



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



South Goa District  
Goa Regional Office, Panaji



## 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.

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: South Goa**

**State: Goa**



**National Bank for Agriculture and Rural  
Development**

**Goa Regional Office,  
Panaji**

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South Goa

PLP Document finalized by: NABARD, Goa Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document. The terminologies /classifications in the PLP Document are as per RBI-PSL Guidelines.'

## आगमवाणी

नाबार्ड ह्या संस्थेन आपल्या वार्षिक कर्ज योजना उपक्रमाचो एक भाग म्हणून, शेती आनी ग्रामीण विकास क्षेत्रांतल्यान मुख्य हितधारकांक घेऊन एक सल्लागार पद्धतीन "पोटेंशियल लिंकड क्रेडिट प्लॅन (PLP)" तयार करतलो. ह्या PLP दस्तावेजान विविध क्षेत्रांतल्या कर्ज क्षमतेचो आकलन करप, अधोसंरचनेचो अभाव ओळखप, आनी जिल्ह्याचो पूर्ण विकास साधपाचेर लागपी मदत ठरवप हे मुख्य उद्देश आसा. ह्या दस्तावेजान संस्थागत कर्ज आनी विभागाचो विकासात्मक प्राधान्य ह्या दोन्हींचो समन्वय साधपाचेर एक महत्वाचो मार्गदर्शक म्हणून काम करतलो.

गोवा, हाचो कृषि, बागायती, मत्स्यपालन, पर्यटन आनी लघु उद्योगांचो एक जीवंत संगम आसा, समावेशक आनी शाश्वत विकासाक भरपूर संधी उपलब्ध करतात. PLP 2026-27 ह्या वर्षाचो जिल्ह्याखातीर तयार केल्लो दस्तावेज, विकासाचो संभाव्यते आनी संस्थात्मक कर्ज प्रवाह ह्या दोन्हींतलें अंतर भरून काडपाचेर एक रणनीतिक दस्तावेज आसा. ह्या PLP दस्तावेजान राज्य आनी केंद्र सरकाराचेर चालू योजनांनुसार विविध क्षेत्रांतल्या संधी आनी आव्हानांचो सखोल विश्लेषण केल्ला.

ह्या दस्तावेजाचो तयार करपाचेर भारतीय रिझर्व्ह बँक, जिल्हाधिकारी यांच्या नेतृत्वाखालील जिल्हा प्रशासन, बँकिंग क्षेत्र, ICAR-CCARI, राज्य सरकाराचे अधिकारी, नागरी समाज संस्था आनी विशेष करून शेतकरी बांधव ह्यांचो माका मनापासून आभार व्यक्त करपाचो आसा. तसेच, राज्यस्तरीय बँकर्स समिती (SLBC) संयोजक म्हणून स्टेट बँक ऑफ इंडिया आनी लीड जिल्हा व्यवस्थापक कार्यालयाक दिल्ल्या उत्कृष्ट सहकार्याखातीर माका त्यांचेर कृतज्ञता व्यक्त करपाचो आसा.

सगळ्या हितधारकांकडेन आमका ह्या दस्तावेजाचेर अभिप्राय आनी सूचना स्वागतार्ह आसा, जेणे करून ह्याचो पुढील आवृत्त्यांत सुधारणा करता येवची. माका खात्री आसा की PLP 2026-27 ह्या दस्तावेजान कर्ज नियोजनाक एक मार्गदर्शक चौकट पुरवप आनी जिल्ह्यांतल्या प्राधान्य क्षेत्रांचो विकास घडवून आनपाचेर एक महत्वाचो योगदान देप. आपण सगळे एकत्र येऊन ह्या कर्ज प्रवाहाक फळदायी करून, उपजीविकेचो स्तर वाढवप, उद्योजकतेला चालना देप आनी जिल्ह्याचो सामाजिक-आर्थिक विकास साधूया.

### संदीप धारकर

महावेवस्थापक/ प्रभारी अधिकारी

नाबार्ड, गोंय विभागीय कार्यालय, पणजी

## प्रस्तावना

नाबार्ड द्वारा वार्षिक ऋण योजना अभ्यास के अंतर्गत कृषि और ग्रामीण विकास के प्रमुख हितधारकों की भागीदारी और परामर्श के माध्यम से प्रति वर्ष संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार की जाती है। पीएलपी विभिन्न क्षेत्रों की ऋण संभावनाओं का मूल्यांकन करने और अधोसंरचना संबंधों, मौजूदा अंतरालों और जिले की पूर्ण क्षमता को प्राप्त करने के लिए आवश्यक समर्थन की पहचान करने के लिए एक रणनीतिक उपकरण के रूप में कार्य करती है। यह क्षेत्र की विकासात्मक प्राथमिकताओं के साथ संस्थागत ऋण को संरेखित करने के लिए एक महत्वपूर्ण मार्गदर्शिका है।

गोवा, जो कृषि, बागवानी, मत्स्य पालन, पर्यटन और लघु उद्योगों का एक जीवंत मिश्रण है, समावेशी और सतत विकास के लिए महत्वपूर्ण अवसर प्रदान करता है। जिले के लिए पीएलपी 2026-27 एक रणनीतिक दस्तावेज है जिसका उद्देश्य विकासात्मक क्षमता और संस्थागत ऋण प्रवाह के बीच की खाई को पाटना है। यह राज्य और केंद्र सरकार की वर्तमान योजनाओं के अनुरूप क्षेत्रीय अवसरों और चुनौतियों का व्यापक विश्लेषण प्रस्तुत करता है।

इस दस्तावेज की तैयारी में उनके बहुमूल्य सहयोग और समर्थन के लिए मैं भारतीय रिज़र्व बैंक, जिला कलेक्टर के नेतृत्व में जिला प्रशासन, समस्त बैंकिंग समुदाय, भारतीय कृषि अनुसंधान परिषद - केन्द्रीय तटीय कृषि अनुसंधान संस्थान गोवा, राज्य सरकार के अधिकारीगण, नागरिक समाज संगठनों और विशेष रूप से किसानों को हार्दिक धन्यवाद देता हूँ। मैं राज्य स्तरीय बैंकर्स समिति (SLBC) के संयोजक के रूप में भारतीय स्टेट बैंक और अग्रणी जिला प्रबंधक (एल डी एम) कार्यालय से प्राप्त उत्कृष्ट सहयोग हेतु उनका भी धन्यवाद ज्ञापित करता हूँ।

हम सभी हितधारकों से सुझाव और प्रतिक्रिया का स्वागत करते हैं ताकि भविष्य के संस्करणों में इस दस्तावेज को और बेहतर और अद्यतन किया जा सके। मुझे विश्वास है कि पीएलपी 2026-27 ऋण योजना के लिए एक मार्गदर्शक रूपरेखा के रूप में कार्य करेगा और जिले में प्राथमिकता वाले क्षेत्रों की वृद्धि में सार्थक योगदान देगा। आइए हम मिलकर यह सुनिश्चित करें कि ऋण प्रवाह न केवल पर्याप्त हो, बल्कि आजीविका सुधारने, उद्यमिता को बढ़ावा देने और जिले की सामाजिक-आर्थिक प्रगति को आगे बढ़ाने में प्रभावशाली भी हो।

## संदीप धारकर

महाप्रबंधक / प्रभारी अधिकारी

नाबार्ड, गोवा क्षेत्रीय कार्यालय, पणजी

## **Foreword**

As part of its annual credit planning exercise, NABARD prepares the Potential Linked Credit Plan (PLP) through a participative and consultative approach involving key stakeholders in agriculture and rural development. The PLP serves as a strategic tool to assess the credit potential of various sectors and identify infrastructure linkages, existing gaps, and the support required to harness the districts full potential and serves as a vital roadmap for aligning institutional credit with the developmental priorities of the region.

Goa, with its unique blend of coastal economy, agricultural diversity, and tourism driven enterprise, presents immense opportunities for inclusive and sustainable development. The PLP 2026 27 for district is a strategic document that aims to bridge the gap between developmental potential and institutional credit flow and presents a comprehensive analysis of sectoral opportunities and challenges, aligned with current State and Central Government schemes.

I extend my sincere gratitude to the Reserve Bank of India, the District Administration led by the District Collector, the banking fraternity, ICAR CCARI Goa, officials of the State Government, civil society organizations, and especially the farmers for their valuable support and cooperation in the preparation of this document. I also acknowledge the excellent support received from the State Bank of India as the SLBC Convenor and the Office of the Lead District Manager.

We welcome feedback and suggestions from all stakeholders to help us improve and update this document in future editions. I am confident that the PLP 2026 27 will serve as a guiding framework for credit planning and contribute meaningfully to the growth of priority sectors in the district. Together, we can ensure that the credit flow is not only adequate but also impactful in improving livelihoods, fostering entrepreneurship, and driving the districts socioeconomic progress.

**Sandeep Dharkar**  
**General Manager/ OIC**  
**11 October 2025**



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## Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AI	Likely refers to Artificial Intelligence
AIF	Possibly Agriculture Infrastructure Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
BLBC	Block Level Bankers Committee
CAT	Capacity Building for Adoption of Technology
CBs	Commercial Banks
CBS	Core Banking Solution
CCF	Climate Change Fund
CDCI	Centralized Digital Credit Infrastructure
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CMFP	Chief Minister's Fellowship Program
CMKPS	Chief Minister's Kaushalya Path Scheme
CMRY	Chief Minister Rozgar Yojana
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CSR	Corporate Social Responsibility
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECGC	Export Credit Guarantee Corporation
EDII	Entrepreneurship Development Institute of India

Abbreviation	Expansion
eNAM	Electronic National Agriculture Market
EV	Electric Vehicle
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FPO	Farmer Producer Organisation (though this one is defined it may be inconsistently used)
FSS	Farmers Service Society
GCA	Gross Cropped Area
GIFT	Goa Institution for Future Transformation
GIS	Geographic Information System
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MFI	Micro Finance Institution
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture



Abbreviation	Expansion
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPACS	Multipurpose Primary Agricultural Credit Societies
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NCF	NABARD Carbon Fund
NFSM	National Food Security Mission
NGIF	NABARD Green Impact Fund
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NIDA	NABARD Infrastructure Development Assistance
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NSA	Net Sown Area
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMKUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan
PMMSY	Pradhan Mantri Matsya Sampada Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
REAP	RSETI LMS Platform
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector

Abbreviation	Expansion
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SDI	Skill Development Initiative
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SSPL	Sahakar Sarathi Pvt. Ltd.
STCCS	Short Term Co-operative Credit Structure
STEM	Science Technology Engineering and Mathematics
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
UPI	Unified Payments Interface
VCM	Voluntary Carbon Market
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group



Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

Location	South Goa District
Type of soil	Sandy & Red Loamy, Coastal Alluvium, Laterite
Primary occupation	Tourism, Mining, Fishing, Agriculture
Land holding structure	Marginal farmers holds 80% of the land holdings



### 3. Sectoral trends in credit flow

#### 1. Achievement of ACP in the previous year

The total credit disbursed under priority sector during 2022-23, 2023-24 & 2024-25 was to the tune of ₹ 3019 crore, ₹ 3700 crore & ₹ 3892 crore respectively.

The Annual Credit Plan (ACP) target for 2024-25 was ₹ 3784 crore and the achievement was to the tune of 103 %.

#### 2. Investment credit in agriculture

The ground level credit in South Goa under Agriculture sector during in 2024-25 was ₹ 836 crore.

#### 3. Credit flow to MSMEs

The credit flow under MSME was ₹ 2656 crore during 2024-25.

#### 4. Other significant credit flow, if any

The credit flow under Others was ₹ 301 crore during 2024-25.

### 4. Sector/Sub-sector wise PLP projections

#### 1. Projection for the year

The PLP 2026-27 projects a credit potential of ₹ 6173.14 crore under priority sector. The credit potential is estimated based on priorities and policies of GoI & State Govt. and also considering the Priority Sector Lending (PSL) Guidelines by RBI.

#### 2. Projection for agriculture and its components

Projections for crop loans (at ₹ 1033.58 cr) account for about 47% of the total farm credit of ₹ 2199.85 crore. The balance 53 % is for term lending activities (₹11 6 6 . 2 6 c r), which also includes Agriculture Infrastructure (₹ 4 5 .13 crore) Ancillary activities (₹ 301.92 crore) in agriculture.

#### 3. Projection for MSMEs

In tune with its service sector economy, the performance under MSME has been adequate for the last few years. The MSME potential has been assessed at ₹ 3725.48 crore (68% of the total priority sector).

#### 4. Projection for other purposes

Under 'Other Priority Sector' (Export Credit, Education, Housing, Renewable Energy and Social Infrastructure), credit projections have been pegged at ₹ 247.81 crore.



## 5. Developmental Initiatives

- 1 The Developmental projects of Evaluating the performance of multispecies finfish culture in small low cost ponds for improving the livelihoods of farmers in the salt affected coastal saline region of Goa was sanctioned during the Financial Year 2024-25.
- 2 Among other developmental interventions, NABARD participated in Vikasit Krushi Sankalp Abhiyan conducted at Village levels in Goa.
- 3 To enhance the skills and get employment opportunities to rural youth, Skill training programme in Hospitality Management was sanctioned during the year 2024-25.
- 4 Capacity building programmes as well as marketing interventions for women SHG members were supported by NABARD like Festival Bazaars, SARAS Mela, International Womens Day, etc. which have helped the rural SHGs in generating additional livelihoods and developing skill of marketing of their products.
- 5 11 Rural Marts till date have been sanctioned in the State to provide marketing platform for the women SHG/women members as also to give a fillip to their income generating activities. Further, 04 Gram Dukan and 10 Smart Carts were sanctioned through DRDA to SHG members during the year.
- 6 Grant support for conduct of Financial Literacy Camps under Financial Inclusion Fund was provided during the financial year 2024-25.
- 7 RO organised a Regional Advisory Committee meeting on promotion of Hinterland Tourism in the State which was attended by crucial stakeholders.
- 8 RO also supported ASSOCHAM, Goa and Department of MSME for organising Workshop for MSME Entrepreneurs during the FY.

## 6. Thrust Areas

- 1 Computerisation of PACS in association with Registrar of Cooperative Societies, Govt. of Goa, converting PACS to Multi Service Centres.
- 2 Fishery related initiatives - in convergence with GoI interventions in the District like the Climate Resilient Coastal Fishermen Villages and the Fish Sea Cage Cluster Projects.
- 3 Promotion of FPOs as sustainable business entities, credit linkage and strengthening of FPOs.
- 4 Promotion/establishment of food processing enterprises to add value, reduce wastage and ensure better returns to farmers.
- 5 Development of agriculture infrastructure with bank credit particularly post-harvest infrastructure at farmgate under Agriculture Infrastructure Fund (AIF).
- 6 Setting up of Rural Marts/Gram Dukans in blocks of the State.

7	Setting up of Rural Haats in land owned by the Village Panchayat or PACS.
8	Identifying suitable projects under Watershed Development Fund (WDF) & tribal Development Fund (TDF) for the State of Goa.
9	Sourcing innovative projects under NABARD Farm Sector Promotion Fund (FSPF)
10	Extending refinance to the Goa StCB under Short Term (ST) – Others & Seasonal Agricultural Operations (SAO) and Long Term (LT) Refinance.
11	Assisting the State Government in building the States Infrastructure through projects under the Rural Infrastructure Development Fund (RIDF), Rural Infrastructure Assistance for States (RIAS) and NABARD Infrastructure Development Assistance (NIDA).
12	Finalization of the State Action Plan for Climate Change, scouting for project under the National Adaptation Fund for Climate Change (NAFCC) and grounding of the sanctioned project under the Climate Change Fund of NABARD.
13	Skilling of SHG women through MEDPs and LEDPs.
14	Tie-up with the SRLM in the District for capacity building and marketing interventions of SHGs in the District

## 7. Major Constraints and Suggested Action Points

1	Land title issue is a serious impediment for sanction of crop loans by banks in the State. Policy reforms in land ownership, community farming and contract farming are needed on a priority basis.
2	To address climate change effects in the district, appropriate adaptation and / or mitigation projects need to be designed. NABARD being the National Implementing Entity (NIE) for Climate Change projects in the country will be pro-actively assisting the State Government in this regard.
3	To address the gap in employment prospects, awareness needs to be created among farmers and entrepreneurs for establishment of farm-gate infrastructure through subsidized bank credit under various GoI and State Govt. schemes viz. AIF, PM FMPE scheme, etc.
4	More Skill Development Programmes particularly in emerging areas of IOT, IT, Hospitality, Green skill initiatives like Solar Panel technicians and EV Car repairs, etc. needs to be undertaken to encourage wage employment and self-employment through bank credit.
5	JLG mode of financing needs to be promoted in Goa to finance farmers overcoming the land title issues. Considering small farm holding size, need for processing and value addition, collective farming, farmer-level aggregation, processing & product branding are the way forward to realise better price.



- 6 The State lacks good Self Help Promoting Institutes (SHPIs) / Non-Governmental Organizations (NGOs) who can hand held the SHGs. As such, NABARD is trying to rope in good PIAs from outside the State, preferably neighbouring States, to develop and implement projects in Goa.
- 7 Shortage of agricultural labour, is felt in the District.
- 8 Intensive agriculture with Intercropping and High Density Planting need to be promoted.
- 9 Mechanization of agricultural operations need to be intensified.
- 10 Storage facilities are not to the desired extent in the District. More warehouses and cold storages with better transport and road connectivity will help farmers get better price for their produce as also link them to markets.

## 8. Way Forward

- 1 PACS Computerisation of identified 58 PACS in Goa in time
- 2 Implement a multi-pronged approach focusing on agricultural production, reduction of post-harvest losses, credit support to farmers, strengthening of the food processing sector, and addressing climate change issues.
- 3 Encourage coordination among stakeholders such as Government departments, banks, extension agencies, and NGOs to explore Value Chain Financing and enhance capital formation in agriculture.
- 4 Corrective measures should be taken promptly to achieve the targets of credit delivery and financial inclusion.
- 5 Adoption of sustainable agricultural practices and integrated farming systems to improve resilience and productivity.
- 6 Development of adequate infrastructure facilities to support credit flow and strengthen priority sector lending.
- 7 Promote the adoption of latest technology and farm mechanization.
- 8 Invest in skill development and technical education to enhance farmers' capabilities, thereby increasing productivity and income.
- 9 Encourage banks and private investors to actively participate in financing critical rural and agricultural infrastructure.
- 10 Align credit planning and developmental projects with climate adaptation and mitigation strategies.
- 11 Promote climate-smart technologies and practices in agriculture.
- 12 Develop rural market, cold storage, digital procurement points to improve farm to market linkages and public service delivery.



South Goa, PLP 2026-27

# Part A



## District Map

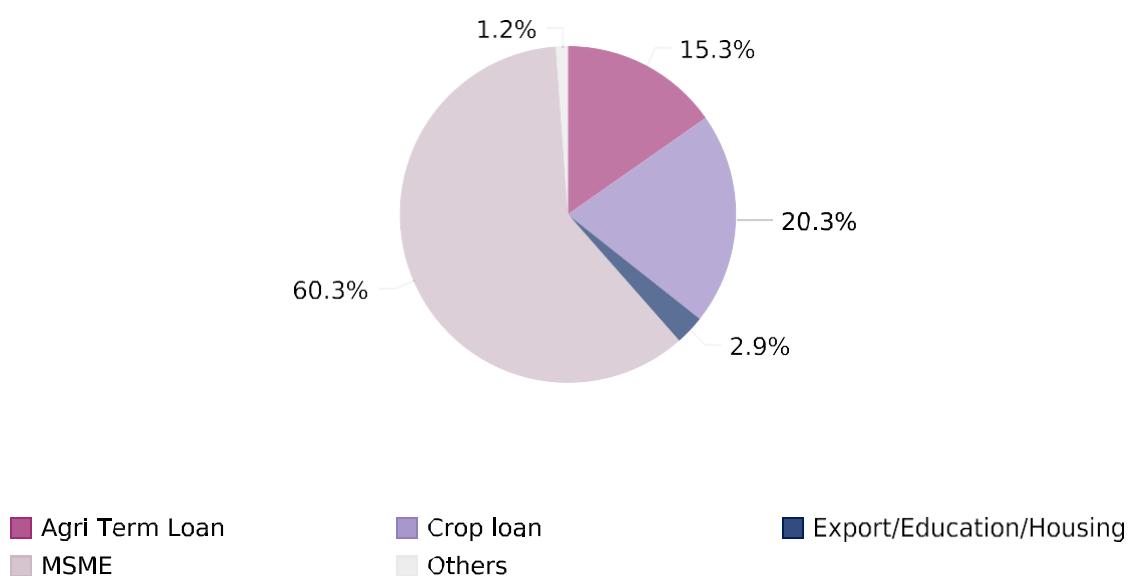




## Broad Sector-wise PLP Projections for the Year 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	185278.93
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	125586.94
2	Term Loan for agriculture and allied activities	59691.99
B	Agriculture Infrastructure	4513.73
C	Ancillary activities	30192.84
I	Credit Potential for Agriculture A+B+C)	219985.5
II	Micro, Small and Medium Enterprises	372548
III	Export Credit	100
IV	Education	1980
V	Housing	15599.6
VI	Social Infrastructure	179.83
VII	Renewable energy	1514.4
VIII	Others	5407.5
	<b>Total Priority Sector</b>	<b>617314.83</b>



Sources



### Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	103358.65
2	Water Resources	4815.03
3	Farm Mechanisation	4182.24
4	Plantation & Horticulture with Sericulture	6989.01
5	Forestry & Waste Land Development	425.66
6	Animal Husbandry - Dairy	24405.79
7	Animal Husbandry - Poultry	4118.15
8	Animal Husbandry - Sheep, Goat, Piggery	9393.02
9	Fisheries	25590.63
10	Farm Credit- Others	2000.75
	Sub total	185278.93
B	Agriculture Infrastructure	
1	Construction of storage	2087.2
2	Land development, Soil conservation, Wasteland development	511.28
3	Agriculture Infrastructure - Others	1915.25
	Sub total	4513.73
C	Ancillary activities	
1	Food & Agro. Processing	20175.51
2	Ancillary activities - Others	10017.33
	Sub Total	30192.84
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	127280
II	B Service Sector - Term Loan	58848
II	C Manufacturing Sector - WC	48000
II	D Service Sector - WC	136500
II	E MSME - Others	1920
	Total MSME	372548
III	Export Credit	100
IV	Education	1980
V	Housing	15599.6
VI	Social Infrastructure	179.83
VII	Renewable energy	1514.4
VIII	Others	5407.5
	<b>Total Priority Sector</b>	<b>617314.83</b>

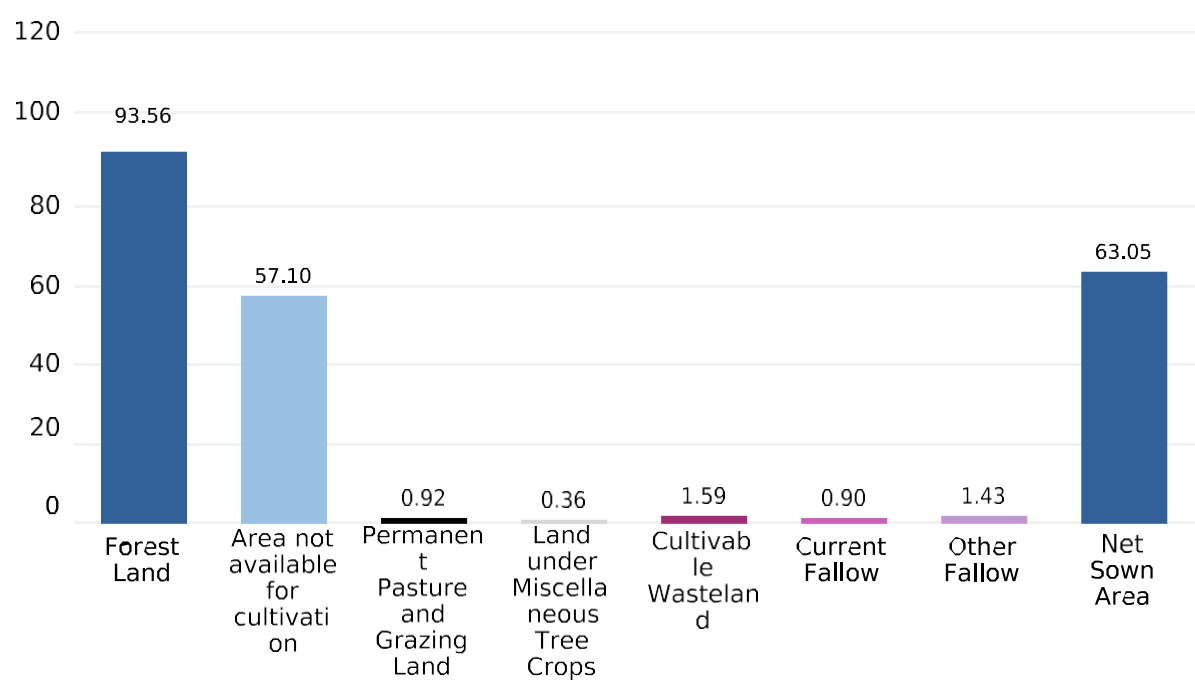
# District Profile



South Goa, PLP 2026-27

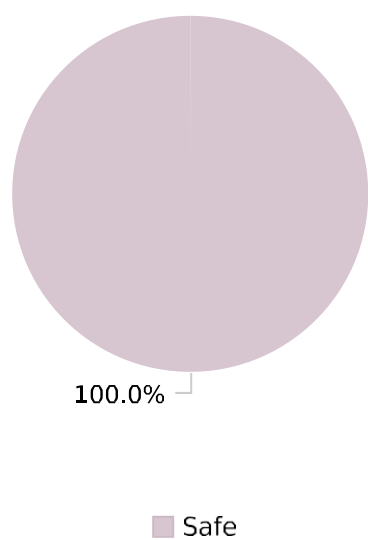


1. Land Utilisation ('000 hectares)



Land Utilization Statement for 2024-25

2. Status of Extraction of Ground Water - No. of blocks

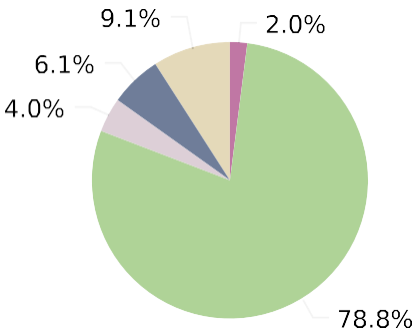


Ground Water Resources Report 2024



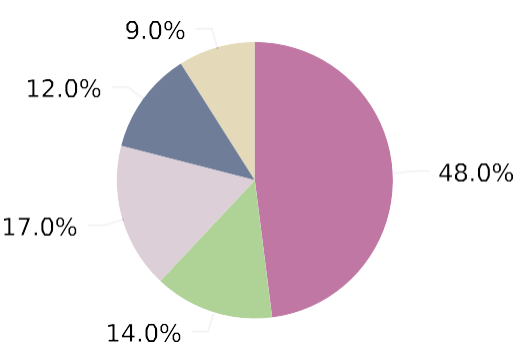


3. Landholding - No. of Farmers (%)



- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

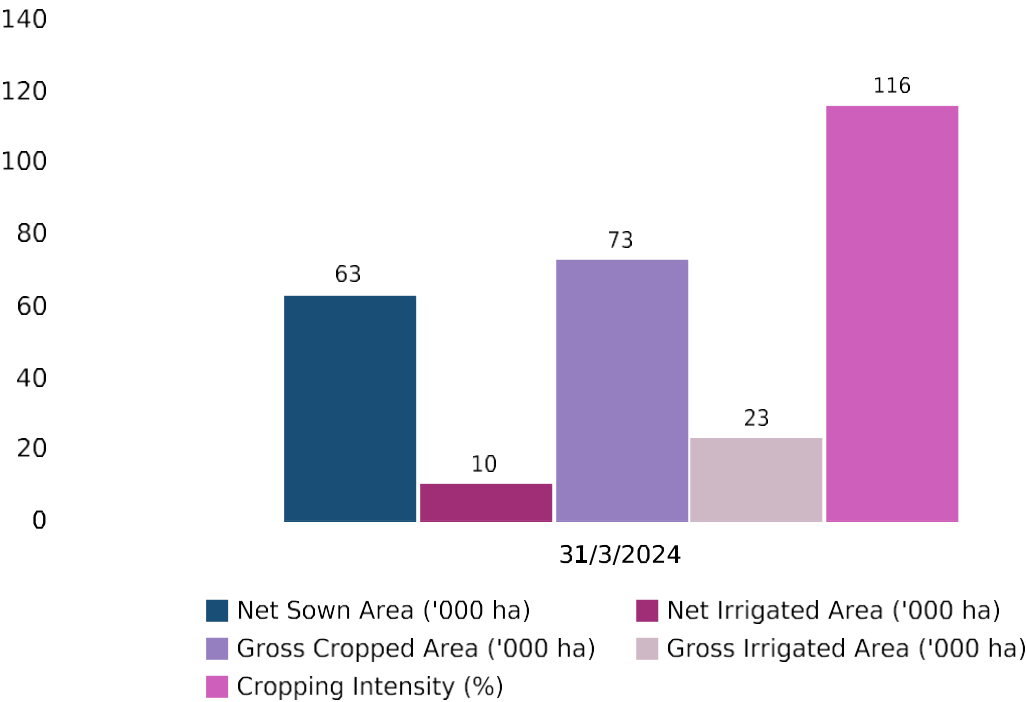
Landholding - Area (%)



- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Statistical Handbook 2023-24

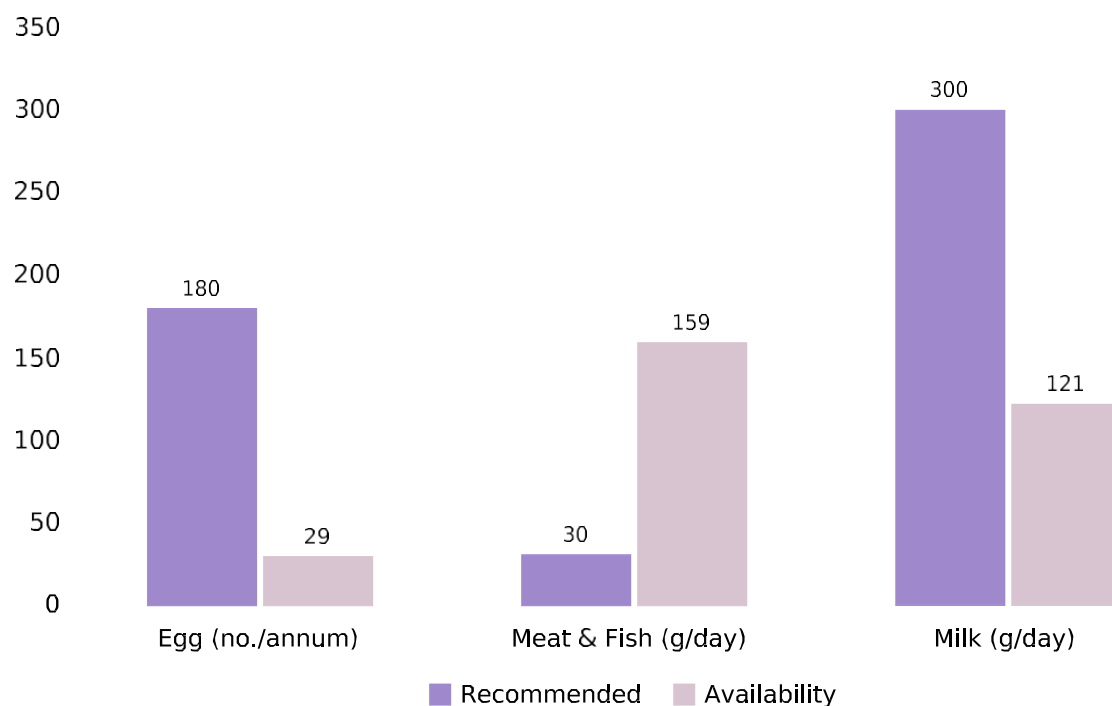
4. Irrigated Area & Cropping Intensity ('000 ha)



- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)



### 5. Per-capita availability





## Key Agricultural and Demographic Indicators

Particulars	Details
-------------	---------

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2238.87
4	No. of revenue villages	205
3	No. of Blocks	7
2	No. of Sub Divisions	6
5	No. of Gram Panchayats	89

#### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
6	Is the % of Tribal Population above the national average of 8.9%	Yes

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Goa
2	District	South Goa
3	Agro-climatic Zone 1	PAZ12 - West Coast Plains and Hills
4	Agro-climatic Zone 2	PAZ12 - West Coast Plains and Hills
5	Agro-climatic Zone 3	PAZ12 - West Coast Plains and Hills
6	Agro-climatic Zone 4	PAZ12 - West Coast Plains and Hills
7	Agro-climatic Zone 5	PAZ12 - West Coast Plains and Hills
8	Climate	Warm & Humid
9	Soil Type	Sandy & Red Loamy Coastal Alluvium Laterite



### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	223.89
2	Forest Land	93.56
3	Area not available for cultivation	57.10
4	Barren and Unculturable land	0.00
5	Permanent Pasture and Grazing Land	0.92
6	Land under Miscellaneous Tree Crops	0.36
7	Cultivable Wasteland	1.59
8	Current Fallow	0.90
9	Other Fallow	1.43

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	7

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	34.61	77.90	9.49	14.23
2	>1 to <=2 ha	4.06	9.14	5.69	8.53
3	>2 to <=4 ha	2.84	6.39	7.96	11.94
4	>4 to <=10 ha	1.87	4.21	11.55	17.32
5	>10 ha	1.05	2.36	32	47.98
6	Total	44.43	100.00	66.69	100.00

### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Agricultural Labourers	12.64
2	Workers engaged in Household Industries	5.84
3	Workers engaged in Allied agro activities	4.51
4	Other workers	215.00
5	Cultivators	15.95
6	Of the above, Small/ Marginal Farmers	14.36

**7. Demographic Profile [In '000]**

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	640.53	322.46	318.07	226.80	413.73
2	Scheduled Caste	8.00	4.00	4.00	2.00	6.00
3	Scheduled Tribe	93.00	44.00	49.00	60.00	33.00
4	Literate	563.67	296.66	267.00	172.00	330.00
5	BPL	32.00	16.00	16.00	15.00	17.00

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	151.84
2	Rural Households	53.00
3	BPL Households	8.00

**9. Household Amenities [Nos. in '000 Households]**

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	132.00
2	Having source of drinking water	121.00
3	Having electricity supply	151.84
4	Having independent toilets	116.00

**10. Village-Level Infrastructure [Nos.]**

Sr. No.	Particulars	Nos.
1	Villages Electrified	162
2	Villages having Post Offices	128
3	Villages having Banking Facilities	154
4	Villages having Primary Schools	162
5	Villages having Primary Health Centres	15
6	Villages having Potable Water Supply	162
7	Villages connected with Paved Approach Roads	162



## Health, Sanitation, Livestock and Agricultural Infrastructure

### 11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	631
2	Primary Health Centres	9
3	Primary Health Sub-Centres	6
4	Dispensaries	17
5	Hospitals	70
6	Hospital Beds	2626

### 12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	61
2	Registered FPOs	4
3	Soil Testing Centres	1
4	Approved nurseries	62
5	Agriculture Pumpsets	162
6	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	63.94
2	Irrigation Potential Created	14
3	Net Irrigated Area (Total area irrigated at least once)	10.26
4	Area irrigated by Canals/ Channels	4.00
5	Area irrigated by Wells	4.00
6	Area irrigated by Tanks	14.00
7	Area irrigated by Other Sources	1.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	23.00

**14. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1258
2	Railway Line [km]	167
3	Public Transport Vehicle [Nos]	127072
4	Goods Transport Vehicles [Nos.]	949180

**15. Processing Units**

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/Coffee etc.)	6
2	Spices (Masala Powders/ Pastes)	3
3	Dry-fruit (Cashew/ Almond/ Raisins,etc.)	3
4	Cotton (Ginning/ Spinning/ Weaving)	1
5	Milk (Chilling/ Cooling/ Processing, etc.)	5
6	Others	19

**16. Animal Population as per Census [Nos.]**

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	13476	1096	12380
2	Cattle - Indigenous	19815	8114	11701
3	Buffaloes	14618	2565	12053
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	0	0	0
6	Goat	5177	1598	3579
7	Pig - Cross bred	2962	1653	1309
8	Pig - Indigenous	27948	15126	12822
9	Horse/Donkey/Camel	14	9	5
10	Rabbit	287	103	184
11	Poultry - Improved	168833	15078	153755
12	Poultry - Indigenous	43567	5067	38500



### 17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	15
2	Veterinary Dispensaries	2
3	Artificial Insemination Centers	30
4	Animal Breeding Farms	1
5	Animal feed manufacturing units	1
6	Fodder Farms	1
7	Dairy Cooperative Societies	89
8	Milk Collection Centres	89
9	Fishermen Societies	12
10	Fish Markets	162
11	Licensed Slaughter houses [Nos.]	1

### 18. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	76930.00	MT	145	gm/day
2	Egg	424.00	Lakh Nos.	29	nos/p.a.
3	Milk	64175.00	MT	121	gm/day
4	Meat	7294.00	MT	14	gm/day
5	Wool	0.00	MT		

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	3375	3375
Rainfall - Actual (mm)	3768	3768

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2024	31/03/2025
Gross Cropped Area ('000 ha)	7153100.00	73.32
Net sown area ('000 ha)	62.00	63.05
Cropping intensity (%)	116.00	116.29

#### Input Use Pattern

Particulars	31/03/2024	31/03/2025
Fertilizer consumption - Kharif (kg/ha)	2409.04	1430.08
Fertilizer consumption - Rabi (kg/ha)	995.07	836.40

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	4	4
Volume of marketing through RMCs/eNAM platforms (MT)	7310	1

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	7452	7657	7740
GLC through KCC (Rs. lakh)	7423	10001	11004

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	1
Soil Health Cards Issued (No.)	3906	5694

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	219	264

**Major Crops, Area, Production, Productivity**

Crop	31/03/2024			31/03/2025		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	18.66	74.88	4012.86	78.30	76.91	982.25
Pulses	0.37	0.41	1108.11	654.00	348.00	532.11

**Irrigated Area & Potential**

Particulars	31/03/2024	31/03/2025
Net Irrigation Potential (000 ha)	11	14
Net Irrigated Area (000 ha)	62	63
Gross Irrigated Area (000 ha)	73	73

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Goa	South Goa	Canacona	Safe
2	Goa	South Goa	Dharbandora	Safe
3	Goa	South Goa	Mormugao	Safe
4	Goa	South Goa	Ponda	Safe
5	Goa	South Goa	Quepem	Safe
6	Goa	South Goa	Salcete	Safe
7	Goa	South Goa	Sanguem	Safe

**Farm Mechanisation****Mechanisation in District**

Particulars	31/03/2024	31/03/2025
No. of tractors	9	27
Threshers/Cutters	1067	5066

**Service Centers**

Particulars	31/03/2024	31/03/2025
Custom Hiring & Agro Service Centers (No.)	27	31

**Crop Identified for One District-One Product**

Particulars	31/03/2024	31/03/2025
Crop Name	Coconut	Coconut
Area cultivated (Ha)	17030	17082



### Production and Productivity

Crop	31/03/2024		31/03/2025	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Cashew	19.47	8.81	20.00	9.00
Arecanut	1.51	2.86	2.00	3.00
Black Pepper	0.56	0.30	1.00	0.00
Kokum	0.05	0.50	0.00	1.00
Mango	3.98	7.74	4.00	8.00
Banana	1.49	17.34	2.00	18.00
Pineapple	0.27	4.63	0.00	5.00
Coconut	17.05	0.10	17.00	94.00
Oil Palm	0.36	0.85	0.00	1.00

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2024	31/03/2025
Forest Cover (000 ha)	130	130
Waste Land (000 ha)	24	24

#### Nurseries (No.)

Sr.No.	Crop	31/03/2024	31/03/2025
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	38	38



## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	61
Rainfall - Actual (mm)Reservoirs (No.)	3
Cage Culture/ Bio-floc technology (No.)	9

##### Marine Fisheries (No.)

Particulars	Status
Fishing harbors/ jetties	4
Mechanised/ non-mechanised boats	1673

##### Brackish Water Fisheries

Particulars	Status
Area developed (ha)	87

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	4
Cold Storages (Capacity - 000 MT)	1.00
Storage Godowns (No.)	140.00
Storage Godowns ( Capacity - 000 MT)	2.00
Market Yards [Nos] / Wholesale Market (No.)	4.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2024	31/03/2025
Fertilizer Consumption (000 kg)	1500.00	2266.48

##### MSME

Particulars	Status
Micro Units (No.)	7952
Small Units (No.)	46
Medium Units (No.)	4
Udyog Aadhar Registrations (No.)	8002

##### Traditional activities

Particulars	Status
Handloom Clusters (No.)	4

##### Skill Development Trainings

Particulars	31/03/2024	31/03/2025
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	60	62

##### Informal Credit Delivery

##### Promotional Interventions

Particulars	31/03/2024	31/03/2025
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	14.3	6.46

##### Status of SHGs

Particulars	31/03/2024	31/03/2025
No. of SHGs formed	3768	1692
No. of SHGs credit linked (including repeat finance)	921	620
Bank loan disbursed (Rs. lakh)	3812	2795.00



Average loan per SHG (Rs. lakh)	4.13	2.04
Percentage of women SHGs %	100	100.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2024	31/03/2025
AH Sector - Milk/ Fisheries/ Poultry (No.)	103	107
Consumer Stores (No.)	44	43
Housing Societies (No.)	1750	1794
Marketing Societies (No.)	8	8
Labour Societies (No.)	7	7
Industrial Societies (No.)	6	6
Agro Processing Societies (No.)	34	2
Others (No.)	1066	1166
Total (No.)/%	3018	3133

#### Details of credit cooperative societies

Particulars	31/03/2024	31/03/2025
Primary Agriculture Credit Societies (No.)	56	71

#### Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Goa	South Goa	Ponda	Consumer Stores	20	Average
2	Goa	South Goa	Ponda	Milk Societies	28	Average
3	Goa	South Goa	Ponda	Fishery Societies	2	Deficient
4	Goa	South Goa	Ponda	Food Processing Societies	2	Deficient
5	Goa	South Goa	Ponda	Industrial Societies	3	Deficient
6	Goa	South Goa	Ponda	Labour Societies	2	Deficient
7	Goa	South Goa	Ponda	Poultry Societies	1	Deficient
8	Goa	South Goa	Ponda	Housing Societies	390	Rich



Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
9	Goa	South Goa	Ponda	Agro Processing Societies	2	Deficient
10	Goa	South Goa	Ponda	Marketing Societies	2	Deficient
11	Goa	South Goa	Dharbandora	Consumer Stores	4	Deficient
12	Goa	South Goa	Dharbandora	Milk Societies	11	Average
13	Goa	South Goa	Dharbandora	Fishery Societies	0	
14	Goa	South Goa	Dharbandora	Food Processing Societies	0	
15	Goa	South Goa	Dharbandora	Industrial Societies	0	
16	Goa	South Goa	Dharbandora	Labour Societies	0	
17	Goa	South Goa	Dharbandora	Poultry Societies	0	
18	Goa	South Goa	Dharbandora	Housing Societies	1	Deficient
19	Goa	South Goa	Dharbandora	Agro Processing Societies	1	Deficient
20	Goa	South Goa	Dharbandora	Marketing Societies	0	
21	Goa	South Goa	Sanguem	Consumer Stores	2	Deficient
22	Goa	South Goa	Sanguem	Milk Societies	13	Average
23	Goa	South Goa	Sanguem	Fishery Societies	0	
24	Goa	South Goa	Sanguem	Food Processing Societies	0	
25	Goa	South Goa	Sanguem	Industrial Societies	0	
26	Goa	South Goa	Sanguem	Labour Societies	0	
27	Goa	South Goa	Sanguem	Poultry Societies	0	
28	Goa	South Goa	Sanguem	Housing Societies	4	Deficient
29	Goa	South Goa	Sanguem	Agro Processing Societies	1	Deficient



Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
30	Goa	South Goa	Sanguem	Marketing Societies	1	Deficient
31	Goa	South Goa	Canacona	Consumer Stores	0	
32	Goa	South Goa	Canacona	Milk Societies	7	Deficient
33	Goa	South Goa	Canacona	Fishery Societies	2	Deficient
34	Goa	South Goa	Canacona	Food Processing Societies	0	
35	Goa	South Goa	Canacona	Industrial Societies	0	
36	Goa	South Goa	Canacona	Labour Societies	0	
37	Goa	South Goa	Canacona	Poultry Societies	0	
38	Goa	South Goa	Canacona	Housing Societies	7	Deficient
39	Goa	South Goa	Canacona	Agro Processing Societies	2	Deficient
40	Goa	South Goa	Canacona	Marketing Societies	1	Deficient
41	Goa	South Goa	Quepem	Consumer Stores	2	Deficient
42	Goa	South Goa	Quepem	Milk Societies	15	Average
43	Goa	South Goa	Quepem	Fishery Societies	0	
44	Goa	South Goa	Quepem	Food Processing Societies	0	
45	Goa	South Goa	Quepem	Industrial Societies	0	
46	Goa	South Goa	Quepem	Labour Societies	0	
47	Goa	South Goa	Quepem	Poultry Societies	1	Deficient
48	Goa	South Goa	Quepem	Housing Societies	67	Rich
49	Goa	South Goa	Quepem	Agro Processing Societies	1	Deficient
50	Goa	South Goa	Quepem	Marketing Societies	1	Deficient



Sr. No.	State	District	Block	31/03/2025		
				Sector	Sector	Sector
51	Goa	South Goa	Salcete	Consumer Stores	8	Deficient
52	Goa	South Goa	Salcete	Milk Societies	14	Average
53	Goa	South Goa	Salcete	Fishery Societies	6	Deficient
54	Goa	South Goa	Salcete	Food Processing Societies	0	
55	Goa	South Goa	Salcete	Industrial Societies	0	
56	Goa	South Goa	Salcete	Labour Societies	2	Deficient
57	Goa	South Goa	Salcete	Poultry Societies	0	
58	Goa	South Goa	Salcete	Housing Societies	976	Rich
59	Goa	South Goa	Salcete	Agro Processing Societies	2	Deficient
60	Goa	South Goa	Salcete	Marketing Societies	1	Deficient
61	Goa	South Goa	Mormugao	Consumer Stores	7	Deficient
62	Goa	South Goa	Mormugao	Milk Societies	3	Deficient
63	Goa	South Goa	Mormugao	Fishery Societies	4	Deficient
64	Goa	South Goa	Mormugao	Food Processing Societies	0	
65	Goa	South Goa	Mormugao	Industrial Societies	2	Deficient
66	Goa	South Goa	Mormugao	Labour Societies	3	Deficient
67	Goa	South Goa	Mormugao	Poultry Societies	0	
68	Goa	South Goa	Mormugao	Housing Societies	349	Rich
69	Goa	South Goa	Mormugao	Agro Processing Societies	0	
70	Goa	South Goa	Mormugao	Marketing Societies	2	Deficient

**Status/ progress under various schemes of MoC in the district**

Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be) ₹lakh
1	Adoption of Model Bye-laws by the societies in the district	27	1000
2	Potential for formation of new MPACS	13	250
3	PACS Computerisation	27	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	6	100
7	PACS as Common Service Centres (CSCs)	12	120
8	PACS as Kisan Samridhi Kendras (KSKs)	5	500
9	PACS as Jan Aushadi Kendras (JAK)	1	
c	Membership in Multi State Cooperative Society on Agri-exports	2	

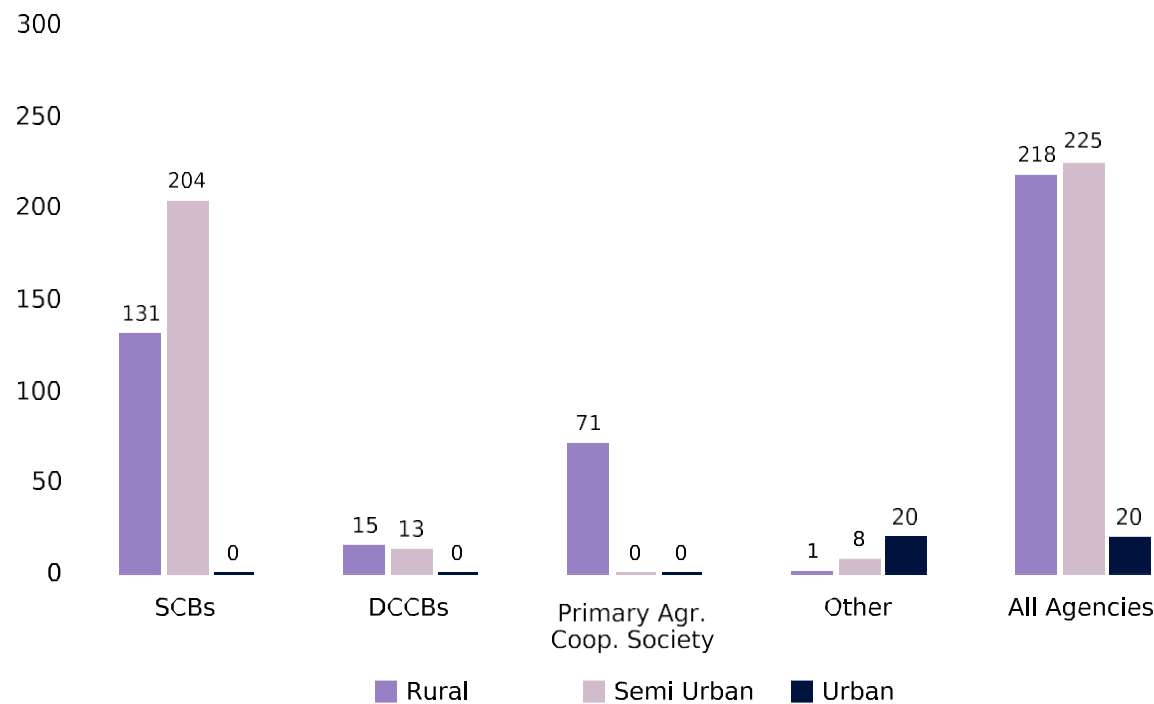


# **Banking Profile**



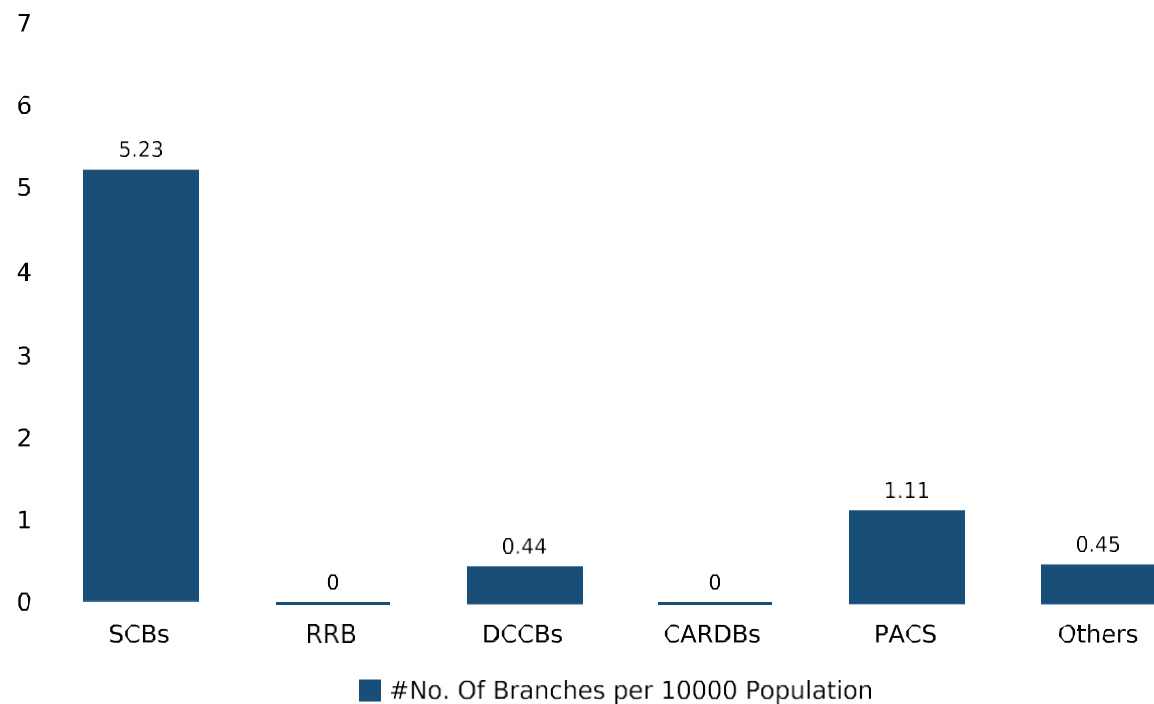


**1. Agency wise - Number of branches in the district**



LDM Office

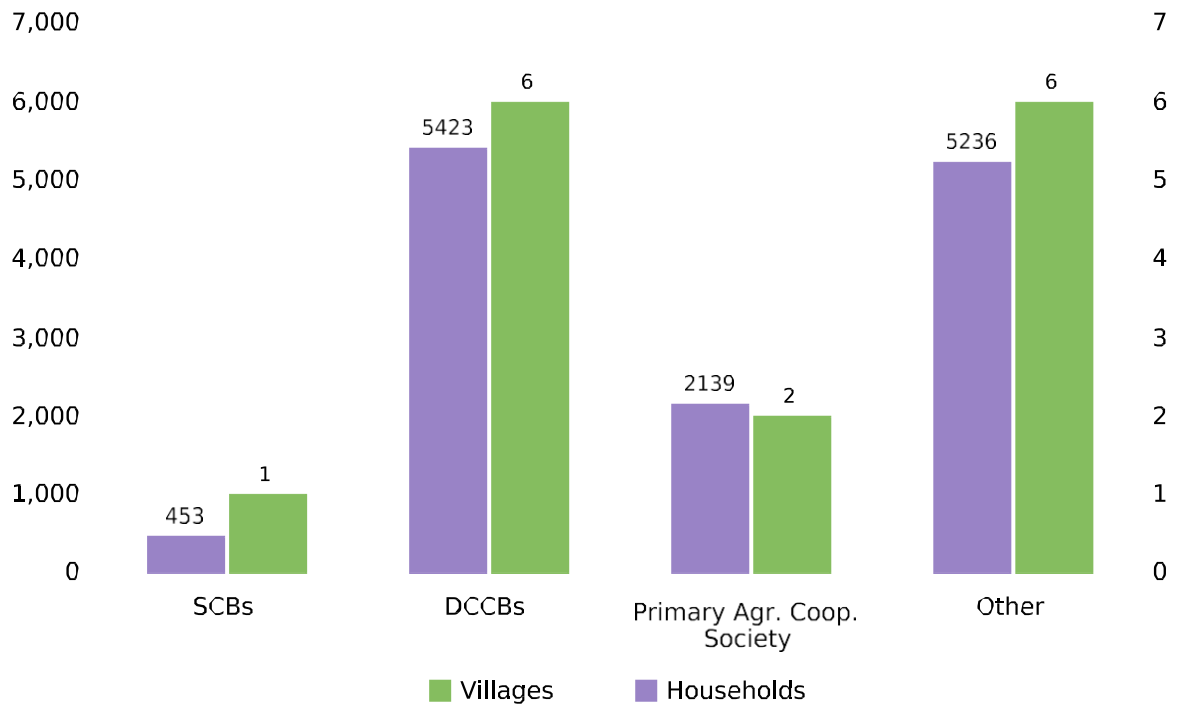
**2. Branch Penetration**



LDM Office

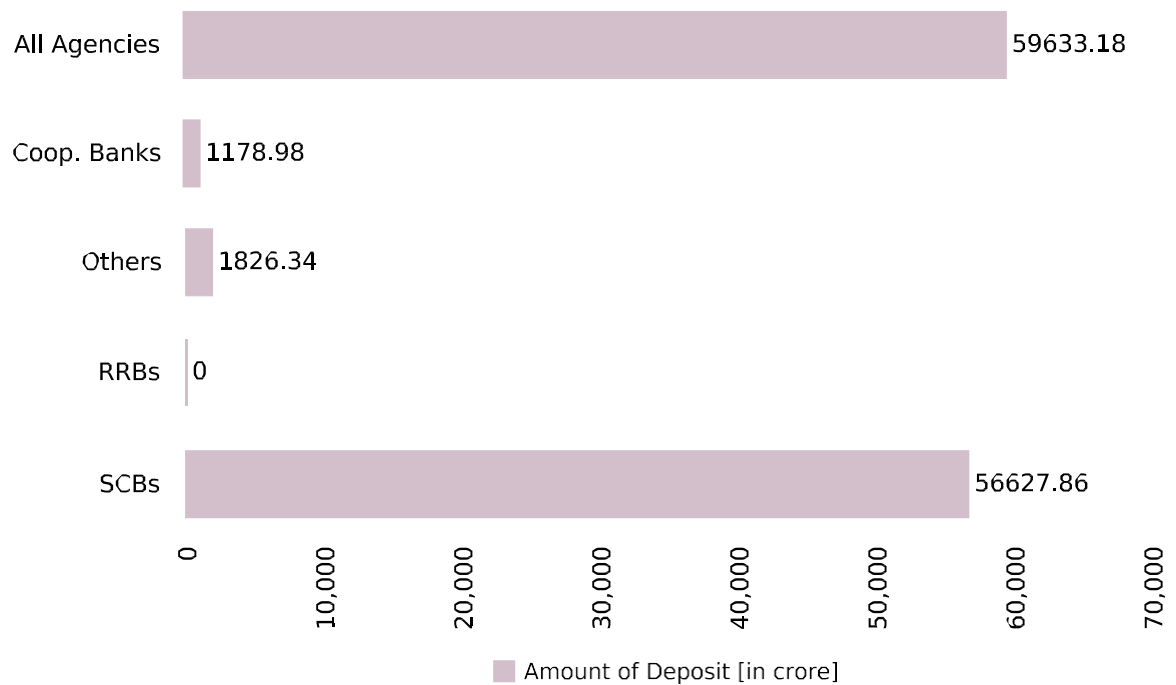


### 3. Agency wise - Per branch Outreach



LDM Office

### 4. Agency wise - Deposit O/s



LDM Office

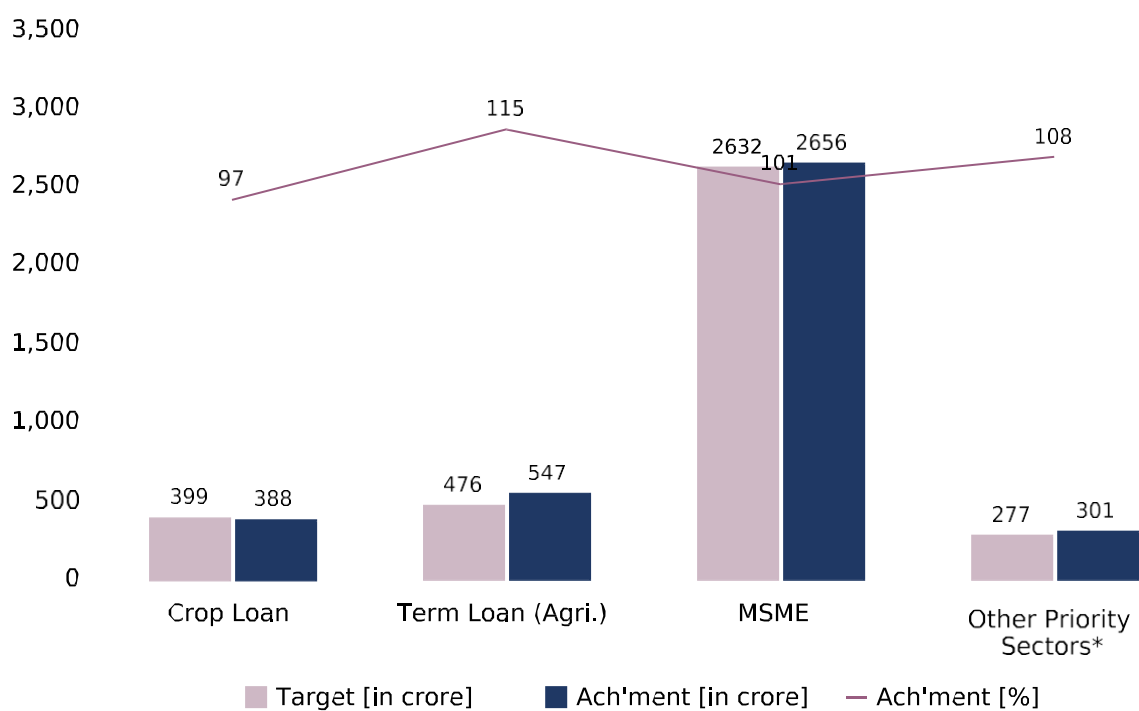


### 5. Agency wise - Loan O/s and CD ratio



LDM Office

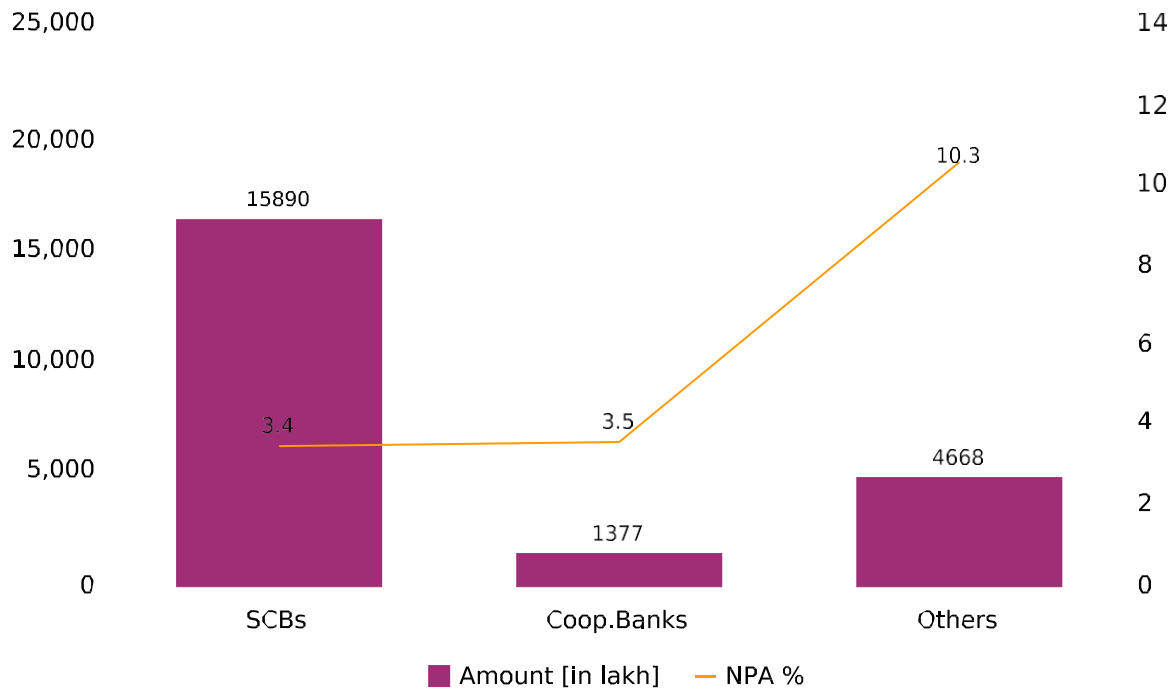
### 6. Sector-wise Performance under ACP



LDM Office

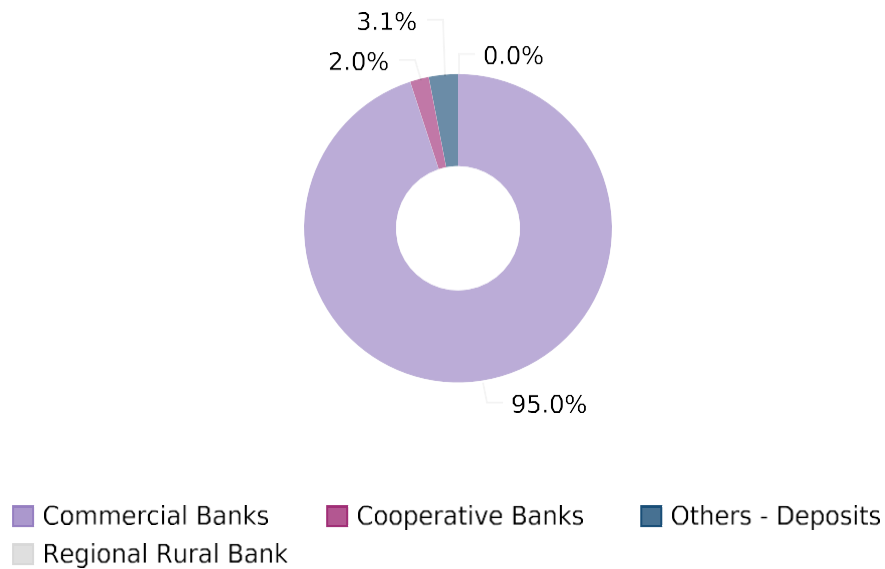


### 7. NPA position



LDM Office

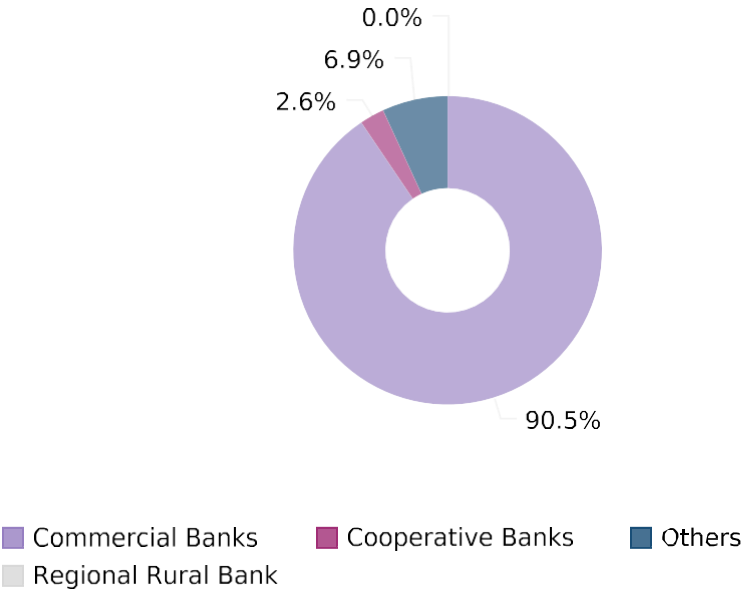
### 8. Agency wise - Share of Deposit O/s Year 2024-25



LDM Office



**9. Agency wise - Share of Loan O/s  
Year 2024-25**

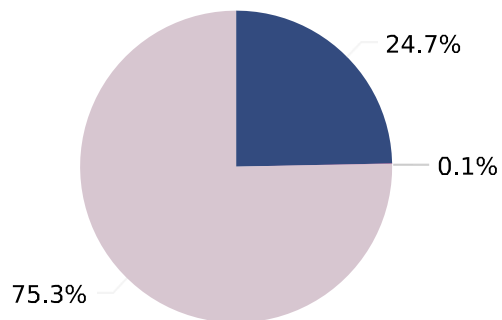


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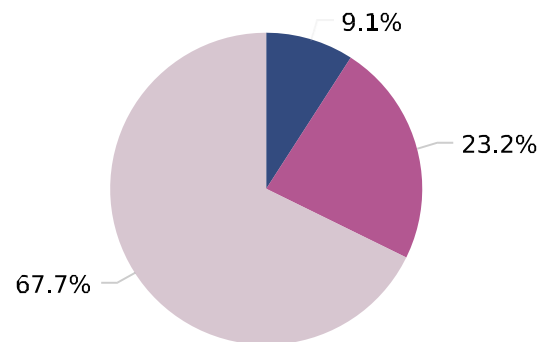


### 10. Agency wise - Share of NPA

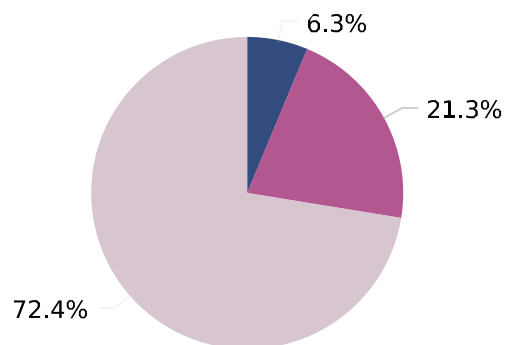
**Year 2022-23**



**Year 2023-24**



**Year 2024-25**



■ Coop.Banks   ■ Others   ■ SCBs



Banking Profile

1. Network & Outreach

Label	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	29	335	131	204	0	3	1692	36	1	453
District Central Coop. Bank	1	28	15	13	0	0		0	6	5423
Primary Agr. Coop. Society	71	71	71	0	0	0		0	2	2139
Others	17	29	1	8	20	1		1	6	5236
All Agencies	118	463	218	225	20	4	1692	37		

2. Deposits Outstanding

Label	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	4773287.00	5262567.00	5662786.00	7.6	94.96
Cooperative Banks				0	0	111585.00	114851.00	117898.00	2.7	1.98
Others				0	0	159821.00	179905.00	182634.00	1.5	3.06
All Agencies	0	0	0	0	0	5044693.00	5557323.00	5963318.00	7.3	100.00

3. Loans & Advances Outstanding

Label	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	351648	0	0	0.0	0	1368246.00	1595268.00	1771969.00	11.1	100.0
Commercial Banks	325941			0.0	0	1228335.00	1434125.00	1604488.00	11.9	90.6
Cooperative Banks	9896			0.0	0	49123.00	41634.00	45625.00	9.6	2.6
Others	15811			0.0	0	90788.00	119509.00	121856.00	2.0	6.9

#### 4. CD Ratio

Label	CD Ratio %		
	No. of accounts		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	25.7	27.3	28.3
Regional Rural Bank	0.0	0.0	0.0
Cooperative Banks	44.0	36.3	38.7
Others	56.8	66.4	66.7
All Agencies	27.1	28.7	29.7

#### 5. Ratio Performance under Financial Inclusion (No. of A/cs)

Label	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	99024	501830	179513	61279
Cooperative Banks	1042	9924	3724	0
Others	14	31130	660	76
All Agencies	100080	542884	183897	61355



## 6. Performance on National Goals

Label	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	354742.00	22.1	91675.00	5.7	6589.00	0.4	13.00	0.0	167327.00	10.4
Cooperative Banks	4829.00	10.6	1914.00	4.2	24301.00	53.3	39.00	0.1	508.00	1.1
Others	29621.00	24.3	0.00	0.0	6400.00	5.3	0.00	0.0	3796.00	3.1
All Agencies	389192.00	22.0	93589.00	5.3	37290.00	2.1	52.00	0.0	171631.00	9.7

## 7. Agency-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	270000.00	301926.00	111.8	280002.00	369955.00	132.1	378400.00	389192.00	102.9	115.6
Commercial Banks	226448.00	275178.00	121.5	236459.00	340506.00	144.0	324572.00	354742.00	109.3	124.9
Cooperative Banks	14670.00	4057.00	27.7	14670.00	6222.00	42.4	17770.00	4829.00	27.2	32.4
Others	28882.00	22691.00	78.6	28873.00	23227.00	80.4	36058.00	29621.00	82.1	80.4



### 8. Sector-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	12000.00	24725.00	206.0	12012.00	52840.00	439.9	39858.00	38840.00	97.4	247.8
Term Loan (Agri.)	40000.00	51916.00	129.8	39990.00	48966.00	122.4	47599.00	54749.00	115.0	122.4
Total Agri. Credit	52000.00	76641.00	147.4	52002.00	101806.00	195.8	87457.00	93589.00	107.0	150.1
MSME	168000.00	197718.00	117.7	178000.00	234481.00	131.7	263240.00	265550.00	100.9	116.8
Other Priority Sectors*	50000.00	27567.00	55.1	50000.00	33668.00	67.3	27703.00	30053.00	108.5	77.0
Total Priority Sector	270000.00	301926.00	111.8	280002.00	369955.00	132.1	378400.00	389192.00	102.9	115.6

### 9. NPA Position (Outstanding)

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	2693400.00	84454.00	3.1	458016.00	17116.00	3.7	471098.00	15890.00	3.4	3.4
Cooperative Banks	364000.00	27674.00	7.6	41634.45	2300.71	5.5	38875.00	1377.00	3.5	5.5
Others	8000.00	54.00	0.7	83365.00	5849.00	7.0	45326.00	4668.00	10.3	6.0
All Agencies	3065400.00	112182.00	3.7	583015.45	25265.71	4.3	555299.00	21935.00	4.0	4.0

# Part B



South Goa, PLP 2026-27



## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. Recapitalisation of RRBs: Raising of Capital from sources other than from the existing stakeholder
- vi. Promoting MSME lending by RRBs
- vii. RRBs in Focus mechanism
- viii. Centralised Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

#### 2. Union Budget

##### 2.1. Important Announcements

Key Highlights of Union Budget 2025/26 (<https://www.indiabudget.gov.in/>) : The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.

Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.

Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.

Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.

Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.

Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.

Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.

Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.

Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes



and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.

Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.

PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.

Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50 year interest free loans to states for capital expenditure and incentives for reforms.

Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.

Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.

Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

### **3. Policy Initiatives - RBI**

RBI guidelines 2025 (<https://rbi.org.in/Scripts/NotificationUser.aspx>)

Credit Flow to Agriculture Collateral free agricultural loans

- i. Collateral free loan limit raised from ₹ 1.6 lakh to ₹ 2 lakh per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to ₹ 2 lakh.

Master Directions RBI (PSL Targets and Classification) Directions, 2025

i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others

ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%

iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

- i. Lead Bank Scheme
- ii. Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAYNRLM)
- iii. SHG Bank Linkage Programme
- iv. Basel III Capital Regulations
- v. Prudential norms on Income Recognition, Asset Classification and provisioning pertaining to Advances
- vi. Bank Finance to Non Banking Financial Companies (NBFCs)



#### **4. Policy Initiatives - NABARD**

Policy & Initiatives NABARD (<https://www.nabard.org/EngDefault.aspx>)

##### **INFRASTRUCTURE:**

**Rural Infrastructure Development Fund (RIDF):** Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

**Long Term Irrigation Fund (LTIF):** Launched in 2016<sup>17</sup> to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025<sup>26</sup> for State share. Ministry of Jal Shakti is the nodal agency.

**Micro Irrigation Fund (MIF):** Started in 2019<sup>20</sup> with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

**Food Processing Fund (FPF):** Instituted in 2014<sup>15</sup> with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.

**Warehouse Infrastructure Fund (WIF):** Created in 2013<sup>14</sup> with ₹ 10,000 crore corpus to support scientific storage infrastructure.

**eKisan Upaj Nidhi (eKUN)** (<https://wdra.gov.in/digital/eng.html>) : WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

##### **CLIMATE CHANGE:**

**Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:** The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.

**NABARD Carbon Fund (NCF):** With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen India's voluntary carbon market and contribute to net zero goals.

**NABARD Green Impact Fund (NGIF):** The NABARD Green Impact Fund, with an initial ₹ 1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hardtoabate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

##### **INSTITUTIONAL DEVELOPMENT:**

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by



NABARD, NDDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹ 10,890 crore, and RRBs are now permitted to raise capital from markets.

#### NABARD's DIGITAL INITIATIVES

NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.

Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.

Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.

Digitalisation of Agri Value Chain Finance (AVCF): A pilot AVCF initiative was implemented in Bihar, Karnataka, and Maharashtra, covering input provision, crop production, and postharvest procurement.

Centralized Account Aggregator (AA) Platform: NABARD is developing a centralized AA platform for RCBs and RRBs to enable secure financial data sharing and promote financial inclusion.

Shared Aadhaar Data Vault (ADV): NABARD is exploring a shared ADV model to enhance Aadhaar data security and compliance for rural financial institutions.

Digital Technology for Credit Delivery & Interest Subvention:

- i. eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- ii. AIF Interest Subvention Portal: Automates claim processing under AIF scheme.

#### PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.



**Money Purse App:** Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.

**mSuwidha:** Launched in 2023<sup>24</sup> to support microenterprises for women through skill development, credit linkage, and marketing.

**LMS for RSETIs REAP Platform:** In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.

**Incentive Scheme for BCs/CSPs in NER & Hilly States:** Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

## **5. Policy Initiatives – State Govt. (including Cooperatives)**

a. The Government of Goa has undertaken several policy initiatives aimed at enhancing governance, promoting self reliance, and improving service delivery across sectors. One of the flagship programmes is the Swayampurna Goa Programme, launched on 2nd October 2020, which aims to make Goa self reliant and sustainable in all aspects of human development. The programme focuses on reducing dependency on neighboring states for daily consumables, ensuring maximum utilization of government schemes, and bridging the gap between the government and citizens through the appointment of Swayampurna Mitras in every village panchayat and municipality. This initiative has received national recognition, including the prestigious Skoch Award in the Good Governance category.

To support this programme, the Swayampurna Goa Board has been constituted as an advisory mechanism to strategize and implement the vision of Antodaya, Gramodaya, and Sarvodaya. Additionally, a Command and Control Centre/War Room has been set up to facilitate real time monitoring of departmental performance through the Chief Ministers Dashboard and to gather public feedback via a dedicated Call Centre.

b. The Atal Gram Yojana, implemented through the Atal Gram Development Agency Goa, focuses on integrated village development. Under this scheme, activities such as agricultural land development in Surla, strawberry cultivation in Neturlim, distribution of saplings, and infrastructure upgrades in Anganwadi centres have been carried out. These efforts have directly benefited hundreds of farmers and women from self help groups.

c. The Goa Corporate Social Responsibility Authority (CSR Authority) has been instrumental in channelizing CSR funds from corporates and PSUs towards impactful projects. Notable initiatives include distribution of bicycles and school kits to girl students by RBL Bank, establishment of skill development centres by SBI Foundation, provision of ambulances and medical equipment by Molbio Diagnostics, and setting up of STEM labs in schools by Child Help Foundation and VRL Logistics. The CSR Times Awards 2024 held in Goa further highlighted the states commitment to leveraging CSR for inclusive development.



d. The Goa Institute for Transformation (GIFT), modeled after NITI Aayog, is Goas premier policy think tank driving strategic planning and sustainable development. Recently, it has aligned with initiatives like the Goa AI Mission 2027 to promote citizen centric digital governance and ethical AI, and supported innovation through the Goa Open Innovation Challenge 2025. These efforts reflect GIFTs commitment to evidence based policymaking, inclusive growth, and positioning Goa as a future ready, innovation driven state.

e. The Chief Ministers Fellowship Program (CMFP) continues to engage young professionals in governance, providing them with hands on experience in policy implementation. The Goa Institution for Future Transformation (GIFT) acts as a think tank to guide policy formulation and execution, ensuring evidence based decision making.

f. In the area of digital governance, the Directorate serves as the nodal agency for Direct Benefit Transfer (DBT) implementation, with 178 schemes onboarded on the DBT portal, including 119 state schemes. Of these, 111 have been notified under the Aadhaar Act. The Directorate also supports the Public Financial Management System (PFMS) to ensure efficient fund flow and payment mechanisms.

These initiatives reflect the Government of Goas commitment to good governance, inclusive development, and leveraging technology and partnerships for public welfare.

## **6. State Budget**

### **6.1. Important Announcements**

a. The Directorate of Planning, Statistics and Evaluation has made several key announcements in its Performance Budget for the year 2025-26. One of the most significant is the declaration by the Central Government that the Population Census of India will be conducted on 1st March 2027, with the Government of Goa republishing the notification and initiating preparatory activities. Another major development is the amendment to the Registration of Births and Deaths Act, 1969, now updated as the Registration of Births and Deaths (Amendment) Act, 2023. The corresponding Goa Rules have also been amended and came into force from 1st January 2025, ensuring a more streamlined and digitized registration process across 206 units in the state.

b. To strengthen the Swayampurna Goa initiative, the Government has constituted the Swayampurna Goa Board, which will act as an advisory body to accelerate the vision of Antodaya, Gramodaya, and Sarvodaya. In addition, a Command and Control Centre/War Room is being established to support the Chief Ministers Dashboard, enabling real time monitoring of departmental performance and capturing public feedback through a dedicated Call Centre.

c. The Directorate also announced the launch of the Goa Human Development Report (HDR) under the Human Development Biology Initiative (HDBI) of UNDP/NITI Aayog. The project will be implemented with 80% funding from the State and 20% from HDBI, and will serve as a strategic tool for policy prioritization. The Chief Ministers Fellowship Program has been extended for six fellows engaged during 2023-24, allowing them to continue contributing to governance.



d. Another important announcement is the renaming of the State Institute for Transforming Goa (SITGoa) to Goa Institution for Future Transformation (GIFT), which will function as a think tank for policy formulation and execution. Preparations for the 8th Economic Census 2025<sup>26</sup> are also underway, with State and District Level Coordination Committees already constituted.

e. In the area of digital governance, Goa has achieved 102.55% Aadhaar saturation as of 30th June 2025. The Directorate organized 77 Aadhaar camps and provided home enrollment services for senior citizens and differently abled individuals. The state has also onboarded 178 DBT schemes on the Goa DBT/Bharat portal, with 111 State schemes notified under the Aadhaar Act.

f. Lastly, the Directorate highlighted several impactful CSR initiatives, including the establishment of STEM Labs in government schools, skill development centres under SBIF LEAP, and the provision of medical equipment and ambulances through Molbio Diagnostics. These efforts reflect the Government's commitment to inclusive development and public welfare.

## **6.2. Highlights related Agriculture & Farm Sector**

a. The New Agriculture Policy of Goa, announced under the Amritkal Vision 2025, focuses on transforming subsistence farming into a high value commercial enterprise. It emphasizes farmer livelihood security through assured pricing and mechanization support, while promoting inclusive participation of women and youth in agriculture. The policy also gives a strong thrust to organic and exotic crop cultivation, aiming to boost returns, reduce risks, and align with changing consumer preferences and climate challenges.

b. The Government of Goa, under its Amritkal Agriculture Policy 2025, has launched focused initiatives to promote horticulture and high value crops. These include substantial subsidies for cultivation of crops like mango, cashew, nutmeg, and floriculture, along with support for protected cultivation and organic farming. The policy also emphasizes women and youth participation, aiming to enhance farmer incomes, encourage diversification, and build resilient rural livelihoods through sustainable and market oriented practices.

c. The Directorate of Planning, Statistics and Evaluation has outlined several initiatives and activities in the agriculture and farm sector aimed at enhancing productivity, sustainability, and rural development. A key initiative is the Agriculture Census, which is a 100% Central Sector Scheme conducted quinquennially by the Ministry of Agriculture and Farmers Welfare. The ongoing 11th Agriculture Census (reference year 2021<sup>22</sup>) has been conducted using a mobile app and digitized land records for the first time. Phases I and II have been completed, and Phase III is currently in progress. The census collects detailed data on operational holdings, land use, cropping patterns, and agricultural inputs, which is crucial for policy formulation and resource allocation.

d. The Government of Goa has recently revised its implementation of the PMKUSUM scheme, aiming to accelerate solar adoption in agriculture. Under Component B, the scheme now includes 700 additional standalone solar pumps sanctioned by MNRE, with 100 pumps allocated for 2023<sup>24</sup> on a first come, first served basis. The scheme has been extended till March 2026, and is being implemented by the Goa Energy Development Agency (GEDA). Additionally, Goa has signed its first Power Purchase Agreement (PPA) under Component A, enabling farmers to sell solar power at ₹4.08/unit for 25 years.

The state also targets 50% rooftop solar coverage and has launched 63 model solar villages, reinforcing its commitment to clean energy and farmer empowerment.

e. The Government of Goa is actively promoting ecotourism and mariculture as part of its sustainable development strategy. Under the Goa State Mariculture Policy 2020, open sea cage fish farming has been introduced with subsidies up to 60% for SC/ST/Women beneficiaries. Simultaneously, the Goa Tourism Policy 2020 emphasizes nonintrusive tourism linked to mangrove ecosystems, encouraging nature based experiences that preserve biodiversity and support local livelihoods. The Forest Departments initiatives further highlight mangrove conservation and community engagement through ecoeducation and sustainable use. These overlapping efforts aim to balance economic growth with ecological stewardship.

f. The Neturlim Model Village Scheme, implemented by the Atal Gram Development Agency Goa, envisions the holistic transformation of rural communities through integrated development. Focused on villages like Neturlim in Sanguem and Surla in Bicholim, the scheme aims to convert non-cultivable land into productive farmland, improve agricultural infrastructure, and enhance livelihood opportunities for tribal and marginal farmers.

It promotes convergence across departments agriculture, water resources, rural development, and tourism to uplift socioeconomic conditions, with a strong emphasis on community participation, sustainability, and replicable rural development models.

These initiatives reflect the Government of Goas commitment to revitalizing the agricultural sector through policy initiatives, infrastructure development, crop diversification, and community participation, thereby contributing to rural prosperity and food security.

### **6.3. Highlights related to Rural Development & Non-Farm Sector**

a. The Government of Goa has undertaken several initiatives aimed at strengthening rural development and promoting non-farm sector activities, with a focus on inclusive growth and sustainable livelihoods. A key programme in this regard is the Swayampurna Goa Programme, which has completed over four years and benefited more than five lakh individuals. The programme aims to reduce dependency on neighboring states, ensure maximum utilization of government schemes, and bridge the gap between the government and citizens through the deployment of “Swayampurna Mitras” in every village panchayat and municipality

c. In the non-farm sector, the Goa Corporate Social Responsibility Authority (CSR Authority) has played a pivotal role in channelizing CSR funds towards impactful community projects. Notable initiatives include the establishment of STEM Labs in government schools to promote hands-on learning in science and technology, and the setting up of the SBIF LEAP Innovation and Training Centre to provide skill development and capacity building for youth and women. These centres have conducted training sessions across various ITIs in Goa, enhancing employability and entrepreneurial readiness.

d. Further, the Chief Minister's Kaushalya Path Scheme (CMKPS), implemented by the Directorate of Skill Development & Entrepreneurship, focuses on high-quality training



aligned with market demands. The scheme received financial support from the SBI Foundation and aims to build corporate readiness and entrepreneurial skills among the youth.

e. The Goa State Solar Policy 2017 (Amended in July 2020) aims to accelerate clean energy adoption through incentives and simplified processes. Key benefits include capital subsidies up to ₹54,000/kW for rooftop solar systems, net metering to reduce electricity bills, and eligibility for all registered buildings with permanent connections. The policy also supports third party ownership models and Renewable Energy Certificates (RECs), encouraging private investment. These measures are designed to promote energy self reliance, reduce carbon emissions, and make solar power accessible across residential, institutional, and commercial sectors.

f. The Goa Startup Policy 2021 offers incentives such as seed capital up to ₹10 lakh, interest subsidies on bank loans, and reimbursements for coworking and product development costs. The policy encourages MSMEs and nonfarm startups, with special support for women, rural, and SC/ST entrepreneurs, and actively promotes bank credit linkage to help startups access formal finance and scale their ventures sustainably.

g. The Goa Tourism Promotion, Management & Regulation Bill, 2023, together with the Goa Tourism Master Plan 2041, marks a major shift in tourism governance by establishing a robust regulatory framework and a long term vision for sustainable, high value tourism. These initiatives prioritize quality infrastructure, responsible tourism practices, and streamlined licensing, while promoting nonfarm job creation and entrepreneurship across rural and urban areas strengthening Goas position as a model for inclusive and well managed tourismled growth.

h. The Economic Census 2025<sup>26</sup>, scheduled for implementation in 2026<sup>27</sup>, will provide comprehensive data on establishments in both the organized and unorganized sectors, helping to identify gaps and opportunities in the nonfarm economy. Preparatory work for the census is already underway, with coordination committees formed at the state and district levels.

These initiatives collectively reflect the Government of Goas commitment to holistic rural development and the strengthening of the nonfarm sector through infrastructure, skill development, entrepreneurship, and data driven planning.

## **7. Govt Sponsored Programmes linked with Bank Credit**

a. The Government of Goa has implemented a range of credit linked subsidy schemes to support farmers, livestock owners, and allied sector entrepreneurs, thereby enhancing the viability and attractiveness of agriculture and allied activities in the state.

b. To encourage farmers to access formal credit, the state provides an interest subsidy of 4% on agricultural loans, which complements the 3% subsidy offered by the Central Government. This combined support applies to short term crop loans up to ₹3 lakh and long term loans up to ₹5 lakh, making credit more affordable and accessible.

c. Under the Mukhyamantri Sudharit Kamdhenu Scheme, farmers are incentivized to invest in dairy farming. Subsidies are available for the purchase of crossbred cows, improved she



buffaloes, and indigenous breeds, aimed at boosting milk production and promoting self employment. Additionally, the scheme supports infrastructure development by offering a subsidy.

d. To address fodder shortages and improve livestock productivity, the state has amended its Green Fodder Cultivation Scheme, which now provides subsidies for both perennial and seasonal fodder development. This initiative promotes the cultivation of nutritious green grass over traditional dry paddy straw.

#### Government of India Schemes

Animal Husbandry Infrastructure Development Fund (AHIDF) (<https://dahd.gov.in/schemes/programmes/ahidf>) DIDF was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal Lending Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NAB Sanrakshan, offering 25% coverage up to ₹ 12.5 crore.

e. The Goatery Scheme supports meat production and self sufficiency by offering 75% subsidy for the purchase and rearing of indigenous goat breeds suited to Goas climate. Beneficiaries also receive a transportation incentive of ₹2,000 for purchases within the state and ₹5,000 for purchases outside Goa, or the actual cost whichever is lower.

f. In line with sustainable agriculture goals, the Promotion of Organic Farming Scheme offers 50% subsidy for purchasing organic inputs such as manure, biofertilizers, and biopesticides. To encourage local marketing, the scheme also provides 90% subsidy for selling organic products within the community.

g. Special provisions have been made for Scheduled Caste (SC) and Scheduled Tribe (ST) farmers. These include 75% subsidy (up to ₹24,000 per farmer) for purchasing agricultural inputs like seeds and planting material. Additionally, SC/ST farmers are eligible for 90% subsidy under all state sector schemes covered by the Special Component Plan.

h. To support small scale dairy operations among SC/ST communities, the government provides financial assistance for purchasing basic dairy equipment. In FY 2023-24 (up to December), ₹1.97 lakh was disbursed to 10 beneficiaries under this scheme.

i. The state also promotes farm infrastructure through its Assistance for Fencing Scheme, which offers 75% subsidy for general category farmers and 90% subsidy for SC/ST farmers. For solar powered fencing, a uniform 90% subsidy is available across all categories, with a cap of ₹2 lakh per individual farmer.

j. These schemes collectively aim to strengthen the agriculture and allied sectors by improving access to credit, reducing input costs, and promoting sustainable practices. They also align with NABARDs priority sector lending framework and contribute to the overall credit potential of the district.

k. The Government of Goa has launched several credit linked initiatives under the rural development and nonfarm sector to promote self employment, entrepreneurship, and inclusive growth, particularly among women, Scheduled Castes (SC), Scheduled Tribes



(ST), and other marginalized communities. 1.A key initiative is the Chief Minister Rozgar Yojana (CMRY), implemented by the Economic Development Corporation (EDC) of Goa Ltd. This scheme facilitates access to bank credit for unemployed youth by providing financial assistance for setting up microenterprises. It includes interest subsidies and collateral support, thereby reducing entry barriers for first generation entrepreneurs.

m. To empower women and promote group based entrepreneurship, the government has introduced the Mukhyamantri Annapurna Yojana, which enables Self Help Groups (SHGs) to operate canteens and provide catering services to government departments. For FY 202425, 50 SHGs are to be empaneled under this scheme, with operational support linked to formal credit channels.

n. Further strengthening the SHG ecosystem, the government has proposed the formation of 18 Cluster Level Federations (CLFs), each comprising 1,000 to 1,500 SHG members. These federations are supported through a Community Investment Fund of ₹1.5 lakh per SHG and a Startup Fund of ₹3.5 lakh per CLF, enabling them to prepare business development plans and annual action plans. These funds are routed through banks, encouraging SHGs to engage with formal financial institutions.

o. The Mukhyamantri Hastakala Adhunikaran Yojana supports artisans and craftsmen by offering a 90% subsidy on the procurement of modern equipment and machinery. This scheme is designed to enhance productivity, quality, and innovation in the handicrafts sector, and is closely linked to bank credit for working capital and enterprise expansion.

p. Under the Goa Startup Policy 2021, entrepreneurs in the nonfarm sector are eligible for seed capital assistance up to ₹10 lakh, interest subsidies on bank loans, and reimbursements for coworking space and product development costs. The policy prioritizes support for women, rural, and SC/ST entrepreneurs, and actively promotes bank credit linkage to help startups scale sustainably.

q. In addition, the Goa State Solar Policy (Amended 2020) offers capital subsidies of up to ₹54,000/kW for rooftop solar installations. These installations are eligible for net metering and third party ownership models, encouraging residential, institutional, and commercial entities to invest in clean energy through bank financed models

These programmes collectively demonstrate the Government of Goa's strategic approach to integrating bank credit with development schemes, thereby fostering financial inclusion, entrepreneurship, and sustainable livelihoods across the state.





## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

##### 2.1.1.1 Status of the Sector in the District

- South Goa district spans 2,239 sq km with a population of 6.4 lakh, comprising 205 villages and 89 panchayats. Over 90% of farmers are small and marginal.
- The gross cropped area is 73,319 ha with a cropping intensity of 116%. Major crops include paddy, pulses, vegetables, coconut, cashew, arecanut, and mango. The unique Feni from cashew apple holds GI status.
- PMFBY is implemented through AIC (2023–2026) for paddy, pulses, groundnut, and sugarcane. FPOs are promoted by NAFED and NDDB.
- The Goa Amritkal Agriculture Policy 2025 encourages contract farming, agri-tourism, crop boards, and restrictions on farmland conversion to revive agriculture. The Comunidade Land Rules 2025 protect traditional land use.
- Dragon fruit and sylvan cashew cultivation are gaining traction. However, rice yield dropped 26% due to climate change; similar trends were noted in cashew, arecanut, and chillies.
- Salt farming and Khazan lands face stress from salinity, sea-level rise, and degraded infrastructure. Efforts are underway for revival.
- Viksit Krishi Sankalp Abhiyan 2025 and the promotion of mechanized farming aim to modernize the sector. Schemes like Sheti Samrudhi support tribal farming. The paddy assured price was hiked to ₹25/kg, and vegetable procurement by GSHC rose to 1,662 tonnes in 2024–25, benefitting 1,273 farmers.
- The GLC flow from FY 2022–23 to 2024–25 was ₹24,725 lakh, ₹52,840 lakh, and ₹38,840 lakh respectively, with 7,740 active KCCs (₹11,004 lakh outstanding).

##### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The Govt supports agriculture through comprehensive subsidies across all operations and provides 0% interest loans up to ₹3 lakh, combining GoI & State interest subvention schemes.
- The revised Shetkari Aadhar Nidhi scheme now offers up to ₹1.6 lakh compensation for crop and infrastructure losses. Challenges remain in low productivity, lack of mechanization, and inadequate infrastructure. Efforts are being made to revive paddy cultivation, especially in khazan lands, using improved Goa Dhan varieties, with emphasis on healthy rice branding.
- Sugarcane farmers receive price support, and a plan to revive Sanjivani sugar factory is under active consideration of the State Government, with a focus on ethanol and jaggery units.
- Agritourism is encouraged with proposed farmhouse subsidies. eNAM has expanded to include more commodities for better farmer income. Agencies are reviving fallow lands with group farming and traditional rice. Panchayats are urged to ensure 100% land cultivation for self-reliant agriculture.
- Schemes like NMSA and NFSM promote sustainable and climate resilient farming. Digital innovations, including GPS based crop yield estimation via mobile apps, are



improving transparency monitoring.

- The Govt. is also considering subsidies for farmhouses to promote agritourism.
- The assessment under enhanced credit opportunities through the Modified Interest Subvention Scheme for KCC has been arrived based on the potential of the sector in the district.

### 2.1.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Areca Nut/ Supari_Maintenance_Conventional_o	Hectare	7.93	1	1620	12844.51	12844.51
2	Banana/ Kela_Local_Conventional_o	Hectare	5.00	1	1600	7992.12	7992.12
3	Banana/ Kela_Mandoli_Conventional_o	Hectare	7.22	1	1050	7575.89	7575.89
4	Banana/ Kela_Tissue Culture - Local_Conventional_o	Hectare	3.25	1	1400	4551.05	4551.05
5	Black Pepper/ Kaali Mirch_Irrigated - Intercrop_Conventional_o	Hectare	2.01	1	1586	3185.64	3185.64
6	Cashew/ Kaju_Maintenance_Conventional_o	Hectare	1.18	1	13000	15392.26	15392.26
7	Coconut/ Nariyal_Hybrid_Conventional_o	Hectare	2.44	1	600	1465.21	1465.21
8	Coconut/ Nariyal_Maintenance_Conventional_o	Hectare	1.54	1	6700	10305.74	10305.74
9	Fodder_Grass Fodder_Conventional_o	Hectare	1.04	1	1760	1828.05	1828.05
10	Mango/ Aam_Conventional_Conventional_o	Hectare	1.97	1	900	1769.68	1769.68



11	Marigold/ Gende Ka Phool/ Zendu_Open Cultivation_Conventional_o	Hecta re	1.32	1	700	925.05	925.05
12	Oil Palm/ Palm Oil_Irrigated_Conventional_o	Hecta re	1.10	1	580	637.00	637.00
13	Okra/ Bhindi/ Bhendi/ Ladies Finger_Desi_Conventional_R abi	Hecta re	1.19	1	368	437.69	437.69
14	Pineapple/ Ananas_Hybrid_Conventiona l_o	Hecta re	3.12	1	120	374.23	374.23
15	Pulses_Irrigated_Convention al_o	Hecta re	0.48	1	191	91.75	91.75
16	Rice/ Chaval/ Dhan_HYV_Conventional_K harif	Hecta re	0.85	1	5100	4332.04	4332.04
17	Rice/ Chaval/ Dhan_HYV_Conventional_R abi	Hecta re	0.93	1	4700	4364.94	4364.94
18	Sugarcane/ Ganna_Irrigated_Convention al_o	Hecta re	1.75	1	600	1048.18	1048.18
19	Sugarcane/ Ganna_Ratoon_Conventional _o	Hecta re	1.43	1	270	385.61	385.61
<b>Sub Total</b>					<b>42845</b>	<b>79506.64</b>	<b>79506.64</b>
<b>Post Harvest</b>							<b>7950.66</b>
<b>Maintenance</b>							<b>15901.33</b>
<b>Total</b>							<b>103358.63</b>
<b>Grand Total</b>					<b>42845</b>	<b>79506.64</b>	<b>103358.63</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

- South Goa receives 2500-3500 mm rainfall annually (June Sept). Goa has nine rivers, with Mandovi (North) and Zuari (South) being the largest.
- As per the 2024 Dynamic Ground Water Resources report, South Goas net groundwater availability is 13,985.64hectare meters, with 18.75% usage classified as safe. The gross irrigated area is 73,319 ha, with 4% irrigated by canals, 4% by wells, 14% by tanks, and 51.31% by other sources. Agriculture is rain dependent, using dug wells and lift irrigation, while rabi crops rely fully on irrigation. Micro irrigation can help conserve water and enhance coverage.
- Groundwater quality in Goa is among the safest in India. As per CGWB 2024, all tested samples show permissible levels of fluoride, nitrate, and salinity. Goas current drinking water demand is 695 MLD, with 632 MLD being supplied. The government targets a minimum 4 hour daily supply and has started providing raw water to industries to reduce demand for treated water.
- Goa has 1,463 water bodies; 360 (24.6%) are nonfunctional due to drying, siltation, or damage. Of the 1,103 in use, 700 (63.5%) are for irrigation. Most are ponds (571), followed by percolation tanks/check dams (277) and lakes/reservoirs (255), with

many privately owned.

- Minor irrigation schemes have declined by 20.9% to 6,133. About 15% groundwater and 30% surface water schemes are defunct due to siltation, low discharge, lack of power, and funds. Irrigation potential utilization has declined by 3.7% since 2013\_14.

#### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

- The State Govt provides up to 75% subsidy for well construction and up to 90% for micro irrigation (drip/sprinkler). Abandoned mining pits are being repurposed for farming, drinking, and recharge.
- Salaulim is the only major irrigation project in South Goa, supplying 260 MLD to Sanguem, Quepem, Salcete, and Mormugao. Collem WTP (3 MLD), commissioned in July 2025, benefits 2,500+ households in Collem and Mollem (Dharbandora). There are no medium irrigation projects; two MI tanks (Chapoli in Canacona & Panchwadi in Ponda) store 20.89 MCM and supply 35 MLD drinking water.
- Production of paddy, traditional farming, pisciculture, salt extraction, and aquaculture in parts of Goas 18,000 ha khazan land is being promoted.
- Post-monsoon water harvesting via bandharas across rivers and nullahs is ongoing. Under PMKSY, focus is on Har Khet Ko Pani and Per Drop More Crop. Goa has 25 wetlands notified under Wetlands Rules 2017, with 10 new lakes added including Macasana (Salcete) and Talaulim (Ponda).
- 100 bandharas are being constructed to store water and recharge wells. A new pipeline aims to supply 250 MLD more water. The PWD plans an ₹800 cr pipeline overhaul to reduce NRW from 3132% to 15%, ensuring 24x7 supply. IWAI will study a ₹ 800 cr water metro project with 20 electric boats across 4 routes.
- Goa's groundwater extraction rose 63% (2011-2023); 56% is for domestic, 37% for irrigation, 7% for industry. Rainfall recharge rose 2%, but recharge from other sources fell 40%.

#### 2.1.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
3	Diesel Pump Sets--1.5 HP Monoblock Centrifugal Single Phase Pumpset	No.	0.14	80	1260	176.61	141.26
4	Diesel Pump Sets--1.5 HP Submersible Monoblock Single Phase Pumpset	No.	0.20	80	840	169.89	135.87

5	Diesel Pump Sets--10 HP Monoblock Centrifugal 3 Phase Pumpset	No.	0.44	80	519	229.88	183.94
6	Diesel Pump Sets--10 HP Submersible Monoblock 3 Phase Pumpset	No.	0.44	80	350	152.39	121.94
1	Diesel Pump Sets--1 HP Monoblock Centrifugal Single Phase Pumpset	No.	0.12	80	1750	217.21	173.74
2	Diesel Pump Sets--1 HP Submersible Monoblock Single Phase Pumpset	No.	0.17	80	1050	179.76	143.78
7	Diesel Pump Sets--2 HP Monoblock Centrifugal 3 Phase Pumpset	No.	0.19	80	356	66.28	53.02
8	Diesel Pump Sets--2 HP Submersible Monoblock Single Phase Pumpset	No.	0.21	80	175	36.68	29.33
9	Diesel Pump Sets--3 HP Monoblock Centrifugal 3 Phase Pumpset	No.	0.28	80	103	28.77	23.00
10	Diesel Pump Sets--3 HP Submersible Monoblock 3 Phase Pumpset	No.	0.28	80	103	28.77	23.00
11	Diesel Pump Sets--5 HP Monoblock Centrifugal 3 Phase Pumpset	No.	0.33	80	175	58.45	46.76
12	Diesel Pump Sets--5 HP Submersible Monoblock 3 Phase Pumpset	No.	0.33	80	200	66.77	53.42
13	Diesel Pump Sets--7.5 HP Monoblock Centrifugal 3 Phase Pumpset	No.	0.32	80	200	64.20	51.36
14	Diesel Pump Sets--7.5 HP Submersible Monoblock 3 Phase Pumpset	No.	0.41	80	200	81.12	64.87
15	Drip Irrigation--1.5m X 1.5m	ha	2.10	80	262	549.47	439.57
16	Drip Irrigation--10m X 10m	ha	0.56	80	198	111.65	89.32
17	Drip Irrigation--12m X 12m	ha	0.53	80	200	105.93	84.74
18	Drip Irrigation--2m X 2m	ha	1.79	80	200	357.80	286.25
19	Drip Irrigation--3m X 3m	ha	1.03	80	200	205.45	164.36
20	Drip Irrigation--4m X 4m	ha	0.89	80	200	178.90	143.13
21	Drip Irrigation--5m X 5m	ha	0.85	80	200	169.71	135.75
22	Drip Irrigation--6m X 6m	ha	0.75	80	200	149.38	119.49
23	Drip Irrigation--7m X 7m	ha	0.68	80	340	232.49	185.98
24	Drip Irrigation--8m X 8m	ha	0.62	80	350	217.21	173.74
25	Drip Irrigation--9m X 9m	ha	0.59	80	350	206.01	164.78
26	Dug Well-Deepening	No.	0.71	80	350	247.17	197.75
27	Dug Well-New-Dia. 3-4m depth 8- 10m depth of lining 3 -5m	No.	2.33	80	246	573.31	458.62



28	Pump House--2m X 2m	No.	0.57	80	330	188.21	150.56
29	Sprinkler Irrigation -Large volume-1 ha	ha	0.75	80	140	104.86	83.86
30	Sprinkler Irrigation -Micro-1 ha	ha	1.50	80	175	262.15	209.72
31	Sprinkler Irrigation -Mini-1 ha	ha	2.14	80	197	421.58	337.25
32	Sprinkler Irrigation -Portable	ha	0.49	80	183	90.07	72.07
33	Sprinkler Irrigation -Portable-Semi-permanent 1 ha	ha	0.87	80	105	91.00	72.80
<b>Total</b>					<b>11707</b>	<b>6019.13</b>	<b>4815.03</b>

### 2.1.3 Farm Mechanization

#### 2.1.3.1 Status of the Sector in the District

- The State Govt provides 50% subsidy to all farmers for purchase of machinery like power tillers, tractors, mini tractors, and 75% for other equipment. For paddy combine harvesters, NGOs, SHGs, and Farmer Clubs get 50% subsidy of the standard or actual cost, whichever is lower.
- Subsidies are also provided for custom hiring in tillage operations (paddy, pulses, groundnut, sugarcane) and collective mechanized paddy transplanting. Despite small landholdings, Goa sees high usage of machinery. A strong institutional credit network supports mechanization.
- Farmers scaling operations can adopt drone technology for hi-tech agriculture. (spraying/mapping). Subsidy pathways include SMAM (up to 40% of base price, capped at
- ₹4 lakh for small/marginal, SC/ST, women, etc.) and a Goa top-up (state scheme up to 10% of base price, capped at ₹1 lakh). Goa is also rolling out the NaMo Drone Didi initiative for SHGs.
- Under Amrit Kaal Vision 2047, the goal is to build a high-productivity, climate-resilient, and resource-efficient agri-system, optimizing water and nutrients while reducing ecological stress and climate risks.
- Mechanization reduces labour dependency, cost of cultivation, and physical drudgery while increasing productivity and offering skilled job opportunities for youth. Traditional manual farming is declining as mechanization steadily grows in importance across India and Goa.

#### 2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Agricultural mechanization is key to modern, commercial farming—boosting productivity, reducing costs, enabling value addition, and addressing climate change. However, its growth is challenged by fragmented land and small holdings.
- Lack of knowledge on machinery use and maintenance often leads to uneconomical choices. Awareness, training, and demonstrations can improve adoption, especially for rice, pulses, and horticulture crops.
- There's a shift from animal to electro-mechanical power in the district, supported by service centers, technical experts, and local dealers for tractors, tillers, harvesters, and other machinery.
- Repair facilities, fuel stations, and exposure visits/skilling programs are available. Precision farming—using data, smart tools, and targeted input application—



improves efficiency and sustainability. Techniques include drip irrigation, fertigation, digital irrigation, and weather-based pest control.

- To promote local dealers and employment, a 15% price margin over neighbouring states is considered for subsidy eligibility. Financial support is also provided for local innovations and eco-friendly machinery. Goa's high labour costs and shortages make mechanization crucial.
- The "Promotion of Mechanization in Agriculture" scheme supports timely operations through subsidized machinery encouraging them to expand cultivation and increase efficiency. By Nov 2024, ₹51.29 lakh was spent, benefiting 425 farmers across the state.

### 2.1.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester-Self propelled belt type-Self Propelled	No.	30.50	80	35	1067.36	853.86
2	Drones-For Spraying	No.	5.35	80	35	187.25	149.80
3	Paddy Transplanter-Powertiller Drawn	No.	3.21	80	75	240.75	192.60
4	Paddy Transplanter-Self Driven	No.	14.28	80	112	1599.86	1279.88
5	Power Tiller--8 HP	No.	2.14	80	140	299.60	239.68
6	Sprayer-Power Sprayer	No.	0.06	80	750	48.15	38.54
7	Thresher-Multicrop Power Threshers-Multicrop power thresher	No.	0.48	80	900	433.37	346.67
8	Tractor-Without Implements & Trailer-35 HP	No.	8.73	80	70	611.17	488.95
9	Weeder-Power Weeder	No.	0.52	80	1412	740.32	592.26
<b>Total</b>					<b>3529</b>	<b>5227.83</b>	<b>4182.24</b>

**2.1.4 Plantation & Horticulture, including Sericulture****2.1.4.1 Status of the Sector in the District**

- Goas humid climate, monsoon, and moderate temperatures (18-33°C) support crops like coconut, cashew, mango, arecanut, banana, chickoo, papaya, jackfruit, and pineapple. Cashewnut (56934 ha, 25800 MT, 453 kg/ha) and coconut (26683 ha, 163M nuts, 6113 nuts/ha) yield below national averages, while arecanut (2081 ha, 3963 MT, 1.9 t/ha) exceeds it (DoSP, 2020/21). Highvalue flowers (orchids, gladiolus, gerberas, anthurium) are promoted under NHM; medicinal plants by the Forest Dept. Low chemical use boosts demand among health conscious buyers. Cashew rejuvenation and spice cultivation in arecanut gardens are encouraged. Nurseries and Zonal Agri Offices support planting and extension.
- GSHCL procures fruits/vegetables via 16 centers, 4 sales points, 12 mobile vans, and 1214 vendor outlets with digital payments. Under the Assured Market Scheme, procurement rose 75% from 965.6 MT (2019/20) to 1662.4 MT (2024/25); farmer beneficiaries grew from 1081 to 1273; payments increased from ₹414.8L to ₹684.2L. Despite ideal conditions, floriculture remains underdeveloped (25 ha, 40 MT/year). A ₹2 cr banana ripening chamber (60 MT) is being set up in Mapusa under NHM. Goa launched a Mangrove Management Plan to restore estuaries like Mandovi, Zuari, Sal, Talpona, and Galgibag.
- The assessment under Mission for Aatmanirbharta in pulses, National Mission on High Yielding Seeds and Comprehensive Programme for Vegetables & Fruits has been arrived based on the potential of the sector in the district.

**2.1.4.2 Infrastructure and linkage support available, planned and gaps**

- Goa's horticulture faces constraints like land conversion, outdated land records limiting credit, costly migrant labour, lack of organized markets, poor storage, and minimal value addition infrastructure. Productivity suffers due to senile orchards, poor nutrient/pest management, inadequate irrigation, lack of harvesters/tech, crown management issues, and limited quality planting material. The traditional Kulagar system integrates arecanut, coconut, spices, vegetables, and flowers in a sustainable multilayer model.
- State subsidies support fruit, spice, and honey cultivation. Assured Price Schemes cover arecanut, coconut, cashew, oil palm; 27 vegetables have assured markets via GSHCL. Under Agricultural Policy 2025, 1136.84 MT vegetables were procured from 1035 farmers, with ₹461.16L spent. NHM (60:40 Centre-State) supports planting material, orchard development, organic farming, water sources, and postharvest infra.
- The Forest Dept promotes medicinal crops like Stevia and Ashwagandha. Tourism drives demand for fresh produce and flowers. GSBB recognized individuals conserving stingless bees and 100+ mango varieties. Goa has 500 traditional coconut pluckers; insurance under Kera Suraksha was raised to ₹7L (Dec 2024). Codar Farms Heritage Mango Block preserves 126 varieties (55 Goan). In 2024/25, ₹24.26 cr subsidy benefited 37,685 South Goa farmers.

**2.1.4.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)**

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and

financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping-Indian Bee Colony-Apis Cerena Unit of 10 boxes	No.	0.54	80	1350	722.25	577.80
2	Bee Keeping-Migratory Bee Colony-Mela Phera Unit of 10 Boxes	No.	0.64	80	72	46.22	36.98
3	High density plantation-Mango-400-500 plants per Ha	ha	2.57	80	70	179.76	143.78
4	Mushroom Cultivation--8000 kg per annum	1000 Kg. per Cycle	2.46	90	142	349.47	314.52
5	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-Cashew Rejuvenation	ha	0.64	80	300	192.60	154.08
6	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-Spacing 7m x 7m 200 plants per ha	ha	1.29	80	200	258.71	206.98
7	New Orchard - Tropical/ Sub Tropical Fruits-Jack Fruit-Spacing 8m x 8m 200 plants per ha.	ha	1.28	80	100	128.41	102.72
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-Spacing 10m X 10m 100 plants per Ha	ha	2.04	80	100	204.26	163.41
9	New Orchard - Tropical/ Sub Tropical Fruits--Papaya Spacing 2m X 2m 2500 plants per ha.	ha	1.39	80	100	139.12	111.27
10	Nursery -Small Nursery-2000 Sqm	sq. m.	4.82	80	68	327.42	261.94
11	Orchids--30m x 6m	sq.m.	7.49	80	50	374.50	299.60
12	Other Plantation Crops-Arecanut-Spacing 2.75m x 2.75m 1000 plants per ha	ha	2.17	80	209	453.98	363.17
13	Other Plantation Crops-Coconut-Coconut Hybrid	ha	2.57	80	239	613.75	490.99
14	Other Plantation Crops-Coconut-Spacing 7m x 7m 200 plants per ha	ha	1.52	80	250	381.19	304.94



15	Other Plantation Crops-Kokam	ha	2.68	80	80	214.02	171.20
16	Protection Structure--Polyhouse 560 sqm	No.	12.13	80	50	606.69	485.35
17	Protection Structure--Vegetable (Polyhouse) 1000 sqm	No.	16.05	80	140	2247.00	1797.60
18	Protection Structure--Vegetable (Shednet) 1000 sqm	No.	5.41	80	140	757.96	606.41
19	Spices-Black Pepper-Pepper in Arecanut Spacing 2.75m x 2.75m 1600 plants per Ha	ha	2.42	90	126	305.48	274.96
20	Spices-Black Pepper-Pepper in Coconut Spacing 7.5m x 7.5 m 350 plants per Ha	ha	1.07	90	126	134.82	121.31
<b>Sub Total</b>					<b>3912</b>	<b>8637.61</b>	<b>6989.01</b>
<b>Total</b>					<b>3912</b>	<b>8637.61</b>	<b>6989.01</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

- The Forest (Conservation) Amendment Act, 2023 allows farmers to grow and market bamboo on non forest private wastelands, opening new livelihood opportunities.
- In Goa, major forest species include teak, eucalyptus, bamboo, casuarina, and plantation crops like cashew and rubber raised by the government. The Goa State Biodiversity Board (GSBB) leads compensatory afforestation.
- District has a forest area of 1296 sq. km. (65.92% of States Geographical area).
- As per the India State of Forest Report 2023, forest cover is 2265.72 sq. km., tree cover is 257.82 sq. km., and total forest/tree cover is 2523.54 sq. km. (68% of Goas area). Mangrove cover increased by 2 sq. km. since 2021 to 29.12 sq. km., with 6 ha planted in 202425.
- Goa lost 22.8% of its tree cover over the last decade from 334 sq. km. in 201011 to 258 sq. km. in 202122. From 202123, forest cover declined by 1.5 sq. km. (North Goa: 90 ha, South Goa: 60 ha). The Forest Department, in its affidavit to the NGT, attributed losses to infrastructure projects and cyclone Tauktae but maintains a positive forest growth trend since 2001.
- Under the National Mission for Sustainable Agriculture (NMSA), key components include rainfed area development, agroforestry ("Har Medh Par Ped"), bamboo cultivation, soil health management (with organic inputs and soil cards), and climate resilient agriculture through research and dissemination.

### 2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Soil and water conservation works like gully plugging, check dams, gabions, and bandharas are taken up. Forest plantations using mixed species with contour trenching are carried out in sensitive zones. Degraded areas are being restored through plantations of timber, fuelwood, fodder, and fruit trees.
- Nature Interpretation Centres and Ecotourism Complexes are being strengthened with community participation to enhance livelihoods. Planting material availability and awareness campaigns are key to bringing wastelands and mining affected areas



under forest cover.

- Agroforestry is promoted as a viable option for land productivity, climate moderation, and income generation through integrated activities like poultry, fish farming, mushroom growing, beekeeping, and sericulture.
- The Goa Forest Department is working with BITS Pilani's Ecology and Climate Lab to develop a forest fire early warning system using temperature, humidity, and biomass data to estimate fire probability and preparedness. With temperatures expected to exceed 40°C in coming decades, such systems are essential. Under the Forest Rights Act, 2006, Goa has processed only 871 of 10,136 forest rights claims.
- As of Oct 2024, 6,997 spot verifications were done; 4,760 claims approved by gram sabhas, 2,629 by subdistrict, and 1,741 by district committees. In FY 2024-25 (till Nov), 98,604 tourists visited protected areas, generating ₹388.23 lakh via ecotourism and ₹8.93 lakh from forest produce sales.

### 2.1.5.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo	ha	0.92	80	191	175.78	140.60
2	Plantation-Teak	ha	2.38	80	150	356.33	285.06
<b>Total</b>					<b>341</b>	<b>532.11</b>	<b>425.66</b>

### 2.1.6 Animal Husbandry - Dairy

#### 2.1.6.1 Status of the Sector in the District

- There is high potential for youth employment in livestock and poultry due to strong local and tourist demand for milk, milk products, poultry, mutton, and pork. This supports the scope for milch cattle, goat, pig, and poultry farming in the district.
- Goa Dairy, the premier cooperative in the state, has a processing capacity of 1.10 lakh litres/day, supported by 90 Milk Societies in South Goa. Products like lassi, shrikhand, malai, and paneer are in demand.
- Among cattle, Jersey and Holstein Friesian breeds are popular; Murrah is preferred among buffaloes. Shweta Kapila, an indigenous cattle breed of Goa, has been officially recognized by ICAR-NBAGR. Known for its white coat, heat tolerance, disease resistance, and efficient milk yield, it plays a vital role in Goa's dairy sector.
- The Swayampurna Goa programme promotes self-reliance by boosting local production in agriculture, dairy, and handicrafts, aiming for inclusive economic development.



- As per the latest livestock census, over 10,000 households are engaged in livestock rearing. Goa's milk demand is approx. 3.25 lakh litres/day, while production stands at 1.5 lakh litres/day, resulting in a shortfall of 1.75 lakh litres/day, met through imports from neighbouring states.
- As of 31 March 2025, 1028 KCCs were issued with a total loan outstanding of ₹2020 lakh.

#### 2.1.6.2 Infrastructure and linkage support available, planned and gaps

- Conservation of Shweta Kapila can be strengthened by (i) establishing an RGM supported Breed Conservation Unit, (ii) incentivizing purebred rearing, and (iii) linking conservation with niche dairy branding (e.g., high fat milk, traditional products). Dairying is a profitable occupation in Goa with high credit potential, but faces challenges like acclimatization of imported breeds, low yield, infertility, disease, and fodder shortages. Goa Dairy's feed costs are high due to lack of local maize/bajra; only 107 acres are under fodder cultivation.
- An NDDDB backed FPO in Quepem supports fodder needs. Incentives exist for green fodder cultivation and milk supply to SHGs, Bachat Gats, and dairy societies. A new 60seat veterinary college is planned at Curti Ponda. South Goa has 2 hospitals, 15 dispensaries, and 30 village subcentres. A ₹13.4 cr hospital in Sanguem is approved for 2027. Livestock and fodder seed farms operate at Mollem and Kalay.
- Delayed payments and fodder shortages are pushing farmers out of dairying. Goa Govt supports dairy via schemes like Kamdhenu (Sudharit), Modern Dairy, Cattle Feed Subsidy, Incentives to Milk Producers, Green Fodder, Dairy Equipment, Pashupalan, Varah Palan, Stray Cattle Management, and Infra Development. A ₹10/litre incentive is provided. Crop loans up to ₹2L at 7% (4% on prompt repayment) and 4% loans up to ₹3L are available for Agri, AH & Fisheries.

#### 2.1.6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Crossbred Cattle Farming-- (1+1)	1+1	1.50	90	1618	2423.76	2181.39
2	Dairy Cattle Buffao Shed-- (5+5)	No.	7.49	90	1180	8838.20	7954.38
3	Dairy Marketing Outlet/ Parlour--1	No.	1.07	90	175	187.25	168.56
4	Heifer Rearing--10	10	5.67	90	1050	5954.55	5359.13



5	Veterinary Clinic-Fixed-1	No.	6.42	90	35	224.70	202.23
<b>Sub Total</b>					<b>4058</b>	<b>17628.46</b>	<b>15865.69</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Cross bred Farming_Milk production 10 LPD	5+5	3.15	1	2712	8540.10	8540.10
<b>Sub Total</b>					<b>2712</b>	<b>8540.10</b>	<b>8540.10</b>
<b>Total</b>					<b>6770</b>	<b>26168.56</b>	<b>24405.79</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

- As per the 2019 Livestock Census, Goa has 3,49,543 poultry birds, with 2,53,925 in South Goa.
- The State Govt operates a poultry farm at Old Goa for demonstration and training in modern poultry management & vaccination. Due to high demand driven by local consumers & tourism, Goa requires about 2 lakh kg chicken daily, but local supply meets only one-third of this need.
- Financial assistance up to 75% of infrastructure cost is provided under various poultry development schemes up to ₹6 lakh for broiler farms, ₹21 lakh for layer farms, and 20% 80% assistance for broilers, layers, & low input tech poultry. SC/ST beneficiaries are eligible for free backyard poultry units worth ₹2,000.
- A transport subsidy of ₹200 per MT is provided for feed imported from outside Goa. Veterinary services include 2 mobile veterinary clinics, 5 hospitals, 25 dispensaries, & 52 key village sub centres, with vaccine stock available to address emergencies.
- Poultry farming offers year round employment & supplementary income, with 6,805 households engaged in backyard poultry. Goa meets only 30% of its poultry egg & meat requirements, depending on neighbouring states to fill the gap.
- Per capita poultry consumption in the district is 65 eggs & 2 kg meat. Despite the high demand, only 9 commercial poultry farms operate in Goa due to unfavourable terrain and climate. Most poultry feed & ingredients are sourced from Karnataka & Maharashtra.

### 2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The State plans to promote poultry through schemes, farmer training, modernization of Govt farms, poultry clusters, & environmentally controlled sheds.
- SHG/JLG members may be supported through small loan products for backyard poultry. There's a need to establish local hatcheries, feed factories, and vaccine units to boost local production. Currently, feed is procured from neighbouring states, increasing costs and limiting profitability. Humid climate, high labour costs, & expensive feed are major constraints.
- Goa's poultry sector focuses mainly on broiler production, but local output is insufficient. The State consumes higher volume of chicken daily, relying heavily on imports. A rendering plant in Ponda is being developed for waste disposal & to support increased local production.
- The egg sector also needs strengthening— rural poultry currently contributes 12% of 138.38 billion eggs at national level; the goal is to raise this to 20% (42 billion) by 2047.
- Under the KCC scheme, farmers in poultry, sheep, goat, & pig farming are eligible for



loans at subsidized interest rates.

### 2.1.7.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- Broiler Unit of 1000 Birds	1000	4.82	90	148	712.64	641.35
2	Commercial Layer Farming-- 5000 Birds	5000	37.45	90	49	1835.05	1651.58
3	Egg/Broiler Carts--1	No.	0.21	90	154	32.97	29.68
4	Poultry transportation vehicle--Open Cage Transport Vehicle	No.	11.24	90	35	393.26	353.92
<b>Sub Total</b>					<b>386</b>	<b>2973.92</b>	<b>2676.53</b>
<b>A.10 Working Capital - AH - Poultry</b>							
2	Diversified Poultry Farming_Others_Cost of rearing 10 weeks birds	Per Bird	0.00	1	75000	140.25	140.25
3	Diversified Poultry Farming_Others_Cost of rearing 20 weeks birds	Per Bird	0.01	1	77000	576.73	576.73
1	Diversified Poultry Farming_Others_Cost of rearing 25 weeks birds (Point of lay)	Per Bird	0.01	1	76500	696.15	696.15
4	Diversified Poultry Farming_Others_Day old chicks	Per Bird	0.00	1	77000	28.49	28.49
<b>Sub Total</b>					<b>305500</b>	<b>1441.62</b>	<b>1441.62</b>
<b>Total</b>					<b>305886</b>	<b>4415.54</b>	<b>4118.15</b>

### 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

#### 2.1.8.1 Status of the Sector in the District

- As per the 2019 Livestock Census, South Goa has 5,177 goats, no sheep, & 30,910 pigs. Pig rearing remains a traditional household activity in all blocks but lacks commercial scale.
- With a continuous inflow of tourists, the demand for meat & pork is high, but supply remains inadequate. Pig rearing is promoted through fattening units in rural areas to meet pork demand.



- The State Govt supports goat farming through the Goat Rearing Scheme, promoting indigenous breeds like Konkani Kanya & Osmanabadi. ICAR has introduced suitable goat breeds like Konkani Kanya, Malabari, & Black Bengal for Goa.
- The Govt. piggery farm at Curti (Ponda) provides Large White Yorkshire piglets, and training is provided at the Stockmen Training Centre for poultry, piggery, & dairy management.
- A new crossbred variety, Goya Pig, developed by ICAR, blends White Yorkshire with indigenous Agonda Goan breed. Traditional pig rearing continues in households, especially for producing popular Goan pork sausages.
- Goat farming is gaining recognition as an enterprise to meet red meat & protein demands. Despite rising purchasing power and demand for livestock products, Goa faces a major production deficit in milk, meat, & eggs, relying heavily on imports from neighbouring states.
- The state has launched the Varahpalan & Goatery schemes to promote local pig and goat production. Strengthening these efforts can help reduce dependency, improve nutrition, & provide economic opportunities to rural communities.

#### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

- Goat rearing is a scattered, noncommercial activity, mostly by landless agricultural labourers as a primary or supplementary livelihood. The State Govt. is developing a strategy to introduce Stall Fed Goat Rearing to boost mutton production.
- Goa has exported meat from 1,505 buffaloes between Jan-July 2025, using an upgraded facility at Usgao with modern processing, packing, blast freezing, & cold storage.
- Current daily chevon (goat meat) availability is about 8,600 kg, of which 90% is sourced from outside Goa; only 860 kg is locally produced through traditional nomadic rearing.
- Under KCC scheme, animal husbandry & fisheries farmers can avail up to ₹2 lakh in working capital.
- Goa lacks dedicated goat/sheep breeding center & robust support systems for goat rearing. The Goatery Scheme provides 75% subsidy & ₹2,000 transport incentive for indigenous goat breeds suited to local conditions.
- Goat farming is undertaken on moderate scale in rural areas with potential for improved entrepreneurship & scientific practices.
- Pig farming is growing in popularity due to high pork demand. Breeds like Large White Yorkshire, Landrace, and Hampshire have been introduced, along with local breeds such as Agonda Goan & newly developed Goya Pig by ICAR, offering scope for better productivity and returns.
- The assessment under AHIDF Animal Husbandry Infrastructure Development Fund has been arrived based on potential of the sector in the district.

### 2.1.8.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-(10F+1M)	10+1	2.66	90	422	1121.19	1009.07
4	Piglet Fattening Unit-New Shed-(10 piglets)	10	1.61	90	441	707.84	637.00
5	Piglet Fattening Unit-New Shed-10 piglets with sty	10	3.75	90	441	1651.58	1486.38
2	Pig Rearing Unit-New Shed-(4+1)	4+1	2.68	90	441	1179.71	1061.69
3	Pig Rearing Unit-New Shed-(4+1) including sty	4+1	4.82	90	441	2123.45	1911.07
<b>Sub Total</b>					<b>2186</b>	<b>6783.77</b>	<b>6105.21</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Rearing Unit - Intensive	10+1	0.89	1	2290	2039.01	2039.01
2	Pig Farming_Breeding Unit_Cost of feeding 1 male piglet till 15 months	Per Animal	0.25	1	2275	565.25	565.25
3	Pig Farming_Breeding Unit_Cost of feeding one female piglet till 15 months	Per Animal	0.30	1	2275	683.55	683.55
<b>Sub Total</b>					<b>6840</b>	<b>3287.81</b>	<b>3287.81</b>
<b>Total</b>					<b>9026</b>	<b>10071.58</b>	<b>9393.02</b>

### 2.1.9 Fisheries

#### 2.1.9.1 Status of the Sector in the District

- The Directorate of Fisheries, Panaji, oversees infrastructure, fishing vessel registration, and implementation of development and welfare schemes (marine/inland/aquaculture/marketing). Fish is a staple food in Goa, which has a 104 km coastline, 250 km inland waterways, 330 ha of brackish water and 10,000 sq. km continental shelf, offering vast potential for capture and coastal aquaculture.
- Goa has 12,651 fishermen; 2,986 families, with 1,020 in 23 villages of South Goa. 953 fisherfolk (96 women) from South Goa are engaged in fish marketing. South Goa has 9 fisheries cooperatives and 6,000 Ha of khazan land plus 100 Ha of mangroves suitable for brackish water aquaculture.

- Fisheries KCCs in South Goa stood at 1,118 with ₹18.82 crore loan outstanding (Mar 2025). Under PMMSY, Goa has seen fishery infra development, including coastal village upgrades (Cacra & Arambol), hatchery at Benaullim, and breeding projects at 14 locations. However, seafood exports dropped 14% in 2023-24 (from 63,333 to 55,167 tonnes) and expected to fall further due to poor catch and overfishing.
- Exports include shrimp, squid, ribbonfish, and mackerel to Thailand, Singapore, and Gulf nations. Deepsea trawler catch declined from 139,970 (2022-23) to 117,469 tonnes (2023-24).
- Goas fish production peaked at 140.3 tonnes (2022-23), dropping to 135.7 tonnes in 2023-24. Efforts are on to revive the blue economy via training, certification, and PMMSY led initiatives.

#### 2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The fishermen population is 12,651 with 2,986 families, of which 36% are in South Goa. South Goa has 22 fish landing centers (3 major, 9 medium, 10 minor), plus 4 inland points in Canacona. South Goa has 1118 fisheries KCCs with ₹18.82 crore outstanding.
- A freshwater fish seed hatchery at Anjunem Keri supplies advanced fingerlings, & training centers provide technical support. Aquaculture is diversifying with biofloc, cage culture, etc. Under PMMSY, Goa got ₹280 lakh for cold storage, ₹150 lakh for refrigerated vehicles, and ₹960 lakh for insulated vehicles. Also supported: motorbikes, kiosks, ice boxes, plus a ₹6.4 crore FIDF project.
- The NFDP aims to digitally formalize the sector; 1900 fish farmers in Goa will join. GRE, a fishermens federation, seeks stricter marine regulations and better enforcement. India targets seafood exports of \$18 billion by 2030 under Vision Document2030 (MPEDA). PMMSY has a ₹20,050 crore investment to boost marine exports to ₹1 lakh crore by FY 2025.
- 14 Goa sites were chosen under PMMSY for artificial reefs to improve breeding, with a ₹4.3 crore project. Challenges include restrictions on trawler length, high input costs, limited seed, and inadequate insurance.
- Goa's fish production peaked at 140.3K tonnes in 2022-23 before declining to 135.7K tonnes in 2023-24. Support to tribal villages aims at inclusive growth. A hatchery at Benaullim is proposed to meet seed demand, & a fish ramp project at Keri, Pernem supports artificial breeding.

#### 2.1.9.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							



1	Culture based Capture Fisheries-Cage Culture in Reservoirs-100 cubic meter	No.	5.30	80	48	254.25	203.38
2	Fish Culture --Bivalve cultivation 4m*4m	ha	0.50	80	60	29.76	23.82
3	Fish Culture --Carp Culture- 1 ha	ha	7.54	80	70	527.59	422.10
4	Fish Culture --Litopenaeus Vannamei Culture- 1 acre	Acre	11.60	80	54	626.35	501.07
8	Fishing craft-Mechanised--FRP Boats 26 38 ft. OAL- 1	No.	5.35	80	70	374.50	299.60
9	Fishing craft-Mechanised--Less than 26 feet- 1	No.	0.54	80	70	37.45	29.96
10	Fishing craft-Mechanised--Mechanised Boats 60 ft. OAL - 1	No.	107.00	80	70	7490.00	5992.00
11	Fishing gear and equipments--Fish Finder- 1	No.	0.41	80	70	28.84	23.10
5	Fish marketing-Freezer Vans	No.	26.75	80	70	1872.50	1498.00
6	Fish marketing--Insulated Vehicle	No.	21.40	80	68	1455.20	1164.16
7	Fish marketing-Motorcycle with Ice Box	No.	0.80	80	70	56.21	44.94
12	Intensive Fish farming--Biofloc pond for Brakish water-/saline/alkaline - 1	No.	21.29	80	70	1490.51	1192.38
13	Intensive Fish farming--Biofloc pond for fresh water- 1 No	No.	18.54	80	70	1297.66	1038.10
14	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium RAS 6 tanks min 30m/tank capacity 10 ton/crop Biofloc	No.	30.19	80	70	2113.30	1690.64
15	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Small RAS 1 tank min 100 m3 capacity Biofloc	No.	9.37	80	70	655.76	524.58
16	Oranamental Fish Culture--Indoor Unit	No.	1.80	80	70	126.07	100.87
17	Oranamental Fish Culture--Oudoor unit	No.	1.98	80	70	138.39	110.74
18	Replacement--Engine for Mechanized Boat- 1	No.	21.40	80	70	1498.00	1198.40
19	Replacement--GPS- 1	No.	0.41	80	70	28.84	23.10
20	Replacement-Outboard engine-1	No.	2.00	80	70	140.07	112.07
21	Replacement--Power block- 1	No.	9.42	80	46	433.13	346.53
22	Replacement--Search & Rescue Beacon- 1	No.	0.77	80	70	53.55	42.84
23	Replacement--VHF- 1	No.	0.41	80	70	28.84	23.10



24	Semi Intensive Pisciculture-Mussels-Mussel Culture 4m*4m	ha	0.47	80	70	32.97	26.39
<b>Sub Total</b>					<b>1606</b>	<b>20789.74</b>	<b>16631.87</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Cage Culture_Others_Reservoir/Open water/Riverine cages	Per unit	5.08	1	70	355.81	3.57
2	Deep Sea Fishing_Fishing Canoe size of boat not exceeding 38 feet	Per trip	24.27	1	70	1698.76	17.01
3	Fish Culture - Bio flocc_Others_Construction of biofloc ponds for Fresh water	Acre	18.54	1	70	1297.66	12.95
4	Fish Culture - Bio flocc_Others_Including construction of Bio flocc Ponds	Acre	27.45	1	70	1921.22	19.18
5	Fish Culture - RAS_100 m3_Establishment of small ras	Acre	9.36	1	70	654.99	6.58
6	Fish Culture - RAS_Others_Establishment of medium RAS biofloc culture	Acre	30.19	1	70	2113.30	21.14
7	Freshwater_Others_Fresh water fish farming Area upto 10000sq.mts	Sq. M	3.75	1	70	262.43	2.59
8	Inland Fisheries - Others_Open sea cage	Acre	6.33	1	70	443.03	4.41
9	Others_Mussel Farming_Bivalve cultivation (Mussels Clams Pearl)	Acre	0.50	1	70	34.72	0.35
10	Prawn Culture - Scampi_Prawn farming	Acre	11.05	1	16	176.84	1.76
<b>Sub Total</b>					<b>646</b>	<b>8958.76</b>	<b>89.54</b>
<b>Total</b>					<b>2252</b>	<b>29748.50</b>	<b>16721.41</b>

### 2.1.10 Farm Credit - Others

#### 2.1.10.1 Status of the Sector in the District

- The majority of farmers in the district are small & marginal. There has been a gradual transition towards farm mechanization, though a few still rely on animal draught power for agricultural operations.
- The adoption of marketing vehicles, supported by Govt. grants under various schemes, is increasing.
- Allied agricultural activities include the use of draught animals, farm implements, and vehicles for farm related purposes. Fully secured gold loans are available for agriculture, & loans are also extended to farmers for purchasing 2 wheelers.
- The district is well connected with a good network of service centers and fuel stations. According to the 2019 Livestock Census, there are 7,610 animals used for draught purposes in South Goa. While veterinary services are considered adequate, there are no specific schemes in place to improve the quality of draught animals.



These animals are typically used for ploughing, ridge formation, and transporting produce from fields to markets.

- With increased mechanization, the demand for bullocks and bullock carts is steadily declining. There is a noticeable rise in demand for vehicles used for farm supervision.
- Two wheelers used by farmers for commuting between home, farm, and markets are considered part of farm activity.

#### 2.1.10.2 Infrastructure and linkage support available, planned and gaps

- A significant portion of agricultural land remains uncultivated due to various reasons. Investment in farm machinery such as tractors and tillers is rising, particularly among small and marginal farmers. Custom Hiring Centers & Farmer Producer Organizations (FPOs) are increasingly offering such services.
- Draught animals continue to be used in areas where mechanized operations are not feasible. Due to land title constraints, banks often provide only fully secured gold loans. Issuing legally valid tenancy cards to tenant farmers can help improve access to formal credit.
- Farmer Self Help Groups (SHGs) and Joint Liability Groups (JLGs) should be encouraged to procure agricultural inputs and services collectively to reduce costs and improve efficiency.
- Despite a large livestock population, productivity remains low due to feed and fodder shortages, frequent disease outbreaks, and inadequate breeding and veterinary infrastructure. Focus is needed on optimizing livestock numbers (particularly cattle), enhancing disease control, and improving feed and fodder availability.
- The reduced role of male cattle as draught animals highlights the need to promote sex sorted semen technology. Widespread preventive vaccination is essential to reduce disease related losses and improve animal health.
- Awareness campaigns and training programs should be conducted to educate farmers and communities about wildlife coexistence, animal behaviour, and practical conflict mitigation strategies.

#### 2.1.10.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Pichk up Vans	No.	8.56	90	200	1712.00	1540.80

2	Animal Driven Carts-- Conventional Bullock Cart	No.	0.97	90	50	48.69	43.81
3	Integrated Farming--KVIC Biogas Model- 2 Cubic Meter	No.	0.60	80	300	179.75	143.81
4	Integrated Farming--KVIC Biogas Model- 3 Cubic Meter	No.	0.75	80	70	52.43	41.93
5	Integrated Farming--KVIC Biogas Model- 4 Cubic Meter	No.	0.86	80	70	59.92	47.95
6	Integrated Farming--RCC Biogas Plant- 2 Cubic Meter	No.	0.56	80	73	41.10	32.92
7	Integrated Farming--RCC Biogas Plant- 3 Cubic Meter	No.	0.60	80	104	62.33	49.85
8	Integrated Farming--RCC Biogas Plant- 4 Cubic Meter	No.	0.66	80	105	69.23	55.37
9	Integrated Farming--RCC Biogas Plant- 6 Cubic Meter	No.	0.79	80	70	55.37	44.31
<b>Total</b>					<b>1042</b>	<b>2280.82</b>	<b>2000.75</b>

### 2.1.11 Sustainable Agricultural Practices

#### 2.1.11.1 Status of the Sector in the District

- Farmers primarily focus on crop cultivation, which is often vulnerable to income and employment fluctuations. Integrating various agricultural enterprises offers a viable solution to enhance income and utilize family labor effectively. Integrated Farming System (IFS) refers to a strategic mix of two or more components designed for minimal competition and maximum complementarity, supported by modern agronomic practices. Studies show that farms with more than two enterprises earn nearly twice as much as those with fewer.
- In Goa, farmers traditionally follow a multitier homestead system called kulagar, which conserves local crops near homes. Diversified IFS models, scientifically structured, ensure better sustainability, higher income, and improved ecological balance.
- Sustainable agriculture, rooted in traditional mixed systems like crop livestock farming, now requires efficiency and innovation to overcome low profitability and seasonal migration. Goa's new agricultural policy promotes sustainability by banning paddy field conversions, encouraging organic farming, and supporting innovative techniques, while preserving traditional practices.
- Sustainable agriculture addresses key global issues such as climate change, food scarcity, and resource depletion, emphasizing soil and water conservation, reduced chemical usage, and biodiversity. Central schemes and support under horticulture, animal husbandry, and fisheries promote integrated, sustainable farming systems.

#### 2.1.11.2 Infrastructure and linkage support available, planned and gaps

- IFS offers significant scope to boost farmers' income and create year-round employment for families. Scientifically planned IFS emphasize minimal competition and maximum complementarity among components like crops, livestock, poultry, and trees. Crop systems may include mixed, intercropped, or multitier crops, while livestock options include milch animals, goats, sheep, and poultry. Trees provide fruits, timber, fodder, and fuel.
- IFS selection depends on factors like soil type, rainfall, and growing season length. Common IFS components in Goa include crop cultivation, dairy, backyard poultry,

piggery, apiculture, pisciculture, mushroom farming, biogas, vermicomposting, agro ecotourism, and small ruminant rearing.

- Sustainable agriculture emphasizes environmental protection, soil fertility, and resource conservation while producing food, fuel, and fibre. It minimizes harm to biodiversity, soil, and water. Agencies like ATMA are actively promoting sustainable farming, while FPOs support natural farming adoption in the region.
- Dairy farming enhances soil fertility through organic manure and supplies raw materials for bio inputs like jivamrut and amrut pani. Cow dung also provides biogas for household use. Poultry and goats contribute nutrient rich manure that restores soil health and enhances crop yields.
- IFS diversification increases income, reduces single crop dependency, and curbs seasonal migration by offering sustainable livelihood options.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

#### **2.2.1.1 Status of the Sector in the District**

- In Goa, storage is mainly required for imported agriproduce, as the marketable surplus of local crops is limited. Major marketed crops include coconut (copra), arecanut, and cashew. The Goa Agricultural Produce and Livestock Marketing Board (GAPLMB) has a total storage capacity of 9,420 MT. There are 8 market yards, 4 of which are in South GoaMargao (main), and subyards at Ponda, Curchorem, and Canacona. The Agri Mall at the Ponda subyard has been identified for eNAM operations.
- While agricultural production and productivity have grown, farmers still face challenges in realizing fair returns due to a lack of robust postharvest infrastructure like cleaning, sorting, grading, and storage. Village level storage or hire based facilities are needed to handle surplus and reduce losses. Current storage options are narrow in scope, costly, and ill-suited for perishable goods. Proper packaging, storage, and distribution systems are vital to minimize postharvest losses, especially in fruits and vegetables.
- Agricultural Value Chain Financing connects smallholders to credit, technology, and markets, enabling better returns. Under revised Priority Sector Guidelines, agriinfra loans with limits up to ₹100 crore per borrower qualify for priority sector status. The Agriculture Infrastructure Fund (AIF) offers 3% interest subvention and credit guarantee for loans up to ₹2 crore. GoI has also launched the Worlds Largest Grain Storage Plan through PACS.

#### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

- A Multi Modal Logistics Park at Balli, Quepem, set up by Container Corporation of India in partnership with Konkan Railway, includes warehousing, truck terminals, cold storage, hazardous cargo handling, container repairs, & workshops. An Inland Container Depot (ICD) at Verna, operated by Central Warehousing Corporation, handles limited import/export containers.
- South Goa has six FCI warehouses (except Dharbandora) with a total capacity of 9,100 MT. Four cold storages with 682 MT capacity exist, including a 40 MT Govt owned unit at Canacona; others are privately owned & store marine products. APMC regulates 27 notified commodities, charging a 1% market fee on purchase value. It

also runs two schemes: Pledge Finance and Arrival Incentive Scheme (for coconut, areca, & raw cashew).

- The AIF, a Central Sector Scheme, is functional in the district, but local marketing & storage infrastructure remains inadequate. The National Horticulture Mission, initiated in the 1990s, aims at holistic horticulture development. With the rise of precision farming in 2010, focus has shifted to AI, IoT based climate smart practices, processing, and branding of produce.
- The eKisan Upaj Nidhi portal allows farmers to avail postharvest loans by pledging eNWRs in WDR certified warehouses. NABARD supports development of rural infrastructure, storage, and agri marketing through schemes like RIDF, WIF, and NIDA.
- The assessment under AMI has been arrived based on potential in the district.

### 2.2.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage--Cod Storage up to cap. 1000 MT	No.	0.09	75	40	3.43	2.56
2	Cold Storage-For Horticulture Produce-Solar Power Cold Storage of 5 MT	No.	17.12	75	104	1780.48	1335.36
3	Godown--Grain Godowns more than 1000 MT	No.	0.06	75	75	4.83	3.61
4	Godown--Grain Godowns upto 1000 MT	No.	0.07	75	74	5.53	4.16
5	Market Yard-Drying Yard-Drying Yards of 15m*15m	No.	12.84	75	77	988.68	741.51
<b>Total</b>					<b>370</b>	<b>2782.95</b>	<b>2087.20</b>

### 2.2.2 Land Development, Soil Conservation and Watershed Development

#### 2.2.2.1.Status of the Sector in the District

- Land development (LD) activities in South Goa include land levelling, reclamation, rainwater harvesting, and farm pond creation. The district features two distinct topographies: undulating hilly terrain in the east and low-lying Khazan lands along the coast. Hilly areas need soil conservation and levelling, while coastal embankments require regular maintenance. There is high potential for development through soil erosion control, dryland improvement, waterlogged area reclamation, saline water protection, and enhancing soil/drainage in orchards.



- A one-time subsidy is offered on machinery hire to cultivate fallow lands. Under PMKSY, Govt. provides subsidies for desilting, renovation of water bodies, and soil conservation. Govt. issues Soil Health Cards to Krishi Card holders; 5694 cards were issued as of 31 March 2025.
- LD also focuses on terracing, fencing, reclamation, soil improvement, and watershed-based water and pastureland management. As a coastal district, South Goa faces challenges of saline water ingress that require continuous monitoring and intervention.
- Soil erosion, a major agricultural hurdle, affects growth & yield. As per ICAR, 22% of Goa's area—mainly Pernem, Bardez, Bicholim, Sattari, Tiswadi, Ponda, Quepem, and Sanguem—faces severe erosion. Sattari & Bicholim are worst affected, while Salcete has the least soil loss.

#### 2.2.2.2. Infrastructure and linkage support available, planned and gaps

- The Goa Restriction on Transfer of Agricultural Land Act, 2023 (Goa Act 18 of 2023), was passed on 31 March 2023. In South Goa, lateritic and highly acidic soils require gypsum treatment. The hilly eastern areas need land levelling and soil conservation, while the coastal belt requires bund repairs. Under the Revitalization of Khazan Lands scheme, neglected saline prone lands are restored using subsidized salt resistant paddy varieties like Korgut.
- Cashew & coconut plantations on undulating terrain require frequent land development interventions such as contour bunding, staggered trenches, fencing, drainage, and water harvesting structures to maintain and improve yields.
- Large-scale rejuvenation of old plantations & the introduction of high yielding varieties is being promoted alongside Khazan land development. These lands are proposed to be integrated into watershed programs to ensure sustainable utilization. Priority is given to desilting drains & poins (backwaters), repairing protective bunds, & encouraging community participation, aligning with the watershed model.
- Nearly 80% of Goas soils are lateritic ranging from sandy loam to silt loam and prone to erosion due to intense rainfall and loose structure, especially in hilly areas. Effective land leveling and soil conservation are necessary in these regions, while coastal areas require consistent maintenance of bunds to protect against saline intrusion and degradation.

#### 2.2.2.3. Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
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**B.02 Land Development**

1	Bunding-Farm Bunding-1 sqm c/s 200 m length per ha – 200 CuM	ha	0.25	80	159	39.99	31.98
2	Bunding-Graded Bunding- 0.95 sqm c/s 210 m length Per ha – 200 CuM	ha	0.28	80	213	60.38	48.30
3	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Water Storage Pond -Clay Sandy Loamy soils 5m*5m*1m	No.	0.54	80	205	109.69	87.74
4	Farm Ponds/ Water Harvesting Structures- Dugout Pond -Water Storage Pond-soft rock and hard murrum 5m*5m*1m	No.	1.07	80	190	203.30	162.64
5	Soil Conservation Activities/ Erosion Control activities- Land Leveling-Land levelling & Shaping- Per ha- slope 2-3	ha	1.07	80	211	225.77	180.62
<b>Total</b>					<b>978</b>	<b>639.13</b>	<b>511.28</b>

**2.2.3. Agri. Infrastructure - Others****Status of the Sector in the District**

- As per RBI Priority Sector Lending guidelines, Agri Infrastructure Others includes financing plant tissue culture, agribiotech units, seed production, biopesticides, biofertilizer units, and vermicomposting with an aggregate sanctioned limit of ₹100 crore per borrower under ancillary agriculture activities.
- The State Govt supports compost/vermicompost unit setup, offering subsidies for portable/pucca units, biopesticides, pheromone traps, and lures. A few vermicompost units are operational in South Goa. Emphasis is needed on reducing chemical inputs and promoting soil rejuvenation via biological and organic alternatives. However, adoption of organic inputs is low due to bulkiness, high transport cost, and labour demand.
- Under the Mahila Kisan Sashaktikaran Pariyojana (MKSP), training programs were held in three blocks, with 100 vermicompost beds distributed. Awareness on Integrated Pest and Crop Management benefited 290 households. The Ek Ped Maa Ke Naam initiative encouraged plantation of Moringa and Coconut saplings.
- GSRLMCSR initiative, 100 women farmers from Nandanvan and Surabhi CLFs in Navelim received vermicomposting beds, producing 250-300 kg compost. Vermi wash and bags are sold commercially.
- Agricultural organic waste is a key resource for producing manure and compost to enrich soil. Composting and bio mass based vermicomposting significantly reduce dependence on external farm inputs and support organic, sustainable agriculture.

**Infrastructure and linkage support available, planned and gaps**

- Use of biofertilizers enhances productivity, conserves energy, improves soil fertility,

controls phytopathogens, and reduces soil & water contamination leading to sustainable, ecofriendly, and profitable farming. Despite these benefits, the district lacks biofertilizer and biopesticide production units. Use of tissue culture planting material is minimal.

- Organic certification infrastructure is absent, with certification handled via consultants. Strengthening market linkages for quality seeds, biopesticides, and biofertilizers is essential. Farmers can be encouraged to take up largescale production of organic manures, vermicompost, and biocontrol agents.
- Goa Agricultural Produce and Livestock Marketing Board (GAPLMB) has notified 27 commodities including Coconut, Cashewnut, Mangoes, Betelnut, Oranges, Banana, Poultry, Milk, Ghee, Butter, Coconut Oil, Onion, Potato, Flowers, Grapes, Apples, Brinjal, Chillies, Papaya, & Sweet Potatoes, among others. GAPLMB facilitates trade by issuing licenses, renewing registrations, upgrading licenses, registering godowns, and managing stall transfers. A 1% market fee is collected from traders.
- The revenue generated is insufficient to cover the high maintenance cost of the infrastructure. New market yards struggle with self-sustainability. To support producers, GAPLMB launched the "Agricultural Produce Arrival Incentive Scheme" under which farmers producing Coconut, Cashewnut, & Betelnut are eligible for incentives on arrivals.

### Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost- Vermi Compost-150 TPA	No.	4.08	90	522	2128.02	1915.25
<b>Total</b>					<b>522</b>	<b>2128.02</b>	<b>1915.25</b>

### 2.3. Agriculture - Ancillary Activities

#### 2.3.1. Food & Agro Processing

#### Status of the Sector in the District

- Food and agro processing play a vital role in value addition, reducing wastage, diversifying agriculture, generating employment, and boosting exports. Postharvest technology is key to enhancing value in agriculture and allied sectors. As per revised RBI guidelines, food and agro processing (including Coops, ACABCs, PACS, MFIs) with a sanctioned limit up to ₹100 crore per borrower qualifies under priority sector lending. Goan cashew nuts and GI tagged Feni made from cashew apple are in high



demand. Arecanut is sent to hubs like Mangalore and Kanpur.

- Goan cuisine is a mix of Portuguese, Hindu, and local influences features seafood, tropical fruits, and spices. Culinary festivals such as the Goa Food and Cultural Festival, Cashew Festival, and Fish Festival promote traditional cuisine and beverages like Feni.
- PMFME Scheme supports micro units, SHGs, FPOs, and cooperatives with a 35% credit linked subsidy (up to ₹10 lakh). Under PMFME, 603 individuals in Goa availed ₹2.41 crore in loans.
- SFURTI Scheme supports cluster based development of traditional food enterprises through infrastructure, tech upgrades, and market linkages. Under PMKSY, MoFPI and the Goa Government provide capital subsidies and financial incentives for setting up food processing units and technology adoption. Two MultiProduct Processing Centres (MPCs) are operational under Swayampurna Goa, with 11 more nearing completion, promoting rural livelihoods, sustainability, and womens entrepreneurship.

#### **Infrastructure and linkage support available, planned and gaps**

- Major agro industries in the district include cashew and fish processing. Goa Bagayatdar and Adarsh Coop Society handle plantation produce procurement, while paddy is sold to approved dealers. Milk is collected by Goa Dairy and SUMUL for processing. There is potential for processing minor fruits like jackfruit and kokum.
- PMFME scheme is implemented by the Directorate of Industries, Trade & Commerce, following the One District One Product (ODOP) approach. Coconut (South Goa) and Jackfruit (North Goa) are the identified ODOPs.
- Community organizations such as Biodiversity Management Committees, SHGs, VOs, and FPOs can engage in local level processing of horticultural and dairy produce. A hub and spoke model is suitable for Goa's small land holdings. Efforts should be made toward capacity building in postharvest management and technology.
- Key interventions include developing a Food Park/Agri Export Zone, setting up cold chain infrastructure, and promoting branding, awareness of FSSAI norms, statutory compliance, and GST. Banks should offer collateral free loans backed by CGTMSE to support entrepreneurs in this sector.
- To build a robust agristartup ecosystem, ICAR has launched the AGNIABI platform in Goa, providing incubation support to promising agribusiness ideas. Traditional units like papad, picklemaking, and bakeries are also prevalent across the district. PMFME also supports infrastructure, branding, and seed capital.

#### **Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)**

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit-Cashew Processing-500 MT/Annum	No.	207.62	90	32	6643.93	5979.53
2	Agro Processing Unit-- Working Capital for Food Processing	No.	44.91	90	175	7859.60	7073.64
3	Bakery & Confectionery Unit- Bread-Bakery Unit 80 TPA	No.	9.87	90	33	325.55	293.00
4	Coconut Processing-Oil Extraction -Coconut Oil Mill 90 MT/annum	No.	25.31	90	41	1037.54	933.75
5	Food Grain Processing-Flour Mill-Flour Mill of 280 TPA	No.	3.89	90	72	280.43	252.37
6	Meat & Poultry Processing-- Fish/Meat Processing 200 TPA	No.	103.81	90	30	3114.33	2802.90
7	Rice Processing -Rice Huller-Rice Mill 4800 MT/Annum	No.	98.62	90	32	3155.90	2840.32
<b>Total</b>					<b>415</b>	<b>22417.28</b>	<b>20175.51</b>

### 2.3.2.Agri Ancillary Activities - Others

#### Status of the Sector in the District

- As per revised RBI Priority Sector Guidelines, loans up to ₹5 crore to Cooperative Societies of farmers for produce disposal, AgriClinics & AgriBusiness Centres (ACABC), PACS/Farmer Service Societies, MFIs, and FPOs are covered under ancillary agricultural activities. PMJDY overdraft loans also fall under this category. The Agriculture Infrastructure Fund (AIF) addresses key infrastructure gaps in agriculture.
- Currently, most PACS operate PDS and do not actively engage in agri lending, relying on their own limited resources. They require revival and capacity enhancement to function as multiservice centres supporting farmers in remote areas where other credit institutions have limited presence. South Goa has 71 PACS, many of which need to diversify and strengthen agribusiness services.
- Six branches of two major societies, Goa Bagayatdar and Adarsh Cooperative Society provide procurement and marketing support to farmers.
- The AgriClinics and Agri Business Centres scheme is implemented through Nodal Training Institutes (NTIs) under MANAGE. NABARD Goa has facilitated the selection of Krishi Samrudhi Farmers Producer Co. Ltd. as Goas first NTI.
- Ancillary activities also support Goas economy through services like food processing, niche tourism, and adventure sports, contributing to diversified rural income. Under the Annual Credit Plan 202425, ancillary sectors achieved 150.39% of the target, showing strong performance.

**Infrastructure and linkage support available, planned and gaps**

- Banks in South Goa may consider extending term and working capital loans to newly formed FPOs through NAFED & NDDB. FPOs can also seek funding from NABKISAN for business plan implementation. PACS personnel require capacity building to enhance business skills. Recent initiatives by the MoC offer PACS opportunities to diversify into noncredit activities such as running superstores, and dealerships (cement, petrol, LPG), in addition to offering Agri Term Loans.
- Many PACS & societies already offer agriloans, and can expand their scope to meet members' diverse needs. Banks can support such diversification. For SHGs, addressing multiplicity of membership is essential. Banks are conducting camps to ensure one bank account per household and should also promote enrolment in social security schemes and financial literacy, including PMJDY overdraft awareness.
- The AIF supports infrastructure creation via loans up to ₹1 lakh crore for PACS, FPOs, SHGs, and startups. It provides 3% interest subvention for loans up to ₹2 crore and credit guarantees.
- Collectivizing farmers through FPOs helps reduce costs and improves market realization. PACS and producer societies are eligible for loans to build storage and other agri facilities.
- Under ACABC, GoI provides 36% subsidy (44% for SC/ST) through NABARD. Individual projects can get subsidy up to ₹2025 lakh, and clusters up to ₹1 crore.
- The assessment under AIF & ACABC has been arrived based on the potential of the sector in the district.

**Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)**

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers-Medium	No.	21.40	90	31	663.40	597.06
2	Custom Service Units/ Custom Hiring Centers-Small	No.	16.05	80	35	561.75	449.40
3	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes--Loans to Cooperatives	No.	535.00	80	20	10700.00	8560.00
4	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of Produce	No.	8.56	80	60	513.60	410.87
<b>Total</b>					<b>146</b>	<b>12438.75</b>	<b>10017.33</b>

**Title : AHIDF: Boosting Livestock Infrastructure  
in India**

Animal Husbandry Infrastructure Development Fund (AHIDF) launched under Atmanirbhar Bharat supports projects in dairy meat processing animal feed and allied sectors. Loans cover up to 90 of project cost with 3 interest subvention for up to 8 years including a 2-year moratorium. To facilitate credit access for MSMEs lacking collateral a ₹750 crore Credit Guarantee Fund managed by NABSanrakshan offers guarantee cover up to 25 of the loan amount. NABARD has also introduced a Special Refinance Scheme to provide concessional refinance support to banks financing AHIDF projects ensuring timely and affordable credit flow. Dairy cooperatives and other entities also benefit from interest subvention and credit guarantee support enabling broader participation in livestock infrastructure development.

**Title : AIF: Financing Post Harvest  
Infrastructure**

Agriculture Infrastructure Fund (AIF) launched in 2020 under Atmanirbhar Bharat provides medium- to long-term financing for projects like cold storage warehouses grading and processing units to strengthen post-harvest infrastructure. With a corpus of ₹1 lakh crore till 2032 it finances projects up to ₹2 crore and offers loans at 3 interest subvention for up to 7 years including a moratorium of up to 2 years. Credit Guarantee cover under CGTMSE is available for eligible borrowers including FPOs PACS agri-entrepreneurs and startups promoting private investment and reducing post-harvest losses.

**Title : Potential in special focus area - Shrimp  
cultivation**

Goa has an estimated 18500 hectares of brackish water area suitable for shrimp cultivation but only around 650 hectares are currently utilized—highlighting significant untapped potential under Government of India (GoI) schemes like PMMSY and Operation Greens. Integrated aquaculture-tourism models can boost rural livelihoods. Goa's shrimp farming potential is ripe for development with the right policy push and infrastructure investment.

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

##### 3.1 Status of the Sector in the District

- Tourism and related services are the major employment sources in South Goa. Key industries include pharmaceuticals, shipbuilding, fabrication, engineering, electronics, and traditional cottage industries like carpentry, bamboo work, and cashew processing. Mining, once halted by the Supreme Court, resumed in April 2024 with permission to extract 3 million tonnes/year from Bicholim.
- Goa State Udyam Registration Details as on 18 September 2025 (msme.gov.in) is as under:

Micro	Small	Medium	Total Udyam	IMEs (UAP)	Total MSMEs
77,834	1,106	79	79,019	39,426	118,445

- The MSME Development Institute is located in Margao. Two incubators -CIBA (Verna) and FiiRE (Fatorda)support innovation. EDC Ltd., the states premier financial institution, extends credit to MSMEs and first-time entrepreneurs. It operates IGNITEEDC Hub in Panaji, providing coworking space to over 20 startups.
- The EDII Centre, inaugurated in March 2024, aims to train 10,000 entrepreneurs, generate 20,000 jobs, and create over 5,000 enterprises. The CMRY Scheme, managed by EDC, offers loans to professionals and technically qualified individuals.
- Under Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), collateral free loan up to a limit of ₹ 10 crores to MSEs is provided.
- Goa Credit Guarantee Scheme provides up to 95% loan guarantee coverage, combining central CGTMSE (7585%) and Goa government contribution (1020%), for loans up to ₹ 5crore to Udyam registered MSEs.
- Goa's startup ecosystem is growing, with DPIIT recognized startups rising from 98 (2023) to 125 (2024). Goa IDCs Banking on Growth event engaged 31 banks to support MSMEs. The state now has 615 certified startups, up from 110 in four years, creating 5,000+ jobs. The new Startup Policy aims to build 1,000 startups and generate 10,000 jobs in 3 years.
- The Ground level credit flow under the MSME sector in South Goa was ₹ 197,718 lakh (202223), ₹ 234,481 lakh (202324), and ₹ 265,550 lakh (202425).

##### 3.1 Infrastructure and linkage support available, planned and gaps

- In South Goa, the main employment drivers are tourism and allied services, followed by manufacturing units in pharmaceuticals, shipbuilding, fabrication, electronics, and traditional sectors like cashew processing and cottage industries.
- The district hosts the MSME Development Institute in Margao and incubators at Agnel Ashram, Verna and Don Bosco College, Fatorda. EDC Ltd. plays a key role in financing MSMEs and manages schemes like Chief Ministers Rozgar Yojana (CMRY) and the IGNITE Innovation Hub.
- Goas startup ecosystem has grown rapidly, with DPIIT recognized startups rising



from 98 in 2023 to 125 in 2024. Events like Banking on Growth by Goa IDC have fostered MSME bank collaboration.

- LoleimPolem comunidade has allocated 1 lakh sqm land to a fruit processing firm.
- While initiatives have boosted support, challenges persist in underutilized industrial plots, low placement outcomes from skilling schemes, and the need for improved infrastructure and IPR awareness among entrepreneurs.
- Women entrepreneurs in the state will henceforth get 30 % preference in the allotment of industrial plots with the government keen on encouraging more Goan women in business. To streamline processes, a unified MSME digital portal is being developed under the World Bank supported RAMP scheme. It will offer registration, scheme details, compliance dashboards, and integration with Udyam, PM Gati Shakti, and ONDC.
- The ADEETIE scheme offers energy efficient MSMEs interest subvention 5% for micro & small, 3% for medium units plus support for technology adoption, energy audits, and up to
- ₹15 crore loan subvention in eligible clusters (e.g., pharma in Margao). The ADEETIE scheme targets 60 industrial clusters across India in its first phase supporting MSMEs in energy intensive sectors. Among these, only one cluster from Goa, Pharmaceutical sector Margaon (Goa) is identified.

### 3.2 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	500.00	80	121	60500.00	48400.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	2750	27500.00	22000.00
3	Manufacturing Sector - Term Loan-Small	No.	300.00	80	237	71100.00	56880.00
<b>Sub Total</b>					<b>3108</b>	<b>159100.00</b>	<b>127280.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	200.00	100	74	14800.00	14800.00
2	Manufacturing Sector - Working Capital-Micro	No.	5.00	100	3140	15700.00	15700.00
3	Manufacturing Sector - Working Capital-Small	No.	100.00	100	175	17500.00	17500.00
<b>Sub Total</b>					<b>3389</b>	<b>48000.00</b>	<b>48000.00</b>
<b>II. MSME - Others</b>							

1	KVIC Units-Micro	No.	20.00	80	120	2400.00	1920.00
<b>Sub Total</b>					<b>120</b>	<b>2400.00</b>	<b>1920.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Medium	No.	100.00	80	140	14000.00	11200.00
2	Service Sector - Term Loan-Micro	No.	10.00	80	1366	13660.00	10928.00
3	Service Sector - Term Loan-Small	No.	25.00	80	1836	45900.00	36720.00
<b>Sub Total</b>					<b>3342</b>	<b>73560.00</b>	<b>58848.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Medium	No.	200.00	100	275	55000.00	55000.00
2	Service Sector - Working Capital-Micro	No.	20.00	100	2200	44000.00	44000.00
3	Service Sector - Working Capital-Small	No.	50.00	100	750	37500.00	37500.00
<b>Sub Total</b>					<b>3225</b>	<b>136500.00</b>	<b>136500.00</b>
<b>Total</b>					<b>13184</b>	<b>419560.00</b>	<b>372548.00</b>

**Title: State level workshop on MSME: Opportunities and Way Forward**



A State level workshop on “MSME: Opportunities and Way Forward” was organized by ASSOCHAM Goa and MSME Development and Facilitation Office (MSME-DFO) on 05th March 2025. The workshop was supported by NABARD Goa RO as part of its initiatives to further the growth of MSMEs in the State of Goa. Shri. Mauvin Godinho Hon’ble Minister for Industries Transport Panchayat and Protocol Govt. of Goa was the Chief Guest of the programme. The workshop also included expert sessions on innovation and R&D (Research & Development) as key drivers for MSME Digital marketing TReDs (Trade Receivable Discounting System).





## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

- Goas merchandise exports in FY25 (until Feb) stood at ₹18,870 crore (US\$2.22B), led by pharmaceuticals (51%). Other key exports include engineering goods, chemicals, electronics, and marine products. Goa is a manufacturing base for fertilisers, tyres, cement, electrical machinery, fishnet machines, washing machines, PCBs, and pharma equipment. Cashew processing remains a traditional industry.
- With 104 km of coastline and 250 km of inland waterways, Goa harvested 121.46K tonnes of marine fish in 202122, exporting US\$13.57M worth. Goa hosts 150+ pharma units (many MSMEs) exporting to the US, Europe, Africa, and Middle East. MSMEs also drive exports of seafood (fish, shrimp, molluscs, fish oil), cashew kernels (GI tagged), and alcoholic beverages (Feni, whisky, rum, brandy). Engineering and optical goods like electrical machinery and medical instruments are increasingly exported by SMEs.
- Service exports include IT/ITeS and shipbuilding support. Goa is emerging in biotech, defence, and light engineering. As per RBI (01.04.2025), export credit up to ₹50 crore qualifies as Priority Sector Lending (PSL), subject to 2% of ANBC/CEOE. Pharma, marine, cashew, and iron ore exporters are key beneficiaries, though many units access credit via metro branches, skewing Goas credit data.
- Mormugao Port is the main export hub, followed by Dabolim Airport with a refrigerated cargo complex. Manohar Intl Airport enabled the first export of 3,368 kg Alphonso mangoes to Sharjah, opening new perishable routes. South Goas pharma units are concentrated in Mormugao and Ponda. Despite potential, local credit offtake is low. Agriculture Export Policy supports cashew, Mankurad mangoes, and Korgut rice, but packing/transport gaps remain. DGFT Panaji handles export licensing. Ground Level Credit flow in South Goa: ₹76L (202223), ₹10L (202324), nil (202425).

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

- The Government of Goa has notified District Export Promotion Committees (DEPCs) for both North and South Goa, chaired by the respective District Magistrates. District Export Plans have been finalized, with Pharma and IT identified as export potential sectors in South Goa.
- The Ministry of Commerce & Industry has shortlisted Cashew Nuts and Feni under the ODOP initiative from North and South Goa, respectively. A digital ODOP Bazaar on GeM has been launched to boost seller outreach and income.
- Goas Champion Export Sectors include Pharma, Minerals, Marine, Electronics, Optical Fiber, and Chemicals. Focus sectors include IT, Shipbuilding, Tourism, and Agriculture. In FY 202324, Goa exported 55,167 tonnes of marine fish and fishery products, marking a 14% decline from the previous year.
- A high level meeting with APEDA and Jaivik Bharat focused on boosting Goas agri exports, organic certification under NPOP, and export readiness of key crops like

cashew, Mankurad mangoes, and Korgut rice. Emphasis was placed on supporting small farmers and developing Goa as a naturally organic state.

- Goa entered the international beef export market with 28.5 tonnes of frozen beef shipped to Iraq via Goa Meat Complex, in partnership with Sunface Agrofoods Pvt Ltd. The Usgao abattoir, upgraded with blast freezing and modern packing facilities, can process up to 300 animals per day and supply 20 containers/month. Plans to source beef from Karnataka and Maharashtra due to limited local availability. Exports are FSSAI and APEDA certified, with GCC nations and Egypt as target markets.
- However, cold chain infrastructure remains a bottleneck. Goa's storage and refrigeration systems hinder marine and perishable exports, resulting in inefficiencies, higher costs, and wastage. Modernization of the sector is critical for sustaining export growth.

#### 4.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	25.00	100	3	75.00	75.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	100	1	25.00	25.00
<b>Total</b>					<b>4</b>	<b>100.00</b>	<b>100.00</b>

#### 4.2 Credit Potential for Education

##### 4.2.1 Status of the Sector in the District

- The State of Goa has officially announced 100% literacy rate under the Govt. of India flagship initiative, Understanding for Lifelong Learning for All in Society (ULLAS) Nav Bharat Saasksharta Karyakram, also known as New India Literacy Programme (NILP).
- The state has implemented the RTE Act, 2009 to ensure universal access to education for children aged 6-14 years. In South Goa, there are 06 ITIs, 09 Arts & Science colleges, and 06 professional colleges. The district also hosts institutions of national importance such as the National Institute of Technology (NIT) at Cuncolim and IIT Goa at Goa Engineering College. Courses in hotel management and shipping are in demand due to overseas employment opportunities.
- The Birla Institute of Technology and Science (BITS) Pilani Goa Campus,



established in 2004, is one of the five BITS campuses known for excellence in science and technology. In line with RBI guidelines, education loans to individuals including for vocational courses up to ₹ 25 lakh are eligible under Priority Sector Lending (PSL). Financial institutions offer loans to support meritorious students for higher education in India and abroad.

- The Government of Goa has adopted the National Education Policy (NEP) 2020 from the last academic year. Full NEP implementation across all grades is targeted by 2027-28, with complete institutional restructuring and cluster formation to be completed by 2030.
- The Chief Minister's Kaushalya Path Scheme (CMKPS) is transforming youth empowerment through skill development. It offers short term courses that enhance employability and entrepreneurship. MoUs with reputed institutions have strengthened skilling efforts under the vision of Skilling, Reskilling, and Upskilling.
- The Ground Level Credit flow to the education and skill sector in South Goa was ₹3576 lakh in 2022-23, ₹2565 lakh in 2023-24, and ₹2286 lakh in 2024-25, showing consistent financial support to the sector.

#### 4.2.2 Infrastructure and linkage support available, planned and gaps

- The Credit Guarantee Fund Scheme for Education Loans (CGFSEL) provides collateral-free education loans up to ₹7.5 lakh, covering 75% of defaulted amounts via the National Credit Guarantee Trustee Company (NCGTC). The Central Sector Interest Subsidy (CSIS) Scheme by the Ministry of Education offers interest subsidy during the moratorium period (course duration + 1 year) on education loans for students from Economically Weaker Sections (EWS) with parental income up to ₹4.5 lakh, pursuing professional/technical courses in eligible institutes.
- The Vidya Lakshmi Portal ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)) enables students to apply, view, and track education loan applications online across banks. The Skill India Mission, through 20+ central ministries, implements various skilling, reskilling, and upskilling programs nationwide.
- Goa Government has launched an Interest-Free Education Loan Scheme (Gazette Notification dated 21.11.2023) operated by the Goa Education Development Corporation, supporting UG and PG courses in engineering, medicine, pharmacy, architecture, finance, law, fine arts, management, environment, and computer science. Loans are available for study in India or abroad.
- Under PM eVIDYA, 12 orientation sessions were held for over 800 teachers. Around 650 video lessons were created, reviewed, and uploaded on BISAGN portal for DTH broadcasting. The CM Suvidya Scheme aims to upgrade academic infrastructure. Through the Coding and Robotics Education in Schools Scheme, students are trained in coding and computational skills. Teachers have also been trained under this initiative.
- The Goa State Research Foundation has trained 1000+ faculty in research methodologies and funded around 60 proposals. Goa College of Pharmacy was ranked among the top 100 pharmacy institutes by NIRF 2024.
- The CM Apprenticeship Programme provides practical training through partnerships with industries. Under PM Vishwakarma Yojana, 34,122 applications were received by Dec 2024, with 2000 artisans trained.

### 4.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	15.00	80	165	2475.00	1980.00
<b>Total</b>					<b>165</b>	<b>2475.00</b>	<b>1980.00</b>

### 4.3 Credit Potential for Housing

#### 4.3.1 Status of the Sector in the District

- The vision for rural housing aims at ensuring adequate and affordable housing for all by promoting sustainable, inclusive habitats in rural areas through expanded government support, community participation, selfhelp, and PPPs under the Panchayati Raj framework.
- Revised norms have enhanced home loan limits and cost ceilings: in cities with populations 50 lakh, loans up to ₹50 lakh are eligible under PSL, provided unit cost does not exceed ₹63 lakh; for 1050 lakh population, the cap is ₹45 lakh (unit cost ₹57 lakh); and for <10 lakh, loan limit is ₹35 lakh (unit cost ₹44 lakh). For house repairs, PSL loans are capped at ₹15 lakh (metros), ₹12 lakh (midtier cities), and ₹10 lakh (small towns).
- South Goa offers affordable apartments, midrange homes, and premium villas, with 68% annual rental yields. Its tranquil environment, compared to North Goa, attracts long term settlers and second home buyers. However, rapid growth has led to concerns over infrastructure, water availability, and unplanned development.
- The State Government is working to regularize over one lakh homes built before 1972, improving tenure security. Goa Housing Board is pushing for affordable housing with planned low cost units in every taluka. Despite growth potential, housing in South Goa faces challenges like environmental sustainability, transparent land use planning, and equitable access for locals amid external demand. Two thirds of Goas housing stock lies in urban areas.
- Credit flow to the housing sector is largely driven by NRIs, metro based investors (e.g., from Mumbai, Delhi), and the salaried class. As of 31 March 2025, Goa had 1,794 housing cooperative societies.
- The Ground level housing credit in South Goa stood at ₹14,977 lakh (202223), ₹18,340 lakh (202324), and ₹13,462 lakh (202425).

#### 4.3.2 Infrastructure and linkage support available, planned and gaps

- Under Pradhan Mantri Awas Yojana (PMAY), a Credit Linked Subsidy Scheme (CLSS) provides 6.5% interest subsidy to Economically Weaker Sections (EWS) and Low Income Groups (LIG) for housing loans up to ₹6 lakh for new construction or room adding rooms to an existing house.
- The Department of Tribal Welfare, Govt. of Goa, implements the Atal Asra Yojana, offering ₹ 3 lakh for new house construction and ₹1.5 lakh for repairs of existing houses.
- The Goa Housing Board offers residential sites and housing at reasonable rates to Goans. However, challenges persist due to unclear land titles caused by nonmutation of property across generations, making mortgage creation and loan processing difficult.
- Land mutation, partition, and conversion are lengthy, delaying housing project approvals. Income assessment of rural borrowers is also hindered by lack of formal documentation.
- In terms of infrastructure, South Goa has moderate development and connectivity. Major hubs like Margao and Vasco are well connected via NH66 and the Konkan Railway. Municipal areas have access to basic amenities like roads, water, electricity, and sewage, but many panchayat regions face infrastructure deficits. Solid waste management and stormwater drainage are underdeveloped, causing monsoon related flooding in peri urban areas.
- Although the Goa Housing Board is promoting affordable housing and several initiatives like PMGSY for rural roads and smart infrastructure projects are underway, affordable housing stock for EWS and migrant laborers remains inadequate.
- Key gaps include lack of land use planning, weak enforcement of building norms, and poor maintenance of infrastructure. The rapid pace of real estate growth without parallel infrastructure upgrades is straining natural resources. There is a pressing need for integrated planning and convergence between housing, transport, water, and sanitation sectors.

#### 4.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Loan for Affordable Housing Projects	No.	25.00	90	340	8500.00	7650.00
2	Purchase/ Construction of a Dwelling Unit (Individual)	No.	25.00	80	325	8125.00	6500.00
3	Repair of Dwelling Units	No.	6.00	80	302	1812.00	1449.60
<b>Total</b>					<b>967</b>	<b>18437.00</b>	<b>15599.60</b>



South Goa, PLP 2026-27



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infra`structure in the District

- RIDF has been made broader based in each tranche with wide range of 39 activities under three broad categories, viz., Agriculture and related sectors, Rural connectivity and social sectors.
- Under the RIDF, the Goa Regional Office has sanctioned a total of 266 projects amounting to ₹ 4,295.71 crore since inception. As on 31 March 2025, cumulative disbursements under these projects stood at ₹ 3,050.97 crore.
- Goa has achieved considerable progress in the Sustainable Development Goals (SDGs). The latest SDG index comparison shows a steady improvement across several indicators, highlighting the state's focus on sustainability and inclusive development. Goa's SDG performance has witnessed significant growth over past 5 years.
- The state has the highest per-capita-road-to-man ratio in the country. National Highways 17 (now renumbered as NH 66) and 4A (now NH 748) pass through Goa. The inland water transport for cargo / ferry service is looked after by Captain of Ports. The inland waterways are used mostly for iron ore transport.
- Goa fares quite high in almost all socio-economic indicators. The key infrastructure indices of Goa are as under:
  - Road network - 10768 Km (290 Km National Highways)
  - Rail network - 167 Km (105 Km - Konkan Railway and 62 Km - South Western Railway (SWR)) Navigable internal waterways - 255 Km
  - Ports - 01 Major Port (Mormugao Port Trust - MPT) 05 Minor Port. International Airport - 01 - Dabolim in Mormugao Block South Goa district & 01 - Mopa Airport in Pernem Block North Goa
  - Power demand - 600 Mw
  - No. of industrial estates – 22 total (NG -12 + SG – 10), Operating industrial units are 4000 approx.
  - Key Industries – Pharmaceuticals, Marine, Fisheries, Mining.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

- NABARD Infrastructure Development Assistance (NIDA) and Rural Infrastructure Assistance for State (RIAS) are available as an alternative line of credit beyond the ambit of limited RIDF allocation for funding critical rural infrastructure projects directly to State Government or through state-owned institutions.
- There are two major water storage structures in the district viz. Salaulim Dam in Sanguem and Chapoli Dam in Canacona with storage capacity of 227.16 MCM and 10.72 MCM respectively. The Salaulim water supply scheme is the largest amongst all the regional water supply schemes having a capacity of 160 MLD. The Chapoli dam provides drinking water supply of 15 MLD.
- Goa has an allocation of approximately 460 MW of Power from National Thermal Power Corporation (NTPC) stations through the Western Regional Grid and 28 MW

from Nuclear Power Corporation of India Ltd. (NPCIL) primarily from the Kakrapar and Tarapur nuclear power stations. The power is supplied through neighbouring State Grids. Underground cabling is also being carried out by the State Government.

- Goa Industrial Development Corporation (GIDC) is working towards cleaner industrial estates by cleaning garbage created by the industrial units. GIDC is in the process of setting up Material recycling facilities (MRF) and also Solid Waste Management (SWM) plants across industrial estates to tackle the problem of piled up garbage. GIDC has also proposed water treatment plants and working on curbing dust pollution in industrial estates.
- Very limited state run bus network, no expanded mass transit. Innovations like metro or rail are yet to be implemented.

### **5.1.3 Benefits of RIDF Projects**

- Goa Dental College and Hospital in Bambolim has emerged as a cutting-edge facility, significantly improving access to dental care and elevating public health standards. Its development has also spurred local employment opportunities and supported growth in tourism and agriculture.
- Public health infrastructure investments have positively impacted approximately 50,000 residents. In rural regions, the establishment of a 30 MLD drinking water system has enhanced access to clean water—an essential component of human development alongside sanitation, education, and healthcare.
- To strengthen sanitation efforts, a solid waste management system with a capacity of 100 tonnes per day was introduced. Additionally, a 150 MLD sewerage treatment facility was developed, improving wastewater management and public health. The conversion of overhead power lines to an underground cabling system has further modernized infrastructure.
- The construction of Anganwadi centers has enriched early childhood care and nutrition, while Primary Health Centers (PHCs) have broadened healthcare access, offering crucial services such as maternal care and immunizations.
- Together, these initiatives have propelled rural development by enhancing healthcare, education, agriculture, and energy infrastructure—contributing to sustainable growth and improving the overall quality of life for communities across Goa.

## **5.2 Social Infrastructure Involving Bank Credit**

### **5.2.1 Status of the Sector in the District**

- Education of the young takes centre stage for future growth. GoI has strived to achieve 'Education for All' through various programmes, supplemented by mid-day meals scheme of the State Govt. To keep the work force active and contribute to the GDP, delivery of health care has taken priority. Given the importance of social infrastructure for development, bank financing for building infrastructure for certain activities viz., schools and health care facilities in the district becomes critical considering the potential available.
- The Government of India and State Government has implemented various schemes and programs to improve social infrastructure such as piped drinking water supply rural sanitation universal elementary education nutrition and health facilities and



skill development centers. As per RBIs latest Priority Sector Lending Classification bank loan limits up to ₹ 8 crore per borrower for schools drinking water, sanitation facilities and healthcare facilities are under the ambit of PSL norms.

- PSL guidelines include bank finance for facilities such as drinking water sanitation, rural health small hospitals and education related infrastructure, etc. as an eligible activity for classification under priority sector.
- Bank credit extended to Micro Finance Institutions (MFIs) for on-lending to individuals and SHGs/JLGs for water and sanitation facilities is eligible for priority sector categorization under Social Infrastructure.
- GoI has come up with numerous schemes & programmes to address the challenge of creating robust social infrastructure. These include providing quality potable water to rural areas using piped drinking water supply, enhancing rural sanitation under the Swachh Bharat Campaign, providing universal elementary education under Right to Education, nutrition & health facilities using Anganwadis and Community Health Centres and training for gainful employment in Skill Development Centres.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

- The school infrastructure is adequate with 645 primary schools, 241 middle schools and 268 secondary and higher secondary schools. In addition, there are 04 Engineering Colleges 01 Polytechnic 01 Law College 01 catering college and several Industrial Training Institutes (ITIs) and general education colleges in South Goa. The health infrastructure is good with 08 Govt. and 62 private hospitals. There are 15 Primary Health Centers in the district. State Government is in the process of creating sufficient number of Solid Waste Management Plants to take care of the wet / dry garbage generated.
- Waste disposal is a serious issue in Goa. Goa Waste Management Corporation has been entrusted with development of facilities for the management of various types of wastes in the manner provided under law. There are 3 Solid Waste Management Facilities managed by GWMC in the district i.e. at Cacora Bainguinim Verna.
- The district could benefit from an improvement/increase in health facilities to provide better access to preventive and primary healthcare services.

### 5.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-Filtration Unit	No.	5.00	80	10	50.00	40.00

2	Drinking Water-RO Plant	No.	5.00	80	10	50.00	40.00
3	Education-Play School	No.	50.00	80	1	50.00	40.00
4	Sanitation--Paper Plastic recycling	No.	24.26	80	3	72.78	58.23
5	Sanitation-Toilets-Toilets in individual homes	No.	1.00	80	2	2.00	1.60
<b>Total</b>					<b>26</b>	<b>224.78</b>	<b>179.83</b>

### 5.3 Renewable Energy

#### 5.3.1 Status of the Sector in the District

- Out of the total installed capacity of 652 MW in the State of Goa, share of Renewable Energy (RE) is 63.13 MW (as on 31 July 2025) consisting of Small Hydro Power (SHP) 0.05 MW, Waste to Energy (Biomass/Biogas) 1.94 MW & Ground-mounted solar (1.95 MW), Rooftop Solar (57.70 MW) & Off-grid solar (1.49 MW) – Total Solar 61.14 MW. The estimated potential of RE in Goa is 911 MW - Wind Power (1 MW), SHP (4.7 MW), Biomass (25.7MW), Solar (880 MW). As a proactive measure, Govt of Goa has prepared "Clean Energy Roadmap" which aims to generate 100% of electricity through renewable energy sources by 2050.
- Goa has implemented LED street lighting and solar-powered beach illumination. Biogas is promoted for clean cooking, waste recycling and organic manure generation, though rural awareness remains limited. Bank loans up to ₹35 crore for solar, wind and hydel projects (₹10 lakh for individuals) qualify under priority sector lending.
- The Central Govt has sanctioned a ₹2.79 lakh crore package to strengthen Goa's power sector, emphasizing renewable energy expansion, underground cabling and EV promotion. The PM Surya Ghar encourages rooftop solar adoption through subsidies.
- Under GEDA's Grid-Connected Rooftop Programme, rooftop solar systems up to 90 kW receive 20–50% subsidy. The state is also formulating hydrogen and net-zero emission policies. Goa's current power demand of 663 MW is met through thermal (559.9 Mw), renewable (61.6 MW) and nuclear (41.6 Mw) sources. Over 500 consumers have installed rooftop solar systems generating 5.8 Mw.
- Goa aims to bring 50% of households under rooftop solar coverage and has launched 63 model solar villages under the PM-KUSUM scheme. With a total solar capacity of around 61 MW, NISE estimates a potential of 9.39 GW. Solar projects have generated ₹37 crore in business, created 750 jobs, and engaged 75 GEDA-empaneled vendors. Credit flow in South Goa was ₹3,380 lakh (2022-23), ₹6,043 lakh (2023-24) & ₹4,986 lakh (2024-25).

#### 5.3.2 Infrastructure and linkage support available, planned and gaps

- The PM Surya Ghar, aims to install rooftop solar plants in one crore households with a financial outlay of ₹75,021 crore. The scheme emphasizes post-installation service support to ensure sustained adoption. The Goa Solar Policy, notified by GEDA, aligns with MNRE initiatives offering subsidies for Solar PV systems and pumps. GEDA implements multiple schemes, including PM Suryaghar, NRSE,



IREP, PM-KUSUM, EV mobility, biogas plants, and biomass briquetting, providing incentives and subsidies.

- Under the Solar Policy, the Electricity Department procures power from rooftop prosumers and 2 MUs annually from the Solid Waste Treatment Plant at Saligao. The Agriculture Dept and KVIC serve as nodal agencies for biogas development, and schemes for solar power subsidy and solar pump installation support irrigation. Banks are encouraged to finance biowaste treatment units to promote clean energy and organic manure generation.
- The EV sector faces tariff challenges, with the current ₹13.3/kWh rate (₹11.2 after revenue sharing) being lower than other states' ₹20–25 range. However, the government's EV charging model provides 50% cost-sharing for infrastructure development. GEDA is expanding EV charging across 40 locations in Panaji, with 11 stations and 31 guns charging operational or nearing completion, integrated with the Jio BP Pulse app.
- The PM-KUSUM scheme offers farmers 60% subsidy and 30% loan for solar irrigation pumps. Goa's commitment to achieving 100% renewable energy-based electricity supply by 2050 and aligning with India's net-zero emissions goals by 2070 has driven the need for increased investment in renewable energy. The draft Renewable Energy Policy proposes mandatory rooftop solar for new constructions under amended TCP by-laws.

### 5.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Rooftop Solar PV System with Battery-Per Watt Unit Cost	No.	0.00	60	125000	125.00	75.00
2	Solar Energy-Rooftop Solar PV System without Battery-Per Watt Unit Cost	No.	0.00	60	70000	49.00	29.40
3	Solar Energy-Solar Pump Sets-1 HP	No.	1.00	60	1175	1175.00	705.00
4	Solar Energy-Solar Water Heater System-Per LPD	No.	1.00	60	1175	1175.00	705.00
<b>Total</b>					<b>197350</b>	<b>2524.00</b>	<b>1514.40</b>

**RIDF**

1. Details of RIDF projects sanctioned in the district are given below:

( ₹ crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	116	617.61	5.25
B	Ongoing tranches	27	1701.61	11.25
	Total (A + B)	143	2319.23	16.50

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

( ₹ crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	23	279.08	2.72
B	Rural roads & bridges	92	206.44	1.61
C	Social Sector	28	1833.71	12.17
	Total (A + B + C)	143	2319.23	16.50

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
A	Irrigation	22	Irrigation potential	ha	34722
B	Rural roads	81	Road length	km	195.56
C	Bridges	15	Bridge Length	m	592.9

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Public Health Institutions	3	Population	Numbers	92443
2	Drinking water	3	Clean drinking water	MLD	140
3	Solid Waste Management	1	Waste treatment	TPD	100
4	Sewerage Management	6	Sewerage Treatment	MLD	150



## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

- Microfinance plays a vital role in India's socio-economic growth by extending credit to rural households. The SHG–Bank Linkage Programme (BLP), pioneered by NABARD, evolved to provide sustainable, hassle-free credit and banking access to the poor, becoming the world's largest microfinance initiative. The Government of India's Lakhpati Didi scheme aims to promote women-led rural development. NABARD, through a 3-year MoU with NRLM (MoRD), focuses on strengthening SHGs through capacity building, financial inclusion, and livelihood promotion. It also conducts MEDP and LEDP for skill development, while the PMFME scheme offers a 35% credit-linked capital subsidy for SHGs.
- In Goa, the DRDA implements the GSRLM Stree Shakti programme at the Gram Panchayat level, and GSUDA supports SHGs in urban areas. Under the Interest Subvention Scheme for Women SHGs (DAY-NRLM), loans up to ₹3 lakh attract 7% interest with subvention benefits of 4.5–5% per annum. There were 1,368 SHGs in South Goa with bank loan of ₹27.95 crore as of March 2025.
- Goa has 3,250 SHGs that developed 480 brands under GSRLM. Banks have extended ₹340 crore in loans and ₹8.28 crore as revolving funds. Loan melas and financial literacy drives are regularly held. SHGs manage 9 canteens under the Mukhyamantri Annapurna Yojana and operate One Station One Product outlets at Thivim and Margao. The State targets 17,000 Lakhpati Didis with support from 140 field cadres across 12 blocks. SHGs also contributed to tree plantation drives and registered 673 packer licenses under Swayampurna Goa 2.0. Partnerships with Flipkart and state events like Tarang Utsav and Asturi showcase SHG products. Additionally, the Goa Sashakti EntrepreneNaari initiative, supported by SBI Foundation, enabled 60 women entrepreneurs in the food and allied sectors.

#### 6.2 Infrastructure and linkage support available, planned and gaps

- The implementation of SRLM activities in the district focuses on enhancing SHG members' livelihoods through skill development, financial support, and market linkages. Efforts are underway to onboard SHG products on ONDC, e-commerce, and e-marketing platforms, while Rural Marts are being set up to provide marketing outlets for women entrepreneurs, promoting income generation and self-reliance. SHGs and Village Organizations receive assistance from the State Government and NABARD to participate in exhibitions and melas within and outside Goa. To boost SHG financing, NABARD provides up to 95% refinance support to banks.
- Key priorities include preventing duplication of SHG members, ensuring proper group management, promoting entrepreneurship and skill upgradation, and supporting potential SHGs in income-generating activities with marketing assistance. The JLG model has been designed to provide institutional credit to small, marginal, and tenant farmers, particularly beneficial in Goa where many farmers lack land titles.
- Challenges remain in savings-credit linkage, awareness of livelihood opportunities, and access to insurance and pension schemes. Inconsistent documentation, reluctance from some bankers, member dropouts, and limited mobility of women



also impact progress. To address these, the State Government plans to digitize SHG records through e-bookkeepers and establish a supermarket under NRLM to market 480 SHG brands.

- Under the Insurance for All initiative, 3,250 SHG members will be covered by death insurance, and over 1,000 women benefited from the Bima Sakhi Yojana launched in January 2025. Two Multi-Product Processing Centres have been established under Swayampurna Goa, with 11 more nearing completion to boost food processing and rural entrepreneurship. Additionally, a ₹94 lakh Skill Centre is being set up at Tuem Electronics Manufacturing City to train youth for IT and electronics jobs, expected to generate about 2,000 employment opportunities.

### 6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	0.50	90	350	175.00	157.50
2	Individuals/ Individual members of SHGs	No.	1.00	90	700	700.00	630.00
3	Loans to Distressed Persons- To Repay Non Institutional borrowings	No.	1.00	100	490	490.00	490.00
4	Loans to MFIs for Onlending- Other than Agri. & MSME	No.	200.00	90	1	200.00	180.00
5	SHGs/ JLGs-Construction of House	No.	2.00	100	700	1400.00	1400.00
6	SHGs/ JLGs-Construction of Toilets	No.	0.50	100	700	350.00	350.00
7	SHGs/ JLGs-Others	No.	2.00	100	375	750.00	750.00
8	SHGs/ JLGs-Repair of House	No.	2.00	100	425	850.00	850.00
9	SHGs/ JLGs-Social Needs	No.	1.50	100	400	600.00	600.00
<b>Total</b>					<b>4141</b>	<b>5515.00</b>	<b>5407.50</b>



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- There is an urgent need to revive khazan lands by undertaking repairs and maintenance of outer and inner bunds, sluice gates, and desilting of poies (small creeks) on a large scale in a planned/phased manner. This would bring thousands of hectares of land under cultivation, provide livelihood to people by boosting basic activities such as agriculture, pisciculture, and salt panning, and also maintain/protect the fragile coastal ecosystem in estuaries.
- The soil testing reports shall be simplified, which will give crop wise recommendations with geo-specific tagging. The recommendations shall also be provided on fertilizers to be used. A robust monitoring and evaluation system will assess soil health changes, utilizing indicators like organic carbon levels and nutrient availability. This system will gauge the impact of agricultural practices on soil health across Goa. Establishing community-based soil testing laboratories will offer accessible and affordable soil testing services. Collaborations with agricultural universities, NGOs, and farmer cooperatives will ensure these services are within reach of all farming communities.
- Conservation agriculture practices that contribute to soil health, such as minimum tillage and maintaining soil cover, will be promoted. These methods are crucial for reducing erosion, improving water retention, and enhancing soil organic matter.
- Promotion of Use of Balanced Nutrient Application for Sustained Agriculture Growth in production and promotion of Mechanization in Millets Cultivation. The availability of important millet and its products within the state is also of utmost importance. Sufficient ragi production should be available in the state to make cultivation and processing an economically viable activity.
- Incentives for Paddy Farmers Cultivation of paddy would be supported with appropriate subsidies considering the cost of cultivation of paddy, making it comparable to that of fruit crops.
- Farmers Producer Organizations shall be promoted in the state. All transformations shall be routed through FPOs which will provide services at cost regarding planting, harvesting, aftercare, and marketing etc.
- The paddy lands have been transferred from generation to generation, and as per

descendants, the same has been fragmented into small, economically unviable

- parcels. Efforts would be made for such fields to be brought under cultivation through Cooperative farming or community farming.
- The establishment of farmers' facilitation centers by groups of unemployed youth who will take up cultivation on a contract basis which will generate agro-based employment in rural Goa for youths with lower educational levels.
- Pulses are a major source of protein supplements in the diet, and 'Alsando' (bold cowpea cultivar) is the predominant crop in pulses cultivated in Goa. It can be grown under irrigated conditions or residual soil moisture. Efforts to be made for mass scale production on barren lands.
- Preservation of local germplasm and availability of quality seeds to farmers to be ensured. Registration of Nurseries for Multiplication and Supply of Quality Planting Materials is also required.
- Formation and strengthening of farmer cooperatives and producer organizations among practitioners of integrated farming. Supporting farmer cooperatives can enhance the socio-economic well-being of farming communities and promote inclusive agricultural development in Goa.
- There are approx. 60000 Krishi card holders in the state. Banks to be focused on the eligible and willing farmers to lend KCC loans to increase credit under Agriculture sector.
- Banks to focus on JLG model to finance tenant, oral lessee and landless farmers in the state.
- Integration of sustainable agriculture practices such as agroforestry, contour farming, and rainwater harvesting into watershed development initiatives will enhance soil health, water retention, and biodiversity, fostering long-term resilience in agricultural landscapes.
- Success in farming and economic returns depends on generating maximum income from available land. The integrated approach with dairy farming, goat rearing, fish farming, poultry, etc. can not only supplement the income from available land but also help in boosting the yields of the main crops.
- Promotion of Cultivation of Green Fodder Green fodder cultivation shall be promoted on agriculture farms on similar lines as that of any commercial crop. The fodder will be made available to needy dairy farmers that ultimately will help in increasing milk production of state. All infrastructure subsidies as applicable to any



agri crop shall be made available for fodder crop in addition to cultivation subsidies.

- For the promotion of Apiculture, establishment of beekeeping units in integrated farming systems may be facilitated as bees play a crucial role in pollination, thereby increasing the yield and quality of crops. Beekeeping can also serve as an alternative source of income for farmers, particularly during lean agricultural seasons.
- Information and Communication Technology (ICT) in Agriculture, viz; online portal could be developed to enable farmers to apply for agricultural schemes and subsidies conveniently from their homes or mobile devices. This portal would provide a user-friendly interface for farmers to browse available schemes, submit applications, and track the progress of their applications in real time. By streamlining the application process and reducing paperwork, the initiative will improve access to agricultural benefits and enhance transparency in scheme implementation.
- Seeds are a fundamental determinant of agricultural development. High-quality seeds significantly impact the productivity of both agronomic and horticultural crops. Several initiatives by the Government of India and the State Government—such as the Pulses Programme, Seed Hubs Initiative, and Seed Village Programme—can be effectively implemented through convergence with Farmer Producer Organizations (FPOs). These FPOs can also collaborate with institutions like ICAR and Krishi Vigyan Kendras (KVKs) to conduct demonstrations showcasing improved and advanced seed production techniques. Moreover, setting up a dedicated seed bank at the district level is essential to ensure a consistent supply of quality seeds.
- In Goa, millet cultivation is currently limited, primarily involving Finger Millet (Ragi/Nachani) and Little Millet (Vari). There is a need to bring more potential areas under millet cultivation to boost production. Given that Goa is predominantly an organic farming state, natural farming practices such as the use of Jeevamrutha and Neemastra should be encouraged and promoted extensively.
- To support post-harvest management, there is a need to establish decentralized infrastructure facilities such as warehouses, cold storages, and units for cleaning, grading, and packaging of produce. A major bottleneck in agricultural credit access is the lack of proper land titles, which results in large tracts of land remaining uncultivated. Promoting community farming and financing models like Joint Liability Groups (JLGs) for sharecroppers, oral lessees, and tenant farmers can help address this issue.
- The government may consider empanelling community-based organizations such as

FPOs, Primary Agricultural Credit Societies (PACS), and Self-Help Groups (SHGs) as designated agencies to take up cultivation of fallow or uncultivable lands. Strengthening market linkages at the village level is crucial to improve farmers' incomes. These linkages could be developed through farmer cooperatives, local haats,, online platforms, or partnerships with retail chains.

- Raising awareness about the use of biofertilizers and biopesticides and encouraging the establishment of small-scale vermicomposting units by individual farmers should be undertaken. The Agriculture Infrastructure Fund (AIF) scheme must be widely publicized to maximize its reach and benefits among farmers in the district.
- Further, awareness and promotion of System of Rice Intensification (SRI) techniques should be scaled up to increase paddy productivity. Similarly, awareness campaigns for crop insurance schemes such as the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the Shetkari Aadhar Nidhi Scheme should be intensified to ensure greater coverage.
- Promoting drip irrigation will facilitate efficient water use and boost agricultural productivity. Additionally, setting up soil testing facilities at the local level is essential for enabling farmers to make informed fertilizer use decisions, ultimately improving crop yields and maintaining soil health.

## **2. Water Resources**

- Despite receiving ample rainfall and having an extensive river network, Goa faces challenges in the effective utilization and management of its water resources. To address this, it is crucial to enhance groundwater recharge through the construction of water harvesting structures such as bandharas, sub-surface dykes, percolation ponds, and check dams. Strengthening of existing canals, channels, and irrigation infrastructure is also necessary, along with the rejuvenation of natural springs. The application of micro-irrigation systems—like drip and sprinkler irrigation—needs to be widely promoted, especially in agriculture, to increase water use efficiency amidst erratic rainfall and rising demand. Integration of these systems with solar-powered pumps will further reduce energy dependence and support sustainable practices.
- Rainwater harvesting—both traditional and modern methods—should be revitalized in rural and urban areas, including rooftop systems, to boost groundwater recharge and reduce surface water reliance. Developing farm ponds, recharge pits, and percolation tanks in water-scarce zones, supported by watershed development programs, is essential. In command areas of existing irrigation projects,



modernization through canal lining and pressurized systems will minimize losses and ensure efficient delivery. GIS-based water mapping and real-time monitoring using satellite imagery can aid better planning and resource allocation.

- At the community level, awareness-building initiatives on water conservation, soil moisture retention, and sensor-based irrigation scheduling must be prioritized. Promoting village-level Water User Associations (WUAs) and ensuring their alignment with national programs like PMKSY and Jal Shakti Abhiyan will strengthen local governance. Additionally, flood protection and erosion control measures are needed in coastal areas to prevent field inundation and salinity ingress. Finally, safe wastewater treatment and its reuse for agriculture and landscaping, particularly in peri-urban zones, should be encouraged. A comprehensive, technology-driven, and community-based approach—combining infrastructure development, efficient management practices, and institutional support—is vital for sustainable water resource management in Goa.

### **3. Farm Mechanization**

- Farm mechanization in Goa faces several constraints, primarily due to the undulating and inaccessible terrain which limits the movement and operation of standard machinery. In addition, there is a growing shortage of agricultural labour, making it imperative to promote mechanized operations such as plucking and weeding, especially in plantation crops. To address these challenges, Custom Hiring Centers (CHCs) should be established and promoted through farmer groups, agri-entrepreneurs, FPOs, and PACS, to enable cost-effective access to farm machinery.
- Promotion of Taluka- and Village-level Agricultural Machinery Banks is also crucial. These banks would own or pool a variety of agricultural equipment and make them available to farmers on a rental basis, along with skilled operators, spare parts, and repair services. Such initiatives could be managed by agriculture graduates, unemployed rural youth, or agricultural cooperative societies, ensuring localized service delivery. Additionally, village panchayats can play a role in resolving disputes related to the movement of machines across privately owned fields, thereby improving cooperation among farmers.
- There is also a strong need to encourage the adoption of new-age technologies in Goa's agricultural sector. This includes drones, precision farming, IoT-based monitoring, hydroponics, aeroponics, and vertical

farming. Establishing demonstration units and providing financial support to tech-driven agri-startups through low-interest loans and tax incentives can significantly drive technology adoption. Special focus should be placed on precision farming techniques to optimize input use—like water, fertilizers, and pesticides—minimizing waste and reducing costs.

- Skill development is an essential component for the success of mechanization. Regular training programs should be organized for operators and local technicians to ensure the proper handling, maintenance, and repair of equipment. Manufacturers must be encouraged to collaborate in this process by offering training modules and setting up service hubs in rural areas, enabling easy access to spare parts and timely servicing.
- The limited lifespan of agricultural machinery, especially on small farms, is often due to the lack of repair facilities and poor availability of spare parts. To overcome this, local entrepreneurs can be trained and supported to provide repair services, while machinery manufacturers should be incentivized to set up regional service centers across Goa.
- The technological gap in Indian tractors—many of which lack modern features such as ISO Bus interfaces and safety mechanisms—needs to be addressed. As many advanced features are available only in export models due to cost concerns, shifting from capital subsidies to service-based subsidies could incentivize manufacturers to innovate for the domestic market, particularly for crop-specific attachments and tools.
- Finally, the availability and benefits of various farm machinery must be popularized through farm-level demonstrations to increase awareness among farmers of all categories. This hands-on exposure can help drive faster adoption and efficient utilization of mechanization solutions, contributing to increased agricultural productivity and sustainability in Goa.

#### **4. Plantation & Horticulture, including Sericulture**

- The Plantation and Horticulture sector in Goa faces several persistent challenges, including limited availability of quality planting material, inadequate value addition, lack of post-harvest infrastructure such as cold storages and warehouses, and low awareness about modern technologies. To address these gaps, the promotion of advanced agricultural practices like precision farming, drone technology, IoT-based monitoring systems, and tissue culture units is essential.



- There is an urgent need to improve productivity in key horticultural crops—especially cashew—through adoption of high-density plantation models, superior planting materials, and micro-irrigation techniques. Equally important are interventions for organic certification, branding horticultural produce under a “Produce of Goan Origin” label, and promoting value addition, particularly in jackfruit and kokum. Strengthening the agriculture value chain of key cash crops like cashew, arecanut, coconut, and jackfruit is necessary for creating better market linkages and farmer income stability.
- At the grassroots level, block- and Gram Panchayat-level decentralized cold storage units should be established to minimize post-harvest losses of locally grown fruits and vegetables. To encourage horticultural diversity and support the tourism-linked demand, exotic crops like avocado, rambutan, grapefruit, and pomelo can be introduced, alongside traditional varieties. As Goa consumes nearly 400 tonnes of vegetables daily, and cannot produce all varieties economically due to agro-climatic limitations, emphasis must be laid on crops well-suited to local conditions, such as cucurbits, okra (bhendi), chillies, and leafy vegetables, to reduce dependency on imports from other states.
- Promotion of vegetable seedling nurseries—especially among local youth—will help ensure timely availability of uniform planting material and boost entrepreneurship. To improve marketing, the establishment of wholesale vegetable auction yards can provide a structured system enabling local vendors and farmers to trade efficiently, complementing the existing roadside vending and sales through Goa State Horticultural Corporation.
- The protection and conservation of local vegetable germplasm is vital. Goa’s rich vegetable biodiversity must be documented through a comprehensive species database, and farmers cultivating traditional varieties should be incentivized. Developing advanced cold storage systems for seed banking will further aid in biodiversity conservation.
- Although Goa’s climate supports cultivation of many spices, only a few are commercially viable. Black pepper, commonly grown as an intercrop in coconut and arecanut plantations, is highly promising and should be prioritized for expansion. Establishing specialized nurseries for high-quality planting material and promoting contract farming for medicinal and aromatic plants, with buy-back arrangements from corporate partners, will help integrate farmers into high-value markets.

- Further, investment in post-harvest technologies, such as cold chains, processing units, and packaging infrastructure, is critical to reduce wastage, extend shelf life, and enhance the value of fruits, vegetables, flowers, and spices. These improvements will not only support the agro-tourism and hospitality sectors but also boost incomes and resilience for local farmers. In addition, sericulture can be explored in suitable pockets, supported by training, planting of host trees, and marketing support, as part of integrated rural livelihood development.

## **5. Forestry & Waste Land Development**

- To enhance land productivity and improve rural livelihoods, farmers in Goa should be encouraged to adopt agroforestry practices, including the plantation of fruit species such as mango, drumstick, custard apple, chikoo, and guava. The government may take proactive steps to raise and distribute medicinal plant species at affordable rates to farmers. Credit-linked subsidies should be offered to farmers, corporates, NGOs, and other stakeholders to incentivize large-scale cultivation of forestry species, especially on wastelands. Agroforestry can also be integrated with green fodder cultivation to enhance land use and productivity.
- Recent amendments to the Indian Forest Act, which allow the cultivation, extraction, and marketing of bamboo on non-forest private lands, present a major opportunity for promoting bamboo plantations in Goa. This can further lead to the development of bamboo and cane-based industries. Wasteland and forestry development also holds significant potential for providing sustainable livelihoods to tribal communities, especially through ventures like agro-tourism, cashew collection, apiculture, commercial nurseries, and value-added bamboo products.
- The rejuvenation of senile cashew plantations using grafts should be carried out in a time-bound and systematic manner. Further, integration of trees in farmlands enhances ecosystem services such as carbon sequestration, improves soil health, and provides fodder and fuelwood.
- To support agroforestry, there is a need to review and amend land-use policies, simplify registration procedures, and implement clear, sustainable land management guidelines. Market development for agroforestry products, including value addition and processing facilities, must be prioritized to ensure profitable returns for farmers. Farmer cooperatives and community-based organizations should be supported to lead these initiatives, with a focus on knowledge exchange and capacity building.



- Financial incentives like subsidies for saplings, equipment, and agroforestry inputs, along with tax benefits on agroforestry income, can further motivate farmers to diversify. Collaboration with agricultural universities and research institutions is essential for developing specialized agroforestry curricula, organizing field demonstrations, and training programs to disseminate best practices.
- Improving rural infrastructure and facilitating access to credit through loans and grants are critical to support this transformation. Beekeeping should also be promoted as a complementary income source, contributing to both crop pollination and alternative livelihoods, especially during lean farming periods. Given Goa's location along the Western Ghats, its rich medicinal plant resources must be preserved through on-farm conservation efforts and regulated utilization.
- Finally, the State should formulate a comprehensive policy to promote and regulate agro-ecotourism and explore incentive-based mechanisms for the intangible ecological benefits provided by agroforestry through partnerships with environmental organizations and government agencies.

## **6. Animal Husbandry –Dairy**

- To boost the dairy sector in Goa, it is essential to promote local production of cattle feed, including green fodder and concentrate feed, to reduce input costs and ensure sustainable maintenance of dairy animals. Ensuring round-the-clock veterinary care—including the availability of qualified veterinarians and essential medicines—is crucial for improving animal health. There is also a pressing need for capacity building in clean milk production and best husbandry practices, particularly to tackle issues such as low milk yield, infertility, and diseases. To develop a healthy and productive livestock base, strategic breeding programs, artificial insemination, and crossbreeding initiatives should be expanded in alignment with region-specific breeding patterns.
- The credit linkage of functional Dairy Cooperative Societies must be strengthened to support the creation of modern milk production and processing infrastructure. Enhancing the milk value chain is critical for ensuring the quality, safety, and cost-effectiveness of milk and milk products. Additionally, the utilization of dairy byproducts and animal waste should be promoted for environmental sustainability and economic efficiency. Solar-powered systems can be introduced in dairy units to manage air quality and temperature, thereby reducing dependence on conventional energy and lowering electricity costs.

- The promotion of dairy farming plays a vital role in producing organic manure, biological inputs like *jivamrut* and *amrut pani*, and biogas from cow dung, which can be used as cooking fuel for farm households. Given the rising demand for milk and dairy products, a coordinated approach involving the state government and dairy cooperatives is required to boost productivity and ensure consistent supply.
- Efforts should also focus on widening access to quality fodder, promoting high-yield fodder cultivation, and introducing improved fodder varieties. Strengthening the collaboration between banks, dairy cooperatives, and their members will improve access to credit, enabling farmers to invest in quality infrastructure, livestock, and inputs for better productivity and profitability.

## **7. Animal Husbandry –Poultry**

- To strengthen the poultry sector in Goa, it is essential to ensure the availability of Day-Old Chicks (DOCs) and establish layer units to meet growing demands. Backyard poultry should be actively promoted among small and marginal farmers as a sustainable livelihood option and a reliable source of nutrition. The setting up of poultry feed manufacturing units is necessary to make feed affordable and accessible while also offering veterinary services such as vaccination and disease treatment to improve flock health. Promotion of contract farming models in partnership with established poultry companies such as Suguna and Venky's can provide market linkages and technical support.
- However, the poultry sector faces challenges such as unavailability of skilled labour, high feed costs, and labour expenses, which significantly hinder profitability. Additionally, the lack of modern slaughterhouses and meat processing units for small animals—particularly goats, pigs, and poultry—restricts value addition. As poultry meat is projected to contribute nearly 61% of total meat production by 2047, it becomes critical to establish advanced, automated slaughterhouses equipped with cold chain infrastructure and refrigerated transportation.
- There is also a need to develop backyard poultry and coloured broiler schemes to boost meat and egg production. Government schemes should focus on the multiplication and timely supply of chicks to farmers. Furthermore, research into protein-rich feed alternatives can help reduce the sector's reliance on grain-based inputs, making production more cost-effective and sustainable.



- Public-Private Partnerships (PPPs) can be leveraged for research and development, especially in disease control, epidemiological surveillance, and awareness-building among farmers. Adoption of sensor-based technologies for automated feeding, watering, and disease detection should be encouraged to enhance large-scale poultry operations, reducing reliance on imported equipment.
- Special attention should be paid to the unique advantages of rural poultry, such as yellow-yolk eggs, organic rearing practices, and bio-fortified, antimicrobial residue-free products, which offer superior nutrition and market value. To reduce post-harvest losses in eggs, which currently stand at around 7.5%, improved packaging and transportation technologies should be introduced to bring this figure down to 2–3%.
- The All Goa Poultry Shopkeepers Association has highlighted the need for scientific slaughter waste disposal, having already established a waste rendering plant at the Pissurlem Industrial Estate, which converts around 10 tonnes of chicken waste daily into by-products. With 25–30 tonnes of poultry waste generated daily in Goa, scaling up such processing capacity with government and local body support is vital for environmental sustainability and sectoral growth.

## **8. Animal Husbandry – Sheep, Goat, Piggery**

- To strengthen the livestock sector, especially focusing on small ruminants and pigs, it is essential to conduct special vaccination and deworming camps in areas with high seasonal migration, coupled with issuance of animal health cards to ensure regular health monitoring. The State Rural Livelihood Mission (SRLM) can play a proactive role by targeting indigenous communities traditionally involved in goat rearing and encouraging them to commercialize the activity. The adoption of stall-fed goat and sheep units should be promoted to ensure better disease control, nutrition, and productivity.
- With projections indicating that the contribution from small ruminants and pigs will increase by 2047 by around 2.5% and 1.0%, respectively, there is a need to establish a uniform slaughter policy across species. The development of modern and automated slaughterhouses for goats, pigs, and poultry, equipped with cold storage and refrigerated transport, will help meet food safety standards and reduce post-harvest losses.
- A dedicated research and development program is needed to ensure adequate

vaccine production for common livestock diseases affecting cattle, buffalo, sheep, goats, pigs, horses, and poultry. For enhancing the productivity of piggery and goatery, specific schemes should be formulated to promote the conservation and breeding of indigenous and cross-breed pigs and goats, such as the Konkan Kanyal breed, particularly under stall-fed systems.

- Addressing the lack of youth engagement in agriculture and animal husbandry—especially in non-tourism-based enterprises—must be prioritized through awareness campaigns and capacity-building efforts. Additionally, intensive vaccination drives, particularly targeting pig and goat diseases, will be crucial to improving animal health, boosting meat production, and reviving interest in animal husbandry as a viable livelihood option.

## **9. Fisheries**

- To strengthen the fisheries sector in Goa, specialized training programs must be conducted for small and marginal farmers, Self-Help Groups (SHGs), and Joint Liability Groups (JLGs) in areas such as brackish water aquaculture, ornamental fish rearing, and culture-cum-capture fisheries in small and medium reservoirs and lakes. Simultaneously, there is a need to increase awareness about the financial and technical support available under schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) among farmers and entrepreneurs.
- Infrastructure development is a key priority. Cold storages, ice plants, and improved jetty infrastructure near landing sites are essential for maintaining fish quality and ensuring compliance with food safety standards. The State should also focus on establishing fish hatcheries to reduce dependence on other states for fish seeds. A network of nucleus breeding centres for shrimp broodstock and targeted financing support for shrimp farming, processing, and exports is also necessary to boost this high-potential segment.
- Promotion of shrimp farming and mussel farming, along with the use of solar fish dryers financed through banks, can offer sustainable income avenues. Fisherwomen involved in fish trading and retailing should be organized into JLGs, enabling them to access formal credit and financial services. Enhancing the availability of fish seeds, along with capacity building and awareness campaigns, will further support productivity and livelihoods.
- Improving cold chain logistics—such as cold storages, ice plants, and



insulated transport vehicles—is vital for efficient marketing of fish produce. Integration of fisheries into Integrated Farming Systems (IFS) will ensure regular income and diversified production for rural households. Opportunities in post-harvest handling, value addition, and ornamental fish farming should be tapped to improve profitability.

- However, challenges persist, including the lack of indigenous fish processing machinery and weak implementation of food safety and traceability protocols across the value chain. A robust supply chain, from “boat to plate” and “farm to fork,” must be developed to minimize losses and ensure value realization for fishers, farmers, processors, and consumers alike.
- To make Goa self-reliant in fisheries, efforts must be made to explore deep-sea resources, expand mariculture both vertically and horizontally, and restore inland aquatic ecosystems. Development of comprehensive packages of practices for seed production and culture of high-value aquatic species will enhance productivity and market readiness. Moreover, food waste from restaurants, vegetable and fruit shops, and slaughterhouses can be scientifically processed into feed for livestock and fish, promoting circular economy practices in the sector.

## **10. Construction of Storage and Marketing Infrastructure**

- Awareness to be created among farmers regarding the benefits of the Negotiable Warehouse Receipt (NWR/e-NWR) system and the availability of pledge loan facilities within the district. This financial tool can enable farmers to store their produce securely and access credit against it, thereby reducing the pressure to sell immediately after harvest and helping them realize better prices.
- To streamline agricultural supply chains, a comprehensive strategy should be adopted that includes: (a) facilitating the formation of Farmer Producer Organizations (FPOs) to enhance collective bargaining power, (b) promoting e-NAM registration to ensure efficient price discovery and wider market access, and (c) leveraging fin-tech solutions to improve accessibility to banking and digital financial services, especially for small and marginal farmers.
- The effective implementation of the Agriculture Infrastructure Fund (AIF) is crucial to support the development of agri-logistics, cold chains, and post-harvest management infrastructure across the district. Moreover, there is a pressing need for the construction of feed godowns and storage facilities to

support large dairy units, cashew processing enterprises, and Primary Agricultural Credit Societies (PACS) involved in the distribution of agricultural inputs.

- The Goa Logistics and Warehousing Policy 2023, introduced by the Directorate of Industries, Trade, and Commerce, offers a robust framework to guide the development and management of storage infrastructure. Under this policy, it is recommended that at least one state-subsidized central cold storage unit be established in each of Goa's 12 talukas. These facilities would allow farmers to reserve space at affordable rates for storing their perishable produce. Additionally, the government can utilize these units for buffer stocking essential commodities, such as fruits and vegetables, for market intervention during scarcity.
- Modern technologies like the Internet of Things (IoT) should be deployed for real-time monitoring of storage environments, including temperature and humidity, to ensure optimal preservation and reduce spoilage. The government should also encourage Public-Private Partnerships (PPP) for the construction and efficient operation of warehousing and cold storage infrastructure by leveraging private sector expertise and investments.
- To attract investors, tax incentives, subsidies, and favorable land lease agreements should be offered, especially in rural and underserved regions where storage facilities are limited. Simultaneously, capacity building programs must be introduced to train warehouse personnel and farmers in scientific storage techniques, handling procedures, and the maintenance of equipment, ensuring both quality preservation and long-term sustainability of these facilities. Ultimately, the widespread adoption of cold storage and post-harvest handling technologies will significantly reduce losses and help retain the nutritional and commercial value of agricultural produce.

#### **11. Land Development, Soil Conservation and Watershed Development**

- Creating awareness about organic farming practices, particularly the production and use of organic manures and biofertilizers, is essential to promote sustainable agriculture in Goa. Encouraging farmers to transition from chemical inputs to eco-friendly alternatives will not only improve soil health and crop quality but also support environmental conservation efforts.
- A focused intervention is needed for the revitalization of Khazan lands, which are



unique low-lying saline floodplains in Goa. Restoration of these traditional ecosystems is vital for ensuring ecological balance and enhancing agricultural productivity. Addressing saline water ingress is critical and requires a multi-pronged approach, including the construction of check dams, bandharas, and other water management structures to prevent seawater intrusion into fertile agricultural lands.

- Regular desilting of ponds and strengthening of bunds must be undertaken to improve water retention, reduce flood risk, and maintain the integrity of traditional irrigation systems. These actions are essential for the long-term productivity of low-lying and coastal agricultural zones.
- Promotion of the Integrated Farming System (IFS) is a key strategy for sustainable and resilient agriculture. IFS practices—such as multi-cropping, rotational cropping, inter-cropping, and mixed cropping—combined with allied activities like horticulture, livestock rearing, fisheries, agroforestry, and apiculture, enable farmers to maximize farm income, diversify livelihoods, and reduce vulnerability to climate-induced risks such as droughts, floods, or other extreme weather events.
- In addition, location-specific solutions must be implemented. This includes strategies for managing waterlogged areas and introducing water harvesting-based farming systems to optimize the use of natural resources and improve overall productivity. Empowering farmers through greater participation and access to credit is equally important, as it enables the adoption of modern technologies like drip irrigation and decentralized rainwater harvesting systems.
- Infrastructure such as farmer-led groundwater recharge structures and integrated surface and micro-irrigation systems in canal-irrigated areas should be promoted to enhance water use efficiency and ensure long-term groundwater sustainability. Furthermore, comprehensive watershed management, rainwater harvesting, and the adoption of climate-smart irrigation techniques are essential to conserve water resources and build resilience in regions affected by drought and water scarcity.

## **12. Agri.Infra structure—Others**

- Promoting sustainable and organic farming practices in Goa requires a multi-dimensional approach that integrates knowledge dissemination, infrastructure development, and market linkage. One important step is to share technical knowledge on vermicomposting and biofertilizers with farmer collectives and FPOs, along with the creation of model agro-biotech demonstration farms to showcase best practices.

The widespread adoption of vermicomposting should be encouraged as it enables effective management of agricultural waste while producing nutrient-rich organic fertilizer that enhances soil fertility and crop yield. Vermiculture can also provide an additional source of income through the sale of vermicompost and earthworms.

- There is an urgent need to establish infrastructure for organic certification in Goa to facilitate the formal recognition of organic produce and improve market trust. Similarly, the production of organic manures, bio-pesticides, and vermicompost by farmers should be actively promoted. Market linkage for quality seeds, biofertilizers, and bio-inputs also needs to be strengthened to ensure farmers have reliable access to inputs essential for organic and sustainable agriculture. Additionally, livestock waste such as dung and urine can be recycled through a “waste-to-wealth” approach, converting waste into valuable resources like biogas and phosphate-rich organic manure, further enhancing farm income and reducing environmental pollution.
- Improving agricultural infrastructure in Goa is critical for increasing farm productivity, minimizing post-harvest losses, and enhancing farmers’ incomes. A key area of focus is post-harvest management, which requires the development of cold chain infrastructure, pack houses, sorting and grading units, and small-scale processing facilities for high-value crops such as cashew, jackfruit, kokum, and chillies. These facilities will help reduce spoilage, extend shelf life, and improve the overall marketability of agricultural produce.
- Parallel to this, strengthening market infrastructure is essential. Investments are needed in well-equipped rural primary market yards, agri-marts, and farmer-centric retail outlets. Integration with digital platforms like eNAM should be promoted by upgrading APMCs and training farmers in digital marketing to facilitate transparent price discovery and broader market access. Water resource management also needs targeted interventions through the promotion of micro-irrigation systems (drip and sprinkler), and the construction of check dams, farm ponds, and recharge structures to ensure sustainable irrigation for agriculture.
- In terms of storage infrastructure, the establishment of rural godowns, mini silos, and scientific warehouses is essential to minimize post-harvest losses and enable price stabilization. The warehouse receipt system should be promoted to allow farmers access to credit based on stored produce. Furthermore, the creation of Primary Processing Centres (PPCs) and Common Facility Centres (CFCs), particularly under the management of FPOs and cooperatives, can support primary value addition at the community level.



- To promote farm mechanization, Custom Hiring Centres (CHCs) should be established at the village level, offering shared access to machinery such as tractors, power weeders, and sprayers. This is especially beneficial for small and marginal farmers who cannot afford expensive equipment. In parallel, infrastructure support should be extended for greenhouses, polyhouses, nurseries, and tissue culture labs to encourage high-value agriculture, particularly for crops like banana, coconut, flowers, and vegetables under protected cultivation.
- To tap into export potential, Goa must focus on setting up a dedicated Agri Export Zone (AEZ) and invest in infrastructure for branding, quality packaging, and value addition of niche Goan products like cashew, jaggery, kokum, and spices. Enhancing agri-logistics and rural connectivity—including cold transport facilities and better road access—will ensure efficient movement of goods from farms to markets.
- Finally, capacity building of FPOs, SHGs, and cooperatives is essential to ensure effective use and sustainability of infrastructure and resources. These efforts must be supported through convergence with central government schemes such as the Agriculture Infrastructure Fund (AIF), PM Formalization of Micro Food Processing Enterprises (PMFME), Mission for Integrated Development of Horticulture (MIDH), and Rashtriya Krishi Vikas Yojana (RKVY). A coordinated implementation of these strategies will help create a robust, sustainable, and inclusive agricultural ecosystem in Goa.

### **13. Food & Agro Processing**

- Community-based organizations such as Biodiversity Management Committees, SHGs, Village Organizations, and FPOs can play a significant role in processing horticultural produce and engaging in cottage-level processing of milk and other agricultural products.
- FPOs and SHGs should be actively encouraged to establish food and agro-processing units under the PMFME scheme to enhance value addition and ensure better price realization for farmers.
- There is a need for establishing a designated Food Park or Agri Export Zone dedicated to promoting and exporting the unique agri-produce of Goa.
- Development of a robust cold chain infrastructure is essential to support perishable commodities and minimize post-harvest losses.
- Awareness must be created among stakeholders regarding FSSAI regulations,

food safety standards, statutory compliances, and GST procedures to ensure formalization and standardization of food processing businesses.

- Effective branding and packaging of Goan agricultural and processed products can significantly improve their visibility and market reach.
- Value addition to traditional Goan food products can create local business opportunities, strengthen the rural economy, and help preserve Goa's culinary heritage. It also opens avenues for Goan products to access national and international markets.
- Conservation and promotion of traditional food products, by safeguarding their unique characteristics and ensuring their sustainable development, is crucial. Investments are required to upgrade infrastructure like cold storage, warehousing, and transportation, to reduce post-harvest losses and support a resilient supply chain.
- Agri-incubation centres and innovation hubs in universities can foster student-led startups in areas such as farm machinery, food processing, bio-inputs, and climate-smart agriculture technologies.
- Strategic initiatives like One District One Product (ODOP) and cluster-based processing models should be promoted to drive localized food processing growth.
- The private sector should be encouraged to explore investment opportunities across the agribusiness value chain, including farm mechanization, robotics, warehousing, logistics, cold chain systems, food processing, and integrated value chain development.
- Enhancing efficiency and resilience in food value chains can contribute significantly to achieving net-zero emission goals. Adoption of energy-efficient technologies, effective waste management, and sustainable transportation and storage systems can reduce the carbon footprint of the entire supply chain.
- Establishing modern rice milling units in Goa can enable value addition, improve processing efficiency, reduce post-harvest losses, and enhance the marketability and income of rice-growing farmers.



#### **14. Agri Ancillary Activities–Others**

- Ancillary activities in Goa play a vital role in supporting the primary sectors such as agriculture, fisheries, horticulture, tourism, mining, and manufacturing. These include services like packaging, processing, transportation, warehousing, cold storage, agri-equipment repair, handicrafts, and other value-added operations.
- With the growth of the rural sector, there is significant potential to generate employment for rural youth in ancillary industries related to inputs, equipment, machinery, and support services—thereby easing the employment burden on agriculture.
- For sustainable growth and rural job creation, key interventions in agri-based ancillary activities include establishing Common Facility Centres (CFCs) at the village level, developing cold chains, pack houses, drying and grading units, promoting FPO-led processing units, and providing skill development in food technology and marketing.
- In the fisheries sector, necessary interventions include investments in modern cold storage and processing facilities along the coastal areas, promoting cooperatives for ice plants and net mending, ensuring financial support through the Fisheries Infrastructure Development Fund (FIDF), and offering training in hygienic fish handling and value addition.
- For tourism-linked ancillary services, interventions should focus on infrastructure improvement, waste management, and safety enhancement. Support is also needed for local artisans through financial and marketing assistance, capacity building in hospitality management, and branding and certification of authentic Goan products.
- In the MSME sector, there is a need for the development of industrial clusters, creation of plug-and-play infrastructure, facilitation of credit through CGTMSE, and integration of ancillary units with major industries such as pharmaceuticals, shipbuilding, and hospitality.
- In the handloom, handicraft, and cottage industry segments, interventions should include reviving traditional crafts through design and product innovation, ensuring market access via e-commerce platforms and exhibitions, providing skill training under schemes like KVIC and DIC, and setting up rural business hubs.

- Primary Agricultural Credit Societies (PACS) should be developed into multi-service centres to remain viable and competitive in the evolving rural economy.
- It is important to raise awareness among agricultural universities, institutions, and Krishi Vigyan Kendras (KVKs) about the Agri-Clinics and Agri-Business Centres (ACABC) scheme, so that students can be informed and encouraged to leverage its benefits.

### **15. Micro, Small and Medium Enterprises (MSME)**

- The credit gap available to MSMEs has been increasing despite measures undertaken by policymakers, banking regulators, and trade bodies to address it. It may be due to some structural issues confronting the system, such as emphasis on secured or asset-backed lending instead of cashflow-backed lending, or a lack of formalization, is a matter of evaluation. All MSMEs should adopt formal payment systems and have adequate repayment records for good credit ratings. They must also have a good order of governance and records to demonstrate their capability and intent to repay.
- Govt. of India loan schemes like MUDRA and Standup India needs to be popularized among masses.
- Banks have to lend proactively to MSMEs taking advantage of CGTMSE cover.
- Focus on entrepreneurship from their college to avoid becoming just engineers and promoting one-on-one counselling for ideation & start-ups across all disciplines.
- Skill training institute to offer job-oriented courses based on needs and demand.
- Availability of skilled labour and raw materials locally also needs to be ensured to increase market competitiveness of Goan Industries.
- Development of Handloom Sector through effective linkages extension of credit and training needs to be addressed.
- Value-Addition with GI-Tagged products which can fetch higher margins export or in niche domestic markets.
- Development of appropriate technologies for various manufacturing processes will lead to substantial reduction in cost of manufacturing, enhanced labour productivity, reducing material wastage and minimising energy consumption.
- Opportunities available in Goa's tourism and hospitality sector where notable skill gaps, with a shortage of trained professionals such as captains, bartenders, chefs, stewards, spa therapists, and hospitality supervisors.



- Goan youth lack the necessary hospitality skills, leading to staffing difficulties. Employment opportunities remain significant in hotels, cruise ships, resorts, events, and restaurants, alongside self-employment avenues in boutique cafés, bed-and-breakfast ventures, catering, and experiential tourism.
- Employment exists in fisheries processing units, cold storage, and logistics services, offering structured pathways to jobs.
- Manufacturing and construction industries require skilled tradespeople, including electricians, fitters, welders, refrigeration mechanics, machinists, plumbers, masons, turners, generator mechanics, and machine operators.
- While youth aspirations in these fields are high, the supply of qualified manpower remains low, particularly in semi-skilled trades. Focus on opportunities in engineering MSMEs, construction firms, auto service workshops, and building maintenance is required.
- ODOP products have great potential to explore these products to reap the benefits of scale in terms of procurement of inputs, availing common services and marketing of products through government schemes like PMFME.
- Enforce time-bound operationalisation of idle industrial plots; reallocate if unused.
- Develop CFCs in cashew, fisheries, bamboo, coir, etc.
- Strengthen digital market linkages via ONDC onboarding for tourism crafts and food products.
- Capacity Building – Training for bankers on PSL lending to MSMEs without collateral.
- With targeted scheme convergence, skill development, market linkages, and infrastructure utilisation, the South Goa district can significantly expand its MSME base and generate sustainable employment.

## **16. Export Credit**

- Goa's strategic coastal location, robust connectivity, and strong presence in sectors like pharmaceuticals, processed food, seafood, cashew, and mining offer significant potential for export-led growth
- Key interventions are required to boost export credit in Goa to enhance awareness among MSMEs, especially in sectors like handicrafts, spices, coir, and marine products, about available export finance schemes under Export Credit from Priority Sector Lending (PSL), Export Credit Guarantee

Corporation (ECGC) cover, and interest equalization schemes.

- Capacity building of exporters through training in international standards, trade documentation, and market linkage.
- Exporters can invest in contract farming agreements with local farmers for specific produce which will benefit the local farmers.
- Sensitization workshops for agri-exporters are needed to guide them about export regulations policies of importing countries price competitiveness, quality concerns & certifications required.
- Availability of infrastructure for exports like grading and packing units quality testing labs certification issuance at local level packing houses pre-cooling units cold storages etc. need to be ensured.
- Value chain development of GI products from the point of view of tapping export markets needs to be done.
- Exporters should avail export credit insurance extended by ECGC.
- Further, pre-shipment treatment such as fumigation, x-ray screening, specialized storage facilities such as Controlled Atmosphere (CA), Modified Atmosphere (MA), Vapor Heat Treatment Irradiation Facilities, Hot Water Treatments and Cold Water Treatment Facilities, Dehydration Individual Quick Frozen (IQF), Ripening, processing infrastructure, testing labs, refrigerated transport vehicles, etc. are also needed to be created.

## **17. Education**

- There is a need to improve infrastructure in government schools, especially in rural and remote areas, by upgrading classrooms, laboratories, libraries, drinking water, and sanitation facilities, with special emphasis on gender-segregated toilets to improve retention of girl students.
- The integration of digital technology in classrooms must be accelerated through provision of smart classrooms, internet connectivity, and access to e-learning platforms.
- Interventions are needed to reduce dropout rates and improve learning outcomes through remedial education, mentorship programs, and career counselling, particularly in underperforming schools.
- Promoting vocational education and skill development in higher secondary schools and ITIs aligned with local employment opportunities in tourism,



hospitality, shipping, and pharmaceuticals is also essential.

- Banks may tie up with the professional education institutes and coaching institutes in the district to reach deserving students for financial support. Domestic students should be made aware of the availability of collateral free education loans for EWS students. Awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹ 4.50 lakh during the moratorium period through the colleges.

### **18. Housing**

- There is a need to promote affordable housing projects through public-private partnerships.
- Credit-linked interventions such as easier access to home loans under Priority Sector Lending (PSL) norms and interest subvention schemes are essential for economically weaker sections and low-income families.
- Strengthening the role of housing cooperatives, SHGs, and local bodies in planning and monitoring housing projects can also improve outreach and effectiveness.
- Simplification of procedure in Mutation / Partition / Conversion of land. Single window system to clear building plans is needed to minimize delays in getting approvals and licenses.
- There is also a need to popularize reverse mortgage loans among senior citizens
- There is a need to create awareness of the various government schemes under which subsidies are available to eligible beneficiaries.

### **19. Social Infrastructure**

- Construction of new health centres & improvement in facilities at existing centres.
- Renovation and /or repairs of schools / angan wadis in rural areas.
- Creation of hightech tissue culture labs, plant hardening centres, ripening chambers and cold storage facilities.
- Set up sufficient solid waste management facilities and sewage treatment plants.
- Support for affordable housing, community centres, and elder care facilities is another area needing attention.

- Banks may focus on financing under social infrastructure activities to achieve priority sector target.

## **20. Renewable Energy**

- Popularization of PM Surya Ghar Yojana. Raise awareness about MNRE schemes for solar pumping, Roof Top Solar among rural communities.
- Popularizing biogas uses among rural masses through joint efforts. Dairy farmers may promote biogas by setting up biogas plants as integral part of their dairy unit.
- Solar pumps need to be promoted more aggressively.
- Government may explore possibilities of conducting exclusive training to rural youth on maintenance and servicing of solar system.
- Investments in renewable energy, particularly solar and wind, are to be considered to reduce dependence on external power sources.
- Setting up solar panels on reservoirs / canals of Irrigation projects could be considered to produce power as also arrest the evaporation losses of water in the canals.
- Capacity building and awareness programs targeting local entrepreneurs, SHGs, and panchayats can promote community-level solar and bio-energy initiatives
- State-specific policy reforms, time-bound targets, and regulatory clarity are crucial for attracting long-term investments and ensuring Goa's transition to a clean and sustainable energy future.

## **21. Informal Credit Delivery System**

- Regular training in bookkeeping, digital literacy, and group management is needed, along with the strengthening of Village Organizations (VOs) and Cluster-Level Federations (CLFs).
- Awareness about availability of loan @ 7% for women SHGs in rural areas. Improving credit linkage is another critical area, as many SHGs face difficulty in accessing timely and adequate bank loans. This can be addressed by sensitizing bankers, digitizing SHGs and effectively implementing interest subvention benefits under DAY-NRLM.
- Skill/entrepreneurship and graduation of SHGs towards livelihood activities



need to be promoted. There is also a pressing need to diversify livelihood options beyond traditional activities by converging with departments such as Agriculture, Fisheries, Tourism, and Handicrafts to promote income-generating enterprises like agro-processing, eco-tourism, and local food products.

- SHGs in Goa face limited market access. To address this, dedicated SHG bazaars should be set up at district levels, and members should be supported in branding, packaging, and selling products via e-commerce platforms like GeM, Flipcart, Amazon, etc. Training support to SHG members also to be provided for enabling them to on-board ONDC platform for facilitating sales of their products.
- Skill training of members of SHG to increase their credit absorption capacity. With an aim to create women entrepreneurs in various sectors like tourism, construction, beauty and wellness among others, there is need to impart training to women in courses pertaining to these sectors. The skill-based courses to focus on practical, hands-on learning aligned with industry relevant skills.
- SHGs still face issues in opening of bank account/avail loan from bank. Training /awareness among bankers about SHG concept is required. Further, Women entrepreneurs face difficulties in availing schemes. There are many government schemes for women entrepreneurs but approaching government to avail the schemes is not easy, as they have many queries/questions to answer from the administrative system.
- A robust monitoring and evaluation mechanism must be established by integrating all SHGs into the NRLM MIS platform and conducting regular performance assessments. Strategic convergence/partnerships with NABARD, banks, CSR units, and government departments will be crucial to implementing various interventions effectively and sustainably.
- Agency/Banks need to implement JLG scheme in a project mode targeting especially tenant farmers.
- Banks may promote the special schemes for SC/ST/distressed SHG/farmers.





## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are 'local institutions', addressing 'local needs', employing 'local talent' and led by 'local leaders' and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are 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'. There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

#### 1. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

#### 2. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

##### a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model byelaws for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.

#### **b. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives**

The Union Cabinet, in its meeting held on 15.02.2023 approved the plan for Strengthening Cooperative Movement in the country and deepening its reach to grassroots by setting up of new multipurpose PACS/dairy/ fishery primary cooperative societies in each uncovered Panchayat / village and strengthen the existing PACS/ Dairy/ Fishery cooperatives through convergence of various identified schemes of Government of India.

#### **c. National Campaign on Cooperation among Cooperatives**

A pilot project to promote the spirit of Cooperation among Cooperatives was launched by Hon'ble Union Minister for Home & Cooperation on NABARD Foundation Day (12 July 2023). The pilot project was launched in Banaskantha and Panchmahal DCCBs of Gujarat to promote all the financial transactions of Primary Dairy Cooperative Societies (PDCS) and other cooperative bodies with cooperative banks to strengthen and make the cooperative sector self-reliant (Aatmanirbhar). The pilot project was successful, and the project was expanded and launched in all districts of Gujarat from 15 January 2024 by Hon'ble Chief Minister of Gujarat.

#### **d. Centrally Sponsored Scheme for Computerisation of PACS (CSPCP)**

NABARD is implementing the centrally sponsored scheme for the computerization of about 63,000 functional PACS across the country over a period of 5 years with a total budget outlay of Rs.2,516 crore, to which 4,000 additional PACS have been sanctioned by MoC, GOI in FY 2024. Under the CSPCP, each PACS is provided a maximum budgetary support of Rs.3,91,369/- which includes the cost of common National Level PACS Software (NLPS), NLDR and Admin Expenses, Hardware for PACS, Training, and services of System Integrator (SI). The project envisages computerization of 67,908 PACS by 31 March 2027. As on 28 February 2025, total 53,385 PACS, covering 30 States and UTs, have been computerized under the project.

#### **e. Computerisation of Agriculture and Rural Development Banks (ARDBs)**

MoC, GoI under the Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions' has approved the sub project of Computerization of Agriculture and Rural Development Banks (ARDBs) on 06 October 2023. The Project envisages computerization of 1867 units across 11 States and 2 Union Territories (UTs) for a period of 03 years i.e. up to 31 March 2026. As on 28 February 2025, the project has been sanctioned in 10 States/UTs. The states of Kerala and West Bengal are yet to submit the proposal under the project, UT of JK has withdrawn from the project citing that ARDBs are financially unviable. The onboarding of the stakeholders onto the Coopsindia portal is completed. The work of First-Hand Report (FHR), Field Verification Report (FVR) is in progress.

#### **f. Preparation of Turn Around Plan & Development Action Plan by Rural Cooperative Banks (RCBs)**

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework - Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial



parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

' Out of 65, 30 weak banks have board-approved TAP.

' Out of 30, 26 weak banks have launched TAP.

Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning & performance.

### **g. Strengthening of C-PEC, BIRD Lucknow by way of Digitalisation:**

C-PEC (Centre of Professional Excellence in Cooperatives) was established in 2009 at BIRD Lucknow to cater to the capacity building needs of Cooperative Professionals. In view of the changing ecosystem of cooperatives and expansion of activities proposed, efforts have been undertaken for strengthening of C-PEC by way of digitalisation of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalisation and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalisation is expected to streamline the operational activities of CPEC helping it to cater to the increasing demand for capacity building needs in Cooperatives in near future, thus resulting in outreach of C-PEC.

### **h. Initiatives under Cooperative Development Fund (CDF)**

Cooperative Development fund (CDF) was created in the year 1992-93 with a corpus of ₹10 crore from the profit of NABARD for supporting activities like Infrastructure facilities to PACS, Training of Coop Banks Personnel, Setting up of PACS Development Cell, HR Capacity Building measures to all the Cooperative Banks/PACS etc. Overtime, diversified interventions were brought into the fold of CDF like Comprehensive Support Plan for NER states (CSP), Business Diversification and Product Innovation Cell (BDPIC), PACS Computerization, SRF- PACS as MSC, Publications by Cooperatives, etc. Cumulative expenditure incurred under CDF as on 31 March 2025 was ₹ 381.52 crore.

### **3. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives**

1. State Government has undertaken several measures in alignment with the vision and outline set out by Ministry of Cooperation Govt. of India towards providing adequate ecosystem and direction to Cooperatives to enable their participation in various programmes.

2. The Goa State Registrar of Cooperative Societies (RCS) provides financial assistance to the various cooperative societies as follows –

Financial assistance for the purpose Loan-cum-Subsidy for construction of godown-cum-office building/purchase of outright built-up premises and extension/repair and renovation of the own godown-cum-office building. MoC, Govt of India has also instructed the State

Government to provide financial assistance to newly formed MPACS for setting up their office premises.

3. Financial assistance for the purpose of purchase of Transport Vehicle viz. Pickup/Mini Tempo/Luggage/Rickshaw is being provided to eligible Co-operative Societies

4. Model bye laws for cooperative societies - Model bye laws as advised by Department of Cooperation Govt. of India have been accepted by all the PACS.

5. MOU signed (between Ministry of Cooperation GoI Ministry of Electronics & IT GoI NABARD and M/s CSC e-Governance Services) to enable PACS to function as Common Service Centres (CSC). 39 PACS were registered as CSC as on 30.09.2025.

Under the MoC, Govt of India initiative of Formation of 2 lakh new Multipurpose PACS, Dairy and Fishery Cooperative Societies, the RCS, Govt of Goa along with NABARD Goa RO and the Goa StCB is facilitating the formation of new multipurpose PACS. Preparation of Business Development Plan by these newly formed MPACS, training of their members, and their business diversification is also being facilitated. As on 30.09.2025, 29 new MPACS are formed in the state of Goa under the initiative.

Under the initiative of 'Cooperation Among Cooperatives' of MoC, Govt of India, micro-ATMs are being deployed in the Dairy Cooperative Societies of the State with grant assistance from the NABARD.

6. The Office of Registrar of Cooperative Societies, Govt of Goa and NABARD have conducted multiple activities/events in the year 2025 as an International Year of Cooperatives.

7. With the support from State Government, 09 PACS have applied for membership to National Organic Cooperative Society. 7 PACS have applied for membership to National Cooperative Export Society out of which 2 PACS have obtained the membership. 8 PACS have applied for membership to National Bharatiya Beej Sahkari Samiti out of which 4 PACS have obtained the membership. 05 PACS have granted fertilizer license under PM Kisan Samriddhi Kendras (The status is given as on 30.09.2025)

8. The Department of Cooperation has announced the 2025 Award Scheme for Primary Cooperative Societies and FPOs, instituted by the National Cooperative Development Corporation. Awards will be presented in five categories, including Best PACS, Best Women's Cooperative, and Best FPO. The scheme carries a first prize of ₹35,000 and a second prize of ₹25,000.

9. Under the Centrally Sponsored project of Computerization of PACS, a total of 58 PACS from the state of Goa State have been selected for Computerization. The core components of the project are ERP Implementation Hardware Digitization & Maintenance and Training support. Key Stakeholders of the Project in the State are the State Government (Cooperation Department) NABARD Regional Office and State Cooperative Bank.

10. As on 30.09.2025, Out of these 58 PACS, 08 PACS are ePACS, 38 PACS are at ERP Go live stage and audit of 14 PACS have been completed. Apart from this, year-end of the 14 PACS have been completed, HOC of 19 PACS uploaded and Day end of 23 PACS have been completed. Out of the 58 PACS, DCT of 53 PACS have been completed.



#### **4. Status of Cooperatives in the District**

1. Goa state has presence of 54 Branches of State Cooperative Bank, 4 Urban Cooperative Banks, 111 Urban Credit Societies, 273 Salary Earners and other societies along with 2986 Housing Societies.

2. South Goa district has presence of 26 Branches of Cooperative Bank, 1 Urban Cooperative Bank, 59 Urban Credit Societies, 113 Salary Earners and other societies along with 1794 Housing Societies.

3. PACS Computerization Project - Under the Centrally Sponsored project, a total of 58 PACS of Goa State have been taken up for Computerization in phase I, out of which 27 PACS are from South Goa. As on 31 August 2025, 25 PACS were in the GoLive Stage with 16 PACS completing day end processes.

4. Co-operative credit societies in the state will no longer be allowed to charge more than 13% interest on loans. At present, many societies levy 16–17% interest and then showcase profits made at the expense of their members. To curb this, the Government has issued a circular directing all co-operative societies to maintain zero non-performing assets (NPAs) on loans starting from January 2025. In addition, there are plans to introduce a uniform pay scale for employees across co-operative societies.

5. The Department of Cooperation has announced the 2025 Award Scheme for Primary Cooperative Societies and FPOs, instituted by the National Cooperative Development Corporation. Awards will be presented in five categories, including Best PACS, Best Women's Cooperative, and Best FPO. The scheme carries a first prize of ₹35,000 and a second prize of ₹25,000.

6. The Goa State Registrar of Cooperative Societies (RCS) provides financial assistance to the various cooperative societies to strengthen their financial base in the form of: (1). Govt. Share Capital (2). Managerial Subsidy (3). Loan/cum – Subsidy for construction of Godown. (4). Guarantee Scheme for Deposits mobilized by PACS/TFSCS (5). Furniture Fixture Loan/ Subsidy.

#### **5. Potential for formation of cooperatives**

1. The distribution of cooperative societies across the district is uneven, though every block has some presence of cooperatives. There remains significant scope for setting up new societies in areas such as food processing, agro-processing, marketing, weaving, poultry, and fisheries, which could generate a strong multiplier effect and boost local economic activities.

2. To address these opportunities, the Government of India has introduced Margdarshika, an action plan for establishing and strengthening new multipurpose PACS, dairy, and fisheries cooperative societies in every Gram Panchayat. While the country has about 2.7 lakh Gram Panchayats, many are still not covered by such primary cooperatives. Recognizing their critical role in balanced and inclusive development, the plan has been approved for implementation nationwide.

3. The Margdarshika has been jointly prepared by the Ministry of Cooperation, NABARD, NDDB, and NFDB to ensure time-bound and effective execution. The creation and strengthening of these multipurpose cooperatives will provide millions of small and

marginal farmers with essential forward and backward linkages, while also generating a powerful multiplier effect on the wider rural economy.

4. Potential for establishing new MPACS is limited in the district due to its unique geography (forest area coverage) and its associated viability issues. Most of the Gram Panchayats have been covered in the district. There were 16 uncovered Gram Panchayats which are identified by RCS for formation of new MPACS, out of which 13 are from South Goa.

5. Further, Goa RO, in close coordination with the Cooperation Department, Govt. of Goa, is working to achieve the current target of formation of 16 new mPACS in Goa. The new mPACS formed during the year till date stood at 05.

6. In line with the target of Ministry of Cooperation, GoI, Government of Goa has constituted State Cooperative Development Committee (SCDC) and District Cooperative Development Committee (DCDC). In addition, the Joint Working Committee (JWC) has also been constituted in the district. 02 DCDC and 07 JWC meetings were convened in the district during 2024-25.



## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Women Empowerment	Rural Mart through DRDA	Chaudi, Canacona	Rural Mart Chaudi, Canacona Grant assistance ₹ 6,15,000/- sanctioned to DRDA ( Shree Ganesh VO)	DRDA	150	The setting up of Rural Mart has enabled the 11 SHGs members to earn their livelihoods through a proper marketing platform.
2	Sensitisation	Foundation Day Celebration Programmes aligned with International Year of Cooperatives	Ponda, Sanguem, Adpai & Gaodongrim	Refreshment was provided to the participants during the programmes	-	125	Awareness was created about various schemes and facilities during Cooperative Literacy Camp. Emphasis was laid on forming crop-specific or product-specific cooperatives to enhance productivity, reduce wastage, and increase farmer income.



3	Women Empowerment	Gram Dukans and Smart Carts to DRDA	South Goa District	RO had sanctioned an amount of ₹ 8.44 lakhs for 02 Gram Dukans and 03 Smart Carts to Goa SRLM (GSRLM) under WSHG Fund.	DRDA	200	Setting up of Gram Dukan & Movable Cart by Self Help Groups & Cluster Level Federations in North Goa and South Goa District of Goa. The outlets will help the SHG/CLF in the locality in marketing their produce/items. Support to the marketing initiative will give a boost to Income Generation Activities (IGAs) of the SHGs.
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4	Women Empowerment	Chavat Bazaar Exhibition through DRDA	Raia & Margao, Salcete Block, South Goa District	Grant Assistance of ₹ 1,76,750/- sanctioned towards conduct of Chavath Bazaar in South Goa District for 30 SHGs.	DRDA	500	Ganesh Chaturthi, one of the major festival of Goa will be celebrated during the festival, Goans use traditional forest items (called Matoli), local vegetables grown by the women SHG members, sweets, cloth bags, other eatables, puja materials and mats. The CLFs/VOs/SHGs use the opportunity to set up a marketing outlet during the festival period.
5	Financial Inclusion	Conduct of FLC to Goa State Co-operative Bank Ltd.	South Goa District	Sanctioned grant assistance of ₹ 1.50 Lakh for conducting 30 FLCs in the districts.	-	1000	Conduct of Financial and Digital Literacy Camps in the district proved to be a success among rural people.



6	Women Empowerment	Conduct of Women Day Celebration programme through DRDA	State level at Panaji and district level programmes conducted at Miramar & Margao	Sanctioned grant assistance of ₹ 2,40,000/- to DRDA, towards conduct of International Women's Day (IWD) programmes at State level (₹ 2.00 lakh) & 02 District level (@ ₹ 0.20 lakh * 2 districts).	DRDA	500	Women SHGs were made aware of various schemes and facilities available from State Govt. / NABARD which they may avail and contribute in the economic development of State Inorder to expand SHGs economic activities and become self reliant, all SHGs were made aware of the loan facility & Interest subvention benefit available.
7	Skill Training	Skill training programme for rural youth in Hospitality Management by Auxilium Skills Academy	Velim, Salcete Block, South Goa District	Grant Assistance of ₹ 6,46,000/- towards conduct of skill training programme for batch of 30 rural youth.	-	30	The agency has successfully completed the training programme. After undertaking the practical experience, the youth will be placed in different hotels through selection process.



8	Institution Development	PACS Computerisation	South Goa and North Goa District	<p>Under Digitisation process of the Primary Agricultural Credit Societies (PACS) in the state. 58 PACS have been identified in 1st phase for Computerization, under PACS Computerization Project in Goa.</p> <p>Deployment of Hardware, Software to PACS, Training of PACS members will be provided.</p>	Govt. of India & State Govt.	27	<p>Digitization of PACS to bring them on Common Accounting System to enhance efficiency, bring transparency in operations and enable PACS to diversify its business.</p> <p>There is an opportunity for PACS to diversify its operations and venture into new activities with the introduction of recent 54 initiatives to PACS by the Ministry of Cooperation, Government of India, for strengthening the PACS.</p>
9	Collectivisation	FSPF projects - Market Intelligence for Horticulture crops	South Goa and North Goa District	Grant assistance of ₹ 6.30 lakh sanctioned to ICAR	-	1800	Market Intelligence for Horticulture crops for improving livelihoods of farmeres in Goa.



10	Promotional Activity	RIPF	Nuvem Village Panchayat, Salcete Block, South Goa District.	NABARD, Goa RO has sanctioned ₹ 10 lakh grant assistance under RIPF to Goa Waste Management Corporation (GWMC) for setting up a processing and treatment of (capacity of 01 Ton per day) wet waste - 3 years project	-		<p>Treatment of wet waste of Nuvem Village being processed and being used by local farmers as fertilizer.</p> <p>A short documentary film was prepared on establishment of the State-of-the-Art projects on Solid Waste Treatment plant at Cacora and Saligao</p>
11	Infrastructure Development	Augmentation of Collem – Shigao Village Water Supply Scheme in Dharbandora Taluka, Goa	Collem, Shigao, Dharbandora Taluka	Loan for construction of Public Health Center under RIDF		12000	Availability of basic amenities in rural area; improvement in health sector; availability of irrigation facility to farmers leading to better productivity; climate change mitigation through use of renewables.



12	Infrastructure Development	Construction of PHC at Collem, Dharbandora - Goa	Collem, Dharbandora Taluka			100000	Availability of basic amenities in rural area; improvement in health sector; availability of irrigation facility to farmers leading to better productivity; climate change mitigation through use of renewables.
13	Infrastructure Development	Expansion and Upgradation of the infrastructure of Primary Health Centre, Sanguem	Sanguem	Loan for upgradation of PHC under RIDF		25000	Availability of basic amenities in rural area; improvement in health sector; availability of irrigation facility to farmers leading to better productivity; climate change mitigation through use of renewables.



14	Infrastructure Development	Implementation of 02 Water Supply schemes in South Goa - Laying of 900 mm dia pipeline & 600 mm dia pipeline for improvement of Water Supply 02 Villages	Mormugao (Sancoale, Dabolim)	Loan for laying pipelines for improvement of water supply under RIDF		27950	Availability of basic amenities in rural area; improvement in health sector; availability of irrigation facility to farmers leading to better productivity; climate change mitigation through use of renewables.
15	Infrastructure Development	Implementation of 02 Water Supply schemes in South Goa - Installation of multi grade pressure filter (10 MLD) at Ceulim village	Mormugao (Dabolim, Sao Jacinto Island, Quellossim, Cuelim, Chicolna, Sancoale, Cortalim.)	Loan for installation of multigrade pressure filter under RIDF		44944	Availability of basic amenities in rural area; improvement in health sector; availability of irrigation facility to farmers leading to better productivity; climate change mitigation through use of renewables.



16	Collectivisation	GI tag for 04 products; Mankurad Mango, Bebinca, Sat Shiro Bhindi & Kunbi Weave	South Goa and North Goa District	Grant assistance of ₹ 9.90 lakh sanctioned to GSCST		2500	The GI tag project is expected to enhance the market value and recognition of local products, increase income and employment opportunities for producers, preserve traditional knowledge and cultural heritage, prevent misuse of product identity, and promote sustainable rural economic growth through national and international branding.
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17	Banking Technology	90 Micro ATMs under “Co-operation among Co-operatives” Green Pin facility to Goa StCB, which will allow bank customers to generate ATM Pin without paper. 50 POS/mPOS machines to GStCB and supported for one V-SAT in dark and grey areas. Conduct of Nukkad Natak in convergence with SLBC, SBI on the eve of the launching of NPS Vatsalya Scheme	South Goa and North Goa District	Grant assistance Goa StCB - micro ATMs ₹ 13 .30 lakh, Green Pin ₹ 3 .60 lakh, POS/MPOS - ₹ 2 .70 lakh, VSAT - ₹ 0 .35 lakh,		2240	Micro ATMs - initiative to PACS and Dairy Co-operatives. Green Pin facility will allow bank customers to generate ATM Pin without paper. POS/mPOS machines and V-SAT in dark and grey areas to ensure banking services to needy people. Nukkad Natak - awareness of NPS Vatsalya Scheme
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18	Infrastructure Development	Conversion of existing 176.7 km overhead 11kV feeder lines to underground cabling system in South Goa District	Cancona Block	Loan under RIDF		20605	Separate feeder lines will ensure reliable and quality power supply to agricultural farms, better load management in rural areas, and an increase in production & productivity
19	Infrastructure Development	Construction of Barrage and 50 MLD Raw water pumping station at Mirabag on Zuari river in South Goa district of Goa.	Sanguem Block	Loan under RIDF		250000	Increased access to safe & potable drinking water, decrease in exploitation of groundwater through tube wells, decrease in water borne diseases, decreased average distance for water collection and saving in time by about 1 hour besides improving quality of life of people residing in the project area



20	Infrastructure Development	Reconstruction of 01 Rural Bridge in South Goa District of Goa	Quepem Block	Loan under RIDF		1500	Reduction in travel time, overall safety of the people. Lesser emission due to displacement and improvement in health index of rural population and standard of life
21	Infrastructure Development	Construction/ Strengthening of 3 water supply projects in South Goa district of Goa	South Goa District	Loan under RIDF		160000	Increased access to safe & potable drinking water, decrease in exploitation of groundwater through tube wells, decrease in water borne diseases, decreased average distance for water collection and saving in time by about 1 hour besides improving quality of life of people residing in the project area



22	Infrastructure Development	Construction of loop road for GEC Academic and Administration Zone in V.P. Bandora of Madkai Constituency of Ponda Taluka	Ponda Block	Loan under RIDF		17900	Increase in area under cultivation, increase in crop diversification, increased availability of inputs at accessible prices, increase in average household income, Reduction in fuel cost, reduction in average distance, increase in disposable income and spending on social infra such as education and health.
23	Infrastructure Development	Improvement of MDR 30 and branch roads in Ponda Constituency	Ponda Block	Loan under RIDF		11500	Increase in area under cultivation, increase in crop diversification, increased availability of inputs at accessible prices, increase in average household income, Reduction in fuel cost, reduction in average distance, increase in disposable income and spending on social infra such as education and health.



24	Infrastructure Development	Construction of road from Periudok Chapel to Shree Somnath devasthan at Periudok in V. P. Sanvordem in Sanvordem Constituency	Quepem Block	Loan under RIDF		8950	Increase in area under cultivation, increase in crop diversification, increased availability of inputs at accessible prices, increase in average household income, Reduction in fuel cost, reduction in average distance, increase in disposable income and spending on social infra such as education and health.
25	Infrastructure Development	Improvement and strengthening of road on Kajur and Karla in Caurem Pirla Panchayat in Sanguem Constituency	Sanguem Block	Loan under RIDF		8600	Increase in area under cultivation, increase in crop diversification, increased availability of inputs at accessible prices, increase in average household income, Reduction in fuel cost, reduction in average distance, increase in disposable income and spending on social infra such as education and health.



26	Infrastructure Development	Upgradation and refurbishment of the Primary Health Centre, Curtorim, South Goa District, Goa	Salcete Block	Loan under RIDF		12886	Upgradation of healthcare facilities including mental health will be available, Quality healthcare facilities for people
27	Infrastructure Development	Construction of Rural Medical Dispensary at Rivona, under PHC Quepem, South Goa District, Goa	Sanguem Block	Loan under RIDF		15000	Quality healthcare facilities for people
28	Infrastructure Development	Work of conversion of 33 KV Xeldem-Waddem feeder from 33/11 KV Pontemol S/S to 33/11 KV Waddem S/S section into U/G cabling network, under the jurisdiction of S/D III	Sanguem Block	Loan under RIDF		12255	Separate feeder line will ensure reliable and quality power supply to agricultural farms, better load management in rural areas, and increase in production & productivity.



29	Infrastructure Development	Work for conversion of 33KV O/H lines to U/G network of 33 KV Double circuit Xeldem-Pontemol & Single circuit Xeldem-Sanvordem feeder in order to provide uninterrupted power supply to consumers under S/D I, Div-VII	Sanguem Block	Loan under RIDF		19854	Separate feeder line will ensure reliable and quality power supply to agricultural farms, better load management in rural areas, and increase in production & productivity.
30	Infrastructure Development	Work of conversion of remaining portion of exiting 11 KV O/H network to U/G cabling network of Sanguem feeder, emanating from 33/11 KV Xelpem	Sanguem Block	Loan under RIDF		16739	Separate feeder line will ensure reliable and quality power supply to agricultural farms, better load management in rural areas, and increase in production & productivity.

## Success Stories

### Success Story 1



Title	Skill Programme
Scheme	Skill Training Programme - Assistant Electrician Course (2 batches)
Project Implementing Agency	Tata Community Initiatives Trust
Duration of the project	9 months
Beneficiary	
1. No. of beneficiaries	40
2. Community	General/SC/ST
3. State	Goa
4. District	South Goa
5. Block	Ponda
6. Village	Farmagudi

#### 1.1 Support provided

Sanctioned an amount of ₹ 8,84,520/ to M/s Tata Community Initiatives Trust towards conduct of skill training in Assistant Electrician Course for 40 students (2 batches)

#### 1.2 Pre-implementation status

- Skill Gap Identified: Many youth and entry-level workers lacked basic technical knowledge in electrical wiring, maintenance, and safety standards.



- **Industry Demand:** Growing need for semi-skilled assistants in construction, manufacturing, repair shops, renewable energy (solar), and household services.
- **Limited Training Options:** Before formal introduction, training was mostly through informal apprenticeships with electricians, leading to non-standard skills.
- **Awareness & Enrolment Issues:** Lack of structured career pathways for electrical assistants discouraged youth from pursuing it.
- **Infrastructure:** Few institutes had proper labs, toolkits, and practical setups for electrical practice.

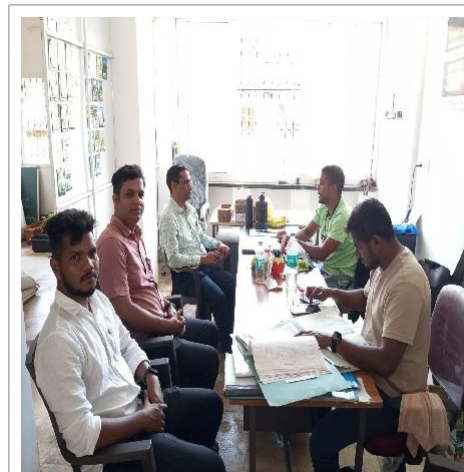
### **1.3 Challenges faced**

- **Infrastructure Gaps:** Insufficient training equipment (meters tools wiring boards safety gear).
- **Trainer Shortage:** Qualified trainers with industry/teaching experience were limited.
- **Safety Concerns:** Handling live wires and installations required strict adherence to safety protocols which were often missing.
- **Dropout Rates:** Students preferred short-term jobs over completing training affecting certification levels.
- **Industry Linkages:** Limited tie-ups with contractors companies or service agencies reduced employment opportunities.
- **Awareness & Social Perception:** Course was often seen as "low-level" work compared to higher engineering trades.
- **Funding Issues:** Dependence on Government schemes for affordability; many institutes lacked sustained financial support.

### **1.4 Impact**

- **Skill Development:** Trainees gained structured knowledge in wiring, motor winding basics, appliance repair, safety, and maintenance.
- **Employment Opportunities:** Youth could find work as electrician assistants, maintenance helpers, or start small service setups.
- **Safety Awareness:** Training reduced accidents due to improper handling of electrical equipment.
- **Economic Impact:** Improved livelihood for semi-skilled youth, contributing to local job markets.
- **Entrepreneurship:** Some trainees started micro-enterprises (home electrical services, small appliance repair, solar installation assistance).
- **More than 80% of the beneficiaries have been placed with reputed employers such as P&G, Savita Enterprises, Magic Moves, Crompton Greaves, Konkan Railways etc. The average monthly salary of the students placed was Rs. 15,000/-.**
- **The program has provided employment opportunities and also fostered financial independence and confidence among learners from economically challenged backgrounds.**
- **The initiative has significantly contributed to the skill development of SC/ST/OBC youth thereby promoting inclusivity and equal opportunities.**

## Success Story 2



Title	FSPF project
Scheme	FSPF - Market Intelligence for Horticulture Crops for Improving Livelihoods of Farmers in Goa
Project Implementing Agency	ICAR - Central Coastal Agriculture Research
Duration of the project	2 years
Beneficiary	
1. No. of beneficiaries	1800
2. Community	General/SC/ST
3. State	Goa
4. District	South Goa
5. Block	Ponda
6. Village	Project implemented in both the districts of Goa

### 2.1 Support provided

Sanctioned an amount of ₹ 6,30,000/- to ICAR towards implementation of Market Intelligence project for Horticulture Crops for Improving Livelihoods of Farmers in Goa

### 2.2 Pre-implementation status

- Production patterns/Smallholder: Farms are mostly small and fragmented producing vegetables fruits & spices
- Strong seasonality: planting and harvest windows concentrated in monsoon / post- monsoon months for many crops.



- Market information availability : Price signals were ad-hoc and localized: farmers relied on traders or neighbours for price information.
- Limited real-time digital access : low uptake of formal market-intel services.
- Supply chain & aggregation : Weak aggregation farmers sell in small lots to collectors/middlemen. Limited cold-chain grading and post-harvest handling capacity leading to quality variation and losses.
- Farmer capacity & finance : Knowledge gaps in buyer specifications quality grading packaging and contract negotiation. Limited access to working capital and finance to time sales or invest in storage/packaging.

### 2.3 Challenges faced

- Price volatility & asymmetric information : Farmers lack timely reliable price forecasts and demand signals leads to distress sales or missed high-price windows.
- Perishability & post-harvest loss : Without market forecasts overproduction during low demand leads to spoilage; absence of cold storage or aggregation exacerbates losses.
- Middleman dependence & low bargaining power : Small lots and weak market visibility force farmers to accept lower prices.
- Mismatch between production and market demand : Farmers grow traditional varieties rather than market-preferred cultivars due to lack of buyer info.
- Weak linkages to higher-value markets : Limited contacts with hotels supermarkets processors and exporters who pay premiums for quality/regular supply.

### 2.4 Impact

- Improved price discovery & timing of sales : Farmers receive price trends and buyer demand signals - ability to time sales for better returns.
- Reduced post-harvest losses : Better demand matching & coordinated harvesting/aggregation reduces oversupply at markets; losses drop substantially.
- Higher farm incomes & more predictable cash flows : Access to forward information contract opportunities and bulk buyers increases farmgate prices and reduces reliance on distress sales.
- Crop planning & diversification : Farmers shift to market-preferred crops/varieties and schedule staggered plantings to fetch higher prices across the season.
- Stronger farmer organizations and market linkages : Aggregators FPOs/SHGs formed enables collective bargaining better transport economics and access to institutional buyers.

### Success Story 3



Duration of the project	6 months
Beneficiary	
1. No. of beneficiaries	20
2. Community	General/SC/ST
3. State	Goa
4. District	South Goa
5. Block	Salcete
6. Village	Fatorda
Project Implementing Agency	Forum for Innovation Incubation Research & Entrepreneurship (FIIRE)
Title	Skill Programme
Scheme	Skill Training Programme - Nursing Assistantship Course (1 batch)

#### 3.1 Support provided

Grant Assistance of grant assistance of ₹ 3,92,000/- towards conduct of Skill Development Training in Nursing Assistantship under Gramya Vikas Nidhi (GVN)

#### 3.2 Pre-implementation status

- Growing Healthcare Demand: Rapid rise in hospitals clinics elder care and home healthcare created demand for trained nursing support staff.
- Untrained Workforce: Before structured courses much of the bedside care was provided by informal or on-job trained workers without standard protocols.



- Skill Gap: Lack of knowledge in patient hygiene infection control vital signs monitoring first aid and assisting doctors/nurses.
- Limited Recognition: Nursing assistants were not considered a formal career path; roles were undervalued and lacked standard certification.
- Training Infrastructure: Few institutes offered structured short-term training with labs hospital tie-ups or simulation facilities.

### **3.3 Challenges faced**

- Shortage of Trainers: Qualified nurses and healthcare professionals willing to teach were limited.
- Practical Exposure: Insufficient tie-ups with hospitals/clinics restricted hands-on training for students.
- Awareness & Enrolment: Low awareness among youth about career opportunities in nursing assistance especially in rural areas.
- Funding & Affordability: Training cost was a barrier for economically weaker sections who form the main target group.
- Work Perception: Social stigma and gender stereotypes about caregiving roles discouraged participation.
- Attrition: High dropout rates due to physically demanding work and comparatively lower salaries at entry level.
- Regulatory Standards: Need for alignment with healthcare regulations infection control norms and patient safety guidelines.

### **3.4 Impact**

- Skilled Workforce: Trainees learned basic nursing care—bed making feeding patient hygiene vital sign monitoring assisting in procedures and infection control.
- Employment Opportunities: Placement in hospitals nursing homes elder care facilities and home healthcare agencies improved livelihood options.
- Quality of Care: Standardized training improved patient safety reduced errors and enhanced recovery experience for patients.
- Women Empowerment: All trainees were women; the program provided dignified employment and financial independence.
- Healthcare Support: Helped bridge the gap between demand and supply of healthcare support staff.
- Entrepreneurship: Some trained candidates set up home-based caregiving services contributing to the growing healthcare ecosystem.
- More than 70 of the beneficiaries have been placed/self employed with reputed agencies. The average monthly salary of the students placed was Rs. 18000/-.



## **Appendices**

### **Climate Action & Sustainability**

#### **1 Climate Action - Scenario at Global & National Level**

##### **1.1 Climate Change and its Impact**

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

2 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### **1.2 Climate Finance and Challenges**

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

### **1.3 Initiatives of Govt. of India**

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

### **1.4 Initiatives of RBI**

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on ‘Disclosure framework on climate-related financial risks, 2024’. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

### **1.5 Initiatives of NABARD**

The whole spectrum of NABARD’s functions and initiatives focus on the attainment of sustainable development. NABARD’s initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD’s commitment to environmental stewardship but

also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

## 1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

## 2 Climate Change Scenario-At the State Level

### 2.1 State Action Plan for Climate Change

a Goa is increasingly vulnerable to the impacts of climate change due to its unique geography, high population density in coastal areas, and tourism-driven economy. The climate change scenario in Goa is marked by rising temperatures, erratic rainfall, sea level rise, and increased frequency of extreme weather events, all of which pose significant risks to its ecosystems, infrastructure, agriculture, and livelihoods.

According to the Goa State Action Plan for Climate Change (SAPCC) 2023-2033, the state has experienced a mean annual temperature increase of over 1°C since the early 20th century and a 68% rise in mean annual rainfall from 1901 to 2018. Sea levels along Goa's coast have been rising at an average rate of 1.45 mm per year, threatening mangroves, khazan lands (traditional coastal wetlands), and low-lying settlements. The Arabian Sea has become a hotspot for cyclonic activity, with a fivefold increase in intense cyclones since 1980 and a 52% rise in cyclonic storms between 2001 and 2019 (Goa State Biodiversity Strategy and Action Plan).

These changes have led to coastal erosion, with over 23% of Goa's 105 km shoreline now erosion-prone. Flooding threatens 19% of the population, 55% of rural roads, 80% of railways, and both airports. Agricultural productivity is declining, with cashew yields falling by 50-60%, and traditional crops becoming less viable due to erratic rainfall and heat stress (Asia-Pacific Climate Change Adaptation Information Platform).

b Recent progress on Goa's State Action Plan for Climate Change (SAPCC) during the 2025-2026 financial year shows significant advancement across key sectors, including governance, renewable energy, electric mobility, waste management, and environmental restoration. The State Cabinet formally adopted the SAPCC in September 2025, solidifying the framework for adaptation and mitigation efforts.

The SAPCC's implementation is set to be funded through allocations within existing state government budgets across relevant departments. A key component of the new framework includes a structured Monitoring, Evaluation, and Learning (MEL) process, which incorporates regular departmental reporting and stakeholder consultations to track the SAPCC's progress effectively.

Sectors identified in SAPCC for Climate Action: Transportation, Energy, Agriculture, Environment and Waste Management, Water Sector, Tourism, Mining, Human Health.

## **2.2 Any specific Climate Change initiative in the State by**

a In October 2025, Union Minister Shripad Naik inaugurated a 45-kW solar power system at a water pumping station in North Goa. The project, under IREDA's CSR initiative, will make the pumping station 100% solarized.

c Sectoral Progress and Initiatives:

Energy: In 2025, Goa signed an MoU with NTPC Renewable Energy Ltd. and GEDA to develop 300 MW of renewable projects and solarized a water pumping station in North Goa with a 45 kW system.

Transport: Under the 2021 EV policy, Goa targets 30% EV registrations and 50% ferry electrification by end-2025, offering tax incentives and expanding charging infrastructure.

Waste Management: The Saligao solid waste facility's capacity was approved for expansion to 250 TPD with a six-year operational grant.

Agriculture: A central scheme was approved to restore khazan lands. The Amritkal Agriculture Policy 2025 promotes climate-smart farming, agroforestry, and ecosystem protection aligned with global goals.

Renewables: Goa aims for 100% renewable electricity by 2050 via solar, wind, and biomass. Initiatives include free rooftop solar (Goem Vinamulya Vij Yevjan), the Clean Energy Roadmap 2050, Net Positive Panchayats, and solarizing healthcare with SELCO.

d NABARD is funding a research project titled Rejuvenation of Khazan Lands implemented by ICARCCARI, Goa. The project aims to restore productivity in Goas traditional saline coastal wetlands through integrated farming systems and scientific interventions.

NABARD Consultancy Services (NABCONS), a wholly owned subsidiary of NABARD, was entrusted with preparing the SAPCC for Goa. This included vulnerability assessments, stakeholder consultations, and sectoral planning for climate adaptation and mitigation.

## **3 Climate Change Scenario - At the District Level**

### **3.1 Prospects of Climate Action in the District**

a The Goa State Action Plan for Climate Change incorporates adaptation and mitigation strategies across sectors such as transport energy tourism agriculture and waste management.

The State Biodiversity Strategy & Action Plan (GSBSAP) released mid-2025 includes biodiversity-climate resilience integration with potential impetus for South Goa's rich bio-diverse sanctuaries.

The Scope for climate action projects in the district in line with the SAPCC are towards mitigation and adaptation programmes. The District has a coastal belt that is prone to sand erosion as well as facing effects of rising sea levels.

Mitigation strategies include ;

(1) Increase Solar Ground Mounted Grids in line with PM KUSUM Scheme

(2) Improve Transmission and Distribution Infrastructure

(3) Promote electrification of the public and private transport fleets

(4) Replace the diesel pumps in Agriculture with solar (off grid and on grid) (5) Protection enrichment and comanagement of Forests that occupy major area of the District.



b The adaptation programs that can be adopted in the District are ;

- (1) Promoting Weather based cropping patterns in Agriculture and strengthening Agro-met services in the District
- (2) Promote integrated agri and aquaculture along with livestock for livelihood securities of hill communities
- (3) Flood Adaptation strategies
- (4) Promoting natural Farming
- (5) Soil Health Schemes and correct nutrient applications
- (6) Identifying and strengthening local breeds that have adapted to local climatic stress and feed sources & Improving local genetics through cross-breeding with heat and disease-tolerant breeds
- (7) Promoting and strengthening aquaculture poultry raising and the like as alternative livelihood options
- (8) Establish conservation and protection sites by notification to protect the endemic aquatic flora and fauna
- (9) Assess all the existing fisheries related infrastructure such as jetties wharf ports fishing harbors breakwaters groins etc. with regard to rising sea level and increased current and wave action and accordingly undertake necessary modification/repairs of the infrastructure
- (10) Identify eroding sides and adapt suitable erosion control methods for preventing erosion.

### **3.2 Any specific Climate Change initiative in the District by**

a. The Government of India's climate initiatives impacting Goa include:

- 1) National Action Plan on Climate Change (NAPCC): Guides Goa's solar energy adoption energy efficiency and sustainable urban planning. Green India Mission: Promotes afforestation and forest management in Goa.
- 2) National Adaptation Fund for Climate Change (NAFCC): Supports climate resilience projects like coastal protection.
- 3) National Clean Air Programme (NCAP): Enhances air quality through pollution control measures.
- 4) National Electric Mobility Mission Plan (NEMMP): Encourages electric vehicle adoption in Goa.
- 5) Pradhan Mantri Krishi Sinchai Yojana (PMKSY): Improves agricultural irrigation and water management.
- 6) National Coastal Mission: Addresses coastal erosion and marine ecosystem protection.
- 7) Sustainable Development Goals (SDGs): Integrates climate considerations into local development. These initiatives reflect a comprehensive approach to climate action in Goa.

b. ICAR promotes technologies to address climate change issues such as climate-resilient varieties technologies and policy intervention. They also conducts awareness programmes on the sustainable interventions in agriculture in Goa to improve human lives.

c. An MOU was signed with Government of Goa and the World Bank for supporting the blended finance facility being set up by the Government of Goa. To address climate change effects in the district appropriate adaptation and / or mitigation projects need to be designed. NABARD being the National Implementing Entity (NIE) for Climate Change projects in the country will be pro-actively assisting the State Government in this regard.



d. NABARD provided grant support for conduct of Agriculture Conclave 2025 which focuses on sustainable agriculture climate resilient farming innovation and technology. The objective is to promote renewable energy in agriculture encouraging farmers adoption of technologies like solar-powered irrigation and biogas production utilize government incentives and financial support and engage in community initiatives like energy cooperatives to reduce costs and share resources.

e. Goa State Biodiversity Board (GSBB) houses the Goa State Climate Change Cell (GSCCC)— established under the National Mission for Strategic Knowledge on Climate Change (NMSKCC)—and serves as the nominated nodal agency for coordinating climate resilience efforts in Goa. The GSCCC is responsible for climate vulnerability assessments knowledge management data dissemination and capacity-building for departments and local bodies including in South Goa district.



## **Potential for Geographical Indication (GI) in the district**

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

3. Goa a state known for its rich cultural heritage and unique products has ten items (7 Agricultural 1 manufactured & 2 food stuff) registered under the Geographical Indications (GI) tag. The Government of Goa is aggressively pursuing Geographical Indications (GI) tagging of Goan produce.

Existing registered GI products:

Following ten products from Goa have been registered under GI Tag.

- (1) Goa Cashew –are known for their unique qualities flavour and taste
- (2) Khola Chilli- This variety of chili is grown in the Canacona region of Goa and is known for its bright red colour medium pungency and distinct flavour often used in Goan cuisine
- (3) Harmal Chilli - Another variety of spicy chilli from Goa
- (4) Feni – It is a traditional alcoholic beverage made from cashew apples known for its distinctive flavour and its unique distillation process and local significance
- (5) Myndoli Banana (Moirá Banana) - A local variety of bananas known for their unique taste.
- (6) Goan Khaje - A traditional sweet dish made with local ginger salt and well water
- (7) Goan Bebinca - A popular Goan dessert made with layers of coconut milk sugar and flour
- (8) Goa Mankurad Mango - A highly prized variety of mango from Goa
- (9) Sat Shiro Bhendo - A variety of okra (ladyfinger) from Goa
- (10) Agassaim Brinjal - A type of brinjal (eggplant) known for its unique taste and texture.

These products reflect the rich cultural and agricultural heritage of Goa.

4. Authorised Users (AUs) Registered with GI Registry among GI products:

- (1) Goan Mankurad Mango (08 AUs) (2) Agsechi Vayingim (09AUs) (3) Myndoll banana (10 AUs) (4) Harmal Chilli (11 AUs) (5) Sat Shiro Bhendo (04 AUs) (6) Goan Khaje (11 AUs) (7) Goan Bebinca (03 AUs) (8) Feni (09 AUs) (9) Khola Chilli (05 AUs) and (10) Goan Cashew (03 AUs).

Potential for new products to be registered under GI in District:

There is a potential for Goa Xacuoti Goa Rass- Omlete Goa pao bhaji Goa's Jayo (Jasmine) etc. for further registration under GI tagging.

Post GI Activities:

1. Registered GIs are linked to State Government departments such as Agriculture Handicrafts etc
2. Awareness among producers to register maximum number of AUs.
3. Capacity building programs – packaging and labelling technology transfer etc. for GI producers.
4. Support for obtaining FSSAI registration.
5. Facilitation support in participation in national / international GI/trade fairs.
6. E-Marketing registration.
7. Random checks to maintain quality of GI products by GSCST.
8. Support for value addition in products.

5. DDM's efforts to promote GI including registration and promoting AU:

NABARD extended financial assistance to support the registration process for 04 GI products viz; Goan Bebinca Goa Mankurad Mango Sat Shiro Bhendo & Goan Kunbi weave (in process). Out of the 10 products registered under GI in Goa 07 products are from South Goa district. Further as part of the ongoing efforts Goa RO had sanctioned grant assistance for GI

Registration of 08 products in the State of Goa viz. Goa Copper Metal Craft Goa Recheado Masala Goa Coconuts Goa Salt Sarran (broom) Pao/Poiee/Uno Goa crochet items and Doce. Efforts are being made for promoting value chain development for GI products through other stakeholders like ICAR SRLM Goa State Council for Science and Technology etc.

Potential for GI products like Goan Mankurad Mango Sat Shiro Bhendo Khola Chilli and Goan Cashew have been estimated in the respective chapters.



## Appendix 1d - PM Dhan Dhanya Yojana

### A. Objectives

The primary objectives of the action plan for 100 districts are:

1. Enhance Agricultural Productivity
  - i. Boost yield by addressing local bottle necks, which may involve adoption of improving access to quality seeds, balanced use of fertilizers, and modern agricultural practices including mechanization of all cultivation, harvest and post-harvest stages
  - ii. Promote use of digital technologies and precision farming to improve resource efficiency.
2. Crop Diversification & Increase in Crop Intensity
  - i. Encourage farmers to move away from monoculture farming and diversify their crops, adopting cropping cycle and multi cropping pattern to reduce risks and increase income.
  - ii. Price support scheme to incentivize farmers for crop diversification.
  - iii. Focus on high-value crops that provide better returns.
  - iv. Adoption of appropriate models of integrated farming.
3. Sustainable Agricultural Practices
  - i. Promote Natural & Organic farming, Integrated Pest Management (IPM), and Integrated Nutrient Management (INM) to reduce dependency on chemical inputs and enhance soil health. Efforts should specifically be made to retain areas that are organic and naturally farmed to be nurtured on the same pattern. Plans must avoid excessive use of inputs that impact soil health and are unsustainable.
  - ii. Encourage water-efficient cropping practices, such as micro irrigation and drought-resistant crop varieties. Plans should avoid excessive exploitation of ground or surface water and other unsustainable practices.
  - iii. Encourage use of climate resilient seeds & planting materials.
  - iv. To develop skills in the livestock sector, to promote economic prosperity and nutritional security and also promote disease-free zones to improve animal health and also to improve livestock management and stocks.
  - v. To promote sustainable fisheries development in India and to formalize the fisheries sector, promote aquaculture insurance and enhance value-chain efficiencies.
4. Augment Post-Harvest Storage and Value Addition
  - i. Build or improve storage facilities at the Panchayat and Block levels to reduce post-harvest losses.
  - ii. Promote value-added processing and packaging units to help farmers access better markets, besides support in wholesale marketing of agriproduce.
  - iii. Provide long-term financial assistance for post-harvest infrastructure and support the development of cold storage, warehouses, silos, and packing units, logistics facilities, ripening chambers, waxing plants and community farming assets.
5. Improve Irrigation Facilities
  - i. Expand micro-irrigation systems such as drip and sprinkler irrigation.
  - ii. Revive traditional water bodies and promote water conservation techniques.
  - iii. Command area development
6. Facilitate Long and Short-Term Credit
  - i. Saturation of Kisan Credit Card includes expansion of KCC under Animal Husbandry and Fisheries sector
  - ii. Focus on Agriculture Infrastructure Fund
  - iii. Long term Credit.



## **B. Coverage**

Convergence of existing schemes of DA&FW and other allied Departments

1. Existing Schemes (19) of Department of Agriculture and Farmers Welfare(DA&FW).

i. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

ii. Pradhan Mantri Fasal Bima Yojana (PM-FBY)/Restructured Weather Based Crop Insurance Scheme (RWBCIS)

iii. Modified Interest Subvention Scheme (MISS)/ Kisan Credit Card (KCC)

iv. Formation and Promotion of 10,000 new FPOs

v. National Mission on Natural Farming (NMNF)

vi. Paramparagat Krishi Vikas Yojana (PKVY)

vii. Mission Organic Value Chain Development for North Eastern Region

viii. Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)

ix. Per Drop More Crop (PDMC)

x. Sub-Mission on Agriculture Mechanization (SMAM)

xi. Namo Drone Didi

xii. Soil Health & Fertility (SH&F)

xiii. Mission for Integrated Development of Horticulture (MIDH)

xiv. National Food Security and Nutrition Mission (NFSNM)

xv. National Mission on Edible Oils (NMEO)- Oilseeds

xvi. National Mission on Edible Oils - Oil Palm (OP)

xvii. Digital Agriculture Mission

xviii. Integrated Scheme for Agriculture Marketing (ISAM)

xix. Agriculture Infrastructure Fund (AIF)

2. Schemes (17) of other allied Departments

i. Department of Agricultural Research and Education (DARE)/Indian Council of Agricultural Research (ICAR): Strengthening of KVKs

ii. Department of Fisheries : PM Matsya Sampada Yojna (PMMSY), PM Matsya Kisan SamridhiSah-Yojana (PMMKSY)

iii. Department of Animal Husbandry and Dairying: Livestock Health and Disease Control Program, Diary Development, Rashtriya Gokul Mission, National Livestock Mission

iv. Ministry of Cooperation: Computerization of Primary Agriculture Cooperative Societies (PACS), World's largest grain storage plan in the Cooperative sector

v. Department of Water Resources, River Development & Ganga Rejuvenation: PM Krishi Sinchayee Yojana (PMKSY)

vi. Ministry of Food Processing Industries: PM Formalization of Micro Food Processing Enterprises Scheme (PM FME), Pradhan Mantri Kisan Sampada Yojana (PMKSY)

vii. Department of Rural Development: National Rural Livelihood Mission

viii. Department of Land Resources: Watershed Development component (PMKSY), Digital India Land Records Modernization Programme (DILRMP)

ix. Ministry of Skill Development & Entrepreneurship: Skill India Programme - Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

x. Ministry of MSME: Gramodyog Vikas Yojana (GVY)

## **C. Key Features**

i. Preparation of District Plan - Diagnose Reasons for Low Productivity and Plan Agriculture Activities

ii. Convergence of Schemes - Convergence of schemes available across various Ministries

iii. State/District Level Review - State/District Committee to Review and Monitor District Plan

iv. Central Nodal Officers (CNO) - CNOs to undertake review & monitor the performance on a regular basis



- v. Mentoring & Partnerships - ICAR and SAUs to mentor as technical institutions; Private Sector partnerships
- vi. National Level Monitoring - Two National Level Committees to monitor the Scheme
- vii. Key Performance Indicators - District performance will be monitored through dashboard every month.

#### **D. Implementation**

At district level, District Dhan Dhaanya Krishi Yojana Samiti headed by the district collector is being formed in the selected districts for preparing and implementation of District Agriculture & Allied Activities Plan which will conform to national priorities like crop diversification, conservation of water & soil health, self-sufficiency in agriculture and allied sectors, expanding natural and organic farming and adoption of sustainable climate resilient agriculture while supporting farmer incomes and rural livelihoods etc.

Dhan-Dhaanya Krishi Districts will be monitored by a dashboard (being developed by NITI Aayog). The Districts will be ranked monthly for progress and outcomes. Ranking of progress will be against defined criteria for which the Key Performance Indicators (KPI) has been finalized with consultation of participating Ministries/Departments and NITI Aayog.

The outcomes of schemes envisaged are. Enhancement in agricultural productivity, Enhanced crop diversification, Sustainable agricultural practices, Augment of post-harvest storage and value addition at local level, Improve irrigation facilities and water use efficiency, Facilitate long and short-term credit. The overall effort will be to raise the values of outcome parameters first to the level of State average and then to the level which is highest in the concerned agro-climatic zone.



**Source(s)**

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Goa at a Glance 2024
Land Utilisation [Ha]	Land Utilization Statement for 2024-25
Ground Water Scenario (No. of blocks)	Ground Water Resources Report 2024
Distribution of Land Holding	Statistical Handbook 2023-24
Workers Profile [In 000]	Statistical Handbook 2023-24
Demographic Profile [In 000]	Statistical Handbook 2023-24
Households [In 000]	Goa at a Glance 2024
Household Amenities [Nos. in 000 Households]	Goa at a Glance 2024
Village-Level Infrastructure [Nos.]	Goa at a Glance 2024
Infrastructure Relating To Health & Sanitation [Nos.]	Goa at a Glance 2024
Processing Units	The Directorate of Industries Trade and Commerce (DITC)
Animal Population as per Census [Nos.]	Department Of Animal Husbandry and Veterinary Services
Status	Directorate of Agriculture
Major Crops, Area, Production, Productivity	Directorate of Agriculture
Irrigated Area, Cropping Intensity	Directorate of Agriculture
Input Use Pattern	Directorate of Agriculture
Trend in procurement/ marketing	Directorate of Agriculture
KCC Coverage	LDM office
Soil testing facilities	Directorate of Agriculture
Crop Insurance	Directorate of Agriculture
Irrigated Area & Potential	Land Utilisation 2024-25
Block level water exploitation status	Ground Water Resources of Goa 2024
Mechanisation in District	Directorate of Agriculture
Service Centers	Directorate of Agriculture
Production and Productivity	Directorate of Agriculture
Area under Forest Cover & Waste Land	<a href="https://forest.goa.gov.in/forest-26-tree-cover">https://forest.goa.gov.in/forest-26-tree-cover</a> <a href="https://dolr.gov.in/wasteland-atlas-of-india-2019/">https://dolr.gov.in/wasteland-atlas-of-india-2019/</a>
Inland Fisheries Facilities	Directorate of Fisheries
Marine Fisheries (No.)	Directorate of Fisheries
Brackish Water Fisheries	Directorate of Fisheries



Agri Storage Infrastructure	The Agriculture Produce and Livestock Marketing Board
Fertilizer Consumption	Directorate of Agriculture
MSME units - Cumulative	Directorate of Industries Trade & Commerce
Crop Identified for One District-One Product	Directorate of Agriculture
Status of SHGs	LDM Office
Details of non-credit cooperative societies	Registrar Co-operative Societies
Details of credit cooperative societies	Registrar Co-operative Societies
Block wise, sector wise distribution of cooperative societies in the district	Registrar Co-operative Societies
Status/ progress under various schemes of MoC in the district	Registrar Co-operative Societies

**\*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy**

Sources	
1	LDM Office
2	LDM Office
3	LDM Office



### Name and address of DDM

Name	Rupesh C. Bhamoikar
Designation	DDM NABARD
Address 1	Flat No. C-1/F-2 Hema Apartment
Address 2	Near Jackson Restaurant Borda Margao Goa
Post Office	Margao
District	South Goa
State	Goa
Pincode	403601
Telephone No.	9511720770
Mobile No.	9403178069
Email ID	southgoa@nabard.org





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
  - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
  - Fabrics & Textiles
  - Handicrafts Value Chain

### NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- Biggest lender in the FPO ecosystem
- Collateral free lending at affordable rates
- Soft loan for Agri Startups
- Financing FPOs through
  - Working Capital
  - Term Loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country
- Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans
- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- Project Management Consultancy
- IT Based Natural Resources Information System
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring
- Climate Change & Sustainability
- Value Chain Development
- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
- Transaction Advisory Services

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



## NABSanrakshan Trustee Private Limited Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crores to FPOs (including loans to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
  - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

**Registered Office** C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉: ho@nabsanrakshan.org 🌐: www.nabsanrakshan.org



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds (AIF).
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2025, NABVENTURES Fund I has invested in 19 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem with a total corpus of ₹750 crore.

**Registered Office:** NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539149 ✉: nabventure@nabard.org 🌐: www.nabventure.in



## NAB FOUNDATION

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.

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539404/9054 ✉: nabfoundation@nabard.org 🌐: www.nabfoundation.in



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
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Goa Regional Office

3rd Floor, Nizari Bhavan, Menezes Braganza Road  
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