the district is 1267 mm (10 years' average). There are 82 Heavy Duty Tube Wells, 11 Medium Duty Tube Wells, 611 Deep Tube Wells, 382 River Lift Irrigations, 1761 Shallow Tube Wells, 9230 Ponds and Khals in the district. There is a requirement of solar power based irrigation structures in the district.

2.1.2.3 Assessment of potential for the financial year 2023-24: (₹ lakh)

Sr No	Activity	Unit No/Area	PLP (2022-23)			PLP (2023-24)		
			Units (number)	TFO	Bank Loan	Units (number)	TFO	Bank Loan
1	Pump sets (Diesel : 5 HP)	No.	2130	781.00	632.61	2130	713.55	642.20
2	Pump sets (Electric: 5 HP))	No	3030	721.77	584.64	3030	669.90	602.91
3	STW with PVC Pipe with diesel pump set (5 HP)	No	1850	1274.44	1048.95	1850	1165.50	1048.95
4	LDTWs with Pump set (5 HP)	No	720	1040.00	848.88	720	943.20	848.88
5	Dug well	No	685	418.611	369.90	685	411.00	369.90
6	Petrol/Kerosene Pump set(1.95 HP)	No	3675	898.33	760.73	3675	845.25	760.73
7	Drip Irrigation (1.5 m X 1.5 m spacing)	No	1700	2077.77	1698.30	1700	1887.00	1698.30
8	Sprinkler Irrigation (1 ha)	No	920	521.33	438.84	920	496.80	447.12
	TOTAL	No	13710	7732.22	6382.00	13710	7132.20	6418.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.1.2.4 Critical intervention required for creating a definitive impact:

As 12 out of 18 blocks come under semi-critical category in the district, special emphasis on surface water irrigation schemes through rainwater harvesting, energization of pump sets installed through RIDF and other funds has been pending in a few blocks and needs special intervention. Water saving irrigation techniques like drip, sprinkler and solar irrigation needs to be promoted through government schemes for which continuous campaign and hand holding support is required.

2.1.2.5 Suggested Action Points:

Area Development Schemes may be prepared by the department which can be supported with bank loan. Bankers may find ways to finance oral lessees and share croppers for irrigation facilities. Concept of Community Irrigation Schemes through Water Users Association and group loans should be encouraged and adopted. Introduction of water efficient techniques of rice cultivation like Systemic Rice Intensification (SRI), SUDHA etc. and other important staple crops that are heat resistant and can endure water stress are required to be considered. Strengthening embankment for protection against flood is to be considered as a thrust area.

2.1.2.6 Other related matters:

A number of flood protection structures along with Low Duty Tube Wells (LDTWs) including hybrid solar irrigation structures supported under RIDF are operational in the district. A number of irrigation structures are supported through Pradhan Mantri Krishi Sinchai Yojana in the district.

CHAPTER 2.1.3

FARM MECHANISATION

2.1.3.1 Introduction:

Lack of access to farm power is one of the primary reasons for slow offtake of farm mechanization and hence low increase in farm productivity, particularly among small and marginal farmers. There is a direct correlation between having access to farm implements and impact on efficiency, timeliness of the farm operations. It is unviable for a small or marginal farmer to purchase farm equipment and without its usage the farmer can never sustain positive returns from agricultural output.

2.1.3.2 Infrastructure and linkage support available planned and gaps:

There are about 2200 tractors, 3662 power tillers and 2228 threshers operating in the district. Dealers of most tractor manufacturers are available in the district. Equipment suitable for small and marginal land holdings require greater emphasis.

Assessment of potential for the financial year 2023-24:**(₹ lakh)**

Sr No	Activity	Unit No/Area	PLP projections (2022-23)			PLP projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Tractor 45 HP	No.	640	4640.00	4176.00	640	4640.00	4176.00
2	Power tillers (12 HP)	No.	720	1872.00	1684.80	720	2016.00	1814.40
3	Second Hand Tractor	No.	720	2772.00	2494.80	720	2772.00	2494.80

4	Threshers & Agri. Implement	No.	10800	8100.00	7290.00	10800	8640.00	7776.00
5	Combined Harvester-self propelled	No.	36	720.00	648.00	36	720.00	712.80
	Total		12916	18103.30	16293.00	12916	18860.00	16974.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.1.3.4 Critical intervention required for creating a definitive impact:

To promote the use of farm machinery in the intermediate processes there is a need to develop customized farm machines and equipment with special focus on small and marginal land holdings in a district like Nadia. Credit for tractors, power tillers and other small farm implements have to be provided by banks for effective mechanization with or without subsidy.

2.1.3.5 Suggested Action Points:

- After sales service, operational training and performance warranty for atleast three years should be inbuilt into the marketing and sale process to avoid hardship to users
- Custom hiring may help in managing cost by small and marginal farmers which may be managed by PACS and Farmers' Clubs.
- Setting up Agri Clinic and Agri Business Centres (ACABC) and Farmers Producer Organization will help farmers in adoption of mechanized farming equipment.

2.1.3.6 Other related matters:

Three Farmers Producers Organisations (FPOs) promoted by NABARD and several PACS in Nadia district availed loan under Custom Hiring Scheme (CHC) of Department of Agriculture from various banks. State Government (through Department of Agriculture) under Credit Linked Subsidy Scheme for Rural Entrepreneurs assists setting up of Custom Hiring Centres (CHCs) for machinery and provides subsidy @ 40% of the total project cost. Other schemes available are Financial Support Scheme for Farm mechanization (FSSM) and One Time Assistance to Small and Marginal Farmers for Purchase of Small Farm Implements (OTA-SFI). Around 20 Custom Hiring Centres were established under FSSM scheme in convergence with Agriculture Infrastructure Fund.

CHAPTER 2.1.4

PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

2.1.4.1 Introduction:

The horticulture sector of the district comprised of various fruits, flowers, vegetables, spices, medicinal and aromatic plants which takes care of vital issues like providing nutritional security, earning more profit from per unit of land, enhancing employment in rural sector, supplying raw materials to different food processing industries thus leading to holistic socio – economic development of the district. With 129241 MT of fruits, 42438 MT of spices, 102199 MT of cut flowers and 372912 MT of vegetables, the district occupies an important position in the State.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

As a major horticulture producer with 76174 ha under seasonal vegetables like okra, brinjal etc. fruits like banana, flowers like tuberose, spices like chili, coriander, Nadia district has a good potential for bank credit in the sector. Strength of horticulture in the district is characterized by production of

fruits, vegetables, flowers, spices with high yield and quality leading to conversion of agriculture land to horticulture land. Proximity of the district from Kolkata helps in competitive marketing. KVK and Agriculture University (BCKV) provide effective handholding to the horticulture farmers. Regulated markets at Nakashipara and Karimpur exclusively cater to horticulture products thus facilitating marketing of horticulture produce leading to better price realization. The sericulture activity is a commercially attractive farm based economic enterprise because of its relatively low requirement of fixed capital and higher returns at regular intervals. There are four varieties of natural silk- Mulberry, Tasar, Eri and Muga in the district.

Production data of Horticulture Crops: (2023-24)

Sl. No.	Crop	Area (Ha)	Production (MT)
1	Fruits-Banana	11984	429240
2	Lime/lemon	585	4162
3	Guava	1417	26557
4	Mango	5675	56077
5	Papaya	995	13745
6	Flowers (cut+loose)	4249	133022
7	Plantation crop-Coconut (in lakh)	1041	12.83
8	Spices	10547	42438

(Source: Department of Horticulture, Nadia)

2.1.4.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Guava	0.4 ha	900	405.00	364.50	900	621.00	558.90
2	Mango (Amrapali)	0.4 ha	1200	1380.00	1242.00	1200	1380.00	1242.00
3	Mango (conventional)-Langda	0.4 ha	2100	1784.44	1606.00	2100	1785.00	1606.50
4	Papaya	0.4 ha	635	412.75	371.48	635	508.00	457.20
5	Lime/Lemon	0.4 ha	900	522.00	469.80	900	540.00	486.00
6	Coconut (tall variety)	0.4 ha	2650	1375.35	1237.82	2650	1457.50	1311.75
7	Banana –tissue culture	0.4 ha	3600	1980.00	1782.00	3600	3096.00	2786.40
8	Betelvine	0.4 ha	4200	6660.00	5670.00	3200	12800.00	11520.00
9	Tube rose	0.4 ha	180	246.60	221.94	530	795.00	715.50
10	Sericulture		415	560.25	504.23	415	622.50	560.25
11	Bee keeping		435	217.50	195.75	435	304.50	274.05
12	Seedling Nursery			7740.00	6966.00	310	1038.50	934.65
	Total		16105	22924.44	20632.00	16875	24948.00	22453.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.1.4.4 Critical intervention required for creating a definitive impact:

Modern nurseries, pack houses, pre cooling chambers, refer vans, cold storages, popularization of cultivation in protected environment through poly-houses, shade net based betel vine cultivation, need to be supported to get maximum value from the sector as per its potential. Farmers, FPOs, PACS, Farmers Interest Groups (FIGs) may be supported through financial assistance under Mission for Integrated Development of Horticulture (MIDH)

2.1.4.5 Suggested Action Points:

Banks may utilize service of active Farmers Producer's Organizations in identifying prospective beneficiaries. Farmers need training on horticultural production and post-harvest management. Sensitization and awareness of branch managers regarding Government programs, thrust areas etc., co-ordination between line department officials, bankers and other agencies hold the key for growth of this sector. Banks need to consider financing for setting up of commercial nurseries, mushroom cultivation and fruit preservation units. Banks may finance Farmer Producer organization (FPOs) for aggregation and collectivisation of horticulture produce. Nursery, as a source of livelihood, needs to be encouraged through implementation of schemes in different potential areas through Mission for Integrated Development of Horticulture, National Horticulture Board, MGNREGA, etc.

2.1.4.6 Other related matters:

NABARD has prepared 7 model schemes on rose cultivation, betel vine cultivation, tea plantation for small tea growers, integrated vegetable cultivation with dairy & vermi-composting, organic large cardamom and commercial nursery for ornamental horticulture and low cost onion storage structures to be used as reference documents by the banks. Banks may use them as referral documents for appraisal of this type of scheme.

NABARD's successful intervention:

Under Livelihood Enterprise Development Program (LEDP), 150 women beneficiaries were trained for backyard nursery in collaboration with Horticulture department and many of them established their own nursery with the SHG loan financed by Punjab National Bank in Krishnanagar-I block. NABARD provided low cost refinance to Nadia DCCB through Long Term Rural Credit Fund (LTRCF) for enabling them to finance around 40 poly-houses in various blocks like Nakashipara, Chakdah, Ranaghat-II through convergence with schemes under Mission for Integrated Development of Horticulture (MIDH) and technical handholding by Nadia KVK & BCKV.

CHAPTER 2.1.5**FORESTRY AND WASTE LAND DEVELOPMENT****2.1.5.1 Introduction:**

Forestry is the second-largest land use in India after agriculture. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo, cane, fodder, medicine, drugs and many more items. Out of a total geographical area of 3927 sq.km. of the district, area under forestry and cultivable wasteland are 1220 ha and 310 ha respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

In the State of West Bengal, the forest cover is 16901 sq. km (19 % of geographical area out of which in Nadia district, the forest cover is 480 sq. km (12 % of GA). Thus, there is good scope for increasing the conventional forest areas (legally defined as forest by government) especially for plantations by State Government to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a substantial potential for increasing the tree cover outside the conventional forest area i.e. on private lands. Coconut nursery, bamboo nursery, maintenance of old plants, etc. are being undertaken in the district in a planned way by concerned Government Departments. The district is having one Wildlife Sanctuary (WS) in Nakashipara Block.

(sq.km)

District	Geographical Area (GA)	Very Dense Forest	Mod. Dense Forest	Open Forest	Total	% of GA	Scrub
Nadia	3,927	1.00	160.16	318.84	480.00	12.22	0.00

2.1.5.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Activity	Units	PLP projections 2022-23			PLP projections 2023-24		
		Physical units	TFO	Bank Loan	Physical units	TFO	Bank Loan
Bamboo (4mx4m) including drip irrigation)	0.4 ha	440	264.00	237.60	440	264.00	237.60
Sagwaan (turmeric as intercrop) – agroforestry model	0.4 ha	425	153.00	137.70	425	170.00	153.00
Total		865	417.00	375.00	865	434.00	390.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.1.5.4 Critical intervention required for creating a definitive impact:

State Government has undertaken a few activities like maintaining nursery including coconut, bamboo etc., creation of medicinal garden, improvement/maintenance of older plantation etc. However, keeping in view the area under forestry and wasteland, projects like forest protection, agroforestry, farm forestry, eco-tourism, establishment of high-tech nurseries for production of quality planting stock and eco-tourism may be developed in the district with active convergence of available schemes.

2.1.5.5 Suggested Action Points:

Plantation activities on wasteland needs to be promoted. Commercially important tree species like bamboo, teak and gamhar plantations may be promoted on a large scale under agroforestry. Agroforestry models aptly matching with the needs of farmers are to be developed and extensively

demonstrated on the farmers' field. Moreover, agricultural inputs along with good planting material of forest and fruit trees can be made easily available to the farmers at an affordable cost through forest department nurseries. Several cooperative societies are involved in the marketing activities of bamboo handicrafts in the state. 'Bangasree' (The West Bengal State Handicrafts Co-operative Society Ltd.) is an apex society under the Directorate of MSME, involved in promotional activities for the handicraft artisans of West Bengal through procurement of handicraft items directly from the artisans or from their societies. The items are marketed by The West Bengal State Handicrafts Co-operative Society Ltd. (Bangasree) – through their showrooms in and outside the State as well as by participation in various fairs. Paschim Banga Mahila Samabay Mahasangha Ltd. (PBMSML) is an apex society of woman handicraft artisans under the Directorate of MSME. Its aim is to explore market of the items produced by Women Cooperative Societies.

2.1.5.6 Other related matters:

The Sub-Mission on Agroforestry with funding pattern 60:40 (GoI : State Govts) basis for all States is being implemented in the district. Farmers will be supported with financial assistance to the extent of 50% of the actual cost of the interventions (limited to 50% of the estimated cost)

CHAPTER 2.1.6

ANIMAL HUSBANDRY -DAIRY

2.1.6.1 Introduction:

With 816780 cattle and 17157 buffalo (Livestock Census 2019) in the district, dairy activity has the potential to transform the rural economy if done in a scientific manner with adequate market avenues. It can create employment opportunity in rural areas of the district. Agro-climatic condition in the district is suitable to support cross breed animals. Also, the vast majority of the rural population in the district being small and marginal farmers or landless labourers practicing subsistence agriculture, animal husbandry done in a scientific way could substantially add to the economic well-being of the area/ segment. In the district, rural milk trade practices are not established and milk marketing network is not developed; and milk is produced mostly for household consumption and local marketing. Livestock rearing is mainly taken as household activity, being managed by family members particularly women. Development programmes need to keep this in view while addressing the emerging issues relating to this sector.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

The total milk production in the district was 468560 MT in 2021-22 with a target of 503521 MT for 2022-23. The district has 117 Dairy Cooperative Societies (DCS) affiliated to Kishan Coop Milk Union under WB Cooperative Milk Producers' Federation Ltd. (WBCMPF) with a brand name of Kishan Dairy with 5810 members. The society has nine milk chilling units and one dairy processing plant at Krishnanagar. Training facilities are extended through West Bengal University of Animal and Fishery Sciences at Haringhata, Kishan Dairy at Krishnanagar, as also National Dairy Research Institute (NDRI), Kalyani.

2.1.6.3 Assessment of potential for the financial year 2023-24:**(₹ lakh)**

Sl No	Activity	Unit No/Area	Projections for 2022-23			Projections for 2023-24		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Cross-Bred Cows (8 ltrs)	2	3600	4823.00	4341.00	3600	5580.00	5022.00
2	Buffaloes (7 ltrs)	2	340	475.50	428.00	340	567.80	511.02
3	Indigenous Cows (7 ltrs)	2	3240	4050.00	3645.00	3240	4665.60	4199.04
4	Heifers	1	180	72.00	64.80	180	81.00	72.90
5	Mini dairy (CB Cows)	10	540	3519.00	3213.00	540	3825.00	3442.50
6	Dairy Parlours	1	180	525.60	477.90	180	540.00	486.00
7	Dairy KCC		870	582.90	582.90	870	709.05	709.05
	Total		8950	14048.00	12753.00	8950	15968.00	14442.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV except Dairy KCC where 100% of TFO is taken as KCC limit.

Banks can also finance short term loan to eligible beneficiaries as per Scale of Finance fixed for 2 milch cows (₹81520.00) through KCC-Animal Husbandry scheme as per stipulated terms and conditions. Dairy marketing outlets (parlours) as a new activity was included from 2020-21 to commensurate with Central and State Government's initiative in the last few years to make dairy a more profitable venture in the district. In view of increasing demand, the sector may absorb higher size of institutional credit with risk mitigation initiatives including training infrastructure and awareness.

2.1.6.4 Critical intervention required for creating a definitive impact:

There is scope for development of milk cooperatives and strengthening of milk route through tie-up arrangements with milk processing plants. Rearing milch animals has traditionally been specific to certain communities and groups. They generally are better informed and are aware of improved farming practices like feeding of fodder, cattle feed, bran and cereals. They purchase crossbred cows and improved breeds of buffaloes and maintain them. The inter-calving period is as high as 24 months and age at maturity more than 3-4 years. The activity needs to be propagated among farmers, rural youth with proper training to develop the sector.

2.1.6.5 Suggested Action Points:

Financing of activities such as green fodder cultivation under irrigated and unirrigated fields, vermi-composting units and silage making by individual farmers along with dairy units. Financing by banks for plantation of fodder trees along the boundaries/bunds and uplands with dryland horticulture techniques, financing of three wheelers/vehicles by banks for transportation of milk, and financing for bulk milk cooling units (BMCUs), deep freezers and milk vans may be considered.

2.1.6.6 Other related matters:

With the improved functioning of static and mobile AI Centers, availability of cross bred Heifers and cows has increased and has opened avenues to finance animals through effective handholding of bankers and dairy entrepreneurs through various workshops, unit cost with detailed breakup, model schemes, area development plans etc. Entrepreneurs may avail the benefit of Animal Husbandry Infrastructure Development Fund (AHIDF) through udyamimitra portal for dairy processing activities.

CHAPTER 2.1.7

ANIMAL HUSBANDRY- POULTRY

There are eight commercial layer poultry farms in the district having a cumulative capacity of 530000 birds producing about 4.70 lakh eggs per day. There is further scope for poultry farming in the district due to good road connectivity and proximity to Kolkata. There are layer and broiler farms also which produced 4642.40 lakh eggs and 40687 MT meat in 2021-22 in the district and the target for 2022-23 is 5140.47 lakh eggs and 43992 MT meat.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:**Livestock Production Data in Nadia:**

Year	Milk Production (MT)	Egg Production (lakh Nos.)	Meat Production (MT)	Wool Production (Kg)
2019-20	427399	4085.16	32744.48	6572
2020-21	441931	4350.69	34709.15	6585
2021-22	468560	4642.40	40687.00	6700

(Source: District Animal Husbandry Department)

The State Government has given special emphasis on poultry and duckery development where ten birds for individual and 100-250 birds to SHG groups were provided. Under National Livestock Mission, components like backyard poultry development and fodder development (azolla cultivation) programmes have been supported. Action has been initiated for setting up organized large size layer/ broiler farms. State Government in collaboration with West Bengal Poultry Federation has been promoting layer farming in the potential districts, including Nadia and incentivizing the farmers through West Bengal Incentive Scheme for Layer farming.

2.1.7.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit No/ Area	Projections for 2022-23			Projections for 2023-24		
			Phy. Units	TFO	Bank Loan	Phy. Units	TFO	Bank Loan
1	Layer Farm (5000 birds)	5000	395	9756.50	8780.85	395	10181.50	9136.35
2	Broiler Farm (5000 birds)	5000	690	11730.00	10557.00	690	13938.00	12544.20
3	Duck Farm (100+15)	100F+15M	180	135.00	121.50	180	144.00	129.60
4	Feed Mixing unit	No	63	1008.00	907.20	63	1008.00	907.20
5	Broiler KCC	1000	180	315.00	315.00	180	396.00	396.00
	Total		1508	22936.98	20682.00	1508	25667.00	23114.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV except Broiler KCC where 100% of TFO is taken as KCC limit

Banks may also finance short term loan to eligible beneficiaries as per Scale of Finance fixed by State Level Technical Committee (SLTC) for 1000 poultry birds (₹220000.00) through KCC-Animal Husbandry scheme as per stipulated terms and conditions.

2.1.7.4 Critical intervention required for creating a definitive impact:

There is inadequate supply of inputs, particularly day old chicks and concentrate feed. Veterinary aid facilities have to be strengthened and the problem of marketing of eggs has to be addressed. Training facilities have to be extended to all the poultry farmers. Training facilities are available at the State Poultry Farm at Krishnanagar, Ranaghat and also at Poultry Complex at Haringhata Farm and West Bengal University of Animal and Fishery Sciences (WBUAFS). Day-old chicks (DOCs) are supplied by private hatcheries situated in adjoining districts.

2.1.7.5 Suggested Action Points:

Establishment of hatcheries at block level to increase availability of chicks and ducklings at village level along with development of processing infrastructure. Due importance should be given to vaccination and disease surveillance to prevent outbreak of diseases. The entire poultry farming is gradually coming under contract farming mode barring layer farm of at least 20000 bird's capacity, where the banks can go for individual financing. For broiler farming, banks may explore financing under a tripartite agreement between the borrower, integrators and banks. Dual purpose breed like 'Vanaraja' and indigenous breeds like Kadaknath etc. should be promoted as a low maintenance bird to address the issue of protein deficiency in the rural diet. Cultivation of fodder like maize, soya-bean may be promoted in a massive scale along with feed mixing and storage infrastructures.

2.1.7.6 Other related matters:

Entrepreneurs may avail the benefit of Animal Husbandry Infrastructure Development Fund (AHIDF) through udyamimitra portal for poultry processing activities. One Environment Controlled Poultry Farm along with Biomethanation plant and one automatic poultry feed plant was established in Kalyani block through financial support through RIDF by NABARD.

CHAPTER 2.1.8**ANIMAL HUSBANDRY- SHEEP, GOAT, PIGGERY ETC.****2.1.8.1 Introduction:**

Goats are among the main meat-producing animals in the district, whose meat (chevon) is one of the choicest meats and has steady demand. The reasons include taste preference, prestige, religion, tradition and availability with the nutritional aspects being included more recently. Pigs are also popular in some pockets of the district due to high prolificacy and growth rate. The total meat production in the district was 40687 MT during 2021-22. There are 924339 goats, 24669 sheep and 4923 pigs in the district as per Livestock Census 2019.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

There are nine state animal health centers, one multi-disciplinary veterinary hospital, 18 block animal health centres, 17 additional block animal health centres, five diagnostic laboratories including one regional lab functional in the district. The availability of quality goats maintaining the breed specification is hampered due to absence of goat breeding farm in the district. Upgradation of Haringhata piggery farm cum meat processing unit.

2.1.8.3 Assessment of potential for the financial year 2023-24:**(₹ lakh)**

Sr No	Activity	Unit No/Area	Projections 2022-23			Projections 2023-24		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Goat Rearing (Black Bengal)	10F+1M	9000	6480.00	5832.00	9000	7470.00	6723.00
2	Piggery (Breeding cum Fattening)	3F+1M	540	523.80	476.28	540	734.40	660.96
3	Sheep rearing	20F+1M	90	64.80	58.32	90	74.70	67.23
4	Rabbit farm	10F+2M	180	167.40	150.66	180	178.20	160.38
5	Goatery KCC	10	180	36.00	36.00	180	43.20	43.20
6	Piggery KCC	4	180	75.60	75.60	180	117.00	117.00
7	Goat Breeding Farm		21	262.50	196.88	21	271.53	203.65
8	Pig Breeding Farm		10	22.40	20.16	10	124.50	112.05
	Total		10170	7631.90	6845.00	10170	9013.53	8087.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV, except goatery and piggery KCC where 100% of TFO is taken as KCC limit. Two new activities are included i.e. goat and pig breeding farm where 75% and 90% of financial outlay are considered for bank loan projections.

2.1.8.4 Critical intervention required for creating a definitive impact:

Establishment of goat breeding farms in each block, round the year vaccination camps for prevention of Peste des petits ruminants (PPR) and goat pox diseases, development of local master trainers, capacity building and subsequent convergence between various schemes with bank finance are few of the interventions required. The Credit Gap in the sector is substantial, and needs special emphasis from financial institutions

2.1.8.5 Suggested Action Points:

Establishment of units for meat processing, animal feed making at block level, vaccine production units at village level, diagnostic facilities, formation of farmers' groups, societies etc. for animal husbandry activities. Banks may finance projects on goatery, piggery, sheep, and rabbit under various government schemes and small scale projects to SHGs and JLGs.

2.1.8.6 Other related matters:

Bankers and potential entrepreneurs may take guidance from the model scheme on goat, sheep, pig farming available in NABARD website (www.nabard.org/model bankable schemes) and also the latest unit costs fixed for those activities. Entrepreneurs may avail the benefit of Animal Husbandry Infrastructure Development Fund (AHIDF) through udyamimitra portal for meat processing activities.

CHAPTER 2.1.9

FISHERIES

2.1.9.1 Introduction:

West Bengal is bestowed with rich and varied water resources (inland, marine and brackish water sectors) comprising freshwater water bodies (ponds/tanks, beels, baors (government water bodies of more than five acres), reservoirs, sewage fed areas, rivers and canals of 6.06 lakh ha for development of fisheries and aquaculture. Nadia is also one of the major districts in terms of fish production. Wetlands (beel and baor)/ox-bow lakes form an important source of fish production in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

The fish production in 2021-22 was 85258 MT. There are 96 Primary Fishermen Cooperative Societies and 201853 fishermen in the district in 2021-22. One government and 17 private hatcheries are functional in the district. The annual seed requirement is around 716 million and the production is 680 million, thus a gap of 36 million seed exists at present. The total water area is 17895 ha with a cultivable water area of 14579.56 ha. The river length is around 651 km with canal area of 2771.75 ha. There are 113 beels and baors with a total area of 10679 acres. The fish farmers are getting regular supply of fingerling from Barrackpore, Naihati and Chakdah. However, absence of clear title deed of water bodies and lack of suitable insurance products are the discouraging factors for the banks to finance this sector.

2.1.9.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit No/Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Fish farming in existing pond through renovation	acre	2700	5454.00	4908.60	2700	8397.00	7557.30
2	Fish farming in new pond	acre	2700	10530.00	9477.00	2700	20115.00	18103.50
3	Fish seed rearing in seasonal pond	acre	495	1063.00	957.83	495	965.25	868.73
4	Pangasius farming in existing pond	acre	3750	16575.00	14917.50	3750	22950.00	20655.00
5	Integrated Fish farming	acre	520	1612.00	1450.80	520	1669.20	1502.28
6	Ornamental Fish	acre	54	183.60	165.24	54	183.60	165.24
7	KCC-Fishery-Production of IMC	0.13 ha		347.40	347.40		426.60	426.60
	Total		10219	35765.00	32224.00	10219	54706.65	49278.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV. Banks can also finance short term loan to eligible beneficiaries as per Scale of Finance fixed for fishery sectors through newly launched KCC on fishery sector.

Projection for ornamental fish culture is reduced due to limited scope

2.1.9.4 Critical intervention required for creating a definitive impact:

West Bengal accounts for 17% of the all India fish production and the district is a major contributor to the State's share. The district fishery department, fishery training center, Kalyani and Central Institute of Freshwater Aquaculture (CIFA) Kalyani (an ICAR Institute) are working closely with local farmers. However, the beels and baors need to be regularly dredged and cleaned for maintaining optimum physical parameters of the water bodies for production of major carps. There is potential for upscaling fish seed production by setting up new hatcheries in private sector in blocks having no hatchery and strengthening the capacity of the existing hatcheries in government and private sector.

2.1.9.5 Suggested Action Points:

As a major portion of fishery finance is from informal sources, the banks have to take advantage of existing Govt. schemes. Fish vending units needs to be supported. Fish farmers' societies need to get financial support from Nadia DCCB and other banks. There is potential for increasing productivity and also income of the fish farmers through culture of fast growing and popular varieties of fish like Jayanti Rohu, Scampi, Pangasius, all male Genetically Improved Farmed Tilapia (GIFT), Bhetki, etc. in inland water bodies including reservoirs. There is also scope for taking up air breathing fish culture in the derelict and seasonal water bodies. Fish farming integrated with horticulture and animal husbandry activities (i.e. dairy/poultry/duckery) has potential for development considering the scope for maximum returns per unit of land, risk mitigation and thus enabling more income to fish farmers especially to small and marginal farmers. The fish farmers/fishermen engaged in fish culture/capture in reservoirs or rivers may be encouraged to form Producer Organisations for procurement of inputs and sale of fish and thus capable of garnering higher returns. Up gradation of fish markets and creation of hygienic markets. Development of ICT based marketing infrastructure (e- NAM).

2.1.9.6 Other related matters:

The unit costs for various fisheries activities are updated by NABARD. Model schemes for fisheries activities are uploaded in the website of NABARD. The State Government is implementing Jal Dharo Jal Bharo Programme under which new waterbodies are created (35000 ponds already excavated), which can be utilized for fish production. Two Farmer Producer Organisations (FPOs) promoted by NABARD are involved in fishery activities.

CHAPTER 2.1.10**2.1.10. FARM CREDIT- OTHERS – BULLOCK CARTS, TWO WHEELERS ETC.**

The average landholding of the district is less than 1 acre and almost 99% of the farmers belong to small and marginal category. Due to shortage of farm labour, farmers have shifted towards farm mechanization. Tilling operations are being done with hired power tiller and tractor. Maintenance of farm animals has also become cumbersome for the farming community. Therefore, demand for bullocks and bullock carts is negligible in the district, and as such, structured projections have not been made for the said activities. However, bankers may not lose any opportunity to finance these activities, if approached.

CHAPTER 2.1.11

INTEGRATED FARMING SYSTEM

2.1.11.1 Introduction:

Integrated Farming System (IFS) is an interdependent, interrelated often interlocking production systems based on few crops, animals and related subsidiary enterprises in such a way that maximize the utilization of nutrients of each system and minimize the negative effect of these enterprises on environment. It also refers to agricultural system that integrates livestock and crop production or integrate fish and livestock and may sometimes be known as integrated bio-systems. In this system, an inter-related set of activities are used so that the “waste” from one component becomes an input for another part of the system. This reduces costs and improves production and/or income. Since it utilizes waste as a resource, farmers not only eliminate waste but it also ensures an overall increase in productivity for the whole farming system. The advantages of IFS are indicated below:

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

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

2.1.11.2 Integrated Farming Models:

1. Low Cost Model (1 ha):

Existing farming system module (rice, jute) +cattle goat+ Backyard poultry		Mean area/ Livestock (nos.)	Cost	Net Income	Changes made in the existing system	Additional Income accrued (Amt in ₹)
Cropping system	Rice-Rice (MTU-1010 with 148-85-20 kg N-P-K/ ha) Jute	1 ha	50000	31000	(i)Green gram (WGG 42) preceding to kharif rice(MTU1010) (ii) zero till maize in rabi (iii) Jute +Red gram (WRG96) inter cropping in 1:4 (iv) Jute + green gram (WGG 42) inter cropping (v)Bajra Napier Hybrid(CO-4) in 0.1 ha.	5,430
Dairy	Indigenous cow	2 nos	70000	21000	(i)Mineral mixture (200g/ day/animal (ii)Deworming (1 tablet in every 3 months)	3,840
Goat & Poultry	Goat Poultry (local)				(i) Goat (Black Bengal, 5 nos) (ii)Poultry (Vanaraja/Kadaknath, 10 nos)	
Others vegetables			5000	-	(i) Vermicompost (ii)Kitchen garden(KG) (iii) selling milled rice	2,125
		1 Ha	125000	52000		11,395

2. High Cost Model (1 ha):

Cost component	Cost (₹)
Farm development	40,000
Micro Irrigation	50,000
Excavation of Farm pond and fingerlings 500 nos.	50,000
Milch cow- 2 nos.	70,000
Desi poultry birds (layers – 10 nos. with cage	5,000
Establishment of mushroom unit and kitchen garden	15,000
Inputs (fingerlings, seed, feed and fodder slips)	50,000
Low cost Livestock shelter	20,000
Duckery (20 nos)/ Apiary (4 units)	5,000
Establishment of Compost unit (5 MT capacity)	15,000
Total	3,20,000

The model provides incremental net income of ₹ 2,73,759/- from one hectare which is 5.6 times of the income from conventional crop cultivation. It also provides year round income as shown in the table below:

Month	Net Income (₹/ Month/ ha)	
	IFS (Crop production + cow +goat + fishery + duckery + vermicomposting + boundary plantation)	Conventional (Crop: Rice-Wheat/ Rice-Maize) + dairy cow (2 milch animals)
July	1,264	₹ 58,750 per ha per year i.e., 4,895 per month per ha
August	7,814	
September	19,562	
October	31,092	
November	50,871	
December	14,710	
January	19,833	
February	42,461	
March	36,037	
April	54,646	
May	22,124	
June	32,095	
TOTAL	3,32,509	

2.1.11.3 Exploitable credit potential for year 2023-24**(₹ Lakh)**

IFS type	Units	PLP projections 2022-23			PLP projections 2023-24		
		Physical units	TFO	Bank Loan	Physical units	TFO	Bank Loan
Low cost model for SF/MF	0.4 ha	360	198.00	178.20	360	234.00	210.60
Tailor made model for commercial IFS	1 ha	90	288.00	259.20	90	306.00	275.40
Total		450	486.00	437.00	450	540.00	486.00

2.1.11.4 Issues and Suggestions:

- Initially the Animal Resource Development (ARD) Department has to forward cases with model cost and benefit analysis for facilitating the bankers to finance IFS units as a bankable project. Alternatively, each component can be financed as per banking products through short term or long term credit.
- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.
- Banks may explore possibility of financing IFS models in cluster mode in coordinated manner with the line departments.

CHAPTER 2.2**AGRICULTURE INFRASTRUCTURE**

For accelerating agriculture growth, investment in rural infrastructure has become a pre-condition, as it facilitates capital formation, creation of new economic opportunities, generates additional employment, enhances credit absorption capacity and improves delivery of several other direct and indirect related services. Efficient infrastructure, therefore, holds the key for improving the quality of life and reducing vulnerability of rural poor. Rural Infrastructure is crucial for agriculture, agro-industries and overall development of rural areas. Infrastructure such as irrigation, watershed development, rural electrification, roads, markets along with storage infrastructures in close coordination with institutional infrastructure such as credit institutions, agriculture research and extension, education institutions, information and communication services, financial services, marketing etc. determines the nature and magnitude of agricultural output. Government of India, considering the necessity to supplement the resources of State Governments for creation of rural infrastructure established a fund named 'Rural Infrastructure Development Fund (RIDF)'. RIDF at present covers 37 activities under three broad sectors viz. agriculture and related sectors, rural connectivity and social sectors. In order to meet the growing rural infrastructure requirements of the states, NABARD has further developed an additional channel of credit outside RIDF i.e. NABARD Infrastructure Development Assistance (NIDA) for financing high value and long term infrastructure projects to state owned entities having sustained income streams which can repay the loans directly to NABARD without depending upon budgetary resources of State Government.

2.2.1 CONSTRUCTION OF STORAGE FACILITIES, WAREHOUSES, MARKET YARDS, GODOWNS, SILOS, COLD STORAGE UNITS/ COLD STORAGE CHAIN**2.2.1.1 Introduction:**

Productivity increase in agriculture is largely dependent on capital formation. The RKVY programme is being implemented to ensure enhanced capital formation in agriculture by the public sector. Corresponding contribution through private sector is being attempted by bank credit under various allied sectors. The inadequate contribution of institutional credit towards term loan for agriculture needs to be addressed. However, the sector must be supported by bank credit with appropriate strategies.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

- Dependence on other states for quality seed and planting materials especially for jute and potato despite being the major producer.
- Inadequate post-harvest and storage facilities resulting in distress selling of produce by the farmers.
- Erratic power supply in villages affecting utilization of irrigation pump sets and other infrastructure.
- Lack of good connectivity between production and marketing centres dissuade farmers from going for higher production of perishable goods.

2.2.1.3 Assessment of potential for the financial year 2023-24: (₹ Lakh)

Sr No	Activity	Unit No/ Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Cold Storage	5000 MT	7	3850.00	2887.00	7	4200.00	3150.00
2	Rural Godown, Market yard etc.	500 MT	385	14245.00	10684.00	385	15400.00	11550.00
	Total		392	18095.00	13571.00	392	19600.00	14700.00

*75% of financial outlay considered for bank loan projections & unit cost is as per annexure-I & IV

2.2.1.4 Critical intervention required for creating a definitive impact:

Scientific warehousing facility (storage godowns) for marketing activity has multipronged role in reducing storage losses, promoting pledge financing and also negotiable warehouse receipts (NWRs) financing will result in addressing the issue of distress sale and facilitate future trading.

2.2.1.5 Suggested Action Points:

- Setting up of agro processing units/cold chains close to the source/centers of raw material of production by creating common infrastructure facilities.
- Developing more regulated markets in the vastly unorganized agri marketing sector.
- Develop market infrastructure and services in the principal market yards and sub market yards including remote haat /bazaars in the areas outside the modified areas of regulated market committees (RMCs)

2.1.9.6 Other related matters:

Storage infrastructure were created in the district by the state government supported under rural infrastructure development fund (RIDF) and warehouse infrastructure fund (WIF) of NABARD through food and supply department, BENFED etc.

CHAPTER 2.2.2

LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction: Land Development activities facilitate long-term sustainability of agriculture. Nadia district is basically dependent on agriculture with very high cropping intensity (285%). Out of the total geographical area of 3927 sq km, 54,200 ha is reported to be affected by different land degradation problems. About 52,900 ha. is prone to water-logging and an area of 1300 ha. is subjected to stream bank erosion and sand laddering. Land development comprises all the activities undertaken by farmers to improve productivity of land, prevent erosion and improve land quality.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

The district is having level land without any undulation. The change of course of some rivers have created some new fertile lands which are not utilized in respect of agriculture cultivation.

2.2.2.3 Assessment of potential for the financial year 2023-24: (₹ lakh)

Sr No	Activity	Unit No/Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Land levelling	Ha	140	161.00	144.90	143	161.00	158.30
2	Composite Farm Pond (8/33 cents)	Ha	135	128.25	115.43	140	128.25	131.04
	Total		275	289.25	260.00	283	321.00	289.00

*90% of financial outlay considered for bank loan projections & unit cost is as per annexure-I & IV

2.2.2.4 Critical intervention required for creating a definitive impact: Popularization of organic and vermi compost on commercial lines may help credit flow in the sector. However, there is a gap in supply against the demand. Considerable credit gap exists in the sector. The LD activity with institutional credit needs to be popularized.

2.2.2.5 Suggested Action Points:

The GoWB's action plan are (1) to undertake effective soil nutrient management, to counter the deficiency of soil nutrients (2) to develop biological ways for combating weeds, insects, pests and diseases (3) developing new climate proof cultivation, nutrient management, organic pest management, identification of crops for crop diversification, identification of traditional hardy, nutrient rich crops appropriate for each zone; (4) enhance access to markets by building infrastructure for transferring produce and storing grains at block levels.

Strategy to popularize the bankable scheme: SF/MF may not realize the pre and post development benefit of investment under any activity of land development. Moreover, there is hardly any fallow period to take up land development activity. Farmers are not going for soil test also on account of

extensive use of land for consecutive crops. Hence LD schemes may be clubbed with other bankable scheme to make it popular among local farmers.

2.2.2.6 Other related matters: The Govt. has implemented the world's largest soil health scheme to provide feedback to the farmers on the fertility of their agricultural land, on the basis of testing 12 parameters of soil-samples. On account of neem coated urea being promoted, the use of urea has itself got controlled. Its availability has increased for use in the crops and the cost of fertilizers has decreased.

CHAPTER 2.2.3

AGRICULTURE INFRASTRUCTURE - OTHERS

TISSUE CULTURE, AGRI BIO-TECHNOLOGY, SEED PRODUCTION, BIO-PESTICIDES/ BIO-FERTILISER, VERMI-COMPOSTING

2.2.3.1 Introduction: The prospects of large scale hybrid seed production and distribution is very good. India already has the distinction of being the first in developing and exploiting hybrids in crops like pearl millet, cotton, castor and pigeon pea. Besides, hybrids in maize, sorghum, sunflower and a good number of vegetables and other horticultural crops are currently available varieties. Even in the crops like rice the prospects of hybrid rice has opened up new vistas. In the years to come one would expect much larger coverage under hybrid varieties. The establishment of National Seeds Corporation in 1963, and subsequently the State Seed Corporations has increased the availability of High Yielding Variety and hybrid seeds. As a result, a large number of private seed companies, many with foreign collaboration have come up, which are now engaged in the scientific seed production. Many of these companies are dominating the hybrid seeds market, and are also exporting seeds. Public Sector has largely concentrated on agricultural crop seeds, mainly cereals. Producers' organization, farmer's clubs are also taking up seed production in commercial scale. Much of the seeds of hybrid varieties and vegetables is produced and distributed by the Private Sector.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

Seed testing laboratory is available at BCKV, KVK, Zonal Adaptive Research Station (ZARS) and in Department of Agriculture. Some of the SKUS, FPOs, Farmers' Clubs and SHGs are actively involved in commercial production of vermi-compost.

2.2.3.3. Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit No/ Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Seed production	Ha	900	2970.00	2754.00	900	3420.00	3078.00
2	Vermicompost	Ha	1081	291.87	324.30	1321	396.30	356.67
3	Biopesticide and Biofertilizer	Ha	168	5376.00	4838.40	180	5760.00	5184.00
	Total	Ha	2149	8637.87	7916.00	2401	9576.00	8618.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.2.3.4 Critical intervention required for creating a definitive impact:

With a very low level of financing under agri term credit, there is considerable gap in the sub-sector. The term credit to SF&MF in the district is a challenge in view of low land size and low credit appetite of farmers. Most of land leveling, farm ponds work for SF/MF are being carried out under MGNREGA programme. With the awareness generated towards organic farming and health foods, more and more inclination is shown towards bio pesticides/ fertilizer. In seed production, the quantity of seed produced will be absorbed in the local market and the remaining will be exported to other states. This will ensure availability of good quality and timely availability of seed to the farmers.

2.2.3.5 Suggested Action Points:

Seed certification process need to be standardized and stabilized in the district. FPOs need to take up the activity of seed production on a commercial scale. Land levelling and farm ponds may be promoted intensively for better retention of water. Steps may be taken for branding of vermi-compost with uniform quality and price. The PACS and FPOs may be provided soil testing kits with necessary capacity building for on-site soil testing and soil certification by Agriculture Department/ BCKV/ KVK.

2.2.2.6 Other related matters:

SHGs and FPOs may be engaged in production and marketing of vermicomposting and biofertilizers as income generating activities.

Srijani Farmers Club promoted by NABARD in 2007, gradually emerged as Srijani Farmers Producer Company at Begopara, Ranaghat-II has been involved in production of certified seeds with active handholding by NABARD. They are now having tie-up arrangement with West Bengal State Seed Corporation for supplying certified pulse and paddy seeds throughout the State.

CHAPTER 2.3**AGRICULTURE-ANCILLARY ACTIVITIES**

An ancillary activity is a supporting activity undertaken within an enterprise in order to create the conditions within which the principal or secondary activities can be carried out.

2.3.1 Food and Agro Processing

2.3.1.1 Introduction: It is an emerging sector which will create demand for surplus agri and horticulture commodities in the district. Sustainable development of agriculture can only be possible through horticulture and horticulture through agro processing. Strengthening the base of agri and horticulture support increases the GDP of the district. The increasing consumption and demand of various agro processed items may provide a scope for establishment of new units and bank may increase credit. Food processing industry is a vital link between two main pillars of economy, viz. industry and agriculture.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

This sub-sector requires capacity building training and assured marketing interventions. The projects may be supported through various Central and State Government schemes. Considerable

credit gaps exist in the sector that requires sensitization of Bank officials for effective take-off of credit.

2.3.1.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit No/ Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Flour mill	No	186	5580.22	5022.20	186	5580.00	5022.00
2	Rice mill	No	180	18000.00	16200.00	180	18000.00	16200.00
3	Dall mill	No	180	990.55	891.50	180	1415.55	1274.00
4	Oil mill	No	180	5400.00	4860.00	180	5400.00	4860.00
5	Tomato and Chili sauce	No	180	2160.00	1944.00	180	2340.00	2106.00
6	Mango Juice and Pulp	No	180	2160.00	1944.00	180	2340.00	2106.00
7	Ginger/Turmeric	No	180	360.00	324.00	180	540.00	486.00
8	Medicinal and aromatic plants	No	140	1671.11	1504.00	140	1671.00	1504.00
9	Fruit processing	No	180	2160.00	1944.00	180	2160.00	1944.00
10	Spices processing	No	180	360.00	324.00	180	540.00	486.00
11	Ghee making	No	360	792.00	712.80	360	1080.00	972.00
	Total		2126	39733.00	35670.00	2126	41066.55	36960.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.3.1.4 Critical intervention required for creating a definitive impact: With a decent increase in pulse and oil seed production in the district due to wheat holiday for the two consecutive years, small dal mills and oil expellers can be promoted through PACS/ FPOs/ SHGs etc. The district is also having a sizeable production of aromatic and folk rice and accordingly there is need for small rice processing units with rubber huller for effective aromatic paddy processing, especially *gobindo bhog*, *radha tilak*, etc. Ekangi cultivation, aloevera cultivation and juice extraction, spice processing through SHGs, ghee processing are some of the major activities to be scaled up in the district.

2.3.1.5 Suggested Action Points: Entrepreneur identification, motivation, support to cluster of activities, making bank loan and marketing arrangement, training and exposure, etc. are major action points.

2.3.1.6 Other related matters: Banks should finance this sector under MUDRA scheme in convergence with District Industries Centre and KVIC and extend finance to women and SC/ST entrepreneurs to set up sunrise units under Stand up India scheme.

2.3.2 Agri Ancillary Activities- Others

2.3.2.1 Introduction:

The fragmented and dispersed nature of farm holding poses major problems for on farm productivity and the resultant farm incomes, especially in rainfed areas. Nadia is primarily agrarian where 87% of land is used for traditional paddy, wheat, jute, pulses, cereals and oilseed cultivation. The major crop of the district is paddy and the other important crops are potato, jute and vegetables during Kharif season. The immediate recourse for MF and SF to tide over the state of vulnerability

and deprivation is to scale up the operations, access technologies, credit and market through formation of producer organizations. A large number of farmers are members of PACS and taking loan for their agriculture production.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

There are 352 PACs in Nadia out of which 339 are operational and 253 are in profit as on 31.03.2021. The total members are 387686 with 131137 borrowing members as on 30.06.2021.

2.3.2.3 Assessment of potential for the financial year 2023-24:

(₹ Lakh)

Sr No	Activity	Unit No/Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Loans to PACs, MFIs	No	288	28800.00	25920.00	216	32400.00	29160.00
2	ACABC entrepreneurs etc.	No	36	756.00	680.40	36	792.00	712.80
	Total	No	324	29556.00	26600.40	252	33192.00	29872.80

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

2.3.2.4 Critical intervention required for creating a definitive impact:

The soil test lab which is the existing soil testing facility in the district, is understaffed and therefore soil testing is not being done regularly. Agriculture graduates, diploma holders and 10+2 candidates with agriculture subject are provided training from MANAGE affiliated institutes under ACABC scheme. As of now, there is only one MANAGE approved training institute i.e. State Agricultural Management & Extension Training Institute (SAMETI) at Narendrapur, Kolkata operating in the State.

2.3.2.5 Suggested Action Points:

RBI has included lending to the above mentioned areas under priority sectors as per revised guidelines. Revised Priority sector guidelines have also permitted banks to give loans to MFIs for on lending to agriculture sector, loans to Agri clinics and Agri business centre as other ancillary activities under agriculture. Such move has opened many avenues for banks to lend for the potential activities. Farmer Producer Organisations (FPO) are gradually emerging as potential entity for agri financing and banks have to use these channels for agri term lending.

2.3.1.6 Other related matters: Under the Agri Clinic and Agri Business Centre (ACABC) scheme, Government of India is providing credit linked back ended subsidy through NABARD to the tune of 36% (44% for women) to the agri entrepreneurs, after successful ACABC training from MANAGE approved institutions.

CHAPTER – 3

CREDIT POTENTIAL FOR MICRO, SMALL & MEDIUM ENTERPRISE (MSME)

3.1 Introduction: As per gazette notification dated 26.06.2020, the classifications regarding micro, small and medium enterprises have been changed.

An enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely:

1. A micro enterprise, where the investment in plant and machinery or equipment does not exceed ₹ 1 crore and turnover does not exceed ₹ 5 crores;
2. A small enterprise, where the investment in plant and machinery or equipment does not exceed ₹ 10 crores and turnover does not exceed ₹ 50 crores; and
3. A medium enterprise, where the investment in plant and machinery or equipment does not exceed ₹ 50 crores and turnover does not exceed ₹ 250 crores.

There are 90 lakh MSMEs registered in West Bengal which is one of the highest in the country. The MSME scenario of the district Nadia is dominated by agro-based, textile and handloom industries. There are paddy processing/ rice milling enterprises throughout the district. Main concentration of textile industries (handloom, power-loom, computerized embroidery etc.) are at Santipur, Fulia, Nabadwip and Ranaghat. Besides these, MSME enterprises on food products, multipurpose cold storage, plastics, engineering and metallurgical, and chemical products exist in the district. The main centre of MSME in the district is Kalyani, where the West Bengal Small Industries Development Corporation (WBSIDC) and its industrial estate are located. Major handicrafts of the district are clay doll and terracotta, jute products, mat from natural fiber, bamboo products, conch shell products, wood carving, etc. There are 15 MSME clusters in Nadia with an investment of ₹105.47 crore including gold and silver, textiles and readymade garments, rice husking mills, steel furniture etc. The MSME Department of GoWB facilitates capacity building along with establishment of common facility centers in the selected clusters.

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

The growth in MSME sector in recent past has been remarkable due to gradual shifting of farmers and entrepreneurs from agriculture to small agro industries and retail trading. A good number of beneficiaries in Nadia have been supported under MUDRA and Standup India scheme. There are 8609 MSME units registered in Udyog Aadhar Memorandum as on 31.03.2022. As per Lead Bank report, the achievement is 100% for 2021-22. State Government has been giving renewed emphasis on the sector with schemes like Banglashree and Karmasathi with a massive target of ₹100000 crore for 2022-23 in West Bengal.

Stand up India: DDM, NABARD office acts as Stand up India Connect Centres (SUCC) in the district and function as facilitators through Stand up India portal (standupmitra.in) Since inception in 2016, under Stand Up India scheme 423 loan proposals of SC/ST and women entrepreneurs were sanctioned in Nadia amounting ₹65.95 crore, out of which 270 loan were disbursed amounting ₹28.05 crore. In 2021-22, as on 31.03.2022 a total of 51 loans were sanctioned amounting ₹8.16 crore out of which 44 loans were disbursed with a total disbursal of ₹5.40 crore.

3.3 Assessment of potential for the financial year 2023-24:**3.3.1 Micro, small and medium enterprises:****Term Loan:****(₹ lakh)**

Activity	2022-23			2023-24		
	Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
Micro Enterprises (including agri, cottage industries, MUDRA, Stand up India, SRTO, Retail trade etc.)	4900	245000.00	190500.00	5080	304800.00	228600.00
Small Enterprises	547	273500.00	205125.00	547	300849.00	225637.50
Medium Enterprises	5	15000.00	11250.00	5	16000.00	12000.00
Total	5452	533500.00	406875.00	5632	621649.00	466237.50

*75% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

Working Capital:

Activity	2022-23			2023-24		
	Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
Micro Enterprises (including agri, cottage industries, MUDRA, Stand up India, SRTO, Retail trade etc.)	5080	95250.00	95250.00	5080	114300.00	114300.00
Small Enterprises	547	102562.00	102562.00	547	112818.75	112818.75
Medium Enterprises	5	5625.00	5625.00	5	6000.00	6000.00
Total	5632	203437.50	203437.50	5632	233118.75	233118.75

On an average 50% of term loan is taken for working capital assessment

3.4 Critical intervention required for creating a definitive impact: The Champions Control Rooms functioning in various institutions and offices of the Ministry of Micro, Small and Medium Enterprises including the Development Institutes (MSME-DI) shall act as Single Window Systems for facilitating the registration process in <https://www.udyamimitra.in> portal and further handholding regarding the micro, small and medium enterprises in all possible manner. The District Industries Centres (DICs) will also act as Single Window Facilitation Systems in their districts. District needs establishment of industrial estates and food-park, tools and equipment support to SHGs, setting up of marketing outlets. Training for persons of backward classes, training to SHGs for jute diversified products. Design development in handloom and handicrafts. Capacity building for rural artisans regarding design development, supply of plant and machinery, facility centre for Food safety and standard authority of India (FSSAI), quality testing Lab are some of the major interventions required.

3.5 Suggested Action Points: There is good scope for banks to finance this sector since it will create maximum employment. Issue of Swarojgar Credit Cards/ Artisan Cards needs to be addressed. Model projects on off farm sector activities have to be prepared and circulated amongst

entrepreneurs. Financing government subsidized schemes like PMEGP, BSKP, SHGs may help increase flow of credit under the sector. Tie up arrangements for marketing of produce have to be made. Establishment of industrial estate at the district level and mini industrial estates at block level with all infrastructural facilities like road, shed, water and electricity will boost the sector. Banks and government departments have to come together for recommending, sanctioning, financing as well as recovery of loans for better and sustainable collaboration. With the ongoing Banglashree scheme and Karmasathi prakalpa in which 1.00 lakh rural youth will be assisted with upto ₹2.00 lakh soft loan assistance in the form of cash credit and interest subvention in collaboration with the WBSCB and the DCCB.

3.6 Other related matters: In the context of skill development in MSME, established training institutes such as RSETI, Pradhan Mantra Kaushal Kendra (PMKK), training institutes supported under Utkarsh Bangla, other National skill development Centre (NSDC) approved training institutes are tirelessly working for the skill building of rural youth and subsequent credit linkage by banks under various schemes like Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP), Khadi Village Industries Center (KVIC), Pradhan Mantri Employment Generation program PMEGP, MUDRA, Stand up India etc. The training institutes have to work for better and timely settlement rate after necessary skill building.

CHAPTER – 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1: Credit Potential for Export Credit

4.1.1 Introduction:

West Bengal has a distinct advantage in terms of geographical location. It is flanked by three of India's SAARC neighbours, viz. Bangladesh, Nepal and Bhutan, and is also close to Myanmar. Its proximity to the large markets of the South-East Asian countries gives it an added advantage in terms of export potential. Kolkata can serve as the main trading hub and Siliguri as the satellite for India's trade with China, Bhutan, Nepal and Bangladesh. The principal commodities exported from West Bengal are tea, rice, floriculture products, cara beef, processed foods, jute goods, silk yarn and fabrics, silk carpet, leather and leather products, gems and jewellery, sports goods etc. In Nadia, the major exportable commodities are vegetables, flowers like gerbera, orchid, medicinal crops like ekangi, off farm products like clay and terracotta models, jute handicrafts, handloom, gold and silver ornaments etc.

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

There are 6 bordering blocks in Nadia adjacent to Bangladesh. International border is shared by Krishnaganj Block of the district. Nakashipara block is well known for its export potential for vegetables and flowers like Gerbera and orchid. To increase exports, the district has to constantly innovate through challenges like tariff and non-tariff barriers, product placement of Indian brands, slotting fees, brand promotion, etc.

4.1.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sl No	Activity	Unit No/Area	2022-23			2023-24		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Export credit for vegetables and other horticulture product	No	915	10980.00	9882.00	915	10980.00	10705.00
2	Export credit for Flowers	No	230	2300.00	2070.00	230	2300.00	2277.00
3	Export credit for MSME product	No	396	3960.00	3564.00	396	3960.00	3920.40
	Total		1541	17240.00	15516.00	1541	17240.00	16902.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

4.1.4 Critical intervention required for creating a definitive impact:

Banks may treat the inputs supplied to farmers by exporters as raw material for export and consider sanctioning lines of export credit to processors to cover the cost of such inputs required by farmers to cultivate such crops to promote export of agri-products.

4.1.5 Suggested Action Points:

Awareness amongst the exporter needs to be generated regarding the credit facilities. RBI's guidelines for pre-shipment/ packing and post-shipment credit may be followed by the exporter as well as banks. Banks with branches in the bordering area, especially in Krishnaganj Block, may provide the export credit services. The Farmer Producer Organisations promoted by NABARD and

other agencies may register through farmers connect portal of Agricultural and Processed Food Products Export Development Authority (APEDA) to link themselves with the prospective exporters.

4.1.6 Other related matters:

Banking sector has to give special thrust to the sector for credit off take thus enabling realistic credit projections for the sector.

CHAPTER 4.2

CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction:

In the last budget, Rs 3,963 crore has been allocated for the Samagra Shiksha Abhiyan, Rs 2,313 crore for the mid-day meal scheme and Rs 4,566 crore has been allocated to the Department of Higher Education. Nadia is an important educational centre in the State as well as the country with three universities (Kalyani University, Bidhan Chandra Krishi Viswa Vidyalaya (BCKV) and West Bengal University of Animal & Fishery Sciences (WBUAFS). Besides, Nadia has a good number of colleges and schools. There is still a lot of potential for further development in the education industry.

4.2.2 Infrastructure and linkage support available, planned and gaps:

There are 474 schools with secondary section and 362 schools with higher secondary section in Nadia. Since employment opportunities are limited in the district, bankers find it difficult to take up post sanction follow up. Generally, loan is given only to cover tuition fees. Sometimes the prospective students find it difficult to manage other costs like hostel fees, cost of living etc. Certain top up amount should be incorporated in the loan to cover the same and make the product more inclusive.

4.2.3 Assessment of potential for the financial year 2023-24:

The potential of Nadia district includes mainly the education loan availed by the students for studying within and outside the State. The potential has been assessed and a higher projection is made due to ongoing Student Credit Card Scheme by the State Government.

(₹ lakh)

Sr No	Activity	Unit No/Area	2022-23			2023-24		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Education loan for studying within the State	No	900	4500.00	4050.00	900	5400.00	4860.00
2	Education loan for studying outside the State	No	1590	15900.00	14310.00	1590	17490.00	15741.00
	Total	No	2490	20400.00	18360.00	2490	22890.00	20601.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

4.2.4 Critical intervention required for creating a definitive impact:

State Government may encourage setting up more private schools / technical institutions in the district. The education department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks. The credit discipline and inculcating the habit of regular repayment of instalment can be infused right from the student stage itself.

4.2.5 Suggested Action Points:

Banks to take advantage of the Student Credit Card Scheme with Govt. Security and increase credit to the sector. Conduct of education melas and camps should be done in campuses on a regular basis. The guardians as co-borrowers should be sensitized about credit score, as low score on their part may debar their son/daughter from availing Student Credit Cards.

4.2.6 Other related matters:

West Bengal Government has launched student credit card scheme where a student can obtain a maximum loan of ₹ 10 Lakh @ 4% per annum simple interest from the State Cooperative Bank and its affiliated Central Cooperative Banks and District Central Cooperative Banks and public/ private sector banks with 1% interest concession to borrower if the interest is fully serviced during the study period.

CHAPTER 4.3**Credit Potential for Housing:****4.3.1 Introduction:**

The revised priority sector guideline allows the bankers to provide housing loan up to ₹25.00 Lakh in centers other than metropolitan areas to be considered under Priority Sector Lending. Housing in India varies greatly and reflects the socio-economic mix of its vast population. There has been tremendous growth in India's housing sector as incomes have risen.

4.3.2 Infrastructure and linkage support available, planned and gaps:

In view of growth of population, hospitals, good road connectivity, the potential for housing finance is high in the district. The growth of activities under this sector is directly proportional to the economic development of the people in the district. Potential under housing loans is good. Construction of flats in municipality areas is growing which may increase demand for Housing Loan.

4.3.3 Assessment of potential for the financial year 2023-24: (₹ lakh)

Sr No	Activity	Unit No/Area	Projections (2022-23)			Projections (2023-24)		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Housing loan	No	960	19200.00	17280.00	960	21120.00	19008.00
2	Repair of House	No	1330	13300.00	11970.00	1330	12600.00	11340.00
	Total	No	2290	32500.00	29250.00	2290	33720.00	30348.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

4.3.4 Critical intervention required for creating a definitive impact:

- To provide basic services like water, sanitation, power, roads and other livelihood infrastructure that eliminate daily household drudgery and creating sustainable habitats attuned to local requirements.
- To develop the required technical and managerial capacity of delivery agents including local masons and artisans.

4.3.5 Suggested Action Points:

- Banks to facilitate housing finance particularly to rural and low-income groups and link repayment with production cycle.
- Constant updating of land records should be done to facilitate bank finance, particularly in rural areas and low-cost housing models to be promoted.
- Incentives may be given to public for housing construction by providing loans at lower interest rate and giving tax benefits.

4.3.6 Other related matters:

Government of India has taken several Initiatives in the area of Rural Housing including PMAY (Bangla Awas Yojana). With a view to providing proper shelters, free of cost to the poor, the State Government has been implementing schemes like '**Gitanjali**', '**Amar Thikana**' in collaboration with departments like Fisheries, Backward Classes Welfare, Forest, Minority Affairs, Madrasah Education etc.

CHAPTER – 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

Introduction: Infrastructure can broadly be defined as long-term physical assets that operate in markets with high barriers to entry and enable the provision of goods and services. Social infrastructure is a subset of the infrastructure sector and typically includes assets that accommodate social services. As set out in the table below, examples of social infrastructure assets include schools, universities, hospitals, prisons and community housing. Social infrastructure does not typically extend to the provision of social services, such as the provision of teachers at a school or custodial services at a prison.

5.1. Infrastructure-Public Investment:

Role of rural infrastructure in improving farm productivity, providing market linkages and the consequent raising of the standard of living of the rural population hardly needs any emphasis. 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.

List of ongoing RIDF projects in Nadia district:

RIDF Tranche XX to XXVII			(₹ Lakh)
Sector	No.of Projects	RIDF Loan	Potential created
Agriculture	6	2172.14	1013
Agriculture Farm	8	3644.38	15689
Anganwadi Center	434	5613.06226	25568
Cattle Farm	3	275.34	28880
Bio-Methanation Plants	3	7005.3	18600
Poultry Layer Farm	1	3818.05	945000
Poultry Feed Plant	1	2375.46	60000
Automatic Chicken Processing Plant	1	6920.75	11700
Feeder Lines	34	327.42	612
Fisheries	1	797.15	245.28
Flood Protection	6	3930.77	2687
Horticulture	1	250.31	100
Market Yard	4	2844.54	0
Marketing	3	795.05	8
Minor Irrigation	254	10313.41	10617.86
Renewable Energy	1	497.58	195
Rural Education Institute	4	3817.87	0
Rural Market	2	802.55	2
Rural Roads	50	29203.58	314.796
Dining Halls in Schools	216	862.80	216
Su-Swasthya Kendras	24	248.47	24
Solar PV	1	4993.1	10
Super Market	1	709.72	3532

RIDF Tranche I-XIX (closed)**(₹ lakh)**

	No of projects	RIDF loan	Potential created
ANGANWADI CENTRE	15	1399.13	15
CATTLE FARM	8	4042.35	17984
FLOOD PROTECTION	10	3391.01	2097
FOREST MANAGEMENT	1	10.94	52
Krishak Bazaar	5	2794.25	5000
MARKET YARD	6	853.96	2582
MINOR IRRIGATION	32	7104.95	10024
PRIMARY HEALTH CENTRES	4	182.27	4
PRIMARY SCHOOLS	28	627.75	28
RURAL BRIDGES	4	576.18	250.93
RURAL EDUCATION INSTITUTE	2	357.84	1047
RURAL GODOWN	15	3927.01	29456
RURAL ROADS	102	23470.66	701.28
SEED FARM	13	345.79	3035.23
SYSTEM IMPROVEMENT UNDER POWER SECTOR	24	3052.94	451.35

Note: The units for potentials are to be read as follows : Agri. Farm, Flood Protection, Irrigation, Animal Husbandry, cattle farm, Fisheries, Watershed Management, Forest Management, Feeder lines, Soil Conservation - **Hectare**, Roads-**Kms**, Bridges-**Metre**, Anganwadi Centres, Food Park, Drinking Water Supply, Primary Health Centres, Rural Markets, Dining Halls in Schools, Su-Swasthya Kendras, Seed Farms, Rural Education Institutions, Rural Industrial Estate, Rural Library-**Numbers**, Godowns, Cold Storage, Chicken Processing Plant, Bio-Methanation Plant, Poultry Feed Plant, Market Infrastructure- **Metric Tonnes**, Renewable Energy- **Mega Watt**.

5.2 Social Infrastructure involving bank credit (2023-24):**5.2.1 Introduction:**

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. 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-emphasized 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 for All'. To keep the work force active and contributing to the GDP, delivery of health care especially in the rural area 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 latest Priority Sector Lending Master Direction, stipulated that bank loans up to 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 II to Tier VI centers have now been brought under the ambit of PSL norms.

5.2.2 Infrastructure and linkage support available, planned and gaps:

Nadia district due to its proximity to Kolkata and high population density, is having considerable scope for community infrastructures like schools and nursing homes along with infrastructure like toilets and drinking water projects.

5.2.3 Assessment of potential for the financial year 2023-24:**(₹ lakh)**

Sr No	Activity	2022-23			2023-24		
		Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Private schools	0	3600.00	3240.00	18	3600.00	3240.00
2	Private Colleges	7	3500.00	3150.00	7	3500.00	3150.00
3	Nursing Homes	10	5000.00	4500.00	10	5000.00	4500.00
4	Pay and Use toilets	80	2400.00	2160.00	80	2800.00	2520.00
5	Drinking Water project	72	1677.00	1509.50	72	1811.22	1630.10
	Total	181	16177.00	14559.00	181	16711.22	15040.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

5.2.4 Critical intervention required for creating a definitive impact:

For running private schools and colleges, experienced teachers are essential. Qualified teachers are available locally or from adjoining district. Ready buildings are also available for running schools and colleges. For running nursing homes, qualified doctors are required. There are two medical colleges in the district including the newly established AIIMS at Kalyani and doctors are available. Similarly, nurses are available locally due availability of nursing college in the district.

5.2.5 Suggested action points:

Banks in the district may provide loans to the private players, promotional agencies and other stake holders who are involved in these activities to increase the portfolio under Priority Sector. Govt. Dept. various agencies/stake holders may promote these sectors for development of the district. Private agencies may create schools, health services centers, piped drinking water etc. for providing better services to the people of the district.

5.2.6 Other related matters:

As per RBI norms Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres will be considered under priority sector lending.

CHAPTER 5.3

RENEWABLE ENERGY

5.3.1 Introduction:

Inadequacy of power supply and inadequate availability of fuel and cooking gas in general are the main problems in rural areas. An estimated 84% of the rural energy demand is for cooking purpose and is met from traditional fuels, comprising of fuelwood, agricultural residue and dung cakes. The increased utilization of fuel wood causes environmental pollution, reduction in forest cover, etc. The departmental of financial services has instructed all Public Sector banks to encourage home loan / home improvement loans seekers to install rooftop PV plants and include cost of system in their home loan proposals. Revised priority sector guidelines issued by RBI states that bank loans up to a limit of ₹15 crore to borrowers for purposes for solar based power generator, biomass based power generator, wind mills, micro-hydelplants, street lighting system, remote village electrification will come under Priority Sector. For individual households, loan limit of ₹10 lakh per borrower will be considered under Priority Sector

5.3.2 Infrastructure and linkage support available, planned and gaps:

This sector may meet some infrastructure gaps for other sub sectors of the district economy. Being a new and emerging activity it needs to be made popular. There is a very little institutional credit suggesting a gap as well as need of finance for the activity. Clean energy needs support for more and more adoption at all levels. But the perception of cost benefit in utilizing this energy has to be established through continuous awareness so as to create demand for institutional credit for this item.

5.3.3 Assessment of potential for the financial year 2023-24: (₹ lakh)

Sr No	Activity	Unit No/Area	2022-23			2023-24		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	Bio-Gas	No	69	20.00	18.00	69	26.66	24.00
2	Solar Lighting/ Heating System	No	3600	2880.00	2592.00	3600	3240.00	2916.00
3	Solar irrigation	No	40	180.00	162.00	40	200.00	180.00
	Total		3709	3080.00	2772.00	3709	3466.66	3120.00

*90% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

5.3.4 Critical intervention required for creating a definitive impact:

A resource map indicating the availability for various renewable sources of energy may be prepared by West Bengal renewable energy development agency (WBREDA) for the proper planning in development of renewable energy sources. PM-KUSUM scheme needs to be streamlined.

5.3.5 Suggested action points:

Maintenance mechanics/ support services have to be increased in the private sector so that farmers are motivated to set up bio-gas plants. At present, although DIC arranges for training facilities for the maintenance of machines, they are not commensurate with the demand.

5.3.6 Other related matters: Banks may finance solar home lighting system, water heater, solar irrigation system preferably in cluster mode with effective collaboration with MNRE approved solar agency based in West Bengal and have sufficient man power to provide effective maintenance throughout the economic life of the unit. The banks have to avail the benefit of FSSM/PM-KUSUM scheme for credit linkage of the beneficiaries.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

Nadia is one of the leading districts in micro credit delivery initiatives and SHG-BLP, in which all types of financial institutions are participating. The reasons for off-take of SHG-BLP in the district were the strong initiatives by the District Rural Development Centre (DRDC) and Nadia District Central Co-operative bank forming and nurturing SHGs through PACS.

6.2 Infrastructure and linkage support available, planned and gaps:

Presently all the SHGs are being linked directly either with the banks or the PACS. There are SHG Federations also who, with financial support from banks, have nurtured a large number of SHGs. A major portion of SHGs (35000) in the district have been formed within coop credit institutions and more than 225 PACS are participating in SHG promotion. There are about 5-6 PACs having 500 or more SHGs. The SHPI programme granted to DCCB is being used for formation of SHGs within coop. societies. Some of initiatives for SHG-BLP with coops are as under:

- (a) PACs as SHPI was first implemented in Nadia district in the country. PACS under the guidance from NDCCB and NABARD took various initiatives for consolidation of SHGs viz (i) SAJANI Project (Development of local leaders within SHGs - one leader from 10-12 SHGs in a locality). As on date more than 1000 SAJANIs have been developed.
- (b) SHGs with Coop Banks / PACS are also aggregated under non-financial SHG Federations at block and district level for taking up training and skill development initiatives.

The JLG mode of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing.

6.3 Assessment of potential for the financial year 2023-24:

(₹ lakh)

Sr No	Activity	Unit No/ Area	2022-23			2023-24		
			Physical Units	TFO	Bank Loan	Physical Units	TFO	Bank Loan
1	SHG Finance	No	50000	102500.00	102500.00	50700	111540.00	111540.00
2	JLG Finance	No	8400	4200.00	4200.00	8610	4200.00	4305.00
	Total		58400	106700.00	106700.00	59310	115845.00	115845.00

*100% of financial outlay considered for bank loan projections & unit cost is as per Annexure-I & IV

6.4. Critical intervention required for creating a definitive impact:

SHG-BLP has got maximum success with mutual trust when bank acted as SHPI. As of now, only Coop banks / PACS are acting as SHPIs. Apart from that, only 2 NGOs are working as SHPIs and one as JLPI with NABARD's support. The account opening and account operating ecosystem need to be streamlined to hasten up the savings and credit linkage process.

6.5 Suggested action plans:

PACS has to play the major role under the umbrella of NDCCB for effective credit linkage of SHGs. The DRDC needs to collaborate with Nadia DCCB and PACS to include the SHGs under Co-operative sector to the NRLM fold to give maximum benefits to the poor women from nook and corners of the district. Periodic conduct of Block wise Sensitization programme for bank officials on SHG, JLG and financial inclusion needs to be done. Bankers need to be motivated to effectively use the forum of community based recovery mechanism (CBRM) for better recovery of SHG loans. Implementation of State Rural Livelihood Mission in synergy with pre NRLM SHGs and strengthening of maintenance of books of accounts of SHGs through capacity building and organizing credit camp in association with bank and all stakeholders have to take place.

NBFCs/MFIs/Fintech companies in the district: Apart from Payment Banks and Small Finance Banks a number of NBFCs and MFIs like Arohan, Muthoot finance, IIFL, Magma Fincorp, Bajaj Finance, Mahindra Fincorp, Chola Mondalam etc. are working in the district dealing with various loans like gold loan, automobile, informal group loan etc.

6.6 Other related matters:

Micro insurance for SHGs: There is a fund named “Members Welfare fund for SHGs” with contribution of ₹40.00 from each SHG member which is compensating for death, disablement of members and her husband and presently more than 350000 SHG members are member of the fund. It’s a unique program run by Nadia DCCB.

As mentioned in the district profile, there are ample scope for forming women credit cooperative societies with these 36000 SHGs under cooperative fold. The women credit cooperative societies will cater to the entrepreneurial need of the rural women, thus creating economic upliftment and meaningful employment generation in farthest corners of the district.

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
OFPP	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

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE - I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
1. AGRICULTURE		Area/No										
1.1. Farm Credit												
Crop Production, Maintenance, Marketing												
(i) Boro		Ha	Physical	3000.00	3000.00	3000.00	3000.00	3000.00	3000.00	3000.00	1500.00	1500.00
	1.03		Bank loan	3090.00	3090.00	3090.00	3090.00	3090.00	3090.00	3090.00	1545.00	1545.00
(ii) Aman		Ha	Physical	2880.00	3060.00	2430.00	3060.00	3150.00	2475.00	2700.00	1150.00	1100.00
	0.79		Bank loan	2275.20	2417.40	1919.70	2417.40	2488.50	1955.25	2133.00	908.50	869.00
(iii) Aus		Ha	Physical	1600.00	1700.00	1350.00	1700.00	1750.00	1375.00	1500.00	800.00	650.00
	0.79		Bank loan	1264.00	1343.00	1066.50	1343.00	1382.50	1086.25	1185.00	632.00	513.50
(iv) Wheat		Ha	Physical	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
	0.60		Bank loan	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00
(v) Oilseed		Ha	Physical	8400.00	8800.00	7400.00	8800.00	9000.00	7500.00	8000.00	3500.00	3500.00
	0.67		Bank loan	5628.00	5896.00	4958.00	5896.00	6030.00	5025.00	5360.00	2345.00	2345.00
(vi) Pulses		Ha	Physical	3500.00	3500.00	3500.00	4000.00	4000.00	4000.00	4000.00	2000.00	1500.00
	0.49		Bank loan	1715.00	1715.00	1715.00	1960.00	1960.00	1960.00	1960.00	980.00	735.00
(vii) Jute		Ha	Physical	2000.00	2500.00	2500.00	3500.00	3000.00	3500.00	3500.00	1500.00	1000.00
	1.12		Bank loan	2240.00	2800.00	2800.00	3920.00	3360.00	3920.00	3920.00	1680.00	1120.00
(viii) Vegetables		Ha	Physical	2000.00	2000.00	1600.00	2000.00	2030.00	2000.00	2000.00	1000.00	800.00
	1.73		Bank loan	3460.00	3460.00	2768.00	3460.00	3511.90	3460.00	3460.00	1730.00	1384.00
(ix) Potato		Ha	Physical	200.00	200.00	200.00	200.00	200.00	200.00	200.00	150.00	50.00
	1.64		Bank loan	328.00	328.00	328.00	328.00	328.00	328.00	328.00	246.00	82.00
Crop Loan sub total			Physical	24060.00	25240.00	22460.00	26740.00	26610.00	24530.00	25380.00	12080.00	10580.00
			Bank Loan	20480.20	21529.40	19125.20	22894.40	22630.90	21304.50	21916.00	10546.50	9073.50
Post harvest / household/ consumption requirements				2048.02	2152.94	1912.52	2289.44	2263.09	2130.45	2191.60	1054.65	907.35
Repair and maintenance expenses of farm assets				4096.04	4305.88	3825.04	4578.88	4526.18	4260.90	4383.20	2109.30	1814.70
TOTAL CROP LOAN				26624.26	27988.22	24862.76	29762.72	29420.17	27695.85	28490.80	13710.45	11795.55

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
1. AGRICULTURE		Area/No											
1.1. Farm Credit													
Crop Production, Maintenance, Marketing													
(i) Boro		Ha	Physical	3000.00	3000.00	3000.00	3000.00	3000.00	3000.00	3000.00	3000.00	3000.00	51000.00
	1.03		Bank loan	3090.00	3090.00	3090.00	3090.00	3090.00	3090.00	3090.00	3090.00	3090.00	52530.00
(ii) Aman		Ha	Physical	2475.00	2115.00	2475.00	2160.00	3060.00	2700.00	2250.00	2880.00	2880.00	45000.00
	0.79		Bank loan	1955.25	1670.85	1955.25	1706.40	2417.40	2133.00	1777.50	2275.20	2275.20	35550.00
(iii) Aus		Ha	Physical	1375.00	1175.00	1375.00	1200.00	1700.00	1500.00	1250.00	1600.00	1600.00	25200.00
	0.79		Bank loan	1086.25	928.25	1086.25	948.00	1343.00	1185.00	987.50	1264.00	1264.00	19908.00
(iv) Wheat		Ha	Physical	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	14400.00
	0.60		Bank loan	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	8640.00
(v) Oilseed		Ha	Physical	7500.00	4700.00	7500.00	6800.00	8800.00	8000.00	7000.00	8400.00	8400.00	132000.00
	0.67		Bank loan	5025.00	3149.00	5025.00	4556.00	5896.00	5360.00	4690.00	5628.00	5628.00	88440.00
(vi) Pulses		Ha	Physical	4000.00	4000.00	3500.00	4000.00	3500.00	4000.00	3500.00	4000.00	4000.00	64500.00
	0.49		Bank loan	1960.00	1960.00	1715.00	1960.00	1715.00	1960.00	1715.00	1960.00	1960.00	31605.00
(vii) Jute		Ha	Physical	3500.00	3500.00	2500.00	3000.00	2500.00	3000.00	2500.00	3000.00	3000.00	49500.00
	1.12		Bank loan	3920.00	3920.00	2800.00	3360.00	2800.00	3360.00	2800.00	3360.00	3360.00	55440.00
(viii) Vegetables		Ha	Physical	2000.00	2000.00	2500.00	2500.00	2000.00	2500.00	2070.00	2000.00	2000.00	35000.00
	1.73		Bank loan	3460.00	3460.00	4325.00	4325.00	3460.00	4325.00	3581.10	3460.00	3460.00	60550.00
(ix) Potato		Ha	Physical	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	3400.00
	1.64		Bank loan	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	5576.00
Crop Loan sub total			Physical	24530.00	21170.00	23530.00	23340.00	25240.00	25380.00	22250.00	25560.00	25560.00	414240.00
			Bank Loan	21304.50	18986.10	20804.50	20753.40	21529.40	22221.00	19449.10	21845.20	21845.20	358239.00
Post harvest / household/ consumption requirements				2130.45	1898.61	2080.45	2075.34	2152.94	2222.10	1944.91	2184.52	2184.52	35823.90
Repair and maintenance expenses of farm assets				4260.90	3797.22	4160.90	4150.68	4305.88	4444.20	3889.82	4369.04	4369.04	71647.80
TOTAL CROP LOAN				27695.85	24681.93	27045.85	26979.42	27988.22	28887.30	25283.83	28398.76	28398.76	465710.00

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
WATER RESOURCES												
Pumpsets (Diesel : 5 HP)		No	Physical	130.00	140.00	110.00	140.00	140.00	110.00	120.00	100.00	100.00
	0.34		Bank loan	39.20	42.21	33.17	42.21	42.21	33.17	36.18	30.15	30.15
Pumpsets (Electric : 5 HP)		No	Physical	130.00	140.00	110.00	140.00	140.00	110.00	120.00	60.00	40.00
	0.33		Bank loan	38.61	41.58	32.67	41.58	41.58	32.67	35.64	17.82	11.88
STW with PVC pipe with diesel pump set (5 HP)		No	Physical	120.00	120.00	100.00	120.00	120.00	100.00	100.00	50.00	40.00
	0.63		Bank loan	68.04	68.04	56.70	68.04	68.04	56.70	56.70	28.35	22.68
Submersible pump set operated tube well (low duty)		No	Physical	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
	1.31		Bank loan	47.16	47.16	47.16	47.16	47.16	47.16	47.16	47.16	47.16
Dug well		No	Physical	45.00	45.00	35.00	45.00	45.00	40.00	40.00	20.00	20.00
	0.60		Bank loan	24.30	24.30	18.90	24.30	24.30	21.60	21.60	10.80	10.80
Petrol/Kerosene pump-set (1.95 HP)		No	Physical	230.00	240.00	200.00	240.00	245.00	200.00	210.00	100.00	100.00
	0.23		Bank loan	47.61	49.68	41.40	49.68	50.72	41.40	43.47	20.70	20.70
Drip Irrigation (1.5x 1.5 spacing)		No	Physical	110.00	110.00	100.00	110.00	120.00	100.00	100.00	50.00	50.00
	1.11		Bank loan	109.89	109.89	99.90	109.89	119.88	99.90	99.90	49.95	49.95
Sprinkler Irrigation (1 ha)		No	Physical	60.00	60.00	50.00	60.00	60.00	50.00	50.00	40.00	40.00
	0.54		Bank loan	29.16	29.16	24.30	29.16	29.16	24.30	24.30	19.44	19.44
			Physical	865.00	895.00	745.00	895.00	910.00	750.00	780.00	460.00	430.00
TOTAL WATER RESOURCES			Bank loan	403.97	412.02	354.20	412.02	423.05	356.90	364.95	224.37	212.76
FARM MECHANISATION												
Combined Harvester-self propelled	22.00		Physical	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
			Bank loan	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60
Tractor 45 HP			Physical	35.00	35.00	35.00	35.00	35.00	40.00	40.00	35.00	35.00
	7.25		Bank loan	228.38	228.38	228.38	228.38	228.38	261.00	261.00	228.38	228.38
Power tillers 12 HP			Physical	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
	2.80		Bank loan	100.80	100.80	100.80	100.80	100.80	100.80	100.80	100.80	100.80
Second hand tractor			Physical	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
	3.85		Bank loan	138.60	138.60	138.60	138.60	138.60	138.60	138.60	138.60	138.60
Threshers and other agri implements			Physical	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
	0.80		Bank loan	432.00	432.00	432.00	432.00	432.00	432.00	432.00	432.00	432.00
			Physical	717.00	717.00	717.00	717.00	717.00	722.00	722.00	717.00	717.00
TOTAL FARM MECHANISATION			Bank loan	939.38	939.38	939.38	939.38	939.38	972.00	972.00	939.38	939.38

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhal	Haringhata	District Total
WATER RESOURCES													
Pumpsets (Diesel : 5 HP)		No	Physical	110.00	100.00	110.00	100.00	140.00	120.00	100.00	130.00	130.00	2130.00
	0.34		Bank loan	33.17	30.15	33.17	30.15	42.21	36.18	30.15	39.20	39.20	642.20
Pumpsets (Electric : 5 HP)		No	Physical	110.00	100.00	110.00	100.00	140.00	120.00	100.00	130.00	130.00	2030.00
	0.33		Bank loan	32.67	29.70	32.67	29.70	41.58	35.64	29.70	38.61	38.61	602.91
STW with PVC pipe with diesel pump set (5 HP)		No	Physical	100.00	100.00	100.00	100.00	120.00	120.00	100.00	120.00	120.00	1850.00
	0.63		Bank loan	56.70	56.70	56.70	56.70	68.04	68.04	56.70	68.04	68.04	1048.95
Submersible pump set operated tube well (low duty)		No	Physical	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	720.00
	1.31		Bank loan	47.16	47.16	47.16	47.16	47.16	47.16	47.16	47.16	47.16	848.88
Dug well		No	Physical	35.00	35.00	35.00	35.00	45.00	40.00	35.00	45.00	45.00	685.00
	0.60		Bank loan	18.90	18.90	18.90	18.90	24.30	21.60	18.90	24.30	24.30	369.90
Petrol/Kerosene pump-set (1.95 HP)		No	Physical	200.00	200.00	200.00	200.00	240.00	210.00	200.00	230.00	230.00	3675.00
	0.23		Bank loan	41.40	41.40	41.40	41.40	49.68	43.47	41.40	47.61	47.61	760.73
Drip Irrigation (1.5x 1.5 spacing)		No	Physical	90.00	80.00	90.00	80.00	110.00	100.00	80.00	110.00	110.00	1700.00
	1.11		Bank loan	89.91	79.92	89.91	79.92	109.89	99.90	79.92	109.89	109.89	1698.30
Sprinkler Irrigation (1 ha)		No	Physical	50.00	40.00	50.00	40.00	60.00	50.00	40.00	60.00	60.00	920.00
	0.54		Bank loan	24.30	19.44	24.30	19.44	29.16	24.30	19.44	29.16	29.16	447.12
			Physical	735.00	695.00	735.00	695.00	895.00	800.00	695.00	865.00	865.00	13710.00
TOTAL WATER RESOURCES			Bank loan	344.21	323.37	344.21	323.37	412.02	376.29	323.37	403.97	403.97	6418.00
FARM MECHANISATION													
Combined Harvester-self propelled	22.00		Physical	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	36.00
			Bank loan	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	712.80
Tractor 45 HP			Physical	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	640.00
	7.25		Bank loan	228.38	228.38	228.38	228.38	228.38	228.38	228.38	228.38	228.38	4176.00
Power tillers 12 HP			Physical	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	720.00
	2.80		Bank loan	100.80	100.80	100.80	100.80	100.80	100.80	100.80	100.80	100.80	1814.40
Second hand tractor			Physical	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	720.00
	3.85		Bank loan	138.60	138.60	138.60	138.60	138.60	138.60	138.60	138.60	138.60	2494.80
Threshers and other agri implements			Physical	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	10800.00
	0.80		Bank loan	432.00	432.00	432.00	432.00	432.00	432.00	432.00	432.00	432.00	7776.00
			Physical	717.00	717.00	717.00	717.00	717.00	717.00	717.00	717.00	717.00	12916.00
TOTAL FARM MECHANISATION			Bank loan	939.38	939.38	939.38	939.38	939.38	939.38	939.38	939.38	939.38	16974.00

STATE : WEST BENGAL
DISTRICT : NADIA

ANNEXURE -I

ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24

(₹ lakh)

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
PLANTATION /HORTICULTURE/SERICULTURE												
Guava	0.69	0.4 ha	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
			BL	31.05	31.05	31.05	31.05	31.05	31.05	31.05	31.05	31.05
Mango(Amrapali)	1.15	0.4 ha	Phy.	50.00	50.00	50.00	50.00	50.00	100.00	70.00	60.00	60.00
			BL	51.75	51.75	51.75	51.75	51.75	103.50	72.45	62.10	62.10
Mango (Conventional)-Langda	0.85	0.4 ha	Phy.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
			BL	76.50	76.50	76.50	76.50	76.50	76.50	76.50	76.50	76.50
Papaya	0.80	0.4 ha	Phy.	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
			BL	28.80	28.80	28.80	28.80	28.80	28.80	28.80	28.80	28.80
Lime/Lemon	0.60	0.4 ha	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00
Coconut(tall variety)	0.55	0.4 ha	Phy.	100.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
				49.50	74.25	74.25	74.25	74.25	74.25	74.25	74.25	74.25
Banana(tissue culture)	0.86	0.4 ha	Phy.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
			BL	154.80	154.80	154.80	154.80	154.80	154.80	154.80	154.80	154.80
Betelvine	4.00	0.25 acre	Phy.	100.00	100.00	100.00	200.00	200.00	500.00	500.00	100.00	100.00
			BL	360.00	360.00	360.00	720.00	720.00	1800.00	1800.00	360.00	360.00
Tube Rose	1.50	0.04 ha	Phy.	50.00	20.00	20.00	20.00	20.00	10.00	10.00	50.00	20.00
			BL	67.50	27.00	27.00	27.00	27.00	13.50	13.50	67.50	27.00
Sericulture	1.50	0.04 ha	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	25.00	25.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	33.75	33.75
Bee Keeping-10 beehive model	0.70	10 beehive model	Phy.	20.00	20.00	20.00	25.00	25.00	25.00	25.00	25.00	25.00
			BL	12.60	12.60	12.60	15.75	15.75	15.75	15.75	15.75	15.75
Seedling nursery	3.35	1 ha	Phy.	15.00	20.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
			BL	45.23	60.30	45.23	45.23	45.23	45.23	45.23	45.23	45.23
			Phy.	780.00	800.00	800.00	905.00	905.00	1245.00	1215.00	850.00	820.00
PLANTATION & HORTICULTURE TOTAL			BL	931.73	931.05	915.98	1279.13	1279.13	2397.38	2366.33	976.73	936.23
FORESTRY AND WASTE LAND DEVELOPMENT												
Bamboo (4mx4m) including drip irrigation)	0.60	0.4 ha	Phy.	20.00	20.00	20.00	25.00	25.00	30.00	30.00	20.00	20.00
			BL	10.80	10.80	10.80	13.50	13.50	16.20	16.20	10.80	10.80
Sagwaan (turmeric as intercrop)	0.40	0.4 ha	Phy.	20.00	20.00	20.00	25.00	25.00	25.00	25.00	20.00	20.00
			BL	7.20	7.20	7.20	9.00	9.00	9.00	9.00	7.20	7.20
		Total	Phy.	40.00	40.00	40.00	50.00	50.00	55.00	55.00	40.00	40.00
FORESTRY AND WASTE LAND DEVELOPMENT TOTAL			BL	18.00	18.00	18.00	22.50	22.50	25.20	25.20	18.00	18.00

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
PLANTATION /HORTICULTURE/SERICULTURE													
Guava	0.69	0.4 ha	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	900.00
			BL	31.05	31.05	31.05	31.05	31.05	31.05	31.05	31.05	31.05	558.90
Mango(Amrapali)	1.15	0.4 ha	Phy.	50.00	60.00	50.00	50.00	100.00	100.00	100.00	50.00	100.00	1200.00
			BL	51.75	62.10	51.75	51.75	103.50	103.50	103.50	51.75	103.50	1242.00
Mango (Conventional)-Langda	0.85	0.4 ha	Phy.	100.00	100.00	100.00	100.00	100.00	200.00	200.00	100.00	200.00	2100.00
			BL	76.50	76.50	76.50	76.50	76.50	153.00	153.00	76.50	153.00	1606.50
Papaya	0.80	0.4 ha	Phy.	30.00	30.00	30.00	35.00	30.00	30.00	30.00	30.00	30.00	635.00
			BL	21.60	21.60	21.60	25.20	21.60	21.60	21.60	21.60	21.60	457.20
Lime/Lemon	0.60	0.4 ha	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	900.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	486.00
Coconut(tall variety)	0.55	0.4 ha	Phy.	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	2650.00
				74.25	74.25	74.25	74.25	74.25	74.25	74.25	74.25	74.25	1311.75
Banana(tissue culture)	0.86	0.4 ha	Phy.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	3600.00
			BL	154.80	154.80	154.80	154.80	154.80	154.80	154.80	154.80	154.80	2786.40
Betelvine	4.00	0.25 acre	Phy.	200.00	200.00	200.00	200.00	100.00	100.00	100.00	100.00	100.00	3200.00
			BL	720.00	720.00	720.00	720.00	360.00	360.00	360.00	360.00	360.00	11520.00
Tube Rose	1.50	0.04 ha	Phy.	20.00	20.00	10.00	50.00	50.00	100.00	20.00	20.00	20.00	530.00
			BL	27.00	27.00	13.50	67.50	67.50	135.00	27.00	27.00	27.00	715.50
Sericulture	1.50	0.04 ha	Phy.	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	415.00
			BL	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	560.25
Bee Keeping-10 beehive model	0.70	10 beehive model	Phy.	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	435.00
			BL	15.75	15.75	15.75	15.75	15.75	15.75	15.75	15.75	15.75	274.05
Seedling nursery	3.35	1 ha	Phy.	15.00	15.00	15.00	25.00	15.00	25.00	15.00	25.00	20.00	310.00
			BL	45.23	45.23	45.23	75.38	45.23	75.38	45.23	75.38	60.30	934.65
			Phy.	900.00	910.00	890.00	935.00	880.00	1030.00	950.00	800.00	950.00	16565.00
PLANTATION & HORTICULTURE TOTAL			BL	1278.68	1289.03	1265.18	1352.93	1010.93	1185.08	1046.93	948.83	1062.00	22453.00
FORESTRY AND WASTE LAND DEVELOPMENT													
Bamboo (4mx4m) including drip irrigation)	0.60	0.4 ha	Phy.	25.00	25.00	25.00	30.00	25.00	25.00	25.00	25.00	25.00	440.00
			BL	13.50	13.50	13.50	16.20	13.50	13.50	13.50	13.50	13.50	237.60
Sagwaan (turmeric as intercrop)	0.40	0.4 ha	Phy.	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	425.00
			BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	153.00
		Total	Phy.	50.00	50.00	50.00	55.00	50.00	50.00	50.00	50.00	50.00	865.00
FORESTRY AND WASTE LAND DEVELOPMENT TOTAL			BL	22.50	22.50	22.50	25.20	22.50	22.50	22.50	22.50	22.50	390.00

STATE : WEST BENGAL
DISTRICT : NADIA

ANNEXURE -I**ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
ANIMAL HUSBANDRY												
Dairy												
CB cows	1.55	1+1	Phy.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
			BL	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.00
Buffalo rearing	1.67	1+1	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	10.00	10.00
			BL	30.06	30.06	30.06	30.06	30.06	30.06	30.06	15.03	15.03
Indigenous Cow	1.44	1+1	Phy.	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00
			BL	233.28	233.28	233.28	233.28	233.28	233.28	233.28	233.28	233.28
Hieffer Rearing	0.45	1.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05
Mini Dairy (CB Cows)	7.50	10.00	Phy.	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
			BL	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25
Dairy Parlour	3.00	1.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00
Dairy KCC	0.82	1+1	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	20.00
			BL	40.75	40.75	40.75	40.75	40.75	40.75	40.75	40.75	16.30
			Total Phy	500.00	500.00	500.00	500.00	500.00	500.00	500.00	490.00	460.00
Dairy Total			BL	805.39	805.39	805.39	805.39	805.39	805.39	805.39	790.36	765.91
Poultry												
Layer commercial farm	25.70	5000.00	Phy.	25.00	20.00	20.00	20.00	20.00	25.00	20.00	25.00	20.00
			BL	578.25	462.60	462.60	462.60	462.60	578.25	462.60	578.25	462.60
Broiler commercial farm	20.20	5000.00	Phy.	30.00	30.00	30.00	40.00	40.00	40.00	40.00	40.00	40.00
			BL	545.40	545.40	545.40	727.20	727.20	727.20	727.20	727.20	727.20
Duck Farm	0.80	100+15	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20
Feed mixing unit	16.00	1.00	Phy.	2.00	5.00	5.00	2.00	2.00	5.00	5.00	2.00	2.00
			BL	28.80	72.00	72.00	28.80	28.80	72.00	72.00	28.80	28.80
Broiler KCC	2.20		Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00
			Total Phy	77.00	75.00	75.00	82.00	82.00	90.00	85.00	87.00	82.00
Poultry Total			BL	1181.65	1109.20	1109.20	1247.80	1247.80	1406.65	1291.00	1363.45	1247.80
Sheep/Goat/Piggery												
Goat rearing	0.83	10+1	Phy.	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
			BL	373.50	373.50	373.50	373.50	373.50	373.50	373.50	373.50	373.50
Piggery(Breder- cum- fatterner unit	1.36	3+1	Phy.	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
			BL	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72
Sheep rearing(Sahabadi/Garole)	0.83	10+1	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
			BL	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74
Rabbit rearing (meat purpose)	0.99	10+2	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91
Goatery KCC	0.24	10.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40
Piggery KCC	0.65	4.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Goat Breeding Farm	12.93	100+1	Phy.	2.00	1.00	0.00	2.00	2.00	2.00	1.00	1.00	1.00
			BL	19.40	9.70	0.00	19.40	19.40	19.40	9.70	9.70	9.70
Pig Breeding Farm	12.45	30+6	Phy.	1.00	0.00	0.00	1.00	0.00	1.00	1.00	1.00	1.00
			BL	11.21	0.00	0.00	11.21	0.00	11.21	11.21	11.21	11.21
Sheep/Goat/Piggery Total			BL	462.37	441.46	431.77	462.37	451.16	462.37	452.67	452.67	452.67
			Total Phy	565.00	565.00	565.00	565.00	565.00	565.00	565.00	565.00	565.00

STATE : WEST BENGAL
DISTRICT : NADIA

ANNEXURE -I

ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24

(₹ lakh)

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
ANIMAL HUSBANDRY													
Dairy													
CB cows	1.55	1+1	Phy.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	3600.00
			BL	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.00	5022.00
Buffalo rearing	1.67	1+1	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	340.00
			BL	30.06	30.06	30.06	30.06	30.06	30.06	30.06	30.06	30.06	511.02
Indigenous Cow	1.44	1+1	Phy.	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	3240.00
			BL	233.28	233.28	233.28	233.28	233.28	233.28	233.28	233.28	233.28	4199.04
Hieffer Rearing	0.45	1.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	72.90
Mini Dairy (CB Cows)	7.50	10.00	Phy.	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	540.00
			BL	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	3442.50
Dairy Parlour	3.00	1.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	486.00
Dairy KCC	0.82	1+1	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	870.00
			BL	40.75	40.75	40.75	40.75	40.75	40.75	40.75	40.75	40.75	709.05
			Total Phy	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	8950.00
Dairy Total			BL	805.39	805.39	805.39	805.39	805.39	805.39	805.39	805.39	805.39	14442.00
Poultry													
Layer commercial farm	25.70	5000.00	Phy.	20.00	20.00	25.00	25.00	25.00	25.00	20.00	20.00	20.00	395.00
			BL	462.60	462.60	578.25	578.25	578.25	578.25	462.60	462.60	462.60	9136.35
Broiler commercial farm	20.20	5000.00	Phy.	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	690.00
			BL	727.20	727.20	727.20	727.20	727.20	727.20	727.20	727.20	727.20	12544.20
Duck Farm	0.80	100+15	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	129.60
Feed mixing unit	16.00	1.00	Phy.	5.00	5.00	2.00	2.00	2.00	2.00	5.00	5.00	5.00	63.00
			BL	72.00	72.00	28.80	28.80	28.80	28.80	72.00	72.00	72.00	907.20
Broiler KCC	2.20		Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	396.00
			Total Phy	85.00	85.00	87.00	87.00	87.00	87.00	85.00	85.00	85.00	1508.00
Poultry Total			BL	1291.00	1291.00	1363.45	1363.45	1363.45	1363.45	1291.00	1291.00	1291.00	23114.00
Sheep/Goat/Piggery													
Goat rearing	0.83	10+1	Phy.	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	9000.00
			BL	373.50	373.50	373.50	373.50	373.50	373.50	373.50	373.50	373.50	6723.00
Piggery(Breder- cum- fatterner unit)	1.36	3+1	Phy.	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	540.00
			BL	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	36.72	660.96
Sheep rearing(Sahabadi/Garole)	0.83	10+1	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	90.00
			BL	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	67.23
Rabbit rearing (meat purpose)	0.99	10+2	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	160.38
Goatery KCC	0.24	10.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	43.20
Piggery KCC	0.65	4.00	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	117.00
Goat Breeding Farm	12.93	100+1	Phy.	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	21.00
			BL	9.70	9.70	9.70	9.70	9.70	9.70	9.70	9.70	9.70	203.65
Pig Breeding Farm	12.45	30+6	Phy.	0.00	0.00	0.00	1.00	0.00	1.00	0.00	1.00	1.00	10.00
			BL	0.00	0.00	0.00	11.21	0.00	11.21	0.00	11.21	11.21	112.05
Sheep/Goat/Piggery Total			BL	441.46	441.46	441.46	452.67	441.46	452.67	441.46	452.67	452.67	8087.00
			Total Phy	565.00	565.00	565.00	565.00	565.00	565.00	565.00	565.00	565.00	10170.00

STATE : WEST BENGAL
DISTRICT : NADIA

ANNEXURE -I

ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24

(₹ lakh)

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
ANIMAL HUSBANDRY TOTAL			BL	2449.41	2356.05	2346.36	2515.56	2504.35	2674.41	2549.06	2606.48	2466.38
FISHERIES												
Fish Farming in existing pond through renovation	3.11	0.4 Ha	Phy.	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
			BL	419.85	419.85	419.85	419.85	419.85	419.85	419.85	419.85	419.85
Fish Farming in new pond	7.45	0.4 Ha	Phy.	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
			BL	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75
Fish seed rearing in seasonal pond	1.95	0.2 Ha	Phy.	50.00	50.00	25.00	25.00	50.00	30.00	30.00	20.00	20.00
			BL	87.75	87.75	43.88	43.88	87.75	52.65	52.65	35.10	35.10
Pangasius farming in existing pond	6.12	0.4 Ha	Phy.	20.00	10.00	20.00	20.00	20.00	20.00	50.00	50.00	50.00
			BL	110.16	55.08	110.16	110.16	110.16	110.16	275.40	275.40	275.40
Integrated fish farming	3.21	0.4 Ha	Phy.	10.00	10.00	10.00	10.00	10.00	20.00	20.00	20.00	20.00
			BL	28.89	28.89	28.89	28.89	28.89	57.78	57.78	57.78	57.78
Ornamental Fish	3.40	300 ftX 300 ft	Phy.	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
			BL	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18
KCC Fishery-Production of IMC	2.37	1 acre	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	23.70	23.70	23.70	23.70	23.70	23.70	23.70	23.70	23.70
			Total Phy	393.00	383.00	368.00	368.00	393.00	383.00	413.00	403.00	403.00
			BL	1685.28	1630.20	1641.41	1641.41	1685.28	1679.07	1844.31	1826.76	1826.76
FISHERIES TOTAL:												
INTEGRATED FARMING SYSTEM												
Low cost model for SF/MF	0.65	0.4 Ha	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
			BL	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70
Tailor made model for commercial IFS	3.40	1 Ha	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
			BL	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30
	Total		Phy.	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00
TOTAL INTEGRATED FARMING SYSTEM												
Agri Term Loan total												
Agri Infrastructure												
STORAGE GODOWN												
Cold Storage (5000 MT)	600.00	Nos.	Phy.	0.00	0.00	1.00	0.00	2.00	1.00	0.00	1.00	0.00
			BL	0.00	0.00	450.00	0.00	900.00	450.00	0.00	450.00	0.00
Rural Godown, Market Yards etc.	40.00	Nos.	Phy.	20.00	20.00	20.00	20.00	25.00	30.00	20.00	20.00	10.00
			BL	600.00	600.00	600.00	600.00	750.00	900.00	600.00	600.00	300.00
			Total Phy	20.00	20.00	21.00	20.00	27.00	31.00	20.00	21.00	10.00
			BL	600.00	600.00	1050.00	600.00	1650.00	1350.00	600.00	1050.00	300.00
Storage TOTAL:												
Land development, Soil Conservation and Watershed Development												
Land leveling	1.23	1 Ha	Phy.	4.00	4.00	4.00	4.00	4.00	4.00	4.00	5.00	4.00
			BL	4.43	4.43	4.43	4.43	4.43	4.43	4.43	5.54	4.43
Composite Farm Pond (8 cent excavation in 33 cent land)	1.04	8/33 cent	Phy.	5.00	5.00	5.00	5.00	5.00	10.00	10.00	5.00	5.00
			BL	4.68	4.68	4.68	4.68	4.68	9.36	9.36	4.68	4.68
			Total Phy	9.00	9.00	9.00	9.00	9.00	14.00	14.00	10.00	9.00
Land Development Total				9.11	9.11	9.11	9.11	9.11	13.79	13.79	10.22	9.11

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE - I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
ANIMAL HUSBANDRY TOTAL			BL	2537.85	2537.85	2610.30	2621.51	2610.30	2621.51	2537.85	2549.06	2549.06	45643.00
FISHERIES													
Fish Farming in existing pond through renovation	3.11	0.4 Ha	Phy.	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	2700.00
			BL	419.85	419.85	419.85	419.85	419.85	419.85	419.85	419.85	419.85	7557.30
Fish Farming in new pond	7.45	0.4 Ha	Phy.	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	2700.00
			BL	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	1005.75	18103.50
Fish seed rearing in seasonal pond	1.95	0.2 Ha	Phy.	20.00	20.00	5.00	50.00	10.00	10.00	10.00	20.00	50.00	495.00
			BL	35.10	35.10	8.78	87.75	17.55	17.55	17.55	35.10	87.75	868.73
Pangasius farming in existing pond	6.12	0.4 Ha	Phy.	50.00	40.00	500.00	500.00	200.00	200.00	500.00	1000.00	500.00	3750.00
			BL	275.40	220.32	2754.00	2754.00	1101.60	1101.60	2754.00	5508.00	2754.00	20655.00
Integrated fish farming	3.21	0.4 Ha	Phy.	20.00	20.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	520.00
			BL	57.78	57.78	144.45	144.45	144.45	144.45	144.45	144.45	144.45	1502.28
Ornamental Fish	3.40	300 ftX 300 ft	Phy.	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	54.00
			BL	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	165.24
KCC Fishery-Production of IMC	2.37	1 acre	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	23.70	23.70	23.70	23.70	23.70	23.70	23.70	23.70	23.70	426.60
			Total Phy	403.00	393.00	868.00	913.00	573.00	573.00	873.00	1383.00	913.00	10219.00
FISHERIES TOTAL:			BL	1826.76	1771.68	4365.71	4444.68	2722.08	2722.08	4374.48	7146.03	4444.68	49278.00
INTEGRATED FARMING SYSTEM													
Low cost model for SF/MF	0.65	0.4 Ha	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	360.00
			BL	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	210.60
Tailor made model for commercial IFS	3.40	1 Ha	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	90.00
			BL	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	275.40
	Total		Phy.	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	450.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	486.00
TOTAL INTEGRATED FARMING SYSTEM													486.00
Agri Term Loan total													141642.00
Agri Infrastructure													
STORAGE GODOWN													
Cold Storage (5000 MT)	600.00	Nos.	Phy.	0.00	0.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	7.00
			BL	0.00	0.00	0.00	450.00	0.00	450.00	0.00	0.00	0.00	3150.00
Rural Godown, Market Yards etc.	40.00	Nos.	Phy.	20.00	20.00	20.00	30.00	20.00	20.00	20.00	20.00	30.00	385.00
			BL	600.00	600.00	600.00	900.00	600.00	600.00	600.00	600.00	900.00	11550.00
			Total Phy	20.00	20.00	20.00	31.00	20.00	21.00	20.00	20.00	30.00	392.00
			BL	600.00	600.00	600.00	1350.00	600.00	1050.00	600.00	600.00	900.00	14700.00
Storage TOTAL:													
Land development, Soil Conservation and Watershed Development													
Land leveling	1.23	1 Ha	Phy.	2.00	4.00	10.00	10.00	10.00	10.00	20.00	20.00	20.00	143.00
			BL	2.21	4.43	11.07	11.07	11.07	11.07	22.14	22.14	22.14	158.30
Composite Farm Pond (8 cent excavation in 33 cent land)	1.04	8/33 cent	Phy.	5.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	140.00
			BL	4.68	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	131.04
			Total Phy	7.00	14.00	20.00	20.00	20.00	20.00	30.00	30.00	30.00	283.00
Land Development Total				6.89	13.79	20.43	20.43	20.43	20.43	31.50	31.50	31.50	289.00

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
Others												
Seed Production	3.80	acre	Physical	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
			Bank loan	171.00	171.00	171.00	171.00	171.00	171.00	171.00	171.00	171.00
Vermicompost	0.30	10'x6'x2.5'	Physical	60.00	60.00	60.00	60.00	60.00	60.00	61.00	60.00	60.00
			Bank loan	16.20	16.20	16.20	16.20	16.20	16.20	16.47	16.20	16.20
Production of bio pesticide and bio-fertiliser	32.00	MT	Physical	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			Bank loan	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00
			Total Phy	120.00	120.00	120.00	120.00	120.00	120.00	121.00	120.00	120.00
Others Total				475.20	475.20	475.20	475.20	475.20	475.20	475.47	475.20	475.20
Agri Infra Total			Bank loan	1084.31	1084.31	1534.31	1084.31	2134.31	1838.99	1089.26	1535.42	784.31
Ancillary activities												
Food and Agro Processing												
Flour Mill	30.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00
Rice / rice husk / rice bran mill	100.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00
Dal Mill	8.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00
Oil Mill	30.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00
Tomato & Chili Sauce	13.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00
Mango Juice & Pulp	13.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00
Ginger / Turmeric	3.00	Nos.	Phy.	5.00	5.00	5.00	20.00	20.00	20.00	20.00	20.00	20.00
			BL	13.50	13.50	13.50	54.00	54.00	54.00	54.00	54.00	54.00
Medicinal & Aromatic plants	12.00	Nos.	Phy.	5.00	5.00	5.00	10.00	5.00	10.00	10.00	10.00	10.00
			BL	54.00	54.00	54.00	108.00	54.00	108.00	108.00	108.00	108.00
Fruits	12.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00
Spices processing	3.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00
Ghee making	3.00	Nos.	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
			BL	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00
				110.00	110.00	110.00	130.00	125.00	130.00	130.00	130.00	130.00
Food Processing Total				2002.50	2002.50	2002.50	2097.00	2043.00	2097.00	2097.00	2097.00	2097.00
Others-Loans to PACs, MFIs	150.00	Nos	Phy.	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
			BL	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00
ACABC entrepreneurs etc	22.00	Nos.	Phy.	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
			BL	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60
Others Total				1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	1659.60
Ancillary total				3662.10	3662.10	3662.10	3756.60	3702.60	3756.60	3756.60	3756.60	3756.60
Total Agriculture				38434.53	39657.43	37360.58	42049.72	43796.86	42787.17	42099.29	26681.39	23072.06

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
Others													
Seed Production	3.80	acre	Physical	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	900.00
			Bank loan	171.00	171.00	171.00	171.00	171.00	171.00	171.00	171.00	171.00	3078.00
Vermicompost	0.30	10'x6'x2.5'	Physical	60.00	60.00	60.00	100.00	100.00	100.00	100.00	100.00	100.00	1321.00
			Bank loan	16.20	16.20	16.20	27.00	27.00	27.00	27.00	27.00	27.00	356.67
Production of bio pesticide and bio-fertiliser	32.00	MT	Physical	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			Bank loan	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	288.00	5184.00
			Total Phy	120.00	120.00	120.00	160.00	160.00	160.00	160.00	160.00	160.00	2401.00
Others Total				475.20	475.20	475.20	486.00	486.00	486.00	486.00	486.00	486.00	8618.00
Agri Infra Total			Bank loan	1082.09	1088.99	1095.63	1856.43	1106.43	1556.43	1117.50	1117.50	1417.50	23607.00
Ancillary activities													
Food and Agro Processing													
Flour Mill	30.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	12.00	12.00	12.00	10.00	186.00
			BL	270.00	270.00	270.00	270.00	270.00	324.00	324.00	324.00	270.00	5022.00
Rice / rice husk / rice bran mill	100.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	16200.00
Dal Mill	8.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	72.00	72.00	72.00	72.00	72.00	72.00	72.00	50.00	72.00	1274.00
Oil Mill	30.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	4860.00
Tomato & Chili Sauce	13.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	2106.00
Mango Juice & Pulp	13.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	117.00	2106.00
Ginger / Turmeric	3.00	Nos.	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	180.00
			BL	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	486.00
Medicinal & Aromatic plants	12.00	Nos.	Phy.	5.00	10.00	10.00	10.00	10.00	10.00	5.00	5.00	5.00	140.00
			BL	54.00	108.00	108.00	108.00	108.00	108.00	54.00	50.00	50.00	1504.00
Fruits	12.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	1944.00
Spices processing	3.00	Nos.	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	180.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	486.00
Ghee making	3.00	Nos.	Phy.	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	360.00
			BL	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	972.00
				110.00	115.00	115.00	115.00	115.00	117.00	112.00	112.00	110.00	2126.00
Food Processing Total				2002.50	2056.50	2056.50	2056.50	2056.50	2110.50	2056.50	2030.50	1998.50	36960.00
Others-Loans to PACs, MFIs	150.00	Nos	Phy.	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	216.00
			BL	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	1620.00	29160.00
ACABC entrepreneurs etc	22.00	Nos.	Phy.	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	36.00
			BL	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60	712.80
Others Total				1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	1659.60	29872.80
Ancillary total				3662.10	3716.10	3716.10	3716.10	3716.10	3770.10	3716.10	3690.10	3658.10	66833.00
Total Agriculture				40023.31	37011.61	42052.27	43656.44	41175.38	43178.09	40020.43	45874.61	43854.44	697792.00

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
MICRO, SMALL AND MEDIUM ENTERPRISE												
Term Loan												
Micro Enterprises (including agro, cottage undustries, MUDRA, Stand Up India etc, SRTO, Retail traders etc.)	60.00	Nos	Phy.	210.00	210.00	310.00	310.00	310.00	310.00	310.00	210.00	310.00
			BL	9450.00	9450.00	13950.00	13950.00	13950.00	13950.00	13950.00	9450.00	13950.00
Small Enterprices	550.00	Nos	Phy.	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
			BL	12375.00	12375.00	12375.00	12375.00	12375.00	12375.00	12375.00	12375.00	12375.00
Medium Enterprises	3200.00	Nos	Phy.	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00
			BL	2400.00	0.00	0.00	0.00	0.00	0.00	0.00	2400.00	2400.00
Total units				241.00	240.00	340.00	340.00	340.00	340.00	340.00	241.00	341.00
Total Term Loan				24225.00	21825.00	26325.00	26325.00	26325.00	26325.00	26325.00	24225.00	28725.00
Working Capital												
Micro Enterprises (including agro, cottage undustries, MUDRA, Stand Up India etc, SRTO, Retail traders etc.)	60.00	Nos	Phy.	210.00	210.00	310.00	310.00	310.00	310.00	310.00	210.00	310.00
			BL	4725.00	4725.00	6975.00	6975.00	6975.00	6975.00	6975.00	4725.00	6975.00
Small Enterprices	550.00	Nos	Phy.	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
			BL	6187.50	6187.50	6187.50	6187.50	6187.50	6187.50	6187.50	6187.50	6187.50
Medium Enterprises	3200.00	Nos	Phy.	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00
			BL	1200.00	0.00	0.00	0.00	0.00	0.00	0.00	1200.00	1200.00
Total units				241.00	240.00	340.00	340.00	340.00	340.00	340.00	241.00	341.00
Total Working Capital				12112.50	10912.50	13162.50	13162.50	13162.50	13162.50	13162.50	12112.50	14362.50
Total (Micro, Small and Medium Enterprise)				36337.50	32737.50	39487.50	39487.50	39487.50	39487.50	39487.50	36337.50	43087.50
EXPORT CREDIT												
Export credit for vegetables	13.00	No	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
			BL	585.00	585.00	585.00	585.00	585.00	585.00	585.00	585.00	585.00
Export credit for processd fish	11.00	No	Phy.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	15.00	15.00
			BL	99.00	99.00	99.00	99.00	99.00	99.00	99.00	148.50	148.50
Export credit for MSME product	11.00	No	Phy.	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00
			BL	217.80	217.80	217.80	217.80	217.80	217.80	217.80	217.80	217.80
Total Export Credit				901.80	901.80	901.80	901.80	901.80	901.80	901.80	951.30	951.30
4. EDUCATION LOAN												
Education Loan studying within the State	6.00	No	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
			BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00
Education Loan studying outside the State	11.00	No	Phy.	90.00	90.00	80.00	90.00	90.00	90.00	90.00	80.00	80.00
			BL	891.00	891.00	792.00	891.00	891.00	891.00	891.00	792.00	792.00
Total Educational Loan				1161.00	1161.00	1062.00	1161.00	1161.00	1161.00	1161.00	1062.00	1062.00
5. HOUSING												
Housing loan	22.00	No	Phy.	60.00	50.00	60.00	50.00	50.00	50.00	50.00	60.00	60.00
			BL	1188.00	990.00	1188.00	990.00	990.00	990.00	990.00	1188.00	1188.00
Repair of house	6.00	No	Phy.	200.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	300.00
			BL	1080.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	1620.00
Total Housing Loan				2268.00	1530.00	1728.00	1530.00	1530.00	1530.00	1530.00	1728.00	2808.00

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
MICRO, SMALL AND MEDIUM ENTERPRISE													
Term Loan													
Micro Enterprises (including agro, cottage undustries, MUDRA, Stand Up India etc, SRTO, Retail traders etc.)	60.00	Nos	Phy.	210.00	210.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	5080.00
			BL	9450.00	9450.00	13950.00	13950.00	13950.00	13950.00	13950.00	13950.00	13950.00	228600.00
Small Enterprises	550.00	Nos	Phy.	30.00	37.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	547.00
			BL	12375.00	15262.50	12375.00	12375.00	12375.00	12375.00	12375.00	12375.00	12375.00	225637.50
Medium Enterprises	3200.00	Nos	Phy.	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	1.00	5.00
			BL	0.00	0.00	0.00	0.00	2400.00	0.00	0.00	0.00	2400.00	12000.00
Total units				240.00	247.00	340.00	340.00	341.00	340.00	340.00	340.00	341.00	5632.00
Total Term Loan				21825.00	24712.50	26325.00	26325.00	28725.00	26325.00	26325.00	26325.00	28725.00	466237.50
Working Capital													
Micro Enterprises (including agro, cottage undustries, MUDRA, Stand Up India etc, SRTO, Retail traders etc.)	60.00	Nos	Phy.	210.00	210.00	310.00	310.00	310.00	310.00	310.00	310.00	310.00	5080.00
			BL	4725.00	4725.00	6975.00	6975.00	6975.00	6975.00	6975.00	6975.00	6975.00	114300.00
Small Enterprises	550.00	Nos	Phy.	30.00	37.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	547.00
			BL	6187.50	7631.25	6187.50	6187.50	6187.50	6187.50	6187.50	6187.50	6187.50	112818.75
Medium Enterprises	3200.00	Nos	Phy.	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	1.00	5.00
			BL	0.00	0.00	0.00	0.00	1200.00	0.00	0.00	0.00	1200.00	6000.00
Total units				240.00	247.00	340.00	340.00	341.00	340.00	340.00	340.00	341.00	5632.00
Total Working Capital				10912.50	12356.25	13162.50	13162.50	14362.50	13162.50	13162.50	13162.50	14362.50	233118.75
Total (Micro, Small and Medium Enterprise)				32737.50	37068.75	39487.50	39487.50	43087.50	39487.50	39487.50	39487.50	43087.50	699356.00
EXPORT CREDIT													
Export credit for vegetables	13.00	No	Phy.	50.00	50.00	50.00	60.00	50.00	50.00	50.00	50.00	55.00	915.00
			BL	585.00	585.00	585.00	702.00	585.00	585.00	585.00	585.00	643.50	10705.50
Export credit for processd fish	11.00	No	Phy.	10.00	10.00	10.00	20.00	10.00	15.00	15.00	20.00	20.00	230.00
			BL	99.00	99.00	99.00	198.00	99.00	148.50	148.50	198.00	198.00	2277.00
Export credit for MSME product	11.00	No	Phy.	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	396.00
			BL	217.80	217.80	217.80	217.80	217.80	217.80	217.80	217.80	217.80	3920.40
Total Export Credit				901.80	901.80	901.80	1117.80	901.80	951.30	951.30	1000.80	1059.30	16902.00
4. EDUCATION LOAN													
Education Loan studying within the State	6.00	No	Phy.	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	900.00
			BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	4860.00
Education Loan studying outside the State	11.00	No	Phy.	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	1590.00
			BL	891.00	891.00	891.00	891.00	891.00	891.00	891.00	891.00	891.00	15741.00
Total Educational Loan				1161.00	1161.00	1161.00	1161.00	1161.00	1161.00	1161.00	1161.00	1161.00	20601.00
5. HOUSING													
Housing loan	22.00	No	Phy.	50.00	50.00	50.00	50.00	60.00	50.00	50.00	50.00	60.00	960.00
			BL	990.00	990.00	990.00	990.00	1188.00	990.00	990.00	990.00	1188.00	19008.00
Repair of house	6.00	No	Phy.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2100.00
			BL	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	11340.00
Total Housing Loan				1530.00	1530.00	1530.00	1530.00	1728.00	1530.00	1530.00	1530.00	1728.00	30348.00

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE - I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Krishnanagar-I	Krishnanagar-II	Nabadwip	Chapra	Kaliganj	Karimpur-I	Karimpur-II	Chakdah	Kalyani
6. RENEWABLE ENERGY												
Bio gas	0.40	Nos.	Phy.	2.00	2.00	3.00	3.00	3.00	4.00	4.00	2.00	2.00
			BL	0.72	0.72	1.08	1.08	1.08	1.44	1.44	0.72	0.72
Solar Home Lighting System	0.90	Nos.	Phy.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
			BL	162.00	162.00	162.00	162.00	162.00	162.00	162.00	162.00	162.00
Solar irrigation	5.00	Nos.	Phy.	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
			BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Total(Renewable Energy)				171.72	171.72	172.08	172.08	172.08	172.44	172.44	171.72	171.72
7. OTHERS												
SHG Finance	2.20	Nos.	Phy.	2500.00	2500.00	2800.00	3500.00	2800.00	3000.00	3000.00	2500.00	2000.00
			BL	5500.00	5500.00	6160.00	7700.00	6160.00	6600.00	6600.00	5500.00	4400.00
JLG Finance	0.50	Nos.	Phy.	500.00	500.00	500.00	500.00	500.00	500.00	500.00	300.00	200.00
			BL	250.00	250.00	250.00	250.00	250.00	250.00	250.00	150.00	100.00
Total (Others)				5750.00	5750.00	6410.00	7950.00	6410.00	6850.00	6850.00	5650.00	4500.00
8. SOCIAL INFRASTRUCTURE SUPPORT												
Private School	200.00	Nos.	Phy.	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
			BL	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00
Private College	500.00	Nos.	Phy.	1.00	1.00	0.00	0.00	0.00	1.00	0.00	1.00	1.00
			BL	450.00	450.00	0.00	0.00	0.00	450.00	0.00	450.00	450.00
Polyclinics/Diagnostic centres	500.00	Nos.	Phy.	1.00	1.00	0.00	0.00	0.00	1.00	1.00	1.00	2.00
			BL	450.00	450.00	0.00	0.00	0.00	450.00	450.00	450.00	900.00
Pay and Use toilet	35.00	Nos.	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	3.00	5.00	5.00
			BL	157.50	157.50	157.50	157.50	157.50	157.50	94.50	157.50	157.50
Drinking water project	27.00	Nos.	Phy.	5.00	5.00	5.00	5.00	5.00	5.00	2.00	2.00	2.00
			BL	2.00	121.50	121.50	121.50	121.50	121.50	48.60	48.60	48.60
Total (Infrastructure Support)				1239.50	1359.00	459.00	459.00	459.00	1359.00	773.10	1286.10	1736.10
GRAND TOTAL				86264.05	83268.45	87580.96	93711.10	93918.24	94248.91	92975.13	73868.01	77388.68

STATE : WEST BENGAL
DISTRICT : NADIA**ANNEXURE -I****ACTIVITY - WISE / BLOCK - WISE PHYSICAL & FINANCIAL PROJECTIONS FOR THE YEAR 2023-24****(₹ lakh)**

Activity	Unit Cost (₹ In lakh)	Unit Size		Tehatta-I	Tehatta-II	Kaliganj	Nakashipara	Ranaghat-I	Ranaghat-II	Shantipur	Hanskhali	Haringhata	District Total
6. RENEWABLE ENERGY													
Bio gas	0.40	Nos.	Phy.	2.00	5.00	5.00	5.00	6.00	5.00	5.00	5.00	6.00	69.00
			BL	0.72	1.80	1.80	1.80	2.16	1.80	1.80	1.80	2.16	24.00
Solar Home Lighting System	0.90	Nos.	Phy.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	3600.00
			BL	162.00	162.00	162.00	162.00	162.00	162.00	162.00	162.00	162.00	2916.00
Solar irrigation	5.00	Nos.	Phy.	2.00	2.00	2.00	4.00	2.00	4.00	2.00	2.00	2.00	40.00
			BL	9.00	9.00	9.00	18.00	9.00	18.00	9.00	9.00	9.00	180.00
Total(Renewable Energy)				171.72	172.80	172.80	181.80	173.16	181.80	172.80	172.80	173.16	3120.00
7. OTHERS													
SHG Finance	2.20	Nos.	Phy.	3500.00	3000.00	3000.00	3000.00	2600.00	2600.00	2500.00	2500.00	3400.00	50700.00
			BL	7700.00	6600.00	6600.00	6600.00	5720.00	5720.00	5500.00	5500.00	7480.00	111540.00
JLG Finance	0.50	Nos.	Phy.	500.00	500.00	500.00	500.00	500.00	500.00	500.00	555.00	555.00	8610.00
			BL	250.00	250.00	250.00	250.00	250.00	250.00	250.00	277.50	277.50	4305.00
Total (Others)				7950.00	6850.00	6850.00	6850.00	5970.00	5970.00	5750.00	5777.50	7757.50	115845.00
8. SOCIAL INFRASTRUCTURE SUPPORT													
Private School	200.00	Nos.	Phy.	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	18.00
			BL	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	3240.00
Private College	500.00	Nos.	Phy.	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	1.00	7.00
			BL	0.00	0.00	0.00	0.00	450.00	0.00	0.00	0.00	450.00	3150.00
Polyclinics/Diagnostic centres	500.00	Nos.	Phy.	0.00	0.00	0.00	1.00	1.00	0.00	0.00	0.00	1.00	10.00
			BL	0.00	0.00	0.00	450.00	450.00	0.00	0.00	0.00	450.00	4500.00
Pay and Use toilet	35.00	Nos.	Phy.	5.00	5.00	5.00	5.00	5.00	3.00	3.00	3.00	3.00	80.00
			BL	157.50	157.50	157.50	157.50	157.50	94.50	94.50	94.50	94.50	2520.00
Drinking water project	27.00	Nos.	Phy.	5.00	2.00	5.00	5.00	5.00	2.00	5.00	2.00	5.00	72.00
			BL	121.50	48.60	121.50	121.50	121.50	48.60	121.50	48.60	121.50	1630.10
Total (Infrastructure Support)				459.00	386.10	459.00	909.00	1359.00	323.10	396.00	323.10	1296.00	15040.00
GRAND TOTAL				84934.33	85082.06	92614.37	94893.54	95555.84	92782.79	89469.03	95327.31	100116.90	1599004.00

ANNEXURE -II

STATE : WEST BENGAL AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT- AGENCY WISE / SECTOR WISE
 DISTRICT : NADIA 2019-20, 2020-21, 2021-22 and target for 2022-23

(₹ lakh)

Sl No	Agency/ Sector	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan	3,79,287.00	2,84,464.00	3,82,630.00	3,23,152.00	441972.00	4,31,661.00	453625.00
	Commercial Banks	2,85,586.00	1,71,324.00	2,79,558.00	2,41,966.00	3,35,760.00	3,30,593.00	368809.00
	NDCCB	40,087.00	64,565.00	72,407.00	52,813.00	74,409.00	60,026.00	18828.00
	NARDB	150.00	0.00	130.00	0.00	125.00	0.00	193.00
	BGVB	53,464.00	48,575.00	30,535.00	28,373.00	31,678.00	41,042.00	65795.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Term Loan (MT+LT)	1,57,911.00	1,51,197.00	1,81,490.00	1,50,596.00	1,97,330.00	1,80,639.00	200584.00
	Commercial Banks	1,20,122.00	99,602.00	1,36,990.00	83,172.00	1,52,830.00	1,14,694.00	164633.00
	NDCCB	20,433.00	286.00	34,000.00	40,830.00	34,000.00	41,256.00	15901.00
	NARDB	2,356.00	1,225.00	500.00	0.00	500.00	0.00	744.00
	BGVB	15,000.00	50,084.00	10,000.00	26,594.00	10,000.00	24,689.00	19306.00
3	Total Agri Credit(1+2)	5,37,198.00	4,35,661.00	5,64,120.00	3,92,562.00	639302.00	6,12,300.00	654209.00
	Commercial Banks	4,22,504.95	3,24,945.80	4,16,048.00	2,43,952.00	4,88,090.00	4,45,287.00	533442.00
	NDCCB	60,520.00	64,851.00	1,06,407.00	93,643.00	1,08,409.00	1,01,282.00	34729.00
	NARDB	2,506.00	1,225.00	630.00	0.00	625.00	0.00	937.00
	BGVB	50,550.00	44,639.20	40,535.00	54,967.00	41,678.00	65,731.00	85101.00
	Other	1,117.05	815.42	500.00	815.42	500.00	815.42	0.00
4	MSME	3,85,495.00	3,70,223.00	5,01,804.00	3,00,932.00	600187.00	6,01,400.00	610312.00
	Commercial Banks	3,58,196.42	3,36,143.76	4,60,679.00	2,77,503.68	5,59,062.00	5,77,971.68	562744.00
	NDCCB	6,623.56	18,765.00	20,550.00	4,644.00	20,550.00	4,644.00	21576.00
	NARDB	130.00	125.00	0.00	0.00	0.00	0.00	443.00
	BGVB	20,575.00	15,209.00	20,575.00	18,719.00	20,575.00	18,719.00	25549.00
	Other (WBFC)	100.02	105.24	0.00	65.32	0.00	65.32	0.00
5	Other Priority Sector	1,01,586.00	91,735.00	1,49,406.00	81,296.00	169949.00	31,600.00	187157.00
	Commercial Banks	78,536.00	71,401.00	1,26,356.00	72,813.00	1,46,899.00	22,950.00	153259.00
	NDCCB	12,050.00	10,645.00	12,050.00	3,453.00	12,050.00	3,530.00	980.00
	NARDB	450.00	335.00	450.00	335.00	450.00	340.00	122.00
	BGVB	10,550.00	9,219.00	10,550.00	4,663.00	10,550.00	4,745.00	32796.00
	Other (WBFC)	0.00	135.00	0.00	32.00	0.00	35.00	0.00
6	Grand Total	10,24,279.00	8,97,619.00	12,15,391.00	7,74,790.00	1409438.00	12,45,300.00	1451678.00

ANNEXURE -III

STATE : WEST BENGAL **SUB SECTORWISE GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE AND**
 DISTRICT : NADIA **ALLIED ACTIVITIES 2019-20, 2020-21 and 2021-22**

(₹ lakh)

Sl No	Particulars	2019-20				2020-21				2021-22			
		CBS	CO-OP	RRBS	TOTAL	CBS	CO-OP	RRBS	TOTAL	CBS	CO-OP	RRBS	TOTAL
1	Crop Loan	298654.00	65790.00	48,575.00	4,13,019.00	241966.00	52813.00	6,373.00	3,01,152.00	330593.00	60026.00	41,042.00	4,31,661.00
2	Agri Infrastructure	8786.00	50.00	215.00	9,051.00	3597.00	8652.00	4419.00	16,668.00	4002.00	8575.00	4568.00	17,145.00
3	Agri Ancillary	12061.00	236.00	1294.00	13,591.00	20381.00	32186.00	22175.00	74,742.00	21353.00	26250.00	35297.00	1,63,494.00
	Total Agriculture	319501.00	66076.00	50084.00	435661.00	265944.00	93651.00	32967.00	3,92,562.00	355948.00	94851.00	46595.00	6,12,300.00

ANNEXURE -IV
INDICATIVE UNIT COST FOR MAJOR ACTIVITIES AS FIXED BY THE UNIT COST COMMITTEE (2022-23)

1. ANIMAL HUSBANDRY

Sl No.	Particulars	Unit Size (No of animals/bird)	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Crossbred Cows (CBC) yielding 8 litres milk per day	1+1	1,55,000	5
2	Improved Indigenous Cows Yielding 7 litres milk per day	1+1	1,44,000	5
3	Buffalo rearing average Yield 6-7 litres milk per day	1+1	1,67,000	5
4	Mini Dairy (CBC)	5	3,85,000	5
5	Mini Dairy (CBC)	5+5	7,50,000	5
6	Heifer Rearing	1	44,000	5 (3+2)
7	Broiler Farm : all in all out deep litter system	1000	3,65,000	5
8	Broiler Farm : all in all out deep litter system	5000	20,20,000	5
9	Layer Farm (1+1+3) : Cage System	5000	25,70,000	6 (1+5)
10	Duck Farm	100F+15M	75,000	5
11	*Backyard Poultry Composite Unit(Parent stock+Hatchery+Mother Unit)	1000F+100M	2840000	6 (1+5)
12	Goat rearing	10F+1M	83000	5
13	Sheep Rearing (Sahabadi/Bonpala/Garole)	10F+1M	83,000	6 (1+5)
14	Piggery (Breeder cum fattener unit)	3F+1M	1,36,000	5 (1+4)
15	Rabbit Rearing (Meat purpose)	10F+2M	99,000	5
16	Goat Breeding Farm	100F+5M	1293000	6 (1+5)
17	Pig Breeding Farm	30F+6M	1245000	5
18	Kadaknath Backyard Poultry Farming	400	134000	5

2. MINOR IRRIGATION

Sl No.	Particulars	Unit Size	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Shallow Tube Well having brush strainer with pump set	5 HP	62,500	11-15 years with grace of 2 years
2	Submersible pump set operated tube well (low duty)	3HP	1,31,000	10
3	Drip Irrigation (excluding pumpset)	8 x 8m spacing (1ha)	32,000	5
4	Drip Irrigation (excluding pumpset)	1.5x 1.5 spacing (1 ha)	1,11,000	5
5	Drip Irrigation (excluding pumpset)	2.7x 2.7m spacing (1 ha)	76,000	5
6	Sprinkler irrigation	1 Ha	54,000	5
7	Electrical pump-set	3 HP	26,000	9 (1+8)
8	Electrical pump-set	5 HP	33,000	9 (1+8)
9	Diesel pump-set	3 HP	27,000	9 (1+8)
10	Diesel pump-set	5 HP	33,500	9 (1+8)
11	Solar Pump Set (AC)	1 HP	85000-90000	5-7
12	Solar Pump Set (AC)	2 HP	115000-130000	5-7
13	Solar Pump Set (AC)	3 HP	150000-300000	5-7
14	Solar Pump Set (AC)	5 HP	240000-400000	5-7

ANNEXURE -IV
INDICATIVE UNIT COST FOR MAJOR ACTIVITIES AS FIXED BY THE UNIT COST COMMITTEE (2022-23)

3. FARM MECHANIZATION*

Sl No.	Particulars	Unit Size	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Tractor	25-30 HP	425000-550000	5-7
	Tractor	30-45 HP	550000-775000	5-7
	Tractor	More than 45 HP	650000-1150000	5-7
2	Second Hand Tractor	35 HP	3,85,000	5-7
3	Power Tiller-along with equipment	12 HP	2,80,000	5-7
4	Combined Harvester-self propelled	1	2200000-2500000	7
5	Self Propelled Paddy Reaper	3.5 HP	1,20,000	5-7
6	Seed cum fertilizer drill-11 tyne	1	62,000	7
7	Rotavator	1	1,20,000	7
8	Tractor drawn Axial Flow Thresher	1	115000-250000	7
9	Automatic Potato planter	1	1,10,000	5-7
10	Rotary Till Drill (Tractor mounted)	1	1,50,000	5-7
11	Bed Planter (Tractor mounted)	1	70,000	5-7
12	Tractor mounted combined harvester (tractor cost excluded)	50-70 HP	500000-860000	5-7

*However, bank may take decision based on best quotation/ market rate

4. PLANTATION & HORTICULTURE

Sl. No.	Particulars	Unit Size	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Mango (Conventional)-For Langra variety	1 acre	82,000	10 (5+5)
2	Mango-Amrapalli	1 acre	1,13,000	8 (4+4)
3	Guava	1 acre	43,000	5 (3+2)
4	Lime	1 acre	60,000	8 (6+2)
5	Papaya	1 acre	50,000	3
6	Pineapple	1 acre	1,23,000	4 (1+3)
7	Cashew	1 acre	51,000	10 (6+4)
8	Coconut (Tall variety)	1 acre	55,000	12 (7+5)
9	Banana (Giant Governor)	1 acre	57,000	4 (1+3)
10	Banana (Tissue culture)	1 acre	65,000	4 (1+3)
11	Tuberose	0.04 Ha	13,000	3 (1+2)
12	Betelvine	0.25 acre	1,87,000	7 (1+6)
13	Tea	1 Ha	3,92,000	15 (4+11)
14	Large Cardamom	1 Ha	2,18,700	7 (3+4)
15	Button Mushroom	250 sq ft	1,92,000	4.5 (0.5+4)
16	Oyster Mushroom	250 sq ft	97,000	4.5 (0.5+4)
17	Hibiscus cultivation (Rosa sinensis)	0.25 acre	18,000	4
18	Agriculture-honey bee rearing-Apis mellifera	10 beehive model	65,000	5(1+4)
19	Polyhouse cultivation-cut rose with cooling unit	1 acre	48,00,000	5
20	Ber cultivation	1 acre	88,000	10 (4+6)
21	Mandarin Orange (varieties Nagpur Mandarin, Khasi Mandarin, Kinnow, and local Darjeeling Mandarin)	1 acre	1,28,000	10 (4+6)
22	Rubber Plantation (North Eastern states of Assam, Tripura, Meghalaya, Nagaland, Arunachal Pradesh, Manipur and Mizoram and the states of West Bengal & Odisha)	1 acre (4.75 mX4.75m)	4,43,000	14 (7+7)
23	Supplementary Scheme-I Nursery Scheme a) Budwood nursery	500 points	58,750	
	b) Seedling nursery	1 Ha	3,30,925	
24	Supplementary Scheme-2 Scheme for Tapping and Processing equipment for rubber cultivation	1 Ha	260595	6(1+5)
25	Supplementary Scheme-3 Group Poly Bag Nursery Scheme	10 ha	225500	7 (2+5)

ANNEXURE -IV
INDICATIVE UNIT COST FOR MAJOR ACTIVITIES AS FIXED BY THE UNIT COST
COMMITTEE (2022-23)

5. LAND DEVELOPMENT

Sl No.	Particulars	Unit Size	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Land levelling and shaping	1 ha	1,22,700	5
2	Bench Terracing in slopy regions	1 ha	2,58,000	5
3	Tank Silt application for improving the soil productivity	1 ha	53,700	5
4	Vermi-compost Tank	10'x6'x2.5'	28,700	5
5	NADEP Compost Tank	10'x6'x3'	22,000	5
6	Farm Pond - Model-I	3 cent excavation in 12 cent land	34,303	8(1+7)
7	Farm Pond - Model-2	4 cent excavation in 16 cent land	46,649	8(1+7)
8	Farm Pond - Model-3	6 cent excavation in 24 cent land	78,278	8(1+7)
9	Farm Pond - Model-4	8 cent excavation in 33 cent land	1,03,763	8(1+7)
10	Farm Pond - Model-5	20 cent excavation in 100 cent land	3,06,834	8(1+7)

6. FISHERIES

Sl No.	Particulars	Unit Size	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Fish Farming in existing pond through renovation	1 ha	3,11,000	1+3
2	Fish farming in new pond	0.4 ha	7,45,000	1+7
3	Integrated Fish Farming (fish cum duck)	0.4 ha	3,00,000	1+4
4	Integrated Fish Farming (fish cum poultry)	0.4 ha	4,24,000	1+9
5	Integrated Fish Farming (fish cum dairy)	0.4 ha	3,21,000	1+6
6	Fish seed rearing in seasonal pond	0.2 ha	1,95,000	1+9
7	Pangasius fish farming in existing pond	0.4 ha	4,41,600	1+9
8	Carp hatchery for spawn & fry production	2 ha	26,56,000	1+9
9	Cage farming of freshwater fish (4 cages)	384 cum	11,68,000	1+5
10	Cage farming of freshwater fish (2 cages)	480 cum	8,74,000	1+5
11	Cage farming of freshwater fish (2 cages)	360 cum	7,30,000	1+5
12	Fish farming in biofloc system (7 tanks)	200 cum	8,85,000	1+5
13	Fish farming in biofloc system (25 tanks)	710 cum	29,32,000	1+5
14	Low cost Re-circulatory Aquaculture System (RAS)	90 cum	8,00,000	1+5
15	High cost Re-circulatory Aquaculture System (RAS)	720 cum	50,00,000	1+7
16	Farming of P.Mondon in existing pond	0.4 ha	3,55,000	1+9
17	Farming of L.Vannamei in existing pond	0.4 ha	18,18,000	1+3
18	Ornamental fish farming	300 ft x 300 ft	3,40,000	1+9
19	Fish Feed Mill	0.5 MT capacity	1876000	1+11
20	Insulated Ice Box		As per quotation	1+3
21	Insulated Trucks	10 tonnes	As per quotation	1+9
22	Water Testing Kit	1 Unit	As per quotation	1+3
23	Jhora Fisheries	500 ft x 500 ft	50000	1+3

ANNEXURE -IV
INDICATIVE UNIT COST FOR MAJOR ACTIVITIES AS FIXED BY THE UNIT COST
COMMITTEE (2022-23)

7. FORESTRY

Sl. No	Activity	Unit Size	Unit Cost (₹) for 2022-23	Repayment Period – Years (Grace + Repayment Period)
1	Bamboo (4mx4m) including drip irrigation)	1 ha	1,87,000	7 (4+3)
2	Bamboo (6mx4m including drip irrigation)	1 ha	1,46,000	7 (4+3)
3	Gamhar (including fencing)	1 ha	1,53,000	12 (2+10); harvesting the crop from year 10

ANNEXURE V
SCALE OF FINANCE FOR MAJOR CROPS FIXED BY SLTC (2022-23)
District: Nadia

No.	Name of the crop	Scale of Finance/ acre	Period of Loan	Repayment Time
	2			
	Cereals			
1	Aman paddy (H.Y.V.)	31900	01 April to 15 Sep	31 March
2	Boro paddy (H.Y.V.)	41900	01 Oct to 28 Feb	30-Sep
3	Aush Paddy	32100	01 April to 31 May	31-Dec
4	Wheat	24430	01 Oct to 31 Dec	30-Jun
	Pulses & Oil seeds			
4	Rapeseed	25800	01 Oct to 31 Dec	30-Jun
5	Mustard	27000	01 Oct to 31 Dec	30-Jun
6	Pulses (Moog & Arhar)	19700	01 Dec to 31 Jan	31-Aug
7	Til/Sesamum	28300	01 Oct to 31 Mar	30-Sep
8	Ground nut	33500	01 Jan to 28 Feb	30 Jun
9	Sun flower	33400	01 Dec to 31 Jan	31 July
10	Linseed	20900	01 Dec to 31 Jan	31 July
11	Maize	45800	April to September	31 March
12	Soyabean	21000	01 Oct – 31 Dec	31 March
	Cash Crops			
13	Jute	45500	01 Feb to 15 August	31 Dec
14	Sugarcane Cultivation	60500	15 Feb to 15 April	31-Mar
	Vegetables			
15	Potato	66300	01 Sep to 31 Jan	31-Aug
16	Onion	53575	01 Oct to 31 Dec	30-Jun
17	Ginger	82940	01 Jan to 31 March	31-Jan
18	Cauliflower	56550	01 Aug to 31 Oct	28-Feb
19	Tomato	67605	01 Aug to 31 Dec	31 March
20	Capsicum	85005	01 Aug to 31 Oct	31 March
21	Chilli	57455	01 Jan to 28 Feb	30-Sep
22	Garlic	66075	01 Oct to 31 Dec	31 March
23	Brinjal	59300	01 Aug to 31 Oct	31 March
24	Cabbage	54230	01 Aug to 31 Oct	31 March
25	Elephant Foot Yam	88200	01 Nov to 31 March	31-Oct
26	Colocashia (Kochu)	59075	01 Oct to 31 Dec	31 March
27	Bitter Gourd	71250	01 Jan to 31 March	31-Jan
28	Bottle Gourd	69300	01 Jan to 31 March	31-Jan
29	Pea/Bean	56700	01 Aug to 31 Dec	31 March
	FLOWERS			
30	Tube Rose -	150843	01 April to 31 May	31 Dec
31	Gladiolus	194733	01 April to 31 July	31-Jan
32	Rose	169494	01 Aug to 31 Oct	31 March
33	Marigold	101420	01 Nov to 28 Feb	30-Jun
	Fruits			
34	Papaya	80196	01 April to 31 July	31 Dec
35	Guava	68987	01 April to 31 July	31 Dec
36	Banana – Tissue culture	85888	01 April to 31 July	31 March
37	Banana	70048	01 April to 31 July	31 March
	Others			
38	Betel-vine – Bangla	667496	01 April to 15 Sept	31 March
V(A)	Animal Husbandry			
1	Small Dairy (2 CBC)	81520		
2	Goatery (10)	23900		
3	Broiler (1000 birds)	220000		
4	Piggery (4 exotic/ghungroo)	65080		
5	Duck (Khaki Campbell-50 birds)	93550		

ANNEXURE V
SCALE OF FINANCE FOR MAJOR CROPS FIXED BY SLTC (2022-23)
District: Nadia

No.	Name of the crop	Scale of Finance/ acre	Period of Loan	Repayment Time
V(B)	Fishery		Period of Culture (months)	
1	Culture of Deshi Magur (1 bigha)	140920	6	
2	Production of Big size fish (IMC)(1 bigha)	199550	12	
3	Production of fingerlings (1 bigha)	52000	4	
4	Composite fish culture of IMC (1 bigha)	79105	12	
5	Culture of Pungas/Koi/Pabda/Chital/Gift Tilapia (1 bigha)	87750	12	
6	Ornamental fishery (25 sq mt)	140400	12	
3	Mono-Culture of Tiger Shrimp (Penaeus monodon)(1 bigha)	103077	80-90 days	



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

► **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus

► **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

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

As on 31st March 2022:

► **Corpus raised:** INR 598 crore

► **Investments made:** INR 148.21 crore in 9 start-ups

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

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NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

Corporate Office:

NABARD, Gr. Floor, D Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

FOCUS SEGMENTS

Green Finance & Wellness (Renewable Energy, Electric Vehicle, Healthcare, WASH) Fabrics & textiles, Handicrafts

OTHER SEGMENTS

► Small Business
► Microfinance
► Transport
► Housing
► Education
► Allied Agriculture
► Agri/Food processing

Registered Office:

NABARD, Regional Office 1-1-61, RTC 'X' Road, P.B. No. 1863 Hyderabad- 500020, Telangana Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



NABFOUNDATION

Leveraging the power of convergence

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

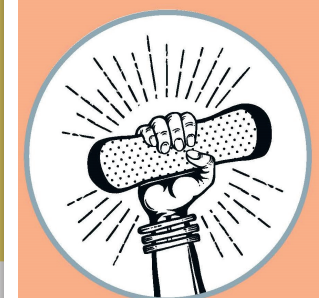
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us

IF YOU ARE WITH THE GOVERNMENT

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



My Pad | My Right
• Health • Cleanliness • Livelihood

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

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



NABKISAN Finance Limited

A Subsidiary of NABARD

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

Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal:krishimanch.co.in



NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

OFFERS

CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 States/UTs

AREAS OF OPERATION

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

Registered Office

NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051, Ph: 022-26539419

✉ e-mail: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 vision 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 households 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

Corporate Office

NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051

Ph:022-26539243/26539241

e-mail:ho@nabsanrakshan.org

- › 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