



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

स्टेट फोकस पेपर State Focus Paper 2025-26



राज्य - गोवा
State - Goa

गोवा क्षेत्रीय कार्यालय, पणजी
Goa Regional Office, Panaji

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

गोवा क्षेत्रीय कार्यालय, पणजी
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.



DR. PRAMOD SAWANT
CHIEF MINISTER, GOA

02nd December, 2024

MESSAGE

I am delighted to unveil the State Focus Paper 2025-26 prepared by NABARD's Goa Regional Office and dedicate it to the vision of achieving a self-reliant and prosperous *Swayampurna Goem*. This document stands as a testament to NABARD's commitment to identifying and unlocking the credit potential across priority sectors of the state.

NABARD has been a steadfast partner in Goa's developmental journey, particularly in building robust rural infrastructure through initiatives like the Rural Infrastructure Development Fund (RIDF). Its interventions in skill development, livelihood promotion in both farm and non-farm sectors, and fostering innovations in agriculture have been invaluable. The cooperative sector, too, will greatly benefit from NABARD's efforts, with projects like PACS Computerization, the formation of Multipurpose PACS, and the integration of dairy societies with cooperative banks to ensure affordable credit access. These initiatives are closely aligned with the Government of India's rural development priorities and are pivotal for the holistic growth of Goa.

The State Focus Paper is not just an annual publication but a strategic roadmap, providing actionable insights into resource potential, challenges, and opportunities in the priority sectors. It thoughtfully incorporates the latest policy directives from the Government of India, the Government of Goa, the Reserve Bank of India, and NABARD, offering a comprehensive blueprint for sustainable growth.

I urge banks, government departments, and other stakeholders to actively implement the recommendations outlined in this document. By leveraging the platform of the State Credit Seminar, let us work collectively to address critical issues and explore innovative solutions in agriculture, rural development, and infrastructure creation.

I congratulate NABARD for this comprehensive effort and look forward to their continued support in transforming Goa into a model state for inclusive and sustainable development.

(Dr. Pramod Sawant)
Chief Minister, Goa



Foreword

State Focus Paper projects a credit potential of the State for Priority Sector activities as defined by the Reserve Bank of India. The projections outlined for these sectors serve as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending.

Building on our efforts to digitalize the Potential Linked Credit Plans, this year, NABARD has utilized technology to develop a digital SFP for more efficient credit projections. This advanced document features a standardized structure, comprehensive coverage, and data indices. We believe that the Digital SFP will act as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending.

It gives me great pleasure to present Goa's State Focus Paper for 2025-26, which outlays a total credit potential of ₹12,804 crore for Priority Sector activities representing a growth of 42% over the previous year's estimate. Total credit potential estimate for agriculture is ₹2,765 crore, MSME ₹9,348 crore and other priority sectors is ₹ 691 crore. This significant increase will foster economic development, support key sectors, and ensure improved access to credit for various priority activities. The projected growth is a positive indicator of the growing financial confidence and the evolving needs of the state's economy.

I extend my sincere thanks to functionaries holding senior level positions in the State Government, various State Government departments, RBI, SLBC, Bankers, LDMs, DDM, ICAR-CCARI, NPOs and other agencies for their support and co-operation in preparation of this document. I am sure that this document will serve as a useful reference document to all the stakeholders in the State of Goa and will help in achieving our shared vision of a vibrant, thriving and *Swayampurna Goem*. Valuable suggestions and feedback are welcome to further improve the quality and usability of this document.

Sandeep Dharkar

General Manager / Officer-in-Charge
NABARD, Goa Regional Office, Panaji
12 December 2024

State Focus Paper (SFP)
Prepared and finalized by:

Goa Regional Office, NABARD, Panaji

Disclaimer

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.

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Executive Summary



Executive Summary

GSDP at a Glance

Sr. No.	Particulars	Value
1	GSDP (₹ lakh crore) (FY 2023-24)	1.06
2	Growth of GSDP (%) at constant prices (FY 2023-24)	7.13
3	Per capita income (₹)(FY 2023-24)	6,74,684
	Share to GSDP at current prices of	
4	Agriculture (%) (FY 2022-23)	2.40
5	Animal Husbandry (%) (FY 2022-23)	0.68
6	Fisheries (%) (FY 2022-23)	2.68
7	Primary Sector (%) (FY 2022-23)	6.41
8	Secondary Sector (%) (FY 2022-23)	51.97
9	Tertiary Sector (%) (FY 2022-23)	41.62

1. Introduction

The State Focus Paper (SFP), prepared annually by NABARD, consolidates district-level Potential Linked Credit Plans (PLPs) to provide an overview of credit and development opportunities in the state. It serves as a key tool for aligning credit planning with state developmental priorities. The SFP estimates credit potential for priority sectors such as agriculture, MSMEs, and rural enterprises, forming the basis for the State Annual Credit Plan (ACP) and helping banks set realistic credit targets.

2. State Profile – Physical Characteristics

a. Geographical Location and Area

Goa, the smallest state in India, has a geographical area of 3702 square kilometer, constituting just 0.11% of the total area of the country. The state is divided into two districts, 12 talukas, and 325 inhabited revenue villages, with a population of 14.58 lakh as per the 2011 Census.

b. Topography and Water Bodies

The state's topography features coastal plains, forested hills, and the rugged terrain of the Western Ghats. With an elevation ranging from sea level to 1022 meters, Goa's highest point is Sonsogor in Sattari Taluka in North Goa District. The 104-kilometer-long coastline, dotted with sandy beaches, estuaries, and bays, is complemented by major

rivers such as the Mandovi, Zuari, Chapora, and Sal, which form navigable waterways crucial for transport, agriculture, and fishing.

c. Climate and Land Use

Goa has a tropical climate with distinct monsoon seasons from June to September. The Gross Cropped Area of Goa as on 31 March 2024 was 1.45 lakh ha, which is about 40% of the state's total geographical area. The Net Sown Area of Goa as on 31 March 2024 is 1.26 lakh Ha with the cropping intensity of 114%. The area under field crops (Paddy, Other Cereals, Pulses, Oil seeds and Sugarcane) is 0.37 lakh ha which is 26% of the GCA while that under Plantation & Horticulture Crops (Cashew, Areca, Spices, Fruits and Vegetables) is 1.07 lakh ha, which is 74% of the GCA. There has been a gradual shift in Goa's cropping pattern, moving from traditional garden crops to horticultural crops, driven by better returns, reduced risks, and lower maintenance needs.

d. Forests and Biodiversity

Goa's forest cover, which constitutes about 35% of its geographical area, enhances its ecological richness and natural beauty. The state is part of the Western Ghats biodiversity hotspot and is home to diverse flora and fauna. This abundant greenery, combined with Goa's pristine beaches, has made it a favored holiday destination for both domestic and international tourists. Emerging activities such as agro-ecotourism and hinterland tourism are adding new dimensions to Goa's natural and cultural appeal.

3. Economic Activities of the State

Goa's economy is diverse, with key sectors including tourism, agriculture, mining, manufacturing, and services. Tourism is the state's primary economic driver, contributing around 20-25% to GDP and attracting over 8 million tourists annually. Agriculture remains significant but has declined over time, contributing about 12.56% to GDP in 2021. Main crops include rice, cashew, coconut, and spices, with horticulture gaining ground.

Mining has traditionally been a strong contributor but has faced setbacks, with iron ore production dropping from 54 million tonnes in 2009 to 3.5 million tonnes in 2021. Manufacturing, particularly pharmaceuticals, chemicals, and SMEs, also plays a role in the state's economy.

The service sector is growing rapidly, now comprising over 40% of Goa's GDP, driven by banking, IT, education, and healthcare. Fisheries are another key contributor, with Goa producing around 76930 TMT of fish annually, including significant exports of prawns. Infrastructure development, particularly in renewable energy and transportation, is vital, with the state focusing on sustainability and green technologies. While challenges like

over-reliance on tourism and environmental degradation persist, Goa's diverse economic base and infrastructural developments offer promising growth opportunities.

4. Banking Sector in the State

Goa is a well-banked state with a per branch population standing at approximately 1,874 as of March 31, 2024. The banking network comprises 778 bank branches belonging to 47 banks, including 12 public sector banks, 17 private sector banks, 13 cooperative banks, and 5 small finance banks.

Financial inclusion initiatives have been a significant focus, with the adoption of the Business Correspondent model in rural areas to enhance accessibility. As of March 2024, there are 66 Customer Service Points (CSPs) in Goa, and all villages have been covered with banking services. Key financial inclusion schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) have seen substantial participation, with 205,556 accounts and deposits totaling ₹169.96 crore. Government security schemes like PMJJBY and PMSBY have significant enrollments, with 224,427 and 646,843 enrollments respectively. The Atal Pension Yojana (APY) has also made progress, with 113,379 cumulative accounts and a 33% achievement rate for the annual target.

Credit disbursement under the Annual Credit Plan (ACP) for 2023-24 reached ₹8,724.58 crore, achieving 136.32% of the target. The agriculture sector, in particular, saw a high achievement rate of 158.34%. Priority sector advances constituted 43.77% of total advances as of March 2024, above the prescribed benchmark of 40%. Advances to weaker sections and women were notable, with 6.45% and 15.38% of total advances, respectively. The Pradhan Mantri MUDRA Yojana (PMMY) has been successful, with 26,641 loans disbursed amounting to ₹567.89 crore, although the NPA rate for MUDRA loans stood at 5.85%. Government-sponsored schemes like PMEGP have shown progress, with 211 projects sponsored and 84 sanctioned as of March 2024. However, the overall NPA rate for government-sponsored schemes is 5.28%. Four Financial Literacy Centres (FLCs) are functioning in Goa – 02 with State Bank of India (North Goa & South Goa), 01 with Goa StCB and 01 with Union Bank of India. Of these, the FLC of Goa StCB has been financially supported by NABARD.

Public sector banks operate through 446 branches, while private sector banks have 199 branches. Cooperative banks have 90 branches, and small finance banks have 10 branches. The India Post Payments Bank has also started functioning through their 255 post offices, expanding the financial service network in the state. Additionally, there are several urban and rural cooperative societies, Non-Banking Financial Companies (NBFCs), and Micro Finance Institutions (MFIs). As per the Census 2011, 86% of households have access to banking services. There were 875 ATMs in the state as of March 31, 2023.

Goa has a 2-tier cooperative credit structure with one State Cooperative Bank (SCB) and Primary Agricultural Cooperative Credit Societies (PACS). The SCB has 54 branches (30 rural and 24 semi-urban) in Goa, and there are 62 functional PACS in the state.

5. Sectoral trends in Credit flow to Agriculture and Priority Sectors

a. Factors facilitating GLC

- The state has a well-established banking network, including commercial banks, cooperative banks, and small finance banks, providing easy access to credit for various sectors. The Goa State Cooperative Bank and functional Primary Agricultural Cooperative Societies (PACS) play a crucial role in rural credit disbursement.
- There are various government-backed subsidies and credit schemes for agriculture, fisheries, and MSMEs.
- Goa's high literacy rate facilitates better awareness among borrowers regarding banking services, credit schemes, and loan processes, encouraging higher participation in formal credit systems.
- NABARD plays a significant role in providing refinance support and capacity building for rural financial institutions. Programs like Financial Literacy Campaigns, promotion of Farmer Producer Organizations (FPOs), and support for SHGs enhance credit flow at the grassroots level.

b. Factors inhibiting GLC

- One major issue is the ambiguity in land titles, which prevents farmers and small-scale entrepreneurs from leveraging their land as collateral for credit. This challenge is compounded by the widespread fragmentation of landholdings, reducing the viability of agricultural credit and hindering economies of scale in farming operations.
- The high cost of land in Goa discourages the establishment of micro, small, and medium enterprises (MSMEs), making it difficult for potential entrepreneurs to access credit for new ventures. Additionally, a shortage of skilled labor and inadequate availability of raw materials locally further weakens the case for credit expansion in sectors like manufacturing and services.
- Lastly, the seasonal nature of economic activities such as tourism and fishing create irregular cash flow cycles, which complicates the repayment capacities of borrowers and makes financial institutions cautious in extending credit. These factors collectively constrain the effective flow of ground-level credit in Goa.
- The GLC disbursement showed upward trend, consistently exceeding the set targets from 2021-22 onwards. In 2020-21, the disbursement fell short of the target, mainly due to the disruptions caused by the COVID-19 pandemic. However, in

subsequent years, there has been a marked recovery and growth, with disbursements surpassing targets by increasing margins. By 2023-24, the disbursement reached ₹ 8724.58 crore, well above the target of ₹ 6400.00 crore. The GLC increased with a CAGR of approximately 19.28% over the past three years.

- Commercial Banks share in GLC stood at ₹ 8,081.04 crore, which is 92.62 % of total achievements. Cooperative Banks share in GLC stood at ₹ 580.66 crore, which is 6.65 % of total achievements. SFBs share was ₹ 62.88 crore at 0.72 %.

6. Credit Potential Assessment for FY 2025-26

(₹ crore)

Agriculture	
Farm Credit	2279.94
Crop Production, Maintenance & Marketing	1706.85
Water Resources	60.85
Farm Mechanization	63.21
Plantation & Horticulture and Sericulture	107.66
Forestry and Waste land development	4.93
Animal Husbandry	159.64
Fisheries	134.89
Farm Credit - Others	41.91
Agriculture Infrastructure	60.45
Agri. Ancillary Activities	343.67
Agri. Ancillary Activities – Others	81.23
Micro, Small and Medium Enterprises (MSME)	9348.00
Export Credit	1.03
Education	60.24
Housing	400.84
Infrastructure	8.18
Renewable Energy	90.23
Other	120.45
Total Priority Sector	12803.53

7. Status of Cooperatives in the State

Cooperatives are autonomous associations designed to meet members' common socio-economic needs through democratic control and collective ownership. India hosts nearly 8 lakh cooperative societies, making up 27% of the global total, with activities spanning credit, banking, dairy, housing, and more. In Goa, the cooperative structure comprises 54

branches of the State Cooperative Bank, 62 functional PACS, 4 urban cooperative banks, and over 3,000 housing societies. These entities are supported by the Registrar of Cooperative Societies through subsidies, share capital, and loans to strengthen their financial base.

The Ministry of Cooperation (MoC), established in 2021, aims to strengthen cooperatives and streamline processes. Recent efforts include the computerization of 63,000 PACS for improved efficiency, establishment of the world's largest Cooperative University for education and research, formation of 2 lakh new MPACS/MPDCS/MPFCS of which target set for Goa is 161 and also a massive food grain storage scheme. Additionally, PACS are being equipped with facilities akin to FPOs, while dairy and fisheries cooperatives are being established in panchayats. Key schemes like the Margdarshika plan ensure forward and backward linkages for farmers through new multipurpose PACS.

In Goa, 58 PACS have been identified for computerization, focusing on ERP implementation, hardware digitization, and training. The project involves coordination between NABARD, the State Government, and the State Cooperative Bank. Despite an uneven distribution of cooperatives across districts, every block has some presence. Potential exists for agro-processing, marketing, poultry, and fisheries societies to boost economic activity in untapped areas, emphasizing the need for comprehensive coverage in the state.

The Margdarshika plan aims to create multipurpose PACS, dairy, and fisheries cooperatives in panchayats yet to be covered. With 2.7 lakh panchayats in the country, the scheme could significantly enhance rural economic activity. NABARD, NDDB, and NFDB are working together to ensure its success. These cooperatives are expected to provide vital linkages for farmers, promoting economic self-reliance and contributing to the overall development of rural communities.

8. Potential for Geographical Indication in the State

Geographical Indication (GI) tagging has great potential for the state of Goa, promoting and protecting its unique products in the global market. Goa has successfully registered ten products under the GI tag, each reflecting the state's rich cultural, agricultural, and culinary heritage. Notable GI products include Goa Cashew, known for its unique flavor and taste; Khola Chilli, a spicy variety grown in the Canacona region; Feni, a traditional alcoholic beverage made from cashew apples with a distinct distillation process; Myndoli Banana, prized for its unique taste; Goan Bebinca, a traditional dessert made with coconut milk, sugar, and flour; and Goa Mankurad Mango, a highly coveted variety of mango. Other GI products include Goan Khaje, Harmal Chilli, Sat Shiro Bhendo, and Agassaim Brinjal, all offering distinctive flavors and contributing to Goa's vibrant agricultural landscape.

The potential for further GI registrations is evident, with Kunbi Weave, Mankurad Mango, Saat Shiro Bhendo, and Bebinca Sweet receiving grant assistance from NABARD Goa for GI tagging. While Kunbi Weave is yet to be granted the GI tag, the others reflect the state's rich agricultural and traditional practices. The GI certification of these products provides a significant economic opportunity, ensuring their authenticity, promoting local businesses, and protecting them from imitation. With its focus on sustainability and preserving cultural heritage, the GI system plays an essential role in elevating Goan products, benefiting local farmers and artisans while enhancing their market reach.

Beyond the current GI-tagged products, several other local products can potentially benefit from GI certification. These include Goan Coconut Oil, renowned for its purity and natural extraction process, and Goan Spice Mixes, such as those used in traditional Goan curries, which are unique to the region due to the specific blend of spices grown in its soil. Another potential product is Goan Rice, particularly varieties like Saraswat Rice, which has been grown for generations using age-old farming techniques and offers distinctive quality.

9. Aspirational District & Aspirational Block Programme

There are no Aspirational Districts or Aspirational Blocks in the state of Goa.

10. NABARD initiatives in the State

NABARD has sanctioned its first watershed project for the Dongurli-Thane Watershed with a focus on capacity building, soil improvement, and sustainable farming practices. Additionally, Khazan land, which covers around 18,000 hectares in Goa, is being addressed through a pilot project at Mercas to combat soil degradation and enhance agricultural productivity with integrated farming models involving pond excavation, bund formation, poultry, and pisciculture. NABARD has also been playing an instrumental role in facilitating Government of India initiatives such as Computerization of PACs, Sahakar Se Samriddhi, and formation of new MPACS, in the cooperative sector.

NABARD has also supported the establishment of Farmer Producer Organisations (FPOs). As of 30th November 2024, 10 FPOs have been promoted in Goa, with 5 supported by NABARD, benefitting over 920 farmers. These FPOs are engaged in both input and output businesses, such as procurement, marketing, and processing. NABARD has also provided handholding support to the Kunbi Mini OFPO for capacity building, training, branding, and marketing.

In alignment with its rural development goals, NABARD has engaged in several initiatives, such as participating in the Vikasit Bharat Sankalp Yatra, aimed at promoting

development at the village level. The Micro Entrepreneurship Development Programme (MEDP) was launched to promote matured Self-Help Groups (SHGs) to transition into micro enterprises, particularly in the food processing sector. Rural Marts have been set up across the state, with 10 marts sanctioned to provide marketing platforms for women SHGs, helping generate additional income and skills in product marketing. Moreover, NABARD has been supporting the Kisan Credit Card (KCC) saturation drive under the PM KISAN scheme through regular special drives. In the 2023-24 financial year, a grant for 200 Financial Literacy Camps was provided to the Goa State Co-operative Bank to improve financial inclusion. NABARD has also sanctioned FSPF projects for ICAR, such as Market Intelligence for Horticulture Crops and the promotion of indigenous backyard poultry, ensuring sustainable livelihoods for farmers in Goa.

Additionally, Rural Infrastructure Development Fund (RIDF) has been a significant source of funding for rural infrastructure projects, with ₹3698.51 crore sanctioned cumulatively for 242 projects, boosting rural development across the state. NABARD is also providing refinance assistance to Goa StCB towards augmentation of ground level agriculture credit flow.

11. Major Constraints

a. Land Title Issues and Policy Reforms

Land title disputes and unclear ownership rights act as a significant barrier to accessing crop loans from banks. The lack of proper documentation and legal clarity limits the ability of farmers to leverage their land for financial support.

b. Decreasing Landholding Sizes

Continuous fragmentation of land due to inheritance and other factors is resulting in smaller and less viable agricultural plots. This reduces the efficiency of farming operations and limits the potential for scaling up agricultural activities.

c. Labour Shortages

A critical shortage of agricultural labor in Goa has emerged as workers migrate to other sectors such as tourism. This creates significant challenges for timely and efficient farming operations, particularly during peak seasons.

d. Raw Material, Land Cost, and Skilled Labour Constraints for MSMEs

High land costs, limited availability of local raw materials, and a shortage of skilled labor are major challenges faced by MSMEs. These factors increase production costs and make it difficult for units to establish and sustain operations.

12. Thrust areas

a. Promotion of Farmer Producer Organizations (FPOs)

The development of FPOs as sustainable business entities is a critical focus in Goa. Efforts may include credit linkage for FPOs, capacity building, and technical support to strengthen them as self-reliant institutions. The focus may also be extended to integrating FPOs with government schemes and facilitating partnerships with private players to boost their market presence.

b. Value Chain Development and Niche Products

Collaboration with the State Rural Livelihood Mission (SRLM) will be key to developing value chains for Goa's niche products, including GI-tagged items like Khola chillies, Harmal chilli, and Cashew Feni. The emphasis may be given on branding, packaging, and market promotion of these products. Additionally, the creation of market linkages and the use of e-commerce platforms will ensure a wider reach for Goan products, enhancing the incomes of producers.

c. Strengthening Cooperatives

Goa's cooperatives will be strengthened through initiatives under the Ministry of Cooperation and in partnership with the Registrar of Cooperative Societies (RCS). Key areas include the computerization of PACS, establishment of multi-purpose PACS, and providing facilities similar to Farmer Producer Organizations. Cooperative societies engaged in dairy, fisheries, and food processing may be given tailored support for modernizing infrastructure and adopting new technologies to boost productivity.

d. Focus on Climate-Resilient Agriculture and Innovative Practices

Addressing climate change impacts is a priority, with efforts to promote sustainable agriculture through climate-resilient cropping systems, organic farming, and water conservation practices. A push may be needed for contract farming models, particularly in horticulture and floriculture, to encourage private sector investment. Increasing the production of milk and dairy products will also be a focus, supported by skill development and capacity-building programs in collaboration with stakeholders.

13. Suggested Action Points

- Implement a comprehensive land record digitization and verification system to resolve ownership disputes. Clear and legally recognized land titles will enable farmers to access crop loans more easily and attract investments in the agricultural sector.
- Promote policies that encourage community farming and land consolidation through voluntary cooperation among farmers. Focus on creation of strong cooperatives or Farmer Producer Organizations (FPOs) that can manage aggregated land for large-scale and efficient farming.

- Establish custom hiring centers at the village and block levels, providing shared access to mechanized farm equipment. Additionally, introduce incentives for youth to engage in agriculture by offering training programs and financial support.
- Develop raw material supply chains and encourage cluster-based industrial development to reduce logistical challenges. Provide subsidies or incentives for acquiring land and establish skill development programs tailored to MSME needs, ensuring a steady flow of skilled labor.

14. Way Forward

a. Improving the Credit-Deposit (CD) Ratio

The Credit-Deposit (CD) ratio in Goa, a vital measure of financial inclusion and credit penetration, requires targeted strategies to meet the RBI's benchmark of 60%. Banks can achieve this by focusing on credit deployment in priority sectors like agriculture, MSMEs, and tourism. Additionally, extending financial support to rural entrepreneurs and cooperative societies can significantly contribute to better credit utilization. Digital banking services, customized credit schemes, and regional-level campaigns are critical to enhancing credit disbursement and bridging the rural-urban divide in financial services.

b. Modernizing and Expanding the Role of PACS

Primary Agriculture Cooperative Societies (PACS) are integral to rural development in Goa. These centers can offer services like supply of inputs, storage, and marketing support, which are crucial for improving rural livelihoods.

c. Encouraging Community Farming and Dairy Units

Community-based farming models offer a sustainable solution to challenges like high input costs and fragmented landholdings. Farmers can pool their resources, such as land and machinery, to minimize expenses and improve productivity. Establishing community-based dairy units in collaboration with Farmer Producer Organizations (FPOs) can further bolster rural incomes.

The adoption of modern agricultural technologies, combined with targeted skill-building programs, can significantly increase farm productivity and income. Precision farming tools such as drip irrigation systems, soil sensors, and drones for crop monitoring are vital for efficient resource utilization.

d. Skilling Youth for Employment Generation

Youth-oriented development programs are essential to address unemployment in rural areas. These initiatives should include training in high-demand fields such as food processing, rural tourism, and renewable energy. Additionally, programs focused on

entrepreneurship can empower young individuals to start small businesses or join cooperatives, driving local economic growth. Collaborations with educational institutions and private organizations for advanced technical training will further enhance employment opportunities.

e. Value Addition in Horticulture

Goa's horticulture sector has immense potential for value addition, yet this remains largely untapped. Setting up processing units for products like cashews, coconuts, and spices can enhance profitability and market reach. Building the capacity of farmers and entrepreneurs in value addition, branding, and packaging is equally important. Developing marketing channels for niche products, both nationally and internationally, can further strengthen the horticulture value chain.

PART A

State Map

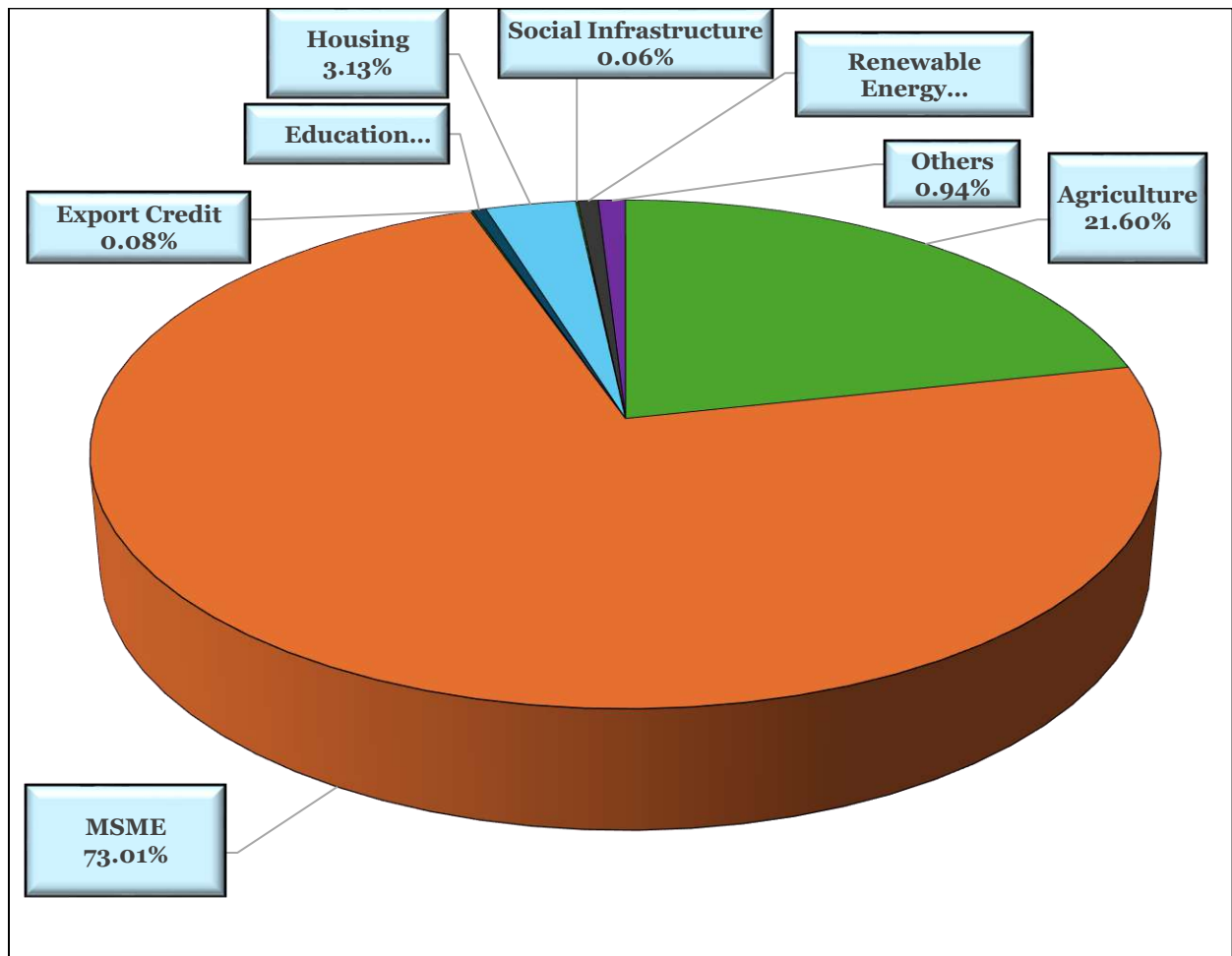


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise Credit Potential for 2025-26

(₹ Crore)

Sr. No.	Broad Sector	Credit Projections 2025-26
1	Agriculture	2765.29
2	MSME	9348.00
3	Export Credit	10.30
4	Education	60.24
5	Housing	400.84
6	Renewable Energy	90.23
7	Social Infrastructure	8.18
8	Others	120.45
	All Priority Sectors	12803.53



Sector/ Sub-sector wise Credit Projections for year 2025-26

(₹ Crore)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm credit	
1	Crop Production, Maintenance and Marketing	1312.96
	10% for post-harvest & consumption purpose	131.30
	20% for Repair & Maintenance of Farm assets	262.59
	Sub total	1706.85
2	Water Resources	60.85
3	Farm Mechanization	63.21
4	Plantation & Horticulture	
	Term Loan	107.66
	Working Capital Bee Keeping	0.00
5	Forestry & Waste Land Development	4.93
6	Animal Husbandry - Dairy	
	Term Loan	99.25
	Working Capital Loan	40.56
7	Animal Husbandry - Poultry	
	Term Loan	9.49
	Working Capital Loan	1.06
8	Animal Husbandry - Sheep, Goat, Piggery	
	Term Loan	6.18
	Working Capital Loan	3.10
9	Fisheries	
	Term Loan	98.37
	Working Capital Loan	36.51
10	Farm Credit- Others	41.91
	Sub total	2279.94
B	Agriculture Infrastructure	
1	Construction of storage facilities	30.66
2	Land development, Soil conservation, Wasteland development	8.38
3	Agriculture Infrastructure - Others	21.41
	Sub total	60.45
C	Ancillary activities	
1	Food & Agro. Processing	343.67
2	Ancillary activities - Others	81.23

Sr. No.	Particulars	Amount
	Sub total	424.90
	Total Agriculture	2765.29
II	Micro, Small and Medium Enterprises	9348.00
III	Export Credit	10.30
IV	Education	60.24
V	Housing	400.84
VI	Social Infrastructure	8.18
VII	Renewable energy	90.23
VIII	Others	120.45
	Total Priority Sector	12803.53

State Profile

State Profile

Key Agricultural and demographic Indicators

State	Goa
State Convenor	State Bank of India

1. Physical & Administrative Features	
Particulars	Nos.
Total Geographical Area (sq.km)	3702
No. of Districts	2
No. of Sub-Divisions	10
No. of Blocks	12
No. of revenue villages	325
No. of Gram Panchayats	191

2. Soil and Climate	
Particulars	Nos.
Climate	Warm and Humid
Soil Type	Sandy & Red Loamy, Coastal Alluvium, Laterite

3. Land Utilisation [Ha]	
Particulars	Nos.
Total Area Reported	365318
Forest Land	125473
Area Not Available for Cultivation	94996
Barren and Unculturable land	2086
Permanent Pasture and Grazing Land	1305
Land under Miscellaneous Tree Crops	580
Culturable Waste	4781
Current Fallow	4707
Other Fallow	3768
Net Sown Area	126504
Total or Gross Cropped Area	144922
Area Cultivated More than Once	18418
Cropping Intensity [GCA/NSA] (%)	114.56

4. Rainfall & Ground Water Scenario	
Particulars	Nos.
Normal (mm)	3375
Actual (mm)	3768
31/03/2024	3995.00
31/03/2023	4936.00
31/03/2022	4510.00
Avg. depth to GW level (mbgl)	8.33
Availability of Ground Water (Ham)	24740
Net annual recharge (MCM)	39624
Net annual draft (MCM)	7925
Balance (MCM)	31699
Stages of GW development (%)	23.63
Total No. of Blocks	12
Safe	12
Critical	-
Semi Critical	-
Over Exploited	-
Saline	-
Not Assessed	-

5. Distribution of Land Holding [in '000]				
Classification of Holding	Holding		Area	
	Nos.	% to Total	ha.	% to Total
<= 1 ha	59472	80	23476	29
>1 to <=2 ha	8083	11	13433	16
>2 to <=4 ha	4309	6	14018	17
>4 to <=10 ha	2092	3	14113	17
>10 ha	607	1	17044	21
Total	74563	100	82084	100

6. Workers Profile [In '000]	
Particulars	Nos.
Cultivators	30.95
Of the above, Small/ Marginal Farmers	25
Agricultural Labourers	26.64
Workers engaged in Household Industries	14.84
Workers engaged in Allied agro activities	183.51
Other workers	538.59

7. Demographic Profile [In '000]					
Category	Total	Male	Female	Rural	Urban
Population	1458.53	740.46	718.07	551.8	906.73
Scheduled Caste	26	13	13	10	16
Scheduled Tribe	150	72	78	88	62
Literate	1230	653	581	405	825
BPL	52	31	21	35	17

8. Households [In '000]	
Particulars	Nos.
Total Households	343.84
Rural Households	124
BPL Households	13

9. Household Amenities [Nos. in '000 Households]	
Particulars	Nos.
Having brick/stone/concrete houses	280
Having source of drinking water	252
Having electricity supply	343.84
Having independent toilets	236

10. Village Level Infrastructure	
Particulars	Nos.
Villages Electrified	328
Villages having Agriculture Power Supply	0
Villages having Post Offices	230
Villages having Banking Facilities	187
Villages having Primary Schools	313

10. Village Level Infrastructure	
Particulars	Nos.
Villages having Primary Health Centres	142
Villages having Potable Water Supply	272
Villages connected with Paved Approach Roads	227

11. Infrastructure Relating to Health & Sanitation [Nos.]	
Particulars	Nos.
Anganwadis	1231
Primary Health Centres	25
Primary Health Sub-Centres	221
Dispensaries	32
Hospitals	140
Hospital Beds	6525

12. Infrastructure & Support Services for Agriculture [Nos.]	
Particulars	Nos.
Fertiliser/Seed/Pesticide Outlets	61
Soil Testing Centres	4
Approved nurseries	182
Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]	
Particulars	Nos.
Area Available for Irrigation (NSA + Fallow)	127
Irrigation Potential Created	33
Net Irrigated Area (Total area irrigated at least once)	18
Area irrigated by Canals/ Channels	8
Area irrigated by Wells	8
Area irrigated by Tanks	26
Area irrigated by Other Sources	2
Irrigation Potential Utilized (Gross Irrigated Area)	44

14. Infrastructure for Storage, Transport & Marketing	
Particulars	Nos.
Pucca Road [km]	1258
Railway Line [km]	167

14. Infrastructure for Storage, Transport & Marketing	
Particulars	Nos.
Public Transport Vehicle [Nos]	120425
Goods Transport Vehicles [Nos.]	949180

15. Processing Units	
Type of Processing Activity	No. of units
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	11
Spices (Masala Powders/Pastes)	7
Dry-fruit (Cashew/Almond/Raisins)	9
Cotton (Ginning/Spinning/Weaving)	0
Milk (Chilling/Cooling/Processing)	5
Others	44

16. Animal Population as per Census [Nos.]			
Category of animal	Total	Male	Female
Cattle - Cross bred	27529	1637	25892
Cattle - Indigenous	32718	11583	21135
Buffaloes	27207	4861	22346
Sheep - Indigenous	8	3	5
Goat	9446	3108	6338
Pig - Cross bred	3161	1739	1422
Pig - Indigenous	32319	16991	15328
Horse/Donkey/Camel	17	11	6
Poultry - Improved	203929	21078	182851
Poultry - Indigenous	104089	25115	78974
Rabbit	152	50	102

17. Infrastructure for Development of Allied Activities [Nos.]	
Particulars	Nos.
Veterinary Hospitals	18
Dispensaries	12
Artificial Insemination Centers	64
Animal Breeding Farms	2
Animal feed manufacturing units	2
Fodder Farms	1
Dairy Cooperative Societies	184
Milk Collection Centres	181
Fishermen Societies	25

17. Infrastructure for Development of Allied Activities [Nos.]	
Particulars	Nos.
Licensed Slaughter houses	1
Fish Markets	334

18. Milk, Fish, Egg Production & Per Capita Availability				
Particulars	Production (Annum)		Per cap avail.	
	Quantity	Unit	Availability	Unit
Fish	76930	MT	145	gm/day
Egg	424	Lakh Nos.	29	nos/p.a.
Milk	64175	MT	121	gm/day
Meat	7294	MT	14	gm/day

Source(s)	
Table Name	Source(s) and reference year of data
Physical & Administrative Features	Goa at a Glance 2023
Land Utilisation [Ha]	Land Utilisation statement 2022-23, Agriculture Department
Ground Water Scenario	Dynamic Ground Resources of Goa
Distribution of Land Holding [In '000]	Statistical Hand Book 2021-22
Workers Profile [In '000]	Statistical Hand Book 2021-22
Demographic Profile [In '000]	Statistical Hand Book 2021-22
Households [In '000]	Goa at a Glance 2023
Processing Units	The Directorate of Industries Trade and Commerce (DITC)
Animal Population as per Census [Nos.]	Department of Animal Husbandry and Veterinary Services

Key Insights into Agriculture and Socio-Economic Indicators

1. State Profile - Additional Information		(No.)
Sr. No.	Particulars	Details
1	Coastline (km)	104
2	Geographical Area Rank/Position	28
3	Population Rank among India States	27
4	No. of ATMs per lakh of population	62.48
5	No. of Bank Branches per lakh of population	53.36
6	Population Density (per sq.km)	394

2. Major Socio Economic Indicators of the State		(No/ Amount in ₹)
Sr. No.	Indicator	State Performance
1	Sex Ratio	973
2	Birth Rate	9.70
3	Death Rate	5.90
4	Infant Mortality Rate	5
5	Life Expectancy - Male	68.70
6	Life Expectancy - Female	73.46
7	Maternal Mortality Rate (MMR)	49

3. Investment in Agriculture		(₹ crore)
Sr.No.	Particulars	Amount
1	Total State Budget	24751.00
2	Revenue Expenditure (Agri. & Allied Sectors and irrigation)	19888.00
3	Capital Expenditure (Agri. & Allied Sectors and irrigation)	4853.00
4	Share (%) of Capital Expenditure in Total Agriculture Budget	19.60
5	Share (%) of Revenue Expenditure on Total State Budget for Agriculture	80.35

Crop Production, Maintenance and Marketing

Input Use Pattern			
	31/03/2022	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	4430.20	4069.08	3624.51
Fertilizer consumption - Rabi (kg/ha)	1351.78	1658.45	1509.46
Total (kg/ha)	5781.98	5727.53	5133.97

KCC Coverage			
	31/03/2022	31/03/2023	31/03/2024
KCC coverage (No.)	12614	14155	15300
GLC through KCC (₹ Crore)	129.71	144.87	191.97

Status of KCC Scheme in the State				
KCC - Disbursement and Outstanding				
Sr. No.	Total amount disbursed in KCC (Fresh) during "Year 2"		Balance O/S as on "Year 2"	
	A/c (in lakh)	Amt.(₹ crore)	A/c (in lakh)	Amt.(₹ crore)
1	0.15	199.98	18.50	185.15

PM Kisan & Other DBTs			
	31/03/2022	31/03/2023	31/03/2024
PM Kisan Coverage (No.)	9431	9235	6473
State Govt Sponsored Schemes Coverage (No.)	1455	2263	6830

Soil testing facilities			
	31/03/2022	31/03/2023	31/03/2024
Soil Testing Laboratories (No.)	2	2	2
Soil Health Cards Issued (No.)	5493	9033	8806

Crop Insurance			
	31/03/2022	31/03/2023	31/03/2024
Crop Insurance Coverage (No.)	104	406	237
Crop Loss Compensation, if any (₹ Crore)	0.00	5.00	2.00

Size class wise leased in Operational Holdings in State		
Sr. No.	Size groups	Total Operational Holdings
1	<= 1 ha	59472
2	>1 to <=2 ha	8083
3	>2 to <=4 ha	4309
4	>4 to <=10 ha	2092
5	>10 ha	607
	Total	74563

FPOs in the State Key Statistics (NABARD Supported)		
		(₹ lakh)
Sr. No.	Particulars	No./Amt.
1	Total No. of FPOs sanctioned	5.00
2	Total No. of FPOs Registered	5.00
3	Aggregate Grant Sanctioned	90
4	Aggregate Grant Released	26

FPOs in the State Key Statistics (NABARD Supported)		
		(₹ lakh)
Sr. No.	Particulars	No./Amt.
5	No. of Shareholding Members	1030
6	Women Members	121
7	Equity Mobilized	12
8	No. of FPOs credit-linked	0.00
9	No. of FPOs market linked	5.00

Seed Replacement Ratio %

Sr. No.	Crop	31/03/2022	31/03/2023	31/03/2024
1	Rice	33.00	33.00	33.00

Source(s)	
Table Name	Source(s) and reference year of data
Input Use Pattern	Directorate of Agriculture
Trend in procurement/ marketing	Directorate of Agriculture
KCC Coverage	LDM Office
PM Kisan & Other DBTs	Directorate of Agriculture
Soil testing facilities	Directorate of Agriculture
Crop Insurance	Directorate of Agriculture
Major Crops, Area, Production, Productivity (Maximum 25 crops)	Directorate of Agriculture
Seed Replacement Ratio %	Directorate of Agriculture

Water Resource

Irrigated Area & Potential			
	31/03/2022	31/03/2023	31/03/2024
Net Irrigation Potential ('000 ha)			19
Net Irrigated Area ('000 ha)			126
Gross Irrigated Area ('000 ha)			145

District wise rainfall status		
Sr. No.	Status	Districts
1	Normal	North Goa
2	Normal	South Goa

Source(s)	
Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Land Utilisation 2022-23

Farm Mechanization

Mechanisation in State			
	31/03/2022	31/03/2023	31/03/2024
No. of tractors	26	19	20
Threshers/Cutters	3021	2726	2305

Service Centers			
	31/03/2022	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	24	57	71
Other minor repair & service centers (No.)	12	17	23

Source(s)	
Table Name	Source(s) and reference year of data
Mechanisation in District	Directorate of Agriculture
Service Centers	Directorate of Agriculture

Plantation and Horticulture using Sericulture

Production and Productivity of Horticultural crops (Maximum 25 crops)							
Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)/Lakh nuts	Area ('000 ha)	Prod. ('000 MT)/Lakh nuts	Area ('000 ha)	Prod. ('000 MT)/Lakh nuts
1	Cashew	56.89	25.89	56.93	25.81	57.01	24.24
2	Arecanut	2.07	4.18	2.08	3.96	2.09	3.98
3	Black Pepper	0.86	0.41	0.86	0.41	0.87	0.35
4	Kokum	0.09	0.79	0.09	0.84	0.10	0.82
5	Mango	5.07	9.95	5.08	10.18	5.09	10.08
6	Banana	2.47	29.29	2.48	29.26	2.49	29.53
7	Pineapple	0.32	5.58	0.33	5.54	0.33	5.51
8	Coconut	26.65	0.16	26.69	0.16	26.77	0.16
9	Oil Palm	0.63	1.69	0.62	1.40	0.57	1.27

Forestry & Waste Land Development

Table 1: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
	Nurseries (No.)		Nurseries (No.)	Nurseries (No.)
	Traditional Nursery	38	38	38

Key Insights into Allied Sector, Agri Infra, and Land Development

AH & Fisheries - Production Status in the State									
Sr. No.	Particulars	Unit	31/03/2022	31/03/2023		31/03/2024		Per capita Availability	
			Details	Details	Growth %	Details	Growth %	Availability	Unit
1	Milk	MT		64176.00		64175.00		121.00	gram/day
2	Total Meat	Lakh MT				0.07		4.80	kg/p.a.
3	Poultry Meat	Lakh MT							kg/p.a.
4	Egg	Crore Nos.		4.24		4.24		29.07	Nos./p.a.
5	Fish Production	Lakh MT		0.93		0.76		52.14	kg/p.a.

Infrastructure available in the Animal Husbandry Sector			
Sr. No.	Institution	Unit	Details
1	Veterinary Hospitals	No.	5
2	Veterinary Dispensary	No.	25
3	Livestock Aid Centre (LAC)	No.	
4	Frozen Semen A.I. Centres	No.	
5	Clinical Investigation Laboratory, State Veterinary Laboratory	No.	
6	Animal Disease Research Institute	No.	
7	District Diagnostic Laboratory	No.	
8	Biological Products Institutes	No.	
9	Department Training Centers	No.	1
10	Livestock Breeding Farms	No.	2
11	Poultry Breeding Farms + Duck Breeding Farms	No.	

Infrastructure available in the Animal Husbandry Sector			
Sr. No.	Institution	Unit	Details
12	Fodder Farms + Seed Production Farms	No.	1

Animal Husbandry - Dairy

Table 1: GLC			
	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (₹ lakh)	2347.00	3296.00	2843.00
KCC for working capital (No.)	724	1874	1209

Animal Husbandry - Poultry

GLC			
	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (₹ lakh)	712.00	1059.00	2014.00
KCC for working capital (No.)	373	535	994

Table 2: Poultry			
	31/03/2022	31/03/2023	31/03/2024
Broiler Farms (No.)			
Hatcheries (No.)	1	1	1
Popular breeds			Gramapriya Srinidhi

Animal Husbandry – SGP

Popular Breed(s)	
	31/03/2024
Popular goat breed(s)	Konkan Kanyal
Popular pig breed(s)	Agonda Goan

Fisheries

GLC			
	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (No.)	709	1477	1676
Finance under group mode (₹ lakh)	1082.00	1537.00	2468.00

Marine Fisheries (No.)			
	31/03/2022	31/03/2023	31/03/2024
Mechanised/ non-mechanised boats			2227

Fisheries Infrastructure Development Fund (FIDF)			
	31/03/2022	31/03/2023	31/03/2024
No. of Projects	1	0	0
Amt of Assistance (₹ Crore)	500.00	0.00	0.00

Fisheries Infrastructure in the State			
Sr. No.	Particulars	Unit	Details
1	Fishing Harbours	No.	4
2	Fish landing Centres	No.	37
3	HSD Outlets	No.	1
4	Public	No.	1

Agriculture Infrastructure

Table 1: GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ lakh)	156.00	644.00	1996.00

Table 2: Agri Storage Infrastructure			
	31/03/2022	31/03/2023	31/03/2024
Cold Storages (No.)	4	4	4
Cold Storages (Capacity - MT)	40	40	40
Storage Godowns (No.)	271	271	271
Storage Godowns (Capacity - MT)	3825	3825	3825
Market Yards [Nos] / Wholesale Market (No.)	8	8	8

Storage Infrastructure in the State			
Storage Capacity			
Sr. No.	Name of the organisation /Sector	No. of owned godowns	Covered Storage capacity in MT
1	MARKFED	8	9420
2	Rural godowns	271	3825
	Total	279	13245

Installed capacity of cold storages in the State			
Sr. No.	Name of the Sector	No. of cold storages	Storage capacity in MT
1	Private	22	5568
2	Co-operative sector	0	0
	Total	22	5568

Land Development, Soil Conservation, and Watershed Development

Area requiring Soil Treatment & Area Treated			
	31/03/2022	31/03/2023	31/03/2024
Area requiring soil & water conservation treatment ('000 ha)			110
Area treated for soil & water conservation treatment ('000 ha)			110
Gap ('000 ha)	0	0	0

NABARD's interventions			
	31/03/2022	31/03/2023	31/03/2024
Watershed Projects (No.)			1
Watershed Projects - Area treated ('000 ha)			1

State Profile

Key insights into MSME, Cooperatives, Infrastructure, and Others

GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)	156.00	644.00	1996.00

Fertilizer Consumption			
	31/03/2022	31/03/2023	31/03/2024
Fertilizer Consumption ('000 kg)	1600.00	1500.00	

Production of inputs			
	31/03/2022	31/03/2023	31/03/2024
Seed ('000 kg)	93	223	233
Bio-Pesticides ('000 kg)	31	74	78
Vermi Compost ('000 kg)	280	285	350

Source(s)	
Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Fertilizer Consumption	Directorate Of Agriculture
Table 3: Production of inputs	Directorate Of Agriculture
Table 4: Facilities Available	Directorate Of Industries Trade & Commerce

Agri Ancilliary Activities - Food & Agro Processing & Others

GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ lakh)	19525.00	31986.00	33484.00
MUDRA Loans (₹ lakh)	28159.00	61060.00	67775.00

MSME

GLC			
	31/03/2022	31/03/2023	31/03/2024
Loans under Stand Up India Scheme (₹ Crore)	1742.00	1043.00	1834.00

MSME units - Cumulative			
	31/03/2022	31/03/2023	31/03/2024
MSME Clusters (No.)	0	0	3
Micro Units (No.)	8338	15386	19652
Small Units (No.)	379	220	191
Medium Units (No.)	29	19	12
Udyog Aadhar Registrations (No.)	8746	15625	19855

Category-wise performance under PMMY during year 2			(₹ crore)
Sr. No.	Category	No. of A/Cs	Amount Disbursed
1	Shishu (loan up to ₹ 50,000)	10952	51.58
2	Kishore (loan from ₹ 50,001 to ₹ 5.00 lakh)	11854	213.30
3	Tarun (loan from ₹ 5.00 lakh to ₹ 10 lakh)	3835	303.01
	Total	26641	567.89

Progress under PMKVY in the State		(Nos.)
Sr. No.	Parameter	Progress
1	Enrolled	443
2	Ongoing Training	98
3	Trained	321
4	Assessed	258
5	Certified	253

Export / Education / Housing

GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow under Export Credit (₹ Crore)	106.00	76.00	10.00
GLC under Education (₹ lakh)	5916.00	5666.00	3808.00
GLC under Housing (₹ lakh)	33048.00	30115.00	34826.00

Public Infrastructure Investments

Table 1: GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow under PPP projects (₹ Crore)			
Amt of RIDF assistance (₹ Crore)			

Major Projects sanctioned under RIDF/FIDF/NIDA/DIDF during last "FY"			
(₹ crore)			
Sr. No.	Purposes	Amount sanctioned	Districts covered
1	Rural Connectivity	61.99	North Goa
2	Social Sector: Solid Waste Management	113.94	North Goa
3	Separate Feeder Lines	89.19	North Goa
4	Drinking Water	67.10	North Goa

Major projects implemented in the State under RIPF during last 03 years (₹ lakh)			
Sr. No.	Name of the project	Year	Amount Sanctioned
1	Processing and treatment of One Ton Wet Waste per day through 1 tonne OWC at Nuvem village panchayat, Salcette Block, South Goa	31/03/2023	10.00
2	Audio visual documentary on Solid Waste Management Facility (SWMF) at Saligao and Cacora	31/03/2024	4.40
3	Creating Digital Record / virtual tour for completed Ponda Sewerage Project	Year - 1	2.50

Social Infrastructure Investments

GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow under Social Infrastructure Projects (₹ lakh)	246.00	200.00	218.00

Renewable Energy

GLC			
	31/03/2022	31/03/2023	31/03/2024
GLC flow under Climate Change projects (₹ lakh)	7.00	3895.00	6543.00

Informal Credit Delivery

Table 1: GLC			
	31/03/2022	31/03/2023	31/03/2024
SHG Bank Linkage (₹ Crore)	13.38	39.00	44.61
JLG Bank Linkage (₹ Crore)	7.83	12.11	24.24

Promotional Interventions			
	31/03/2022	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	1.65	3.92	14.30
Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)	3.50	4.00	5.86

Status of SHGs			
	31/03/2022	31/03/2023	31/03/2024
No. of SHGs formed	5605	7770	9642
No. of SHGs credit linked (including repeat finance)	539	1219	1980
Bank loan disbursed (₹ Crore)	13.38	39.00	44.61
Average loan per SHG (₹ lakh)	2.48	3.20	2.25
Percentage of women SHGs %	100.00	100.00	100.00

NABARD Intervention for Capacity building Programme in FY (No.)				
Sr. No.	Particulars	No. of Programmes during FY 3	Programmes during FY 2	No. of persons trained
1	SHG/JLG Sensitisation programme for bankers	1	1	58
2	Village level programmes	10	10	350
3	Micro Enterprise Development Programme	2	2	120
4	Grass Root Level Training Programme	2	2	45

Sr. No.	Agency	Total SHGs Credit linked	Loan o/s	Loan disbursed last FY
1	Commercial Banks	1080	66.93	8.19
2	Cooperative Banks	255	5.10	4.21
	Total	1335	72.027	12.4

Status and Prospects of Cooperatives

Details of non-credit cooperative societies			
	31/03/2022	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	200	213	212
Consumer Stores (No.)	79	85	92
Housing Societies (No.)	2808	2908	2942
Marketing Societies (No.)	11	13	13
Labour Societies (No.)	13	11	11
Industrial Societies (No.)	27	25	26
Agro Processing Societies (No.)	100	100	99
Others (No.)	1954	1969	1982
Total (No)	5192	5324	5377

Details of credit cooperative societies			
	31/03/2022	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	79	93	103

A) Potential for formation of cooperatives			
Sr. No.	Name of Sector	Name of Potential District/s	Approximate Potential (No. of Cooperatives)
1	PACS	South Goa	14
2	Dairy Cooperative	South Goa	8
3	Fisheries	South Goa	10
4	PACS	North Goa	13
5	Dairy Cooperative	North Goa	8
6	Fisheries	North Goa	10

Banking Profile

Banking Profile

1. Network & Outreach

Agency	No. of Banks / Societies	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	29	645	265	380	0	3	7880	66	0.50	533
State Cooperative Bank	1	54	29	25	0				5.93	6367
Primary Agr. Coop. Society	103	103	103	0	0				3.11	3338
Others	17	78	3	35	40	10			4.10	4408
All Agencies	150	880	400	440	40	13	7880	66	0.36	391

2. Deposits Outstanding

Agency	No. of accounts (in lakh)					Amount of Deposit [Rs.Crore]				
	Year-4	Year-3	Year-2	Growth (%)	Share (%)	Year-4	Year-3	Year-2	Growth (%)	Share (%)
Commercial Banks						93055.00	101246.46	111434.54	10.06	94.84
Cooperative Banks						1741.00	2253.07	5655.39	151.01	4.81
Others						3472.00	3814.22	412.23	-89.19	0.35
All Agencies	0	0	0		-	98268.00	107313.75	117502.16	9.49	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts (in lakh)					Amount of Loan [Rs. crore]				
	Year-4	Year-3	Year-2	Growth (%)	Share (%)	Year-4	Year-3	Year-2	Growth (%)	Share (%)
Commercial Banks						26198.00	26933.00	34911.10	29.62	90.51
Regional Rural Bank						0.00	0.00	0.00	-	0.00

Cooperative Banks						1140.00	1210.00	3548.25	193.24	9.20
Others						2708.00	2511.00	111.40	-95.56	0.29
All Agencies	0	0	0		0.0	30046.00	30654.00	38570.75	25.83	100.00

4. CD Ratio

Agency	CD Ratio %		
	Year-4	Year-3	Year-2
Commercial Banks	28.15%	26.60%	31.33%
Cooperative Banks	65.48%	53.70%	62.74%
Others	78.00%	65.83%	27.02%
All Agencies	30.58%	28.56%	32.83%

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

Agency	Cumulative up to			
	Year-2			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	203947	575502	219760	113379
Cooperative Banks	1609	10419	4063	0
Others	0	60922	604	0
All Agencies	205556	646843	224427	113379

6. Performance on National Goals

Agency	Year 2									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.Cro re]	% of Total Loans	Amount [Rs.Cro re]	% of Total Loans	Amount [Rs.Cro re]	% of Total Loans	Amount [Rs.Cro re]	% of Total Loans	Amount [Rs.Cro re]	% of Total Loans
Commercial Banks	12382.44	35.47	8081.04	23.15	2338.36	6.70	0.44	0.00	5810.07	16.64
Cooperative Banks	2091.54	58.95	110.66	3.12	133.09	3.75	0.22	0.01	93.01	2.62

Others	64.89	58.25	532.88	478.35	15.46	13.88	0.00	0.00	30.04	26.97
All Agencies	14538.87	37.69	8724.58	22.62	2486.91	6.45	0.66	0.00	5933.12	15.38

7. Agency-wise Performance under Annual Credit Plans

Agency	Year-4			Year-3			Year-2			Average Ach[%] in last 3 years
	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	
Commercial Banks	4603.00	5301.00	115.16	5274.00	6344.00	120.29	5747.59	8081.04	140.60	125.35
Cooperative Banks	184.00	69.00	37.50	180.00	201.24	111.80	636.83	580.66	91.18	80.16
Others	313.00	286.00	91.37	346.00	469.49	135.69	15.60	62.88	403.08	210.05
All Agencies	5100.00	5656.00	110.90	5800.0	7014.73	120.94	6400.2	8724.58	136.32	122.72

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	Year-4			Year-3			Year-2			Average Ach[%] in last 3 years
	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	Target [Rs.crore]	Ach'ment [Rs.crore]	Ach'ment [%]	
Crop Loan	190.00	398.00	209.47	292.00	438.79	150.27	450.10	967.23	214.89	191.55
Term Loan (Agri.)	750.00	735.00	98.00	688.00	852.29	123.88	765.00	956.73	125.06	115.65
Total Agri. Credit	940.00	1133.00	120.53	980.00	1291.08	131.74	1215.10	1923.96	158.34	136.87
MSME	3250.00	3835.00	118.00	3880.00	5218.00	134.48	4310.00	6282.95	145.78	132.75
Other Priority Sectors*	910.00	688.00	75.60	940.00	505.65	53.79	874.90	517.67	59.17	62.86
Total Priority Sector	5100.0	5656.00	110.90	5800.0	7014.73	120.94	6400.0	8724.5	136.32	122.72

9. NPA Position (Outstanding)

Broad Sector	Year-4			Year-3			Year-2			Average NPA % in last 3 years
	Total o/s [Rs.crore]	NPA amt. [Rs.crore]	NPA %	Total o/s [Rs.crore]	NPA amt. [Rs.crore]	NPA %	Total o/s [Rs.crore]	NPA amt. [Rs.crore]	NPA %	
Commercial Banks	24238.00	1102.23	4.55	26934.00	844.54	3.14	31447.33	789.71	2.51	3.40
Cooperative Banks	3384.00	294.33	8.70	3640.00	276.74	7.60	1124.17	46.86	4.17	6.82
Others	44.00	1.20	2.73	80.00	0.54	0.68	2535.47	120.08	4.74	2.71
All Agencies	27666.0	1397.76	5.05	30654.0	1121.82	3.66	35106.9	956.6	2.72	3.81

PART B

Chapter 1

Major Socio-Economic Indicators of the State

Major Socio-Economic Indicators of the State

1.1 Geographic indicators

Goa is the smallest yet one of the most significant State of the Indian Union having a geographical area of 3702 sq. Km which is just 0.11 % of the total geographical area of the country. It is positioned on the western coast of India, between 14°53' N and 15°40' N latitude and 73°40' E and 74°20' E longitude. It is bordered by Maharashtra to the north, Karnataka to the south and east, and the Arabian Sea to the west. Goa's landscape is dominated by the Western Ghats in the east, characterized by hilly and forested terrain, while the coastal plains feature sandy beaches and river valleys like the Mandovi, Zuari, and Chapora.

1.2 Physical features

Goa has a total area of 3,702 square kilometers. The state experiences a tropical monsoon climate, with heavy rains from June to September and a winter from November to February. Average annual rainfall is around 3,000 mm. Goa's agro-climatic zones are shaped by its coastal and hilly environment, supporting crops such as paddy, black pepper, and alsaane. The fertile soils also support horticultural and plantation crops like cashew, arecanut, mangoes, bananas, and pineapples. While agriculture is rainfed and vulnerable to fluctuating rainfall, the state's diverse agriculture is supplemented by poultry and dairy farming.

1.3 State Demographics

The state has 02 districts, 12 talukas and 325 inhabited revenue villages with a population of 14.58 lakh as per Census 2011. According to the 2011 Census of India, Goa's population was 1.46 million, with a growth rate of 8.2% from 2001 to 2011, lower than the national average of 17.7%. Goa has a high population density of 394 persons per square kilometer, surpassing the national average of 382. Its sex ratio stands at 968 females per 1,000 males, better than the national average of 940, and the literacy rate is 88.7%, much higher than the national average of 74%. About 62% of Goa's population lives in urban areas, with cities like Panaji, Vasco da Gama, and Margao being central hubs. As per Census 2011, the caste composition in Goa is unique, with Scheduled Castes (SCs) comprising only 1.7% of the population, compared to the national average of 16.6%. Scheduled Tribes (STs) make up 10.2%, higher than the national average of 8.6%, and Other Backward Classes (OBCs) play a significant role in the state's demographic profile. These factors, along with Goa's varied agro-climatic zones and geographical features, make it a distinctive part of India's socio-economic landscape.

1.4 State's Economy

Dr. Pramod Sawant, Hon'ble Chief Minister of Goa, presented the Budget for the state for the financial year 2024-25 on February 8, 2024. The Gross State Domestic Product (GSDP) of Goa for 2024-25 is projected at ₹ 1.21 Lakh Crore. The state's expenditure, excluding debt repayment, is estimated at ₹ 24,751 crore for 2024-25, marking a modest increase of 0.5% compared to the revised estimates for 2023-24. Receipts, excluding borrowings, are projected to total ₹ 21,750 crore, which represents a 4.2% rise over the revised estimates for 2023-24. The revenue surplus for 2024-25 is estimated at 1.5% of GSDP (Rs 1,844 crore), a significant increase from the 0.9% of GSDP forecast for the previous year, while the revenue surplus for 2023-24 is expected to slightly exceed the initial budget estimates of 0.7% of GSDP. The fiscal deficit for 2024-25 is targeted at 2.5% of GSDP (Rs 3,001 crore), which is lower than the revised fiscal deficit of ₹ 3,766 crore for 2023-24.

1.5 Sectoral composition of State's economy

According to the Goa Economic Survey 2023-24, the state's economy is primarily driven by three major sectors: Agriculture & Allied, Industry, and Services.

During the year 2022-23 (Q), primary sector accounted for 5.51 per cent, secondary sector for 57.72 per cent and tertiary sector accounted for 36.77 per cent. The Primary Sector which accounted for 5.55 percent during the year 2018-19 increased to 5.70 percent during the year 2019-20. However, during the year 2020-21 & 2021-22 the contribution dropped to 5.62 percent & 5.43 percent respectively. It is expected to contribute 5.51 per cent during the year 2022-23 (Q). But the composition of Secondary Sector which was about 58.57 percent during 2018-19 decreased to 57.78 percent during the year 2019-20 and in the year 2022-23, its contribution is expected to be 57.72 percent. Also, during the years 2019-20, 2020-21, 2021-22 and 2022-23 the contribution of the Secondary Sector varies within the range of 57 to 58 percent.

The Agriculture, forestry and fishing Sector has 5.37% contribution of GSDP at market prices during 2022-23(Q).

1.6 Land Use Pattern

The Gross Cropped Area of Goa as on 31 March 2024 was 1.45 lakh ha, which is about 40% of the state's total geographical area. The Net Sown Area of Goa as on 31 March 2024 is 1.26 lakh Ha with the cropping intensity of 114%. The area under field crops (Paddy, Other Cereals, Pulses, Oil seeds and Sugarcane) is 0.37 lakh ha which is 26% of the GCA

while that under Plantation & Horticulture Crops (Cashew, Areca, Spices, Fruits and Vegetables) is 1.07 lakh ha, which is 74% of the GCA. There has been a gradual shift in Goa's cropping pattern, moving from traditional garden crops to horticultural crops, driven by better returns, reduced risks, and lower maintenance needs. As per 2015-16 Agricultural Census, the State has 74563 farm holdings covering 82084 ha area. Though the share of small and marginal holdings was 90.6% of the total holdings, it accounted for 45% of the total area covered whereas large farmers landholding accounted for 9.4% of the total holdings having 55% of total area. The average landholding is around 0.84 ha. About 80% of Goa's soils are lateritic and are sandy loam to silt loam in texture. Soils in khazans and adjoining areas are alluvial, subject to saline water inundation and have high water table. Khazan lands are unique to Goa and consist of low-lying areas, often below sea level, along the estuaries. It is estimated that about 18000 ha of land in different parts of Goa, is under khazans. The land is used for cultivation of salt tolerant kharif paddy crop followed by rabi vegetables.

1.7 Industry Sector

The industry sector or the secondary sector contributed 48.37% to the state's Gross Value Added (GVA) for 2022-23 at current prices. The sector has shown moderate growth in recent years, with manufacturing, mining, and construction being the major industries. Mining (especially iron ore extraction) has historically been a key contributor, though it has faced challenges due to regulatory changes and environmental concerns. Manufacturing activities include chemicals, food processing, and cement, while the construction sector has been driven by real estate and infrastructure development. The industry sector employs a significant portion of Goa's workforce, particularly in mining and manufacturing. The state government has introduced several initiatives to boost industrial growth, such as the Goa Investment Promotion and Facilitation Board for promoting investment, and efforts to improve infrastructure, like the Special Economic Zones (SEZs). These initiatives aim to diversify the industrial base and increase employment opportunities while addressing challenges in traditional industries like mining.

1.8 Services Sector

The services sector or the tertiary sector is the largest contributor to the state's Gross Value Added (GVA) is 44.62% at current prices as on FY2022-23. This sector has experienced consistent growth, driven primarily by tourism, trade, transport, and finance. Tourism is the dominant force, with Goa being a major destination for both domestic and international visitors, contributing significantly to employment and state revenues. Other notable sub-sectors include real estate, information technology (IT), and education,

which have seen steady expansion. The services sector is the largest employer in Goa, with tourism-related businesses offering substantial job opportunities. The state government has introduced several initiatives to further boost the sector, including promoting eco-tourism, agro-tourism, and digital infrastructure to attract investment in IT and related services. These efforts are aimed at diversifying Goa's economy and creating sustainable employment opportunities, particularly in emerging service sectors.

1.9 Infrastructure

Power and Rural Electrification

- Existing: Goa boasts 100% electrification, including all towns and villages. Total electricity consumption in 2022-23 reached 4,349 million kWh, reflecting increased demand from residential, commercial, and industrial sectors.
- Potential: Investments in renewable energy, particularly solar and wind, are under consideration to reduce dependence on external power sources.
- Gap: High dependency on imported electricity exposes the state to external price and supply risks. Infrastructure for renewable energy development remains underdeveloped.

Road and Rail Infrastructure

- Existing: Goa has a well-developed network of national and state highways. However, many rural roads and internal pathways require significant maintenance. Road density is higher compared to national average.
- Railways: Goa is connected via the Konkan Railway and South Western Railway, playing a critical role in freight transport, including iron ore.
- Potential: Expanding Road connectivity to remote areas and enhancing railway freight capacity can improve economic activity and reduce transport bottlenecks.
- Gap: Goa has allocated 4.2% of its total expenditure towards roads and bridges, which is lower than the average allocation by states (4.5%).

Coastal Resources

- Existing: Goa's 105 km coastline supports tourism, fisheries, and shipping industries. The state's major port at Mormugao handles significant cargo traffic, but it requires upgrades to maintain competitiveness.
- Potential: Development of cruise tourism and blue economy initiatives could enhance the utilization of coastal resources.

- Gap: Erosion, pollution, and regulatory hurdles affect the sustainable use of coastal resources.

Areas of Concern

1. Urban Infrastructure: Rising urbanization in cities like Panaji and Margao necessitates better sewage, waste management, and transport systems.
2. Environmental Challenges: Coastal erosion and mining-related degradation pose significant threats to ecological and economic sustainability.

1.10 Social sector

Education:

Goa has a literacy rate of 88.70% (Census 2011), significantly higher than the national average. The state has invested in modernizing education through initiatives like the Coding and Robotics Education in Schools Scheme (CARES) and the proposed State Education Technology Foundation, which aims to integrate advanced learning tools in higher education institutions. The government also plans to establish a State Research Foundation to promote research and innovation across disciplines. However, challenges such as inadequate infrastructure in rural areas and limited access to vocational education persist, which need attention to ensure equitable educational opportunities.

Health

Goa stands out for its health indicators, with a life expectancy of 70.9 years for males and 75.6 years for females (201620) and an Infant Mortality Rate (IMR) of 5 per 1,000 live births in 2023, one of the lowest in India. The state offers robust healthcare schemes like the Deen Dayal Swasthya Seva Yojana (DDSSY) for cashless treatments and the Goa Mediclaim Scheme for super-specialty services. Additionally, initiatives like the STEMI Goa Project ensure timely cardiac care. Despite these achievements, access to specialized healthcare in remote areas and a rising burden of non-communicable diseases pose challenges.

Sanitation:

Goa has made progress in sanitation, achieving 100% toilet coverage in rural households and Open Defecation Free (ODF) status. However, sewerage connectivity remains low, with only 17% coverage. The government plans to increase this to 28% by commissioning sewerage projects in areas like Colva, Kavlem, Baga, and Mapusa. Urban waste management infrastructure requires significant enhancement to meet the demands of growing urbanization.

Welfare Programmes

Goa implements a wide range of welfare initiatives to support marginalized groups. The Mamta Scheme incentivizes the birth of girl children, while Unique Disability ID (UDID) Cards streamline access to benefits for persons with disabilities. Programs for tribal welfare include scholarships and financial assistance for education in remote areas. These schemes aim to promote social equity and inclusivity.

1.11 Regional disparity

In Goa, there is limited to no regional disparity or classification of districts as backward or aspirational. This is primarily due to the state's relatively uniform development across its regions. Unlike many other states, Goa does not face stark contrasts in economic development between urban and rural areas, owing to factors such as smaller district size, high literacy rates, and strong infrastructure across the state. The State has the highest per capita income in the country. The per capita income has increased from ₹ .467795 in the year 2018-19 to ₹ 539131 in the year 2021-22 (P) and ₹ 596260 in the year 2022-23 (Q).

As per NITI Aayog's SDG India Index 2023-24, Goa is top performing state in SDG 10-Reduce Inequality, SDG 6 - Clean water and Sanitation. It also ranks high amongst other SDGs such as SDG 7 -Affordable and Clean Energy, SDG 9 - Industry, Innovation and Infrastructure.

To further ensure inclusive development and reduce any latent disparities, the Goa government has implemented several schemes aimed at improving accessibility to essential services, employment, and social welfare across all regions. For instance:

The Mamta Scheme: Provides financial incentives to mothers who deliver girl children, ensuring gender equality in rural and urban areas.

Unique Disability ID (UDID) Cards: This initiative helps streamline benefits for persons with disabilities, ensuring no region is left behind in accessing welfare services.

Tribal Welfare Schemes: Several initiatives, such as scholarships and educational support for the tribal population, ensure that the needs of Goa's tribal communities are met across all districts.

Deen Dayal Swasthya Seva Yojana (DDSSY): This cashless healthcare scheme covers all residents of Goa, ensuring equal access to health services regardless of location. **Goa State Rural Development Agency (GSRDA) Schemes:** These schemes are designed to promote rural development by improving infrastructure, sanitation, and rural employment opportunities, further minimizing any potential disparities.

1.12 Status of Cooperatives in the State

Goa state has presence of 54 Branches of State Cooperative Bank, 62 functional PACS, 4 Urban Cooperative Banks, 118 Urban Credit Societies, 275 Salary Earners and other societies along with 2942 Housing Societies.

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. The State has a total 103 Credit Cooperative Societies and 5377 non-credit cooperative societies as on FY2023-24. Out of these, total Animal Husbandry Sector Societies in Milk/Fisheries/Poultry is 212, Societies acting as Consumer stores is 92, 13 Marketing societies, 11 Labour Societies, 26 Industrial societies, 99 Agro processing societies and 1982 under other societies category.

Chapter 2

Banking Sector Profile

Banking Sector Profile

2.1 Outreach of Banking Sector

Goa is a well-banked State comprising banking network of 777 bank branches (excluding PACS) belonging to 29 Commercial Banks (12 public sector and 17 private sector), 01 State Cooperative Bank, 12 Urban Cooperative Banks and 05 Small Finance Banks. The per branch population stood at 1,876, as on 31 March 2024. The Commercial banks operate through 645 branches while UCBs have 78 branches. Goa has a 2-tier cooperative credit structure with one State Cooperative Bank Ltd (StCB) and 103 Primary Agricultural Cooperative Credit Societies (PACS) of which 62 are functional. The StCB has 54 branches (29 rural and 25 semi-urban) in Goa. The India Posts Payment Bank has also started functioning through 255 post-offices, spurring the financial service network in the State. Besides, there are several urban and rural cooperative societies, Non-Banking Financial Companies and Micro Finance Institutions. As per the Census 2011, 86% of the households have access to banking services. There were 911 ATMs in the State as on 31 March 2024. (Source: SLBC portal – 31 March 2024).

2.2 CD Ratio

The total deposits of the banks in the State stood at ₹ 117502 crore and loans and advances outstanding in the State stood at ₹ 38571 crore as on 31 March 2024, in comparison with total deposits and advances at ₹ 107314 crore and ₹ 30654 crore, reporting a Y-o-Y growth of 9.50% and 25.83% in deposits and advances respectively as on Mar 2024 over Mar 2023. The share of Cooperatives in total deposits and advances in the State was 4.81% and 9.20% respectively.

The CD Ratio in the State stood at 32.83% as on 31 March 2024 as compared to 28.56% as on 31.03.2023, which is quiet below the national benchmark of 60%. The CD ratio of StCB is 62.74%, which is higher than State average. However, only 15 banks in the state reported CD ratio higher than the benchmark, as on 31 March 2024.

2.3 Banking Sector Developments

The development of the banking sector is a dynamic process that requires continuous adaptation to new technologies, regulatory changes, and customer needs. By focusing on these key aspects and trends, banks can contribute to economic growth and financial stability. Increasing focus on sustainable finance, with banks offering green bonds and loans to support environmentally sustainable projects. Efforts are also being made to bring more people into the formal banking system through microfinance, mobile banking, and financial literacy programs. Further, regulatory compliance and adapting to changing regulations along with management of cybersecurity threats and data privacy concerns, is of utmost importance.

2.4 Priority Sector Advances

The share of Priority Sector Advances outstanding as percentage to total advances, is 43.77% as on 31 March 2024. The Commercial Banks had the highest share in priority sector lending in the State and Cooperative Banks need to improve.

2.5 Ground Level Credit (GLC) Flow

The total Ground Level Credit during the year 2023-24 stood at ₹ 8724.58 crore as compared to ₹ 7014.81 crore in 2022-23 registering a growth of 24%.

2.6 Performance of the State under ACP

During the FY 2023-24, as against the aggregate Annual Credit Plan of ₹ 6400 crore for the State, the achievement stood at ₹ 8724.58 crore which is 136 % of the target.

The achievement for crop loans (at ₹ 967.23 crore) account for about 50% of the total farm credit of ₹ 1924 crore. The balance 50% is for term lending activities (₹ 956.73 crore), which also includes agriculture infrastructure (₹ 19.96 crore) and Ancillary activities (₹ 334.84 crore) in agriculture. In tune with its service sector economy, the performance under MSME has been outstanding for the last few years. The MSME achievement stood at ₹ 6282.95 crore (72% of the total priority sector). Under 'Other Priority Sector' (Export Credit, Education, Housing, Renewable Energy and Social Infrastructure), ACP achievement was at ₹ 517.67 crore.

2.7 Health of Financial Institutions – Agency-wise Analysis – Key Performance Indicators – Areas of concern

The agency wise contribution towards GLC during 2023-24 is as under. It shows that the Commercial Banks had the highest share in priority sector lending in the State and Cooperative Banks/SFBs have wide scope for improving their share.

2.7.1 Commercial Banks

Commercial Banks' share in GLC stood at ₹ 8,081.04 crore, which is 92.62 % of total achievements.

2.7.2 Regional Rural Banks

No RRBs in Goa

2.7.3 Rural Cooperative Banks

Cooperative Banks' share in GLC stood at ₹ 580.66 crore, which is 6.65 % of total achievements. SFBs share was ₹ 62.88 crore at 0.72 %.

2.8 Credit Offtake scenario

Agricultural credit is a crucial component of priority sector lending, which aims to ensure that adequate institutional credit reaches sectors that are vital for the economy but may not have easy access to financial services.

The total Agriculture credit during 2023-24 was ₹ 1924 crore, of which achievement under crop loans (stood at ₹ 967.23 crore), which accounts for about 50% of the total farm credit. The balance 50% is towards term lending activities (₹ 956.73 crore), Agriculture infrastructure (₹ 19.96 crore) and Ancillary activities (₹ 334.84 crore).

2.9 Kisan Credit Card

KCC scheme introduced in 1998-99, was a major step towards providing hassle free, adequate and timely credit to the farmers from the banking sector. The revised KCC norms provide for inclusion of incidental requirements of the farmers and their consumption expenses. Banks are expected to leverage their CBS platforms to provide value added services to farmers like Rupay ATMs, anywhere banking, debit cards etc.

As a part of the Prime Minister's package for farmers, Hon'ble Finance Minister has announced to cover 2.5 crore farmers under the second phase of KCC saturation scheme to facilitate credit to the farm sector. Department of Animal Husbandry and Dairying and Department of Fisheries, GoI also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers.

NABARD has also been actively participating in the drive by monitoring the progress in sanction of KCC by rural financing institutions. The implementation of KCC scheme is being closely monitored by Government of India.

Further, GoI launched the 'Ghar Ghar KCC Abhiyan' in September 2023 for reaching out to non KCC account holder PM KISAN beneficiaries. There are about 8.80 crore PM KISAN beneficiaries in the country of which around 1.50 crore farmers are not covered under KCC. As per the available data, there were 6473 PMKISAN registered beneficiaries in Goa. There is scope for banks to increase the KCC funding, as there is gap between the KCC issued and the number of farmers holding Krishi Cards in the State. In Goa State, total number of KCC (Crop Loan), KCC (AH) and KCC (Fisheries) as on 31 March 2024 were 15354, 2244 and 903, respectively.

2.10 Financial Inclusion

Financial literacy is critical to enable people to take informed decisions and plan prudently for greater resilience during predictable and unpredictable events. NABARD also provides support to banks from the Financial Inclusion Fund to support “developmental and promotional activities” including creating FI infrastructure across

the country, capacity building of various stakeholders, creation of awareness to address demand side issues, enhanced investment in green Information and Communication Technology (ICT) solution, research and transfer of technology, increased technological absorption capacity of financial service providers/users with a view to securing greater financial inclusion. NABARD has extended financial support towards conduct of 112 Financial Literacy Camps through GStCB to spread the message of financial inclusion in remote areas.

NABARD also supports the creation of the financial inclusion infrastructure of banks and various financial inclusion awareness activities under the aegis of the Financial Inclusion Fund (FIF) placed in NABARD. Apart from extending assistance to RFIs for onboarding to technology platform, NABARD has onboarded the Account Aggregator platform as Financial Information User (FIU) which will facilitate structured financial data sharing from Financial Information Users (FIPs).

2.11 GoI Schemes

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. These initiatives are being implemented by Department of Cooperation across the State.

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. However, offtake of the scheme is Goa needs further improvement.

PM KUSUM aims to promote sustainable clean energy solutions along side agricultural infrastructure development.

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026.

GoI has extended Fisheries & Aquaculture Infrastructure Development Fund (FIDF) scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

GoI schemes MUDRA and Stand Up India helps in easy access to credit. The GLC to this sector has been steadily increasing over the years.

2.11.1 PMJDY

As on 31 March 2024, the number of accounts and deposits under PMJDY in the state was 205556 and ₹169.96 crore respectively. The zero balance accounts reduced from 21988 on December 2023 to 21423 as on March 2024.

The PMJDY now also focusses on expanding coverage from 'One Account for every adult' with changes like raising overdraft limit from ₹ 5000 to ₹ 10000, upward revision in age limit for OD from 60 to 65 years and increase in accidental insurance coverage for new RuPay card holder to ₹ 2 lakh for new account.

2.11.2 Universal Social Security Schemes – PMJJBY, PMSBY, APY

GoI launched 03 social security schemes namely, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Atal Pension Yojana (APY) on 09 May 2015, to be implemented by all banks for the benefit of their Savings Bank account holders. The progress in enrolment of applications on 31.03.2024 was 224427, 646843 and 113379 under PMJJBY, PMSBY & APY, respectively.

2.11.3 PMMY

Under PMMY, there are 3 types of loans; Shishu, Kishore and Tarun. The achievement as on March 2024 under all 03 categories was ₹ 51.58 crore under Shishu, ₹ 213.30 crore under Kishore & ₹ 303.01 crore under Tarun. The limit under Tarun category enhanced to ₹ 20 lakh from the current ₹ 10 lakh.

2.11.4 PM KISAN

"Pradhan Mantri Kisan Samman Nidhi Yojana is implemented as a Central Sector Scheme by the Government of India. This Scheme was introduced to augment the source of income of many small and marginal farmers. Under the scheme, all small and marginal farmers are provided with income support of ₹ 6,000 per year in three installments which is deposited directly to their bank accounts.

During 2023-24 the financial assistance has been transferred to 6473 farmers of the State.

2.12 CBS in Cooperatives including PACS Computerisation

The new Ministry of Cooperation was formed with a mandate to realise the vision of 'Sahakar Se Samriddhi'. To realise this vision, the GoI have initiated computerisation of 63,000 Primary Agricultural Credit Societies (PACS) with an investment of ₹2,516 crore. NABARD, apart from financial contributions, has taken the initiative of ground level implementation of the project.

58 PACS have been identified for Computerization, under PACS Computerization Project in Goa. 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. The project is under implementation and the computerisation is expected to be completed by the end of FY-2024-25.

2.13 Computerisation of Land Records – Status and critical gaps

"The Land Records in Goa is computerized and are available on the website maintained by Directorate of Settlement and Land Records (DSLRL), Government of Goa - <https://dslr.goa.gov.in/f114new.aspx>. Bankers need to be given access to the web portal, so that they can check the ownership titles of farmers online and register their lien on

providing loans and removing the lien on discharge of loans. This would also obviate the need for farmers to submit no dues certificate as bankers are able to verify it from the lien created on the portal.

The Portuguese legacy and various Land Acts (Alvara, Mokasso rights, etc.) have resulted in a complicated and undesirable situation where the cultivator is unable to provide satisfactory land titles for creating effective mortgage for bank loan. Though the tenant is a deemed owner, it does not provide clear and marketable titles, thus depriving him/her of institutional credit. This situation needs to be remedied by necessary action.

Chapter 3

NABARD's Perception on the Development Perspective of the State

NABARD's Perception on the Development Perspective of the State

3.1 Capital formation in agriculture and increase in production and productivity

Capital formation in agriculture is crucial for sustaining agricultural growth. Investment credit is the primary driver of private sector capital formation, and a decline in its share raises concerns about sustainable production growth. Increasing the share of term loans would boost capital formation, resulting in higher agricultural productivity and farmer income. NABARD supports this by providing long-term refinance to banks, MFIs, and NBFCs for asset creation in farm and related activities, with repayment periods ranging from 3 to 15 years. This includes farm investments, MSMEs, agro-processing, organic farming, renewable energy, SHGs, JLGs, and rural housing. Additionally, the government's Long-Term Rural Credit Fund offers targeted refinance to cooperative banks and RRBs. In Goa, during 2023-24, NABARD disbursed ₹61.90 crore in Long Term refinance and ₹5 crore in Short Term refinance to the Goa State Co-operative Bank Ltd., supporting agricultural development and related sectors.

Fostering capital formation in agriculture in Goa is essential for enhancing agricultural productivity, ensuring sustainable growth, and improving farmers' livelihoods. By investing in key areas such as irrigation infrastructure, farm mechanization, agro-processing, and financial access, Goa can strengthen its agricultural sector. Supporting sustainable farming practices, promoting Farmer Producer Organizations (FPOs), and providing skill development will further enhance the resilience and efficiency of the agricultural community. Ultimately, these efforts will contribute to Goa's overall economic growth, agricultural sustainability, and inclusive rural development.

3.2 Financing SF/MF, Oral Lessees/ Tenant Farmers/ Sharecroppers, etc.

Agriculture in India has progressively become predominantly smallholder driven. As per the 2015-16 Agricultural Census, the State has 74563 farm holdings covering 82084 ha area. Though the share of small and marginal farmers landholdings was 90.6% of the total holdings, it accounted for only 45% of the total area covered whereas large farmers landholding accounted for 9.4% of the total holdings having 55% of total area.

These small holders suffer from poor access to quality inputs, institutional credit, organized markets, modern technical know-how. Thus, financing these farmers assumes importance. Agriculture credit flow should be inclusive, in the sense, it should cover small and marginal farmers on priority basis. As per Priority Sector Lending (PSL) Scheme of RBI, Banks have to lend 40 per cent of their Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE) portfolio to PSL activities of which 18 per cent is specifically to be lent for Agriculture with 10 per cent for Small and Marginal Farmers.

The development of small and marginal farmers, tenant farmers, and sharecroppers in Goa requires a holistic approach that focuses on financial inclusion, capacity building,

and access to modern agricultural technologies. By ensuring secure land tenure, promoting collective farming through FPOs, and encouraging sustainable practices, Goa can empower its rural farming community. Additionally, strengthening government support and improving market access will significantly enhance the livelihoods of these farmers. These efforts will drive inclusive growth, boost agricultural productivity, and contribute to the overall rural prosperity in Goa, fostering long-term sustainability for the state's agricultural sector.

3.3 KCC/ RuPay KCC, KCC Saturation, KCC for Animal Husbandry, Poultry and Fisheries, Crop Insurance, Land records

Since its introduction in 1998-99, the KCC Scheme is a step towards providing hassle-free, adequate and timely credit to the farmers in the banking sector. The revised KCC norms provide for inclusion of incidental requirements of the farmers and their consumption expenses. Banks are expected to leverage their CBS platforms to provide value added services to farmers like ATMs, anywhere banking, debit cards etc.

NABARD has also been actively participating in the drive by monitoring the progress in sanction of KCC by rural financing institutions. The implementation of KCC scheme is being closely monitored by Government of India. Kisan Credit Card (KCC) Scheme Working Capital for Animal Husbandry and Fisheries Sectors: From the Union Budget 2018-19 Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements up to ₹ 2 lakhs.

In Goa State, total number of KCC (Crop Loan), KCC (AH) and KCC (Fisheries) issued were 15354, 2244 and 903, respectively as on 31 March 2024. (Source SLBC 125th Agenda as on 31 March 2024).

Enhancing Kisan Credit Card (KCC) coverage, expanding its scope to include sectors like animal husbandry, poultry, and fisheries, and promoting digital financial inclusion through RuPay KCC will significantly benefit farmers in Goa. By ensuring crop insurance, farmers will be better protected against risks and gain easier access to credit. These initiatives will not only improve financial access and security for farmers but also contribute to the sustainable growth of agriculture in Goa, fostering economic stability and rural prosperity in the state.

3.4 Agriculture and Allied activities

At the time of liberation, nearly 70% of the population was involved in agriculture as their full-time occupation. Paddy was the predominant crop of the State followed by Cashew and Coconut. The cropping pattern is changing and today, we have Cashewnut which is cultivated in nearly 57,000 Ha with paddy covering 32477 Ha. The cultivation of horticultural crops is gaining importance due to the better returns, lower risk and tolerance of these crops for part time farming.

Agriculture plays an important role in the overall growth of Goa's economy despite a fall in its share in the state gross domestic product. Smoothening of access to credit, creating opportunities for alternate sources of income, strengthening of extension services,

encouraging small and marginal farmers to form producer organisations and integrating them to the value chain etc., are some of the suggested strategies.

3.5 Climate Change - Adaptation and Mitigation

NABARD plays a crucial role in channeling climate finance in India, serving as the Direct Access Entity and National Implementing Entity for major climate funds, including the Green Climate Fund, Adaptation Fund, and National Adaptation Fund for Climate Change. This responsibility allows NABARD to effectively access and deploy climate finance, driving initiatives to address the significant challenges posed by climate change, particularly in the agricultural sector.

As part of its commitment to sustainable development, NABARD recently launched its Climate Strategy 2030, structured around four main pillars: (i) Accelerating Green Lending across various sectors, (ii) Playing a broader Market-Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategy not only emphasizes NABARD's commitment to environmental sustainability but also positions the organization as a key player in India's transition to a more resilient and sustainable economy.

The State Government of Goa, in partnership with the World Bank, has set up the Blended Finance Facility for Climate Resilience (BFFCR), an innovative initiative aimed at integrating multiple funding sources, including public, private, philanthropic, and multilateral investments. The BFFCR focuses on areas such as renewable energy, tourism, and environmental conservation. In this context, the Goa State Government has signed an MoU with NABARD, SIDBI, and Power Finance Corporation to ensure collaborative efforts in implementing the Blended Finance Facility in the state. A Working Group Committee has also been established to operationalize this facility.

Under its Climate Change Fund, NABARD has supported the Goa State Climate Change Cell by conducting a Budgetary Analysis workshop for state government officials. This workshop has raised awareness among officials about the significance of climate change projects and their categorization into adaptation and mitigation activities.

NABARD is also acting as a facilitator for the Goa State Biodiversity Board, assisting with a carbon credit project in collaboration with NABCONS. This initiative aims to purchase carbon credits from farmers involved in cashew plantations covering 2,000 hectares of land in Goa.

Addressing climate change in Goa requires a comprehensive approach that focuses on adaptation and mitigation strategies. By promoting sustainable agriculture, water conservation, and coastal protection, the state can safeguard its vulnerable sectors from climate impacts. Transitioning to renewable energy, implementing reforestation projects, and building climate-resilient infrastructure will further contribute to long-term environmental sustainability. Public awareness and robust policy frameworks are essential to guide these efforts and ensure broad community participation. These initiatives will not only help Goa mitigate climate change impacts but also foster sustainable development, securing a resilient future for its people and ecosystems.

3.6 Farmer Producers' Organizations (FPOs) and Credit Guarantee availed; Convergence of FPOs with GoI/ State Govt. Schemes

The GoI in the Union budget 2019-20, announced a Central Sector scheme for promotion and nurturing of 10,000 FPOs across the country to be implemented over a period of next five years. In order to facilitate adequate credit support for smooth implementation of the scheme, two separate credit guarantee funds have been created (a fund of ₹1000 crore in NABARD and ₹500 crore in NCDC to cover loans up to ₹2 crores).

Status of FPOs in Goa

A total of 10 FPOs have been promoted under the Central Sector Scheme for Promotion of Farmers Producers Organisation (FPOs) in the State, as on 31 March 2024 of which, 5 are promoted by NABARD, 1 by NDDB, and 4 by NAFED.

The project aims to aggregate the Farm produce and ensure a better remuneration for the farmers. More than 1150 farmers are shareholders in the 5 FPOs promoted by NABARD covering North Goa. Majority of the FPOs are involved in input business and a few of them have also taken up output business such as procurement, marketing, processing, value addition, etc. The membership of FPOs ranges from 150-300 shareholders and presently all the FPOs have been digitized at NABARD's dedicated portal i.e., NABFPO portal. 02 FPOs have availed Equity Grant Assistance of ₹6 Lakh each from NABARD.

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities.

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture Department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST, FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

3.7 MSME

The MSME sector has become a key driver of industrial growth in India, contributing significantly to employment and economic development. Under the Micro, Small, and Medium Enterprises Development (MSMED) Act, 2006, the sector was expanded to include both manufacturing and services. The updated classification, effective from July 1, 2020, is as follows:

- Micro: Investment < ₹1 crore and Turnover < ₹5 crore
- Small: Investment < ₹10 crore and Turnover < ₹50 crore
- Medium: Investment < ₹50 crore and Turnover < ₹250 crore

In Goa, the Directorate of Industries, Trade, and Commerce manages Udyam Registration for MSMEs. As of September 2024, there are 59,950 MSMEs registered on the Udyam Portal. For the fiscal year 2023-24, ₹6,282 crore was disbursed for MSME funding, exceeding the target of ₹4,310 crore.

Government of India Initiatives:

- **Credit Guarantee Scheme:** This scheme facilitates collateral-free loans for MSMEs to purchase machinery and equipment, with a guarantee cover upto ₹100 crore.
- **New Credit Assessment Model:** Public Sector Banks will develop an independent assessment model to provide credit to MSMEs, improving access to financing.
- **Enhanced Mudra Loans:** The limit for Mudra loans has been increased to ₹20 lakh for credit-worthy entrepreneurs.
- **E-commerce Export Hubs:** New MSME units are proposed for food irradiation, quality and safety testing, and e-commerce export hubs to ensure access to international markets.
- **Workforce Skilling:** Special skilling programs for women and upgrading 1,000 Industrial Training Institutes (ITIs).

NABARD's Interventions for MSMEs:

- **Off-Farm Producer Organizations (OFPOs):** NABARD provides grant support for the formation of OFPOs, skill development, marketing support through rural marts, and business incubation. In Goa, NABARD has sanctioned one OFPO for Kunbi art and two rural marts for SHGs.
- **Skill Development:** NABARD has sanctioned two Skill Development Programs (SDPs) in Goa for 2023-24 to bridge the skill gap in rural areas.
- **Promoting GI Products:** NABARD supports GI registration and post-registration activities. In Goa, three products—Mankurad Mango, Saat Shiro Bendho, and Kunbi Saree—are being supported for GI registration.
- **Exhibitions:** NABARD sponsors participation in exhibitions for artisans, weavers, FPOs, and SHGs. In FY 2023-24, NABARD supported various Melas in Goa to showcase these groups.

The development of Micro, Small, and Medium Enterprises (MSMEs) in Goa is crucial for driving economic growth, creating employment opportunities, and fostering innovation. By improving access to finance, enhancing skills development, encouraging technology adoption, and expanding market access, Goa can empower MSMEs to thrive in a competitive environment. Providing necessary infrastructure support, simplifying regulatory processes, and promoting entrepreneurship will further strengthen the MSME sector. Additionally, encouraging sustainable practices and offering incentives will ensure the long-term success of MSMEs.

3.8 Micro Credit

NABARD has been instrumental in extending grant support to partner agencies for the promotion and nurturing of Self-Help Groups (SHGs), along with training and capacity-building initiatives for SHG members and other stakeholders. Additionally, NABARD has initiated special programs targeting backward regions to further enhance rural development.

To enhance digital inclusion, NABARD offers grants for training SHGs, Joint Liability Groups (JLGs), Producer Organizations (POs), and micro-entrepreneurs in onboarding e-commerce platforms, including ONDC and social media platforms. Furthermore, it provides grants to support the physical marketing of products by these groups.

In 2023-24, NABARD launched the m-Suvidha pilot project aimed at empowering women through skill upgradation in microenterprises. The project focuses on need-based and location-specific interventions, helping rural women scale their businesses through end-to-end support.

Additionally, NABARD introduced a Money Purse Application, a real-time banking solution for SHGs, enabling easier access to financial services. The Graduated Rural Income Generation Project (GRIP) was also sanctioned, aimed at empowering ultra-poor rural women by enabling asset generation and facilitating access to formal financial services via the innovative concept of a returnable grant.

A landmark Memorandum of Understanding (MoU) was signed on February 27, 2024, between NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development, Government of India. This strategic alliance aims to enhance the capacity and financial inclusion of rural women SHGs, thereby boosting rural livelihoods across India.

The promotion of microcredit is crucial for fostering financial inclusion, supporting entrepreneurship, and improving the livelihoods of underserved communities. By expanding access to credit, simplifying loan processes, providing financial literacy, and focusing on women entrepreneurs, microcredit can drive sustainable economic growth. Integrating microcredit with government schemes, creating self-help groups, and offering flexible repayment options will ensure greater reach and effectiveness. These efforts will empower individuals, especially in rural and marginalized areas, and contribute to the overall economic development and financial stability of the region.

3.9 Rural Infrastructure and linkage support

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present

covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

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.

RIDF in Goa:

The Government of Goa has created a wide spectrum of rural infrastructure across the State, under all three sectors, by availing RIDF assistance. Starting with ₹6.84 crore in 1995-96, cumulative RIDF sanction to the State has reached ₹3698.51 crore with cumulative disbursement of ₹2468.19 crore for implementation of 242 projects with 35 projects under Minor Irrigation, 7 under Major Irrigation and CADA works, 1 Agriculture feeder lines, 113 Rural Road Projects, 31 Rural Bridges, 30 Rural Drinking Water Supply Projects (RDWS), 2 for Flood Protection Works, 9 Public Health, 08 Rural Sanitation, 03 Solid Waste Treatment Plant and 1 each for school infrastructure, Anganwadi Centres and Fishing Jetties.

A project on fish breeding cum training centre at Ela Farm was sanctioned under FAIDF. An amount of ₹ 0.42 crore was released during 2023-24.

Developing rural infrastructure in Goa is essential for fostering sustainable growth, improving the quality of life, and enhancing economic opportunities for rural communities. By focusing on improving connectivity, sustainable water management, renewable energy, market access, and healthcare, Goa can ensure that its rural areas are better equipped to thrive. These efforts will contribute to inclusive development and long-term prosperity for Goa's rural regions.

3.10 Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

- Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- Incentive Scheme for BCs operating in NE States and hilly states

Grant support for conduct of 200 Financial Literacy Camps (FLCs) under Financial Inclusion Fund was provided to Goa State Co-operative Bank during the financial year 2023-24. Further, FLCs were sanctioned to India Post Payment Bank and Yes Bank.

During 2024-25, Green PIN, V-SAT and MPOS also sanctioned to Goa StCB.

NABARD and NRLM have entered into an MoU to synergize efforts in promoting women-led development in rural areas ensuring capacity building and enhancing financial inclusion for SHG members.

3.11 Past trends in credit flow

The GLC flow increased from ₹ 5655.59 crore during 2021-22 to ₹ 7014.81 crore during 2022-23 and increased to ₹ 8724.58 crore during 2023-24. The trends of PLP and ACP target & achievement during the last 04 years are as under:



3.12 Sustainable Agriculture Practices

Sustainable agriculture in Goa is gaining momentum as farmers adopt eco-friendly practices to balance agricultural productivity with environmental preservation. Techniques such as organic farming, integrated pest management (IPM), and crop rotation are increasingly being employed to minimize the use of chemical inputs and enhance soil fertility. Local farmers are reviving traditional practices like the khazan system, a centuries-old method of managing coastal saline lands through bunds and sluice gates, ensuring sustainable fish and paddy farming. Vermicomposting and biofertilizers are also widely promoted to enrich the soil and reduce dependency on synthetic fertilizers. Innovative ideas for furthering sustainable agriculture in Goa include promoting agroforestry systems combining coconut, cashew, and spices to diversify income and improve ecosystem health. Leveraging technology, like drones for precision farming and smart irrigation systems, can optimize resource use. Additionally, community-led initiatives such as farmers' cooperatives and organic markets can strengthen local food systems while reducing environmental impact.

3.13 Agro Forestry

Agroforestry has been an integral part of Goa's agricultural traditions, deeply intertwined with its unique ecological and cultural landscape. Historically, Goan farmers practiced agroforestry through the cultivation of mixed farming systems that combined coconut palms, areca nut, cashew trees, and spices like pepper with food crops. These traditional methods, often adopted in kulagars (orchards), ensured diverse yields while maintaining soil health and biodiversity. Additionally, the khazan system—a centuries-old technique

of managing coastal saline lands—highlighted the harmonious blend of agriculture and aquaculture.

Currently, agroforestry in Goa is being revitalized as a sustainable land-use strategy. Farmers are integrating fruit-bearing trees, such as mango, jackfruit, and cashew, with seasonal crops, leveraging the region's tropical climate. The focus on organic farming has further promoted agroforestry practices that minimize chemical inputs. Community initiatives and government programs, such as the promotion of cashew cultivation and support for coconut-based farming systems, are encouraging agroforestry models. Home gardens combining vegetables, herbs, and trees have also gained popularity among urban and rural households.

Looking ahead, the future of agroforestry in Goa holds immense potential. With rising awareness about climate change and land degradation, agroforestry can play a critical role in enhancing ecological resilience. Innovations such as precision agroforestry, where technology aids in optimizing tree placement and resource use, can significantly improve productivity. The inclusion of agroforestry under carbon credit programs can provide financial incentives to local farmers. Developing agroforestry tourism, showcasing traditional kulagars and organic farming methods, can also boost rural economies while fostering environmental education. Policies that promote agroforestry as a climate-smart agricultural practice, along with investments in research and training, will be essential to mainstreaming it in Goa's agricultural landscape. By blending its rich heritage with modern innovations, agroforestry in Goa can ensure sustainable livelihoods, biodiversity conservation, and a greener future."

3.14 Watershed development initiatives in the State - Banking Plan and increase in Credit Flow

Effective management of land and water resources is crucial for boosting the sustainable production and productivity of agricultural commodities in Goa. Around 80% of Goa's soils are lateritic, ranging from sandy loam to silt loam in texture. These soils, though fertile, are highly prone to erosion due to the state's high rainfall and the loose structure of the soil, particularly in the hilly eastern regions. To address these challenges, land leveling and soil conservation are essential in mountainous areas. Along the coastal belt, regular bunding, repair, and maintenance of protective structures are necessary to safeguard farmlands from soil degradation and saline intrusion.

NABARD has recently sanctioned a watershed development project in Sattari block, focusing on restoring soil and water resources over an area of 81.80 hectares. The project moving towards the full implementation phase (FIP). The Department of Agriculture, Government of Goa (GoG), complements these efforts by supporting farmers through various initiatives such as slope-based land development, soil conservation, drainage diversion, dugout ponds, gully control, and crescent-shaped water conservation structures.

To further enhance watershed development, Goa is integrating these efforts with its Banking Plan, which aims to increase credit flow to agricultural and allied sectors. NABARD's initiatives, in partnership with local banks, are designed to ensure adequate financing for soil and water conservation projects. Enhanced access to credit will enable

farmers to adopt modern technologies like GIS-based watershed mapping and precision agriculture. Furthermore, strengthening public-private partnerships and encouraging community-driven watershed management programs can amplify the benefits of these initiatives, ensuring long-term sustainability and resilience of Goa's agricultural landscapes.

3.15 PACS as Multi Service Centres (MSCs)

The transformation of Primary Agricultural Credit Societies (PACS) into Multi-Service Centres (MSCs) in Goa presents a strategic opportunity to bolster rural development and empower local communities. With over 80% of the state's land being lateritic and a significant portion of the population reliant on agriculture and allied activities like cashew cultivation, coconut farming, and fisheries, PACS can be tailored to serve the diverse needs of Goa's rural economy. By integrating credit services with non-credit offerings, PACS in Goa can provide farmers access to high-quality inputs, storage facilities for agricultural produce, and value-added processing units for crops like cashew and coconut. Leveraging Goa's digital infrastructure, PACS can adopt e-NAM platforms to connect farmers with national markets, ensuring fair prices and reducing dependency on intermediaries. Establishing cold storage facilities and marketing hubs through PACS will be particularly beneficial for perishable products like spices, fruits, and fisheries, key contributors to Goa's rural economy. Additionally, PACS could diversify into eco-tourism, leveraging the state's natural beauty, and promote renewable energy projects like solar installations to support sustainable farming.

Training programs for PACS staff on modern banking, IT systems, and market linkages are essential to ensure effective service delivery. Furthermore, financial incentives, low-interest loans, and grants can be provided to support infrastructure upgrades and diversification. By integrating PACS as MSCs into the state's development framework, Goa can enhance rural livelihoods, promote financial inclusion, and build a resilient agricultural economy tailored to its unique geographic and socio-economic context.

3.16 Skill India Scheme related to agriculture and non-agriculture

NABARD recognizes the transformative potential of the Skill India Scheme in enhancing livelihoods in Goa. The state, known for its unique agricultural practices and vibrant tourism-driven economy, stands to benefit significantly from targeted skill development interventions in both agriculture and non-agriculture sectors. Through its focused programs and partnerships, NABARD aligns with the objectives of Skill India to equip individuals with the knowledge, tools, and confidence to thrive in evolving market conditions.

In agriculture, NABARD's initiatives emphasize training farmers in sustainable practices, including organic farming, integrated pest management, and water conservation techniques. Considering Goa's agro-climatic conditions, training programs must be tailored to enhance productivity in crops like cashew, coconut, and spices, along with modern techniques in horticulture and floriculture. NABARD also supports skilling in allied activities like beekeeping, fisheries, and poultry, which are vital to diversifying rural

incomes. Post-harvest management and value-added processing receive special attention, ensuring that agricultural produce achieves better marketability and fetches higher returns.

In the non-agricultural domain, NABARD facilitates skilling initiatives aligned with Goa's robust tourism and service sectors. Programs in hospitality, culinary arts, and eco-tourism, particularly for women and youth, enable them to tap into lucrative opportunities. NABARD also focuses on promoting traditional crafts such as pottery, bamboo weaving, and coconut-based crafts, supporting artisans to preserve their heritage while accessing modern markets. Entrepreneurship development in small-scale industries and financial literacy programs further empower individuals to start and sustain successful businesses.

3.17 Scope for formation of organic farming, promotion of 'Digital Technological Innovations in Agriculture'

Goa's agricultural landscape, characterized by its small and fragmented holdings, rich biodiversity, and coastal ecosystem, holds significant potential for the expansion of organic farming and the adoption of digital technologies. The state's focus on sustainable agriculture aligns well with organic farming practices, which minimize chemical inputs and promote soil health. With increasing consumer demand for organic produce, Goa is well-positioned to become a hub for high-value organic crops such as cashew, coconut, spices, and horticultural products. NABARD, through its efforts to promote Farmers' Producer Organizations (FPOs) under the Central Sector Scheme on 10,000 FPOs, is actively encouraging the adoption of organic farming practices. These FPOs are positioned to play a crucial role in aggregating small farmers, providing them with access to organic farming inputs, and enhancing market linkages.

Simultaneously, the promotion of digital technologies in agriculture offers transformative opportunities. Precision farming techniques, driven by IoT-based sensors and drones, can optimize resource use and improve productivity in Goa's diverse agro-climatic conditions. Digital platforms for crop monitoring, weather forecasting, and farm management are particularly beneficial for smallholder farmers, enabling them to make data-driven decisions. Additionally, e-commerce platforms and mobile applications can help farmers market their produce directly to consumers, bypassing intermediaries and ensuring better returns.

Recognizing the importance of market intelligence in this digital transformation, NABARD Goa has supported a project on market intelligence for horticulture crop prices in collaboration with ICAR-CCARI. This initiative equips farmers with real-time price trends and demand forecasts, helping them plan cultivation and marketing strategies effectively.

3.18 Any other State specific relevant issue/ sector

Land Title Issues in Goa and its impact on Credit Offtake

Land title issues in Goa have been a longstanding challenge, affecting both agricultural and non-agricultural sectors. These unresolved land title issues pose significant obstacles

to credit access. Banks and financial institutions are reluctant to lend to customers without clear, legally verified land titles, as these properties cannot be used as collateral. This results in lower credit off-take, particularly in rural areas where agriculture is a primary livelihood. Consequently, farmers and entrepreneurs are unable to secure loans for farm development, infrastructure, or expansion of small businesses. Resolving land title issues through digitization of land records, legal reforms, and streamlined processes for land conversion could enhance credit access, promoting economic growth and facilitating financial inclusion for Goan residents.

Chapter 4

Potential Credit Outlay

Potential Credit Outlay

Credit Potential for Priority Sector Lending

Priority Sector Lending (PSL) in Goa is aimed at ensuring that essential sectors of the economy receive adequate credit. This includes sectors like agriculture, housing, and small businesses, which might otherwise struggle to get timely and sufficient funding. The present document provides an overview of the aggregate credit potential estimates of ₹1280352.95 lakh 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.

Table: Credit Projections for 2025-26

Sr. No.	Particulars	Amount (₹ lakh)
I	Credit Potential for Agriculture	
A	Farm credit	
1	Crop Production, Maintenance and Marketing	131295.86
	10% for post-harvest & consumption purpose	13129.59
	20% for Repair & Maintenance of Farm assets	26259.17
	Sub total	170684.62
2	Water Resources	6085.46
3	Farm Mechanization	6321.21
4	Plantation & Horticulture	
	Term Loan	10765.83
	Working Capital Bee Keeping	0.00
5	Forestry & Waste Land Development	492.80
6	Animal Husbandry - Dairy	
	Term Loan	9925.23
	Working Capital Loan	4056.25
7	Animal Husbandry - Poultry	
	Term Loan	948.96
	Working Capital Loan	105.54
8	Animal Husbandry - Sheep, Goat, Piggery	
	Term Loan	618.12
	Working Capital Loan	310.18
9	Fisheries	
	Term Loan	9837.33
	Working Capital Loan	3651.25
10	Farm Credit- Others	4190.85
	Sub total	227993.63

Sr. No.	Particulars	Amount (₹ lakh)
B	Agriculture Infrastructure	
1	Construction of storage facilities	3066.00
2	Land development, Soil conservation, Wasteland development	838.21
3	Agriculture Infrastructure - Others	2141.16
	Sub total	6045.37
C	Ancillary activities	
1	Food & Agro. Processing	34367.07
2	Ancillary activities - Others	8122.80
	Sub total	42489.87
	Total Agriculture	276528.87
II	Micro, Small and Medium Enterprises	934800.00
III	Export Credit	1030.00
IV	Education	6024.00
V	Housing	40084.00
VI	Social Infrastructure	817.68
VII	Renewable energy	9023.40
VIII	Others	12045.00
	Total Priority Sector	1280352.95

4.1 Credit potential for Agriculture

Agriculture in Goa faces challenges such as urbanization, high labor costs, and fragmented land holdings. However, there are several initiatives to support the sector, including interest subvention schemes for agricultural loans, subsidies for machinery and inputs, and assured pricing for major crops. Projections for crop loans (at ₹1706.85 crore) account for about 62% of the total farm credit of ₹2765.29 crore. The balance 38% is for term lending activities (₹2279.94 crore) which also includes agriculture infrastructure (₹60.45 crore) and Ancillary activities (₹424.90 crore) in agriculture.

4.1.1 Farm Credit – Comments on potential, interest subvention scheme, etc.

The potential for farm credit in the State is promising, especially with various initiatives and schemes aimed at revitalizing the agricultural sector. Here are some key points:

1. **Government Initiatives:** The Goa government has introduced several measures to support farmers, such as interest subvention schemes for agricultural loans, subsidies for machinery, fencing, and inputs, and assured prices for major crops like coconut, cashew, and arecanut.
2. **Farm Mechanization:** Due to the high cost and shortage of agricultural labor, mechanization is gaining importance. The state provides a 75% subsidy on the cost of approved agricultural machinery, which is particularly beneficial for small landholders.

3. Dairy and Fisheries Development: The revised Kamdhenu scheme offers up to 90% subsidy on the purchase of dairy animals, boosting the dairy sector. Fisheries also receive support through schemes for mechanized boats and new activities like marine and freshwater cage fisheries.

The Interest Subvention Scheme in State holds significant potential for boosting the agricultural and MSME sectors.

The scheme provides interest subsidies on loans for farmers, which can help reduce the financial burden and encourage investment in modern farming techniques and equipment. This can lead to increased productivity and profitability for farmers.

Out of the total 3.61 lakh Ha. geographical area, 35% is under crop cultivation and another 35% is under forest cover. The Net Sown Area of Goa as on 31 March 2022 is 1.26 lakh Ha with the cropping intensity of 114%. The Gross Cropped Area of Goa as on 31 March 2022 was 1.44 lakh ha. The area under field crops (Paddy, Other Cereals, Pulses, Oil seeds and Sugarcane) is 0.37 lakh ha which is 26% of the GCA while that under Plantation & Horticulture Crops (Cashew, Areca, Spices, Fruits and Vegetables) is 1.07 lakh ha, which is 74% of the GCA.

Goa is the only State where cashew apples are commercially used for distilling liquor popularly known as Feni. for which Geographical Indicator (GI) status has been accorded. The Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented through Agri Insurance Company of India Ltd. and the crops notified are Paddy, Pulses, Groundnut and Sugarcane.

The State Govt provides subsidies for almost all crops and for all agricultural operations right from land preparation sowing to harvesting. The Directorate of Agriculture Govt of Goa issues Krishi Cards to farmers.

The farmers in the State are getting collateral free crop loans for limits up to ₹ 1.60 lakh. Under GoI Interest Subvention Scheme (ISS) Short Term Crop Loans up to ₹ 3 lakhs are available to farmers at 7% rate of interest. Interest subvention of 3% is paid to farmers through RBI / NABARD on prompt repayment. The State Govt. has notified its own interest subsidy scheme in February 2021 so that the balance 4% is also covered and farmers get loans up to ₹ 3.00 lakh at 0 rate of interest.

Shetkari Aadhar Nidhi is a State Sector Scheme of the Govt of Goa to grant compensation to the farmers who suffer losses in agriculture due to various factors like damage to field crops, horticulture crops, spices, medicinal plants, floriculture, losses to farm assets.

Issues and gaps observed are prevalence of low-cost traditional methods by the farmers resulting in low productivity and poor-quality lack of trained personnel and technical experts to adopt hi-tech projects, non-availability of adequate and vital infrastructure facilities like warehouse marketing infrastructure etc.

4.1.1 (i) Crop Production, Maintenance and Marketing

Agriculture remains the primary livelihood for the majority of Goa's rural population, although the growth rate in agriculture and allied sectors saw a marginal decline of -1.5% in 2021-22. The State Government has formed a committee under the chairmanship of the Hon'ble Minister of Agriculture to finalize Goa's first Agriculture Policy. The policy

will focus on areas such as agri/horticulture development, farm mechanization, market linkages, agri-credit, climate change, and value addition.

The Goa Restriction on Transfer of Agricultural Land Act, 2023, regulates the sale, gift, or lease of agricultural land to non-agriculturists, mandating a 3-year timeline for commencing agricultural activities. According to the 2015-16 Agricultural Census, Goa has 74,563 farm holdings covering 82,084 ha. Small and marginal holdings (90.6% of total holdings) account for 45% of the area, with large farmers owning 55% of the area. The average landholding size is approximately 0.84 ha.

The overall ground level credit flow target and achievements under crop loan during the last five years are given in the following Table. The agency-wise crop loan disbursements during last five years are furnished in Table below.

Table: GLC flow target and achievements under Crop Loan

(₹ lakh)

Particulars	2021-22	2022-23	2023-24
Target	19000	29200	45010
Achievement	39800	43879	96723
% Achievement	210%	150%	215%

Source: SLBC

Table: Agency-wise crop loan disbursements

(₹ lakh)

Agency	2021-22	2022-23	2023-24
Commercial Banks	38461 (211.82%)	42427 (161.32%)	95043 (234.04%)
Coop. Banks	1337 (32.81%)	1452 (50.07%)	1680 (38.18%)
Others	2 (0.15%)	0 (0%)	0 (0%)
Total	39800	43879	96723

Source: SLBC. (Figures indicated in bracket is percentage of achievement against target.)

Commercial Banks continued to be the largest purveyor of crop loans among all agencies. The overall credit flow towards crop loan has increased during last three years.

Projections for 2025-26

The aggregated PLP projection for “Crop Production, Maintenance and Marketing” sub sector for the year 2025-26 for the State has been assessed at ₹ 170684.62 lakh

Suggested action points:

- Establishment of the model integrated farming system units in different region of the State of Goa and its popularization
- Encourage the adoption of organic farming, integrated pest management (IPM), and water-efficient irrigation techniques like drip and sprinkler systems. These practices can improve productivity while preserving the environment, particularly in the face of climate change.
- Invest in modern agricultural infrastructure, including warehouses, cold storage, and processing facilities. This will reduce post-harvest losses, improve market access, and enable farmers to add value to their produce, particularly for horticultural and plantation crops.
- Krishi Card data needs to be uploaded onto SLBC site so that bankers have access to farmer database & to ensure that multiple financing is not done.
- Soil testing facility is required to be established for appropriate use of fertilizers and ensuring higher productivity.
- Creation of charge on the land parcel of the farmer on which credit is availed is also needed.
- Issuing legally valid tenant cards to tenant cultivators would enable farmers to have access to institutional credit.
- Instead of providing upfront subsidies, the subsidy schemes should be made back ended and linked to bank credit to ensure proper end use with a minimum lock in period of 03 years.

4.1.1 (ii) Water Resources

Goa receives an average annual rainfall of 2,500–3,500 mm, primarily during June to September. However, due to rugged terrain and thin soil cover, approximately 40% of this rainfall is lost as runoff. The state is drained by nine rivers, including the Mandovi and Zuari, the largest and most significant, along with other important rivers like Terekhol and Chapora. Four of these rivers are inter-state, necessitating cooperation for equitable water sharing.

Groundwater forms a critical resource, especially for the tourism, industrial, and domestic sectors. The Dynamic Ground Water Resources Report (2023) estimates net groundwater availability at 24,740.24 hectare-meters, with a development stage of 23.63%, keeping all talukas in the safe category. Goa pioneered groundwater regulation through the Goa Groundwater Regulation Act, 2002, mandating the registration of groundwater structures, prior permissions for well construction, and charges for commercial groundwater usage.

Irrigation infrastructure includes major, medium, and minor systems. Major projects like Tillari and Anjuna in North Goa District and Salaulim in South Goa District support agriculture, but challenges such as underutilized command areas and aging infrastructure remain. Minor irrigation systems, including micro-irrigation through drip and sprinkler

methods, are being promoted for water efficiency under schemes like Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

Projections for 2025-26

The aggregated PLP projection for “Water Resources” for the year 2025-26 for the State has been assessed at ₹ 6085.46 lakh

Suggested Action Points

- Focus on revitalizing traditional ponds, rivulets, and implementing groundwater recharge structures like check dams and percolation tanks to enhance water availability and improve groundwater levels.
- Implement measures to check salinity ingress and prevent field inundation, particularly in coastal and low-lying agricultural areas, safeguarding both land and crops.
- Encourage the adoption of water-efficient systems like drip and sprinkler irrigation through PMKSY. Promote solar-powered pumps and renewable energy for irrigation to reduce energy dependency.
- Scale up rainwater harvesting to optimize monsoon water use. Encourage water-efficient farming practices such as crop diversification and soil moisture conservation.
- Empower local communities and village panchayats for water conservation and distribution. Launch awareness campaigns to promote water-saving practices and technologies across the state.

4.1.1 (iii) Farm Mechanization

Farm mechanization is a critical component of modern agriculture, enhancing productivity, reducing labor dependency, and lowering production costs. Studies indicate that improved agricultural implements can increase productivity by up to 30% and reduce cultivation costs by up to 20%. However, mechanization in Goa is limited by fragmented landholdings, high costs, and the predominance of small-scale farmers.

The Goa government actively promotes mechanization through subsidy schemes under programs like the Rashtriya Krishi Vikas Yojana (RKVY) and state-specific initiatives. These include financial support for custom hiring centers (CHCs), where farmers can rent equipment at subsidized rates, and direct assistance for machinery purchases. Despite these efforts, mechanization levels in the state remain low compared to national standards. Despite these challenges, there is significant potential for growth in the mechanization of agriculture in Goa, and ongoing efforts are paving the way for increased adoption of modern farming techniques, which will ultimately enhance productivity and sustainability in the state’s agricultural sector.

Projections for 2025-26

The aggregated PLP projection for “Farm Mechanisation” for the year 2025-26 for the State has been assessed at ₹ 6321.21 lakh

Suggested Action Points:

- The small and non-contiguous nature of farms in Goa makes mechanization economically unviable, especially for individual farmers. Encouraging cooperative farming through Farmer Producer Organizations (FPOs) and Primary Agricultural Credit Societies (PACS) can enable resource pooling for shared machinery. Custom Hiring Centers (CHCs), already supported by state subsidies, should be expanded to ensure small-scale farmers can access modern equipment affordably.
- Farm machinery remains prohibitively expensive for marginal farmers in Goa. Subsidies under schemes like the Rashtriya Krishi Vikas Yojana (RKVY) have helped alleviate costs but need to be supplemented with innovative financial models such as low-interest loans and equipment leasing programs through local banks.
- Developing locally tailored machinery, such as lightweight tillers for hilly terrains and mechanized paddy transplanters, through collaboration with research institutes like ICAR, can enhance efficiency and better suit Goa's unique agricultural landscape.
- Limited access to maintenance facilities and spare parts reduces the lifespan and efficiency of farm machinery. Establishing service hubs in rural areas and training local entrepreneurs in machinery repair can address this issue. Manufacturers should also be encouraged to set up service centers across Goa.
- A lack of awareness among farmers regarding the benefits of mechanization and modern machinery hampers adoption. Regular training programs and demonstrations, with a focus on women and youth, can foster familiarity and confidence in using technology. These efforts can be bolstered by community-based initiatives to promote sustainable agricultural practices.

4.1.1 (iv) Plantation & Horticulture including Sericulture

Horticulture accounts for approximately 60% of the total cropped area in Goa, with key crops including fruits, vegetables, cashew, coconut, and spices. The primary crops are Cashew (57,000 ha), Coconut (26,782 ha), Arecanut (2,099 ha), Mango (5,090 ha), Banana (2,495 ha), Pineapple (336 ha), Vegetables (8,689 ha), and other fruits (Chickoo, Papaya, Jackfruit, Lemon etc. – 4009 ha). Additionally, oil palm (574 ha) and Pepper (868 ha) are cultivated on a smaller scale. Goa's climatic conditions provide excellent opportunities for high-value plantations, fruits, horticulture, floriculture, medicinal plants, and vegetables.

The state's climate is particularly favorable for cultivating cut flowers, loose flowers, and cut foliage. Traditional flowers like Jasmine, Marigold, and Crossandra have been sporadically grown in the region for years. However, floriculture remains an underdeveloped sector, contributing less than 1% to horticulture. The area under floriculture is minimal, covering only 25 ha, with an annual production of 40 tonnes. The cultivation of cut flowers such as Orchids, Anthurium, and Gerbera under protective conditions, as well as Gladiolus in open fields, has only recently begun. The flower business in Goa largely relies on supplies from other states, including Karnataka, Maharashtra, Tamil Nadu, and Kerala. Meanwhile, post-harvest technology is gradually advancing, utilizing locally available resources.

Goa, as a prominent tourist hotspot with a steady influx of domestic and international travelers throughout the year, maintains a consistently high demand for fresh fruits, flowers, and vegetables.

The Forest Department supports the cultivation of selected medicinal and aromatic plants such as Stevia and Ashwagandha. The state offers vast potential for growing spices, vegetables, mushrooms, kokum, flowers, and medicinal plants. However, credit projections for this sector are kept at practical levels, considering the significant subsidies provided by the Goa Government.

Integrated homestead farming, incorporating fruit trees, vermi-compost, vegetables, and poultry, can enable efficient land use while ensuring sustainable economic benefits. It is vital to encourage this practice with financial support through bank loans wherever viable. Under the One District One Product (ODOP) initiative, Jackfruit has been chosen for North Goa district, and Coconut for South Goa district.

Projections for 2025-26

The aggregated PLP projection for “Plantation & Horticulture” for the year 2025-26 for the State has been assessed at ₹ 10765.83 lakh

Suggested action points:

- Productivity improvement of Cashew by way of replacement of senile plantation with HYV, Nutrient & Pest Management and High-density plantation needs to be adopted.
- Establishment of commercial scale quality planting material nurseries through support from National Horticulture Mission
- Investment in post-harvest technology and infrastructure such as cold storage and processing units can help reduce wastage, increase shelf life, and add value to horticultural produce like fruits, vegetables, and flowers. This would benefit both local farmers and the tourism industry.
- Leveraging the support from the Forest Department, Goa can further develop its medicinal plant sector. This can be a high-value sector for export and local consumption.
- Promoting integrated farming systems that combine fruits, vegetables, poultry, and organic farming practices can optimize land use and increase household income. This would be particularly useful for small landholders in Goa.
- The One District One Product (ODOP) initiative offers a great opportunity for the state to develop specialized production clusters, such as Jackfruit in North Goa and Coconut in South Goa. These initiatives can be supported through targeted financial assistance, infrastructure development, and marketing efforts.

- The horticulture sector can complement Goa's thriving tourism industry. Encouraging agro-tourism initiatives like farm visits and flower festivals can boost local demand for fresh produce and create new business opportunities for farmers.

4.1.1 (v) Forestry & Wasteland Management

The Forestry and Waste Land Development sector in Goa plays a crucial role in balancing ecological conservation and socio-economic development. The state, rich in biodiversity, relies on forestry to maintain ecological stability, prevent land degradation, and support livelihoods. However, challenges like limited afforestation activities, degradation of land, and lack of comprehensive development policies hinder optimal utilization of these resources.

Out of the total geographical area of 3702 sq km of the Goa state about 2156 sq km constitutes forest which is 0.16% of country's forest area. Goa is having 35% of the geographical area as forest including mangroves with high eco-tourism value. Goa has a rich forest cover mainly in the Western Ghat areas which constitutes a fragile ecosystem and supports rich floral and faunal life. Forests contribute to the economy in several ways. While forests are a source of timber with market values, they also influence local and regional climate, preserve soil cover on site and in the case of watersheds, protect soil downstream from floods.

NABARD projects a credit potential of ₹492.80 lakh for this sector in Goa. This projection underscores the need for investment in afforestation, agroforestry, and waste land reclamation initiatives. Credit infusion is aimed at fostering rural employment, enhancing carbon sequestration, and improving soil health through sustainable land management practices.

The sector faces challenges such as fragmented landholdings, inadequate infrastructure, lack of community participation in conservation projects, and limited access to financial resources. Despite these issues, there are immense opportunities in eco-tourism, sustainable forestry, agroforestry integration, and the development of minor forest produce markets. Additionally, initiatives like community afforestation projects and biodiversity parks can generate livelihoods while promoting conservation.

Infrastructure development is vital for the growth of the sector. Key areas include setting up nurseries for native species, irrigation systems for afforestation, composting and vermiculture units, and storage and marketing facilities for forest produce. Strengthening research facilities for adaptive agroforestry techniques can further enhance productivity and resilience.

Projections for 2025-26

The aggregated PLP projection for “Forestry & Wasteland Management” for the year 2025-26 for the State has been assessed at ₹ 492.80 lakh

Suggested action Points:

- Formulate policies for sustainable forestry and waste land management specially Khazan Land.
- Promote integrated watershed and land development projects.
- Provide subsidies for agroforestry and encourage private-public partnerships.
- Develop tailor-made credit schemes for forestry activities.
- Provide financial support to self-help groups and smallholder farmers.

4.1.1 (Vi) Animal Husbandry – Status of Dairy

The Animal Husbandry sector plays a vital role in providing self-employment opportunities to socio-economically disadvantaged groups, including small and marginal farmers and agricultural laborers. Goa's daily milk demand is approximately three lakh liters, with Goa Dairy contributing 60,000–62,000 liters, while the remainder is sourced from external producers like Amul, Warana, Gokul, and Nandini. Goa's milk production stands at 64,175 tons per day. Goa Dairy serves as the primary cooperative for dairy operations in the state, with a processing capacity of 1.10 lakh liters per day and 184 affiliated Dairy Cooperative Societies (DCS). Milk procurement by Goa Dairy is approximately 64,000 liters daily, capturing a 49% market share. The cooperative operates a feed mixing unit at Usgaon, Ponda, with a 100 MT/day capacity, and milk collected from primary DCS is processed at their Curti Ponda plant. To ensure accessibility, Goa Dairy provides 130 milk booths and two milk parlors across the state.

Government Programmes & Plans

The Goa State Government supports dairy development through several initiatives, including the Kamdhenu Scheme (Sudharit), the Revised Modern Dairy Scheme, the Cattle Feed Subsidy Scheme, the Incentives to Milk Producers Scheme, the Pashupalan Scheme, the Green Fodder Scheme, and the Dairy Equipment Scheme. Additional programs such as the Infrastructure Development Scheme, Dairy Kit Scheme, Community Dairy Scheme, and Stray Cattle Management Scheme, Varah Palan scheme also contribute to the sector. To encourage milk production, the state offers a ₹10 per liter incentive to dairy farmers.

KCC for Animal Husbandry

Banks are providing crop loans up to ₹ 2.00 lakh at 7% p.a. rate of interest to farmers under GoI Interest Subvention Scheme. On prompt repayment, further incentive of 3% is provided, making the effective borrowing rate for farmers 4% p.a. State Government is providing interest subvention on agricultural loans (Agri, Animal Husbandry & Fisheries) up to ₹ 3.00 lakh at 4% p.a. if the loans are promptly repaid.

Issues and Challenges

- Over 75% of Goa's milk demand is met from other states, highlighting a significant production gap.
- Unavailability of quality feed and fodder for dairy sector
- Unavailability of labor in poultry, dairy and other animal husbandry sectors

- Insufficient cold storage, processing units, and fodder cultivation facilities constrain productivity.
- Lack of awareness and capacity building of farmers, youth, field veterinarians about improved animal husbandry practices

Projections for 2025-26

The aggregated PLP projection for “Animal Husbandry –Dairy” for the year 2025-26 for the State has been assessed at ₹ 13981.48 lakh

Suggested action points:

- Area expansion of green fodder cultivation through extension activities and schemes
- Introduction of exotic germplasm through artificial insemination not exceeding 50% genetic makeup
- Introduction of indigenous breeds: Gir, Sahiwal and Red Sindhi
- Conduct training and skill development programs for farmers, focusing on sustainable practices and modern techniques.
- Modernize cooperative societies to enhance milk procurement, processing, and distribution.
- Promote entrepreneurship in animal husbandry through targeted awareness campaigns and incentives.

4.1.1 (vii) Animal Husbandry – Poultry

The poultry sector in Goa plays a critical role in supplementing rural incomes and providing nutritional security. Despite its small scale compared to other states, poultry farming in Goa has seen steady growth. Backyard poultry farming is especially significant, providing a source of livelihood to marginal farmers, landless laborers, and women members of Self-Help Groups. This form of farming thrives on low-cost, sustainable practices, utilizing agricultural by-products and waste as feed, which lowers production costs.

Goa's poultry farming predominantly focuses on broiler production to meet the state's demand for chicken and eggs. However, much of the demand is fulfilled by imports from neighboring states due to limited local production capacity.

Indigenous poultry breeds such as Giriraja are popular in Goa for their disease resistance and adaptability to the local environment. These birds are often raised in backyard systems, which help maintain high-quality output. Stakeholders in this sector include small-scale farmers, contract farmers, local cooperatives, and the Goa Poultry Cooperative Society, which supports marketing and skill development initiatives.

Kisan Credit Card (KCC) for Poultry

The KCC scheme has been extended to cover animal husbandry and poultry farming. Farmers can access loans of up to ₹2 lakh at a subsidized interest rate of 7%, further

reduced to 4% upon timely repayment. This facilitates working capital for feed, medicines, and other recurring costs, improving farmers' financial stability.

Issues and Challenges

- A majority of poultry meat and eggs consumed in Goa are imported, making the state vulnerable to price fluctuations.
- Inadequate hatcheries, feed mills, and processing units constrain the industry's growth.
- Traditional farming methods often yield lower productivity compared to commercial poultry farms.
- Farmers engaged in contract farming often face unequal bargaining power with large corporations, leading to exploitation risks.
- The sector remains vulnerable to outbreaks, affecting productivity and market confidence.

Projections for 2025-26

The aggregated PLP projection for “Animal Husbandry – Poultry” for the year 2025-26 for the State has been assessed at ₹ 1054.50 lakh

Suggested action points:

- Invest in hatcheries, cold storage, and processing facilities to support the sector's scalability.
- Encourage the use of disease-resistant and climate-adaptable indigenous poultry for backyard farming.
- Expand training programs on modern poultry practices, disease management, and sustainable farming techniques.
- Establish guidelines to ensure fair practices and protect small farmers from exploitation.

4.1.1 (viii) Animal Husbandry – Sheep, Goat and Piggery etc.

The livestock sector, particularly sheep, goat, and pig farming, is an integral part of Goa's agricultural landscape. These activities support rural livelihoods, contributing to income generation, nutritional security, and employment, especially for small and marginal farmers. Sheep and goat farming in Goa is predominantly small-scale and serves dual purposes: meat production and manure. Indigenous breeds, valued for their adaptability, form the majority. Meanwhile, pig farming has gained popularity due to high demand for pork. Breeds like Large White Yorkshire, Landrace, and Hampshire have been introduced for enhanced productivity and economic returns. Goa also has its indigenous pig varieties such as Agonda Goan and newly released crossbreed Goya pig breed variety developed by ICAR-CCARI. Key stakeholders include individual farmers, Farmer Producer Organizations (FPOs), and cooperative societies.

Government Programs and Plans

The government has launched several initiatives to strengthen livestock farming:

1. Varah Palan Scheme: Focused on sustainable pig farming, this program encourages the rearing of high-yield breeds.
2. Goatery Development Program: Promotes goat farming by providing financial assistance and technical training to farmers.
3. Fodder Cultivation Schemes: Aim to enhance feed availability and reduce dependency on external inputs

Kisan Credit Card (KCC) for Livestock

Under the KCC scheme, farmers engaged in animal husbandry, including sheep, goat, and pig farming, can avail loans at subsidized interest rates.

Issues and Challenges

- Despite high demand, Goa imports 90% of its meat, including goat meat and pork, due to inadequate local production
- Limited fodder cultivation and dependency on external feed increase production costs.
- Lack of modern slaughterhouses and processing units hampers value addition and market access.
- The sector struggles to attract younger generations due to limited awareness and perceived low profitability.
- Inadequate marketing and cooperative frameworks limit farmer profitability

Projections for 2025-26

The aggregated PLP projection for “Animal Husbandry – Sheep, Goat and Piggery” for the year 2025-26 for the State has been assessed at ₹ 928.30 lakh

Suggested action points:

- Introduction of coastal goat breeds (Konkan Kanya) under stall feeding
- Establishment of nucleus breeding units for livestock – Goat, pig, etc. through RKVY, National Dairy Development Board, National Livestock Mission
- Establishment of feed manufacturing units RKVY, National Livestock Mission (NLM)

4.1.1 (ix) Fisheries

Goa's fisheries sector holds immense promise due to its marine and inland resources. The state's 105 km coastline contributes between 2.2% and 3.8% of India's marine fish landings, despite representing only 1.25% of the national coastline. The sector supports approximately 30,225 fishermen, with 11,944 engaged in active marine fishing. Goa's fisheries exports contribute over ₹35 crore to India's foreign exchange earnings, accounting for over 2% of the nation's fisheries exports. The state also has significant inland aquaculture potential, though underutilized. Per capita fish consumption in Goa stands at 7.4 kg, higher than the national average of 5 kg.

The state's major marine species include prawns, clams, catfish, and anchovies, while inland resources feature species like the striped, grey mullet (Shevto), which is also the state fish. Goa's strategic position and cultural reliance on fish as a staple diet underscore the importance of enhancing this sector sustainably.

Projections for 2025-26

The aggregated PLP projection for “Fisheries” for the year 2025-26 for the State has been assessed at ₹ 13488.58 lakh

Suggested Action Points:

- Goa's inland water bodies are underutilized for fisheries production. Scientific aquaculture practices like cage culture and integrated farming should be scaled up to maximize inland potential and meet domestic demand.
- Insufficient cold storage, modern fish markets, and processing units result in post-harvest losses. Investments in upgrading fish landing centers and cold chain infrastructure are essential to enhance export quality and reduce losses.
- Fishermen's access to modern equipment like fish finders, solar-powered boats, and sustainable harvesting tools is limited. Subsidizing such technologies and conducting training programs can increase efficiency and reduce environmental impacts.
- Fishing communities depend primarily on traditional fishing, limiting income diversification. Promoting ancillary activities like pearl culture, seaweed farming, and ornamental fisheries can provide additional income streams.

4.1.1 (x) Sustainable Agriculture Practices

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

In this context, integrating various agricultural enterprises, such as livestock, fishery, agroforestry, and crop farming, holds significant potential to mitigate risks, improve income, and provide employment opportunities within farming households.

An Integrated Farming System (IFS) involves a judicious combination of two or more agricultural components with principles of minimum competition and maximum complementarity. By utilizing advanced agronomic management tools, IFS aims to improve farm income, family nutrition, and ecosystem health in a sustainable manner. The integration of crops, livestock, and other enterprises can reduce income uncertainties and provide more consistent employment opportunities for family members, especially in areas where farming is the main livelihood.

In Goa, farmers follow a traditional multitier homestead gardening system known as kulagar, which has been passed down through generations. This system is used to grow and preserve local crop plants around the household. While the kulagar system is

sustainable in its own right, integrating modern agricultural techniques and scientific management practices could enhance its productivity and efficiency, aligning it with the principles of IFS.

Although India has traditionally practiced mixed farming systems, such as crop and dairy, these systems often lacked the efficiency necessary for profitability. This inefficiency has contributed to problems like seasonal migration, where farmers seek work outside of agriculture due to poor income prospects. Diversification through IFS can double farm income, reduce dependency on a single crop, and create year-round employment for farmers' families. This addresses both economic and social challenges by improving financial stability and reducing migration.

Integration of various agricultural enterprises has great potential to supplement farmers income and increase family labor employment. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. The various components of IFS are cropping live stocks birds and trees. Integrated Farming System (IFS) combines various components such as crops poultry and aquaculture to enhance sustainability and profit. The crops may have subsystem like mixed/intercrop multi-tier crops.

The livestock components may be milch animals goat sheep poultry and the tree components include fruits timber fuel and fodder.

The major factors which need to be considered in choosing an IFS model are soil type rainfall its distribution and length of growing season. Components of various integrated farming systems being followed in Goa - Crop Production Dairy Backyard Poultry Piggery Apiculture Pisciculture/Aquaculture Mushroom Cultivation Biogas Vermicompost Agro Ecotourism/Farm Tourism Small Ruminants Rearing.

4.1.1 (xi) Farm Credit - Others, including Two Wheelers for farmers

Majority of the farmers in Goa are small and marginal farmers. There has been a steady shift towards farm mechanization. Few are still dependent on animal draught power for their agricultural operations. There is a shift towards marketing vehicles aided by Govt. Grant under various schemes.

Other allied agricultural activities include draught animals, misc. agricultural implements and vehicles for farm use. Fully secured gold loans are extended for agricultural purposes and loans extended to farmers for procuring 2-wheelers.

Goa has good network of service centers and petrol pumps. The veterinary facilities are considered adequate in Goa. There is no specific scheme to improve the quality of work animals. They are generally used to plough the field draw ridges and carry agricultural produce from the fields to local markets. Farmers are shifting towards mechanized agriculture implements. The demand for bullocks and bullock-carts is reducing day by day. In recent years there is also an increase in the demand for vehicles for farm supervision.

Large tracts of agriculture land are not being cultivated by the land holders for various reasons which are available to interested and needy farmers for cultivation on contract / lease / purchase.

The potential for investment on farm equipment like tractors tillers etc. by the SF/MF is showing an uptake with Customer Hiring Centers and FPOs increasingly focusing on such services.

Draught animals are used in areas where machinery cannot be operated. Due to land title issues banks normally sanction fully secured gold loans. Legally valid tenancy cards to tenant farmers are needed. There is potential for lending towards purchase of land for agriculture purpose in the district.

SHGs/ JLGs of farmers should procure agriculture input and agriculture services in bulk.

Projections for 2025-26

The aggregated PLP projection for “Farm Credits - Others” for the year 2025-26 for the State has been assessed at ₹ 4190.85 lakh

4.1.2 Agriculture Infrastructure

4.1.2 (i) Construction of Storage and Marketing Infrastructure

In Goa, small and marginal farmers face challenges in post-harvest activities due to limited storage capacity, inadequate infrastructure, and financial constraints. To address these issues, improving collection, storage, and marketing facilities is essential for reducing losses and increasing farmers’ holding capacity, enabling them to sell produce at better prices.

The development of bulk storage, cold storage, transportation, and integrated markets will be key to minimizing post-harvest losses and creating a strong agri-horti value chain. Co-operative societies and producer organizations (FPOs) can play a crucial role in aggregating produce and facilitating primary processing. NABARD supports these efforts through funding for rural infrastructure, cold storage, and marketing facilities under schemes like RIDF, WIF, and NIDA. Additionally, the Government of India’s credit-linked subsidy schemes like ISAM encourage the creation of agri-marketing infrastructure in both public and private sectors. These steps will significantly enhance the efficiency and sustainability of Goa's agricultural and horticultural sectors.

Projections for 2025-26

The aggregated PLP projection for “Agriculture Infrastructure – Construction of Storage Facilities” for the year 2025-26 for the State has been assessed at ₹ 3066.00 lakh

Suggested Action Points:

- Awareness campaigns and capacity-building initiatives for farmers' collectives and FPOs to utilize e-NAM services are also essential.
- The e-Warehouse Receipt System (WRS) should be adopted by all warehouses, allowing farmers to access pledge loans against e-Negotiable Warehouse Receipts (NWRs).
- The development of cold chain infrastructure and cold storage units to enhance the storage and handling of perishable horticultural produce should be prioritized.
- Financing for cold storage units should include the integration of rooftop solar panels.
- Promotion of decentralized solar-power cold storages should be promoted.

4.1.2 (ii) Land Development, Soil Conservation and Watershed Development

Effective land and water management is essential to increase the production and productivity of agricultural commodities in a sustainable manner. The Government of India, through NABARD, provides subsidy assistance under the Agri Clinic and Agri Business Centres (ACABC) scheme to establish agri clinics in the state. This initiative aims to support agricultural extension services and promote self-employment among agricultural graduates.

Approximately 80% of Goa's soils are lateritic, with textures ranging from sandy loam to silt loam. Due to the high rainfall and loamy nature of the soil, erosion is particularly severe in hilly areas. Therefore, land leveling and soil conservation measures are necessary on the eastern (mountainous) side, as well as regular bunding, repairs, and maintenance along the coastline.

NABARD's Regional Office has recently approved a watershed development project in the Sattari block, with the capacity-building phase currently underway on 81.80 hectares of land.

The Department of Agriculture, Government of Goa, is also supporting farmers in soil and water conservation activities, including soil and water conservation through land development based on slope, assistance for soil conservation, drain diversion, construction of dug-out ponds, gully control, and the creation of crescent-shaped structures for water conservation.

Projections for 2025-26

The aggregated PLP projection for “Agriculture Infrastructure – Land Development, Soil Conservation and Wasteland Development” for the year 2025-26 for the State has been assessed at ₹ 838.21 lakh

Suggested action points:

- Climate-smart technologies should be promoted to enhance farmers' ability to adapt to the negative impacts of climate change.
- The Integrated Farming System (IFS) should be encouraged, with a focus on multi-cropping, rotational cropping, inter-cropping, and mixed cropping practices, alongside

allied activities such as horticulture, livestock, fishery, agroforestry, and apiculture. This approach will help farmers maximize farm returns, sustain their livelihoods, and mitigate the impacts of droughts, floods, and other extreme weather events.

- Area-based measures, such as terracing, bunding, and growing vegetative cover, should be implemented by farmers on a community level. Additionally, the revitalization of Khazan lands should be supported through the distribution of salt-resistant paddy seeds, such as local Korgut and other varieties, at subsidized rates to restore neglected lands to cultivation.

4.1.2 (iii) Agri. Infrastructure - Others

According to the revised guidelines of the RBI for priority sector lending, a distinct classification has been created under the category "Agri Infrastructure - Others." This includes financing for plant tissue culture, agri-biotechnology units, seed production, bio-pesticides, bio-fertilizer units, and vermicomposting. The aggregate sanctioned limit for each borrower under this category is ₹100 crore, as part of agriculture-related ancillary activities.

The use of bio-fertilizers can enhance productivity, reduce energy consumption, prevent soil and water contamination, increase soil fertility, and provide biological control over phytopathogenic organisms. These benefits will contribute to higher profits for farmers while promoting sustainability and environmental protection.

Intensive agricultural practices today have led to soil degradation and fatigue. There is a pressing need to focus on soil rejuvenation by reducing chemical input usage and increasing the adoption of biological and organic inputs. However, the use of organic inputs remains low due to their limited availability, bulky nature, and high costs for transportation and labor.

Under a NABARD-sponsored project, ICAR-CCARI has successfully completed research on the use of pheromone traps for trapping fruit flies in cucurbits and mangoes, as well as Rhinoceros beetles and Red Palm Weevils in coconuts. The project also covers integrated pest and disease management in locally grown vegetables. The Adarsh Cooperative Society is working on facilitating organic certification for cashew farming. Additionally, several vermicomposting production units are operating in the state.

Projections for 2025-26

The aggregated PLP projection for "Agriculture Infrastructure – Others" for the year 2025-26 for the State has been assessed at ₹ 2141.16 lakh

Suggested action plan:

- Market linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.
- Production of organic manures, vermicompost by farmers needs to be encouraged.
- Infrastructure for organic certification needs to be established in Goa.

4.1.3 Ancillary Activities -

4.1.3 (i) Food & Agro Processing

Goa has significant potential in the food and agro-processing sector, driven by its rich agricultural resources and growing demand for processed food products. Goa's agricultural sector is diverse, producing crops such as rice, coconut, cashew, fruits (mango, pineapple, banana), vegetables, spices, and marine products. Cashew processing, coconut-based products, and spices are key traditional agricultural activities in the state. The food processing industry in Goa is still in its early stages compared to other states but is rapidly growing. Several agro-processing units are engaged in producing cashew-based products, fruit juices, jams, sauces, pickles, and snacks, Rice and coconut products such as coconut oil, desiccated coconut, and coconut milk have seen increasing demand both locally and internationally.

The state government, along with the Ministry of Food Processing Industries (MoFPI), has launched several schemes to support food and agro-processing industries, such as the Pradhan Mantri Kisan SAMPAD A Yojana (PMKSY), which aims to enhance food processing capacity. Financial incentives, subsidies for establishing food processing units, and support for technology adoption are available to encourage investment in the sector. The Ministry is also implementing the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme under the ambit of 'Atmanirbhar Bharat Abhiyan'. The scheme envisages to provide credit-linked capital subsidy at 35% of the eligible project cost with a maximum ceiling of ₹10 lakh per unit to existing individual micro food processing units for infrastructure upgradation, credit linked grants at 35% for development of common infrastructure including common processing facility, lab, warehouse, etc., through FPOs/ SHGs/cooperatives or State owned agencies or private enterprises, seed capital of ₹40,000- per Self Help Group (SHG) member for working capital and purchase of small tools. The scheme will be implemented from FY2020-21 to FY 2024-25. Goa's (One District One Product) ODOP focuses on promoting specific products like Jackfruit for North Goa district, and Coconut for South Goa district, providing opportunities for regional growth and market visibility.

Food Processing Fund, with a total outlay of ₹2000 crore was instituted with NABARD to provide direct term loans at affordable rates of interest to Designated Food Parks and food processing units within these Parks. However, there is no designated food park in the state of Goa.

Issues & Challenges

Key challenges include the lack of secondary and tertiary processing facilities, scarcity of skilled labor, inadequate infrastructure, and competition from international markets. The development of common infrastructure like food parks, cold chains, warehousing, and packaging units is critical to enhancing the efficiency and scalability of agro-processing operations.

Projections for 2025-26

The aggregated PLP projection for “Ancillary Activities – Food and Agro Processing” for the year 2025-26 for the State has been assessed at ₹ 34367.07 lakh

Suggested action points

- Improve cold storage, warehousing, and transportation infrastructure to reduce post-harvest losses and support the supply chain.
- Implement training programs to equip workers with modern food processing skills and knowledge of new technologies.
- Encourage the production of value-added products like organic food, cashew-based products, fruit juices, and snacks for both domestic and export markets.
- Foster collaborations between farmers, cooperatives, and food processors to improve supply chain efficiency and ensure steady raw material availability.
- Provide financial incentives, subsidies, and access to credit for small and medium food processing units to upgrade technology and expand production.
- Promote local products through digital platforms, exhibitions, and participation in trade fairs to enhance market visibility.
- Promote the adoption of eco-friendly processing methods and renewable energy sources to ensure sustainability in food production.
- Leverage schemes like PMFME to provide financial and technical support to micro food processing units in Goa.
- With Goa's focus on promoting sustainable agriculture and organic farming, there is potential to develop an agro-processing sector that focuses on organic food products.
- Expanding seafood processing and cashew-based products for export markets offers significant growth potential.
- The rising demand for packaged, convenience, and processed food products, both domestically and internationally, presents opportunities for growth in the food processing sector.

4.1.3 (ii) Agri. Ancillary Activities Others

The ancillary activities under agriculture include loans to farmer cooperatives for managing produce, Agri-clinic and Agri-business Centers (ACABC), and funding to Primary Agricultural Credit Societies (PACS), Farmer Service Societies (FSS), Large Area Multipurpose Societies (LAMPS), and Microfinance Institutions (MFIs). These initiatives ensure sustained credit availability, fostering growth and deeper integration of agricultural activities. Farmers face price volatility for most crops, making loans against produce or warehouse receipts critical to prevent distress sales. Collectivizing through Farmer Producer Organizations (FPOs) reduces costs and enhances price realization. Loans are extended to PACS and producer societies for constructing godowns and other agri-linked needs. The ACABC Scheme, implemented by NABARD, promotes private agricultural extension services and creates self-employment opportunities for agriculture professionals. It provides expert advice and commercial agribusiness units, with subsidies up to 44% for projects up to ₹1 crore in group mode. The Agriculture Infrastructure Fund

(AIF) addresses infrastructure gaps with loans totaling ₹1 lakh crore for entities like PACS, FPOs, SHGs, and startups. It offers interest subvention of 3% annually for loans up to ₹2 crore, with credit guarantees to encourage participation. Programs like SHG Bank Linkage and Joint Liability Groups have evolved into comprehensive financial inclusion tools, complemented by government initiatives like PM Jan Dhan Yojana, Mudra Yojana, and Stand-Up India, promoting banking access and economic empowerment in rural areas.

Projections for 2025-26

The aggregated PLP projection for “Ancillary Activities – Others” for the year 2025-26 for the State has been assessed at ₹ 8122.80 lakh

Loans to distressed persons to prepay non-institutional lenders

The Self Help Groups Bank linkage (SHGBLP)/ Joint Liability Groups (JLGs) program which started simply as a bank outreach program, has through the passage of time, slowly metamorphosed into a holistic program for financial, economic, social and of late, technological capital building in rural areas. Further, GoI initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Prime Minister’s Social Security Schemes, Stand Up India, Mudra Yojana, etc., aim to ensure comprehensive financial inclusion of all the households in the country by providing universal access to banking facilities.

4.2 Credit Potentials for MSMEs

The MSME sector has emerged as a highly vibrant & dynamic sector and plays a vital role in the overall growth of industrial economy of the country. The scope and coverage of MSME sector was broadened significantly under Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 that recognized the concept of enterprise to include both manufacturing and services sector. The new classification has come into effect from 1st July, 2020. (Micro: Investment < ₹1 crore and Turnover < ₹5 crore, Small: Investment < ₹10 crore and Turnover < ₹50 crore, Medium: Investment < ₹50 crore and Turnover < ₹250 crore).

In Goa, the MSME sector shows potential, especially in food processing, pharmaceuticals, chemicals, and tourism, but faces challenges such as limited access to credit, inadequate infrastructure, and skill gaps. To address these issues, the Government of Goa has introduced policies including fiscal incentives, subsidies, and infrastructure support through agencies like the Goa Industrial Development Corporation. Initiatives like the Umbrella Scheme and Goa Startup Policy 2021 aim to foster entrepreneurship and innovation.

The Khadi Gramodyog Vikas Yojana (KVY) and Gramodyog Vikas Yojana (GVY) under KVIC, along with the SFURTI scheme, support artisans and collective enterprises by improving production and market access. National schemes like PMEGP, CGTMSE, and

ASPIRE further boost agricultural innovation and value chains. Additionally, the One District - One Product initiative enhances local MSMEs, while the PM Vishwakarma Scheme (2023) offers artisans skill development, credit support, toolkits, and marketing assistance.

Potential Clusters in the State:

- Food Processing and Agro-processing: With its strong agricultural base, Goa has potential in food processing clusters, especially in cashew, coconut, and marine products.
- Pharmaceuticals: The state's well-established pharma industry presents opportunities for expansion.
- Tourism: The tourism sector offers scope for MSMEs in hospitality, travel, and services.

Issues & Challenges:

- Despite various government schemes, MSMEs often face challenges in securing timely and adequate working capital and investment credit.
- There is a shortage of skilled labor in specific sectors, affecting productivity and competitiveness.
- MSMEs face intense competition, especially from international markets, making it difficult to maintain margins and scale up operations.

NABARD Interventions for MSMEs

- Key initiatives include structured skill development programs to address skill gaps in rural India, promoting Geographical Indication (GI) products by facilitating registration and post-registration activities, and sponsoring artisans, weavers, FPOs, and SHGs for participation in national and state-level exhibitions organized by NABARD and other agencies.

Projections for 2025-26

The aggregated PLP projection for “MSMEs” for the year 2025-26 for the State has been assessed at ₹ 934800.00 lakh

Suggested action points

- Facilitate easier access to credit for MSMEs through collaboration with banks and financial institutions. Promote government schemes like PMEGP, CGTMSE, and MUDRA to support new and existing MSMEs with low-interest loans and subsidies.
- Implement structured skill development programs tailored to meet the needs of the local MSME sector, including training in new technologies, digital tools, and modern business practices. Partner with educational institutions and vocational training centers to address the skills gap in the workforce.
- Skill training institutes should offer job-oriented courses based on industry needs and leveraging on the Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
- Traditional arts and craft to be developed with appropriate marketing link. The abundant inland waterways in the State may be exploited by building new jetties and renovation of unused jetties for cheaper and hassle-free transport.
- Establish rural marts, haats, and e-commerce platforms to help local MSMEs reach broader markets, both domestic and international

- Encourage MSMEs to adopt sustainable and eco-friendly production practices by providing grants or incentives for green technologies. Promote renewable energy sources like solar or wind power within industrial estates to reduce operational costs.
- Facilitate the establishment of incubators and innovation hubs within these clusters to support startups and scaling of businesses.

4.3 Credit Potentials for Export Credit

Exports play a crucial role in driving a country's economic growth, with credit being a key factor enabling exporters to efficiently fulfill their orders. Export credit is provided in both INR and foreign currencies.

The RBI has introduced several measures to ensure timely export credit flow, including rationalizing export credit interest rates, offering flexibility in pre-shipment credit repayment, providing special packages for large exporters, and supporting agricultural export finance. Export credit advances up to ₹40 crore per borrower are now classified under the Priority Sector, covering both pre-shipment and post-shipment credit.

Goa is a hub for pharmaceuticals and emerging industries like biotechnology and IT. Export credit is utilized by pharma, light engineering, defense, iron ore, marine, and cashew exporters. The state's export strategy identifies key sectors such as pharma, minerals, electronics, optical fiber, and chemicals, with focus sectors like IT, shipbuilding, tourism, and agriculture. Goa has been selected by the Ministry of Commerce & Industry to develop Cashew Nuts and Feni. The Digital ODOP Bazaar on the GeM platform helps sellers enhance market reach. The state also aims to improve infrastructure to boost exports.

In May 2022, Goa introduced the "Agriculture Export Policy" (AEP) to develop the state as an agriculture export hub, promoting both traditional and non-traditional exports. However, limited secondary and tertiary processing has hindered growth. With Mormugao Port, Dabolim, and the upcoming Mopa Airport, Goa can enhance export opportunities.

Challenges of Goa: Key challenges include limited availability of quality infrastructure (e.g., testing labs, cold storage), competition from international markets, lengthy approval processes for export certifications, lack of skilled labor, and low awareness of export financing options. Improved infrastructure and a proactive policy approach are necessary to address these challenges and boost exports.

Projections for 2025-26

The aggregated PLP projection for "Export Credit" for the year 2025-26 for the State has been assessed at ₹ 1030.00 lakh

Suggested action points

- Focus on expanding Goa's pharmaceutical, mineral, marine, electronics, optical fiber, and chemicals industries.

- Implement the Agriculture Export Policy (AEP) to promote indigenous, organic, and non-traditional agricultural products.
- Improve processing capabilities in agro-products to add value and increase competitiveness in international markets.
- Expand support for Feni and cashew nuts from Goa as identified export products by the Ministry of Commerce & Industry.
- Increase awareness and access to export credit schemes for small and medium-sized exporters.
- Streamline processes for packing credit and post-shipment finance to ensure smoother cash flow for exporters.
- Create export processing zones and industrial clusters with modern infrastructure to attract investments in export-oriented industries.
- Provide incentives for industries to establish secondary and tertiary processing units, especially in the agriculture sector.
- Organize export promotion and training programs for local entrepreneurs, especially in niche sectors like marine products, IT, and biotechnology.
- Increase collaboration between banks, export promotion councils, and government agencies to ensure that small and medium-sized exporters have easy access to finance.
- Set up export credit guarantee schemes to reduce the risk for banks when lending to new or smaller exporters, enabling them to get easier loans.
- Ensure that exporters have access to adequate working capital to fund raw material procurement, production, and export logistics without facing liquidity challenges.
- Encourage banks to increase participation in the Export Credit Guarantee Corporation (ECGC) to help exporters cover the risk of payment defaults and non-receipt of funds.
- Provide targeted financial support under the ECGC to sectors like pharma, marine, and cashew exports, which face specific challenges in export transactions.
- There is no APEDA approved laboratory and Packing House in Goa (nearest is 500 Km away). Setting up of APEDA/FDA accredited labs locally will boost export of agri products from Goa.
- State may consider submitting a proposal under Trade Infrastructure for Export Scheme (TIES) for setting up a lab for Seafood Testing in Goa.

4.4 Credit Potentials for Education

Education holds both intrinsic and instrumental value, offering essential services for national development and the enrichment of an individual's life. As such, the right to education is recognized as a fundamental human right, and the push for universal elementary education aims to ensure its accessibility.

The Government of India has launched a portal called Vidya Lakshmi (www.vidyalakshmi.co.in), the first of its kind, designed for students seeking education loans. Through this portal, students can view, apply for, and track their education loan applications to banks anytime and anywhere. The portal also links to the National Scholarship Portal to benefit deserving students.

According to RBI guidelines, loans for educational purposes, including vocational courses, up to ₹20 lakh are eligible for priority sector classification. With the rising costs of

professional courses, loan uptake is expected to increase in the coming years. However, the gap between the high cost of education and the potential income levels of students after completing certain professional courses needs to be addressed. Additionally, challenges such as the inability to provide collateral and the insufficient creditworthiness of joint borrowers hinder many needy students from obtaining bank loans.

Projections for 2025-26

The aggregated PLP projection for “Education” for the year 2025-26 for the State has been assessed at ₹ 6024.00 lakh

Suggested action points:

- Launch targeted awareness campaigns to educate students and their families about the Vidya Lakshmi portal. This will enable more students to apply for and track their education loans, making the process more accessible and transparent.
- Collaborate with local colleges and universities to streamline the loan application process and provide in-house support for students applying for education loans, ensuring quicker approvals and easier access.
- Implement financial literacy workshops and counseling for students to educate them on loan processes, repayment options, and managing finances effectively. This will help students make informed decisions about education loans and better manage their financial responsibilities.

4.5 Credit Potentials for Housing

The vision for Rural Housing is to "ensure adequate and affordable housing for all and promote the development of sustainable and inclusive habitats in rural areas by expanding government support, encouraging community participation, self-help, and public-private partnerships within the framework of Panchayat Raj."

Loans are available to individuals for the purchase or construction of a dwelling unit, with limits of ₹35 lakh in metropolitan areas (with populations of 10 lakh and above) and ₹25 lakh in other areas, as long as the total cost of the dwelling unit does not exceed ₹45 lakh and ₹30 lakh, respectively. Additionally, loans for repairs to damaged homes are offered up to ₹10 lakh in metropolitan areas and up to ₹6 lakh in other areas. Bank loans to Housing Finance Companies (HFCs) approved by NHB for refinancing are available for on-lending up to ₹20 lakh to individual borrowers. This falls under the Priority Sector lending category.

In Goa, two-thirds of the housing units are located in urban areas. The credit flow to the housing sector is primarily driven by NRIs, individuals from metropolitan cities investing in Goa, and the salaried class in the state.

Projections for 2025-26

The aggregated PLP projection for “Housing” for the year 2025-26 for the State has been assessed at ₹ 40084.00 lakh

Suggested action points:

- There is a need to promote reverse mortgage loans among senior citizens.
- The process of mutation, partition, and conversion of land is lengthy in the state. A single-window system to expedite building plan approvals and licenses is required to reduce delays.
- Special measures, such as interest concessions on borrowed capital, increasing thresholds for PMAY, and providing Income Tax exemptions for the acquisition of dwelling units, could have a significant impact.

4.6 (i) Credit Potentials for Social Infrastructure

Social infrastructure refers to the physical and organizational structures that support the wellbeing of communities, such as healthcare, education, transportation, sanitation, and housing. In Goa, social infrastructure is vital to the state's economic and social development, as it supports the health, education, and overall quality of life of its residents and the tourism sector. While Goa has made notable progress in building and improving its social infrastructure, there are several challenges that need to be addressed to ensure inclusive and sustainable development for the population.

The state of Goa has a well-developed healthcare system with a network of public and private hospitals. The Goa Medical College, one of the oldest medical colleges in Asia, is a center of excellence in healthcare and medical education. The state has achieved near-universal primary healthcare access, but access to specialized services in remote areas is still lacking. In terms of education, Goa boasts a literacy rate of 88.7%, significantly higher than the national average of 74.04%. However, educational infrastructure in rural and remote areas still requires significant improvement to match the quality of urban schools. Goa's road network is extensive, with well-connected highways, but urban congestion, particularly in Panaji and Vasco, is a growing concern. The state's public transportation system, while functional, struggles with the rising number of vehicles, leading to traffic bottlenecks and pollution. Moreover, waste management infrastructure in tourist-heavy areas like North Goa is under pressure during peak seasons.

Projections for 2025-26

The aggregated PLP projection for “Social Infrastructure” for the year 2025-26 for the State has been assessed at ₹ 817.68 lakh

Suggested action points:

- Expand mobile healthcare services, increase primary health centers in rural areas, and integrate telemedicine to improve access to specialist care in remote regions.
- Upgrade rural schools with digital classrooms, libraries, and modern tools, and enhance teacher training programs to improve education quality.
- Improve waste segregation, enhance recycling, and build waste-to-energy plants. Promote awareness among residents and tourists to reduce waste generation and improve sanitation infrastructure in rural areas.

4.6 (ii) Renewable Energy

Renewable energy in India plays a critical role in expanding grid power, ensuring energy access, reducing fossil fuel dependency, and advancing a low-carbon developmental pathway. India aims to increase its share of non-fossil fuel-based electric capacity to 40% by 2030, as outlined in its Intended Nationally Determined Contributions (INDCs).

Under the priority sector lending guidelines, banks offer loans up to ₹30 crore for renewable energy projects such as solar and biomass power generators, windmills, micro-hydel plants, and non-conventional energy public utilities like street lighting and rural electrification. For individual households, loans up to ₹10 lakh are available.

Goa currently relies entirely on the Western and Central grids for its energy needs due to the absence of local power generation facilities. While the state's climate is conducive to solar energy, low wind speeds limit wind energy potential. The Goa Energy Development Agency (GEDA), as the nodal agency for implementing MNRE schemes, launched the Goa Solar Policy 2019, which encourages the adoption of rooftop solar and other solar initiatives.

Goa has yet to tap into large-scale renewable energy projects, focusing primarily on solar energy due to geographical advantages.

GEDA supports solar power installations through subsidies and incentives. However, wind and hydropower potentials remain underutilized.

Constraints

- High initial investment costs and limited awareness among rural communities hinder large-scale adoption.
- Absence of large-scale power generation infrastructure within the state.
- Limited credit flow specifically for renewable energy projects targeting small-scale users.

Opportunities and Suggested Action Points

- **Infrastructure Development:** Develop solar parks and incentivize community-level solar installations. Promote decentralized energy systems, especially in rural areas.
- **Credit Support:** Encourage banks to offer low-interest loans for renewable energy projects under central government schemes like PM-KUSUM, which supports solar pumps for agriculture and PM Surya Ghar Yojana for promotion of Roof Top Solar system.
- **Bio-Energy Promotion:** Integrate biogas plants with livestock and dairy farming through joint efforts by the Animal Husbandry Department. SHG financing for bio-energy projects can be a viable solution.

- Policy Enhancement: Expand GEDA's scope to include newer renewable technologies like hydrogen and hybrid systems. Strengthen implementation of the Goa Solar Policy with updated targets.
- Awareness Campaigns: Conduct outreach programs to educate residents and industries about the economic and environmental benefits of renewable energy.

Projections for 2025-26

The aggregated PLP projection for “Renewable Energy” for the year 2025-26 for the State has been assessed at ₹ 9023.40 lakh

4.7 Informal Credit Delivery

The Self-Help Group Bank Linkage Program (SHG-BLP) is the world's largest microfinance initiative in terms of client base and outreach. While the program has reached saturation in some regions, there are still areas where its reach needs to be expanded. As a facilitator, NABARD is strengthening its efforts to promote sustainable livelihoods by helping SHGs transition to micro-entrepreneurship. This is being done through a revamp of its Micro Enterprise Development & Livelihood Enterprise Development Programs. At the same time, a new training scheme is being introduced for e-commerce and physical marketing of SHG products, based on insights from previous pilots with SHGs. Additionally, new state-specific pilot programs in skill training, conducted by sector experts, are being launched, along with post-training market and credit linkage support for SHGs.

Joint Liability Groups (JLGs) - The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, sharecroppers, landless labourers, etc. It enables banks to reach to farmers through group approach, adopt cluster approach, facilitate peer education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Extension of credit to allied and agriculture activities and NFS activities by JLGs will enhance farmers' income. NABARD provides incentive of ₹4000 per JLG to the Project Implementing Agencies, over a period of 03 years for formation, nurturing and financing of JLGs.

Suggested action Points:

- Focus on extending SHG-BLP outreach to remote and underserved rural areas of Goa, ensuring that women, small farmers, and marginalized communities have access to microfinance and entrepreneurial opportunities.
- Strengthen SHG support by providing training in both e-commerce and physical marketing, along with access to financial products that facilitate micro-entrepreneurship, such as loans for product manufacturing, packaging, and marketing.

- Implement targeted skill development programs for SHGs, especially in sectors relevant to Goa's economy, such as tourism, agriculture, and local handicrafts. Post-training support should include market linkages, credit facilitation, and access to government schemes.
- Increase the financing of small, marginal, tenant farmers, and landless laborers through JLGs, especially for diversified agricultural activities and non-farm sectors such as poultry, dairy, and agro-processing, to boost farmers' incomes and improve their livelihoods.

Chapter 5

Status and Prospects of Cooperatives

Status and Prospects of Cooperatives

5.1 Background

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

A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

5.2 Status of Cooperatives in the Country

The Indian cooperative movement is one of the largest in the world with nearly 8 lakh cooperative societies (of the 30 lakh globally) and a membership base of over 29 crore people. India accounts for nearly 27% of all cooperatives in the world. Over 20% of Indian population is estimated to be part of the cooperative movement in comparison to the global average of 12%. The cooperatives in India cover a wide array of activities, including credit and banking, fertiliser, sugar, dairy, marketing, consumer goods, handloom, handicraft, fisheries, housing, etc. Housing (24%), dairy (17.7%), and PACS–FSS–LAMPS (13%) account for over 54% of all the cooperatives in the country. Also, 48% of the total cooperative members are associated with PACS–FSS–LAMPS. Dairy cooperatives and their federations have been especially successful in India, contributing to equitable growth of their members.

5.3 Formation of Ministry of Cooperation by GoI

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

5.4 Latest initiatives by Ministry of Cooperation (MoC), GoI

The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.

71st National Cooperative Week Celebrations

The 71st National Cooperative Week Celebrations in Goa, organized by the Department of Cooperation, Government of Goa, and the Goa State Cooperative Union, took place from November 14 to 20, 2024. NABARD Goa Regional Office actively participated in the event, which began with an inaugural ceremony at Shiroda, North Goa District. The ceremony was presided over by Shri Subhash Shiroadkar, Hon'ble Minister of Cooperation and Water Resources, Government of Goa, and included other dignitaries such as Shri Sandeep Dharkar, General Manager and Officer-in-Charge of NABARD Goa Regional Office. The event highlighted the government's strategic focus on establishing multi-purpose cooperative societies in 50 identified villages and emphasized the importance of preventing cooperative credit societies' loans from becoming non-performing assets.

Throughout the week, various events were held in different locations, including Mapusa, Surla, and Quepem. These events featured speeches and discussions on themes such as innovation, technology, good governance in cooperatives, and the role of cooperatives in fostering entrepreneurship, employment, and skill development. These sessions underscored the critical role of cooperatives in promoting collective efforts, enhancing skills, and generating employment opportunities.

- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation. A pilot project to promote 'Cooperation among Cooperatives' was launched by the Union Minister of Cooperation on 21st May 2023 in Gujarat under the 'Sahkar Se Samridhi' initiative. Following its success, a statewide campaign was launched on 15th January 2024 to strengthen the cooperative sector, enhancing self-reliance from grassroots to apex under PACS.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.

The celebrations culminated in Panaji on November 20, 2024, with an address by the Hon'ble Chief Minister of Goa, Dr. Pramod Sawant. He highlighted the transformative potential of the cooperative movement in rural development, financial inclusion, and self-reliance. The event also included discussions on the alignment of cooperative values with Sustainable Development Goals (SDGs) and the importance of capacity building and innovation in preparing the cooperative sector for future challenges. The week-long celebration concluded with the felicitation of several successful cooperative societies, recognizing their exemplary contributions to the cooperative movement in Goa.

- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

5.5 Status of Cooperatives in the State

1. Goa state has presence of 54 Branches of State Cooperative Bank, 62 functional PACS, 4 Urban Cooperative Banks, 118 Urban Credit Societies, 275 Salary Earners and other societies along with 2942 Housing Societies.
2. 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.

5.6 Computerization of Primary Agriculture Cooperative Societies

58 PACS have been identified for Computerization in the state of Goa under PACS Computerization Project. 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. The project is under implementation.

EV Charging Stations for PACS: Empowering Rural Mobility

Integrating Electric Vehicle (EV) charging stations with Primary Agricultural Credit Societies (PACS) offers a transformative solution for rural areas. These stations can be set up within PACS premises, leveraging existing infrastructure and land. Solar-powered or grid-connected chargers cater to two- and three-wheelers, which form the backbone of rural mobility. This initiative aligns with India's vision for sustainable transportation while reducing fuel costs for rural communities.

In Goa, where tourism and agriculture coexist, EV charging stations at PACS can support eco-friendly travel and agricultural logistics. PACS can generate additional income through charging fees while promoting cleaner mobility solutions for rural households and small businesses. Successful pilots in Karnataka and Maharashtra have shown the potential of this model in driving EV adoption in underserved areas. This would not only benefit farmers but also attract small enterprises to the PACS ecosystem.

Government schemes like the Faster Adoption and Manufacturing of Electric Vehicles (FAME-II) and State EV policies provide financial incentives for EV infrastructure. Additionally, partnerships with private EV manufacturers and energy companies can help PACS scale up this initiative effectively. For Goa, with its strong cooperative network, EV charging stations can enhance rural development while supporting India's renewable energy and green mobility goals. EV charging stations can also be promoted through Common Service Centres under the initiative of MeitY.

5.7 Way forward

1. The distribution of cooperative societies in the district is not uniform. However, there is presence of cooperative societies in every block. Further, there is potential for creation of cooperative societies in Food Processing Societies, Agro Processing Societies, Marketing Societies, Weavers Societies, Poultry Societies, Fisheries Societies. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
2. Margdarshika is action Plan on formation and strengthening of new Multipurpose PACS Dairy and Fisheries Cooperative Societies in each Panchayat. There are about 2.7 lakh Gram Panchayats in the country however many panchayats are yet to be covered by PACS Dairy Fisheries Cooperatives. In view of the important role played by these primary level cooperatives in the overall and balanced development of the country the Government of India has approved the Plan for formation of new Multipurpose PACS Dairy and Fisheries Cooperative Societies in uncovered Gram Panchayats in the country. In order to ensure its effective implementation in time-bound manner a 'Margdarshika' has been prepared by the Ministry of Cooperation in collaboration with NABARD, NDDB and NFDB. With the formation and strengthening of new multipurpose cooperative societies crores of small and marginal farmers associated with them will get forward and backward linkages. Further, it will also have a multiplier effect on the entire rural economy of the country.

2025: The International Year of Cooperatives

In June 2024, the United Nations General Assembly adopted a resolution proclaiming 2025 as the International Year of Cooperatives. This significant declaration underscores the vital role that cooperatives play in promoting sustainable development, economic growth, and social inclusion. The theme for the year, "Cooperatives build a better world," highlights the cooperative model's unique ability to address global challenges by fostering community-driven solutions and enhancing resilience. Cooperatives, which are member-owned and democratically controlled enterprises, contribute to various sectors including agriculture, finance, healthcare, and housing, thereby supporting the achievement of the Sustainable Development Goals (SDGs) Goa.

Hon'ble Prime Minister Shri Narendra Modi launched the United Nations International Year of Cooperatives 2025 on 25 November 2024 and releases a commemorative postal stamp.

The International Year of Cooperatives 2025 aims to raise global awareness about the importance of cooperatives and encourage the formation and growth of these enterprises worldwide. It follows the success of the first International Year of Cooperatives in 2012, which significantly boosted the visibility and understanding of the cooperative model. Throughout 2025, various events, campaigns, and initiatives will be organized to celebrate the contributions of cooperatives to economic and social development. This year-long celebration will also provide a platform for cooperatives to share best practices, innovate, and collaborate on a global scale, ultimately reinforcing their role in building a more inclusive and sustainable world.

Chapter 6

Infrastructure Support

Infrastructure Support

6.1 Introduction

Investment in infrastructure has a significant multiplier effect on economic growth and employment. The development of rural infrastructure is a key focus in the government's plans and policies aimed at improving connectivity and logistics across India. Enhancing intra-regional infrastructure to link rural areas with nearby urban centers has the potential to transform India's growth trajectory.

6.2 Rural Infrastructure

A strong and dependable rural infrastructure is essential for the progress of modern agriculture, improved irrigation systems, better connectivity between rural and urban areas, expanded market access, increased use of renewable energy, and the delivery of quality education and healthcare services. By developing such infrastructure, the productivity of rural areas can be significantly boosted, allowing for more efficient production, consumption, and trade of goods and services. This comprehensive growth in rural areas not only supports economic development but also fosters long-term, sustainable livelihoods for rural populations across India. Improved infrastructure can reduce logistical challenges, enhance farmers' market access, and create opportunities for local industries, all of which contribute to a more resilient and prosperous rural economy.

6.3 Rural Infrastructure Development in the State

- Rural infrastructure comprises rural roads bridges irrigation structures flood control power education health agri research extension services market yards sanitation information technology water & soil conservation measures and all activities which help sustain growth in production and income generation in rural areas.

- The state has the highest per-capita-road-to-man ratio in the country. National Highways 17 and 4A 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 high in almost all socio-economic indicators. The key infrastructure indices of Goa are as under:

Road network (pucca road) – 1258 Kms

Rail network - 167 Km (105 Km - Konkan Railway and 62 Km - SWR) Navigable internal waterways - 255 Km

Ports - 01 Major (Mormugao Port Trust - MPT) 05 Minor. International Airports - 02 - Dabolim in Mormugao Block South Goa district & Mopa Airport in Pernem Block North Goa

Power demand - 600 Mw

No. of industrial estates - 22 Operating industrial units - 4000

Key Industries – Pharmaceuticals, Marine Fisheries, Mining.

The Tillari Irrigation Project a joint venture of Govt. of Goa and Govt. of Maharashtra across river Tillari / Chapora is the major irrigation project in North Goa. The total

irrigation area of the project is 21197 ha of which 6676 ha is in Sawantwadi and Dodamarg Taluka of Maharashtra and 14521 ha is in Goa - Bicholim (5130 ha) Bardez (5137 ha) and Pernem (4254 ha). In addition to the provision for irrigation provision is made for water supply for drinking water purpose. "

6.4 Critical Infrastructural Gap

The critical interventions required for creating a definite impact on development of each district are captured in the Potential Linked Credit Plans. The prioritized resource requirement for critical infrastructure needs assessed for Goa State for 2025-26 are detailed below:

6.4.1 Irrigation

- The development of efficient water management systems, construction of check dams, repair of existing canals, and installation of modern drip and sprinkler systems. These measures will ensure reliable water supply, improve crop yields, and enhance water conservation for sustainable agriculture.
- To prevent erosion in coastal areas flood protection measures are needed to check field inundation / salinity ingress.

6.4.2 Agriculture, Allied, Land Development & Soil Conservation

- Rejuvenating Khazan lands will restore vital coastal ecosystems, improve agricultural productivity, and enhance biodiversity. This initiative will also help mitigate flooding and increase resilience to climate change in Goa's low-lying areas
- Developing infrastructure for agri-export hubs will streamline the export process, enhancing the quality and marketability of agricultural products. This will boost Goa's position in global markets and foster economic growth in the agricultural sector.

6.4.3 Warehousing

- Cold storage facilities are essential for preserving perishable agricultural and seafood products, reducing wastage, and ensuring year-round market availability. They play a key role in boosting the agro-processing industry and supporting the export sector in Goa.
- Scientific storage facilities for paddy, grains, and horticultural crops like coconut, cashew, and arecanut are essential to prevent distress sales, ensuring better price realization and reducing post-harvest losses.

6.4.4 Animal husbandry/ Dairy development/ Fisheries

- Modernizing veterinary dispensaries and hospitals will improve healthcare services for livestock, ensuring timely treatment and enhancing animal productivity. This will contribute to the overall growth of the animal husbandry sector and rural livelihood
- Establishment of modern feed mills and storage facilities is essential to ensure a consistent supply of high-quality animal feed, which is critical for improving livestock productivity and health.

- Setting up breeding farms and genetic improvement centers for cattle, poultry, and other livestock species will help in enhancing the quality of animals and improving production traits such as milk yield, disease resistance, and growth rate.
- Developing cold chain facilities for dairy products, along with efficient packaging systems, will help enhance the shelf life and marketability of fresh dairy products."

6.4.5 Power

- As Goa moves towards adopting electric vehicles, the establishment of a robust EV charging network across the state is essential to support the growing demand for clean transportation.
- Widespread deployment of smart meters and energy efficiency programs will help optimize energy consumption, reduce losses, and provide consumers with more control over their energy usage.
- Development of decentralized generation sources, such as rooftop solar panels, small-scale wind turbines, and biogas plants, can help reduce dependency on centralized power plants and ensure energy security.

6.4.6 Social Infrastructure

- The State Government must establish more Solid Waste Management Plants to effectively handle wet and dry waste. Waste disposal is a critical issue in Goa, requiring scientific management through segregation and recycling.

6.5 Infrastructure support under RIDF

In the State of Goa, cumulative sanctions aggregated to ₹ 3698.51 crore and the total disbursement amount is ₹ 2468.19 crore, as on 31 March 2024. The total number of projects supported as on 31 March 2024 stood at 242 with 35 projects under Minor Irrigation, 7 under Major Irrigation and CADA works, 1 Agriculture feeder lines, 113 Rural Road Projects, 31 Rural Bridges, 30 Rural Drinking Water Supply Projects (RDWS), 2 for Flood Protection Works, 9 Public Health, 08 Rural Sanitation, 03 Solid Waste Treatment Plant and 1 each for school infrastructure, Anganwadi Centres and Fishing Jetties. Out of these, 26 projects were under execution as on 31 March 2024.

Decentralized Solar-Powered Cold Storage: A Sustainable Solution for Goa

Decentralized solar-powered cold storage units are compact, off-grid facilities that use solar energy to maintain low temperatures, ensuring the preservation of perishable goods like fruits, vegetables, fish and dairy. These units are set up using photovoltaic panels connected to battery systems, enabling round-the-clock operation even in remote locations. They require minimal infrastructure and are ideal for areas with unreliable grid electricity, such as Goa's rural farming belts. Community based organisations like FPOs, PACS, SHGs etc. may be encouraged to set-up these units at block/village level.

In the context of Goa, these units can significantly reduce post-harvest losses, improve farmers' incomes, and promote sustainable agricultural practices. Successful implementations in states like UP, Gujarat, and Tamil Nadu have demonstrated their viability. GoI schemes like AIF, AMI and PM-KUSUM provide financial and technical support, making it a promising intervention for Goa's agricultural landscape.

Success Story

The Ganjem barrage project, located in Valpoi constituency along the Mhadei River, is designed by Goa's Water Resources Department (WRD), it aims to store 75 lakh cubic meters of water, providing a crucial source of raw water during the lean months (March to May). The project is expected to support the OPA water works, supplying 65 MLD of raw water for Ponda and Tiswadi, while also providing water for a new plant at Ganjem, the Ambeshi treatment plant, and the Bondla zoo.

This first-of-its-kind interlinking basin project will benefit over 400 hectares of agricultural land and enhance irrigation opportunities in the region. The project also includes a motorable bridge over the barrage, improving connectivity for locals.



6.6 Infrastructure Support under NABARD Infrastructure Development Fund (NIDA)

NABARD Infrastructure Development Assistance (NIDA) supports state owned institutions and corporations for both off and on-budget infrastructure, and companies and cooperatives in creating infrastructure. Funding under NIDA can cover PPP and non-PPP projects executed by registered entities like companies, cooperatives, etc. The key features of NIDA are as below:

- Type of loan Term loan Tenure Long term - upto 15 years Interest rate Varies based upon project and risk profile of the borrower Moratorium Up to 3 years.
- Security will have to be provided by borrower based upon risk profile and nature of project.
- Repayment Maximum up to 15 years including moratorium.
- A project specific ballooning repayment schedule can also be designed.

6.7 Infrastructure support under Warehouse Infrastructure Fund (WIF)

The major objective of the Warehouse Infrastructure Fund (WIF) is to provide credit to the public and private sectors for creation and augmentation of decentralized, modern and scientific dry warehouse and cold chain infrastructure in the country to offer a better

price discovery mechanism to farmers and producers, ensure better post-harvest liquidity and preclude distress sale. State Government may consider building warehouse infrastructure at key areas in the backdrop of new 'Agriculture Export Policy'.

Infrastructure support under Food Processing Fund (FPF)

Government of India set up a Food Processing Fund (FPF) in 2014–15 in NABARD with a corpus of ₹ 2000 crore, to make available affordable credit for establishing designated food parks and for setting up of individual food processing units therein. The fund is operationalized in coordination with Ministry of Food Processing Industries (MoFPI), GoI and the financial assistance in the form of capital grant available under various schemes of MoFPI is dovetailed with FPF, wherever applicable. The scheme is yet to pick up in Goa as we do not have designated food parks.

6.8 Infrastructure support under Long Term Irrigation Fund (LTIF)

The Hon'ble Union Finance Minister, during his Budget Speech 2016–17 had announced the creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹20,000 crore for fast track implementation of incomplete major and medium irrigation projects under AIBP and also two national projects. A total fund requirement of ₹91,807 crore was estimated for the period 2016-20 to finance 99 incomplete AIBP projects and two National Projects by Ministry of Water Resources (MoWR), GoI, identified under LTIF. The Central share is funded by way of budgetary resources and/ (or) bonds to be mobilised by NABARD and serviced by GoI as well as market borrowings by NABARD. The state government have the option of funding their share through LTIF/RIDF/state government budgetary resources. Project supported – Tillari Irrigation Project, Amount sanctioned in 2021-22 & 2022-23 of ₹ 48.89 crore & ₹ 161.05 crore respectively and disbursement during 2021-22 & 2022-23 was ₹ 48.89 crore & ₹ 161.05 crore. It is expected that around 14521 ha area would be covered under irrigation after completion of the project.

6.9 Infrastructure support under Micro Irrigation Fund (MIF)

Micro Irrigation Fund (MIF) was announced in the Union Budget for FY2020 endowed with the initial corpus of ₹5,000 crore, to be operationalised by NABARD for the period FY2020–FY2024. The scheme has since been extended till 31 March 2026. The objective of MIF is to support state governments in mobilising additional resources to expand micro-irrigation coverage and encourage its adoption beyond the provisions of Pradhan Mantri Krishi Sinchayee Yojana—Per Drop More Crop.

6.10 Infrastructure Support under Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In the Union Budget 2018-19, Government of India had announced the creation of Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total corpus of ₹ 7522.48 crore over a period of 5 years (FY 2018-19 to FY 2022-23). The scheme has since been extended till 31 March 2026. FIDF envisages establishment of Fishing Harbours, Fish Landing Centres, Integrated Cold Chain, Modern fish markets, Fish processing units and other infrastructure facilities. Under FIDF, a project has been

sanctioned to the State Governments for development and repair of bunds, fish tanks, water channels and reconstruction of office building with a total assistance of ₹ 5 crore.

6.11 RIAS

Rural Infrastructure Assistance to State Governments (RIAS) was introduced by NABARD, to provide financial assistance to State Governments to expedite the process of securing critical rural infrastructure which will promote rural livelihoods and in turn the local economy.

6.12 Way forward

- Prioritize projects that have the highest socio-economic impact, such as roads, water supply, sanitation, energy, irrigation, and digital connectivity.
- Integrate sustainable practices in infrastructure development, such as using renewable energy, promoting energy efficiency, and reducing environmental footprints.
- Involve local governments, communities, and stakeholders at the planning and execution stages to ensure projects meet actual needs and gain local support.

Chapter 7

Details of Policy Initiatives

Details of Policy Initiatives

7.1 Policy Initiatives (Govt. of India) – including Cooperatives

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

World's Largest Grain Storage Plan in Cooperative Sector (WLGSP):

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS):

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD, NDDDB, NFDB, NCDC and other National level Federations."

PACS as Common Service Centers (CSCs) for better access to e-services:

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited." Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services.

Computerization of Agriculture and Rural Development Banks (ARDBs):

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

Co-operative Education Setting up of World's Largest Cooperative University:

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

World's Largest Cooperative Training Scheme:

This aims at revamping existing cooperative training structure in the country."

New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

To provide facilities at par with FPOs for existing PACS

Establishment of National Cooperative Database Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. AgriStack:

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA & FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi, KCC, AIF etc. are accessible through the portal."

Agriculture Infrastructure Fund (AIF) Scheme:

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions along side agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd."

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM."

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

1. Union Budget

1.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains, the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to ₹ 20 lakh from the current ₹ 10 lakh under the Tarun category.

- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate"

1.2. Highlights related Agriculture & Farm Sector

AgriStack: Revolutionizing Agriculture in India

AgriStack is a digital initiative by the Government of India aimed at transforming the agricultural sector through the use of data and digital services.

Farmer and Farmland Plot Registries

At the center of Agri Stack is a Farmer Registry - a federated registry of all the farmers in the country, compiled by states according to common standards, and cached by the Centre. Each farmer will be assigned a unique Farmer ID (a functional ID, based on Aadhaar as per IndEA 2.0) and a digitally based on Aadhaar as per IndEA 2.0) and a digitally verifiable credential. The Farmer Registry will be dynamically linked to their farmland plot records - for non-legal, planning and advisory, and scheme- delivery purposes only. These registries will form the foundation for quick, efficient, and transparent service and scheme delivery by the Government of India State Governments and other public entities. It will contain the minimal demographic details of the farmer to enable identification and eligibility determination for availing government scheme benefits - and to enable access to key services.

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and Next Generation Reforms.

7.2 Reserve Bank of India

Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage consolidating the relevant guidelines/instructions issued by Reserve Bank of India.

RBI's Green Deposit Framework:

The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

Unified Lending Interface (ULI):

The Reserve Bank of India (RBI), as part of its strategy to create digital public infrastructure in the country, has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable frictionless credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

7.3 NABARD

Refinance support

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

Schematic Refinance for Water Sanitation and Hygiene (WASH)

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

Credit-linked subsidy schemes of GoI

i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

ii. AgriClinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

Interest Subvention Schemes of GoI

- i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to ₹ 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

Rural Infrastructure Development Fund (RIDF)

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

Micro Credit Intervention

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

- i. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding on to E-Commerce platforms/ ONDC/ social media platform.
- ii. Scheme for Grant Support to SHGs/JLGs/Pos for Physical Marketing of Products.
- iii. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.
- iv. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- v. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

vi. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

- i. 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).
- ii. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- iii. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- iv. Incentive Scheme for BCs operating in NE States and hilly states.

Farm Sector Development

i. Participatory Sustainable Ground Water Management in Over exploited Blocks/Watersheds:

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

ii. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

iii. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities.

iv. Saturation Drive campaign:

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also

be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

v. National FPO Policy:

MoA & FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

Climate Action and Sustainability

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE).

Off Farm Sector Development

i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of ""Gram Vihar"" has been introduced to give a fillip to the rural tourism sector in the country by promoting ""homestay"" wherein tourists stay with the local families and experience rural lifestyle as well as ""away-day"" i.e. one day trip without night stay."

Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks, RRBs and Co-operatives accounted for 75%, 13% and 12% of the total disbursement respectively.

Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up.

7.4 State Government

Policy Initiatives by State Govt. (including Cooperatives)

i. At par with NITI Aayog at Central Level Govt. of Goa has constituted a Governing Council of Goa Institution of Future Transformation (GIFT). The committee is formed mainly to act as a think tank to guide the state in policy formulation execution and highlighting the drawbacks in policies/decisions and suggest necessary amendments & course corrections in various programme and schemes of the State Government.

- ii. Goa state government launched the Sarkar Tumchya Dari (government at your doorstep) initiative in March 2024 to address grievances and ensure that all residents can benefit from the government's initiatives and schemes. The initiative aims to bring services and facilities to citizens doorsteps which can significantly simplify bureaucratic procedures.
- iii. Government has constituted the Swayampurna Goa Board which will define policies to make Goa self-reliant and also develop strategies to ensure that the vision of Antyodaya Sarvodaya and Gramodaya is achieved in the minimum possible time span.
- iv. Under the Swayampurna Goa 2.0 initiative Training programmes on food processing coir item making tailoring and other trades are conducted at regular intervals to empower village people under Hon'ble Chief Minister's vision of skilling re-skilling and up-skilling of Goans to make Goa a skilled hub. The Government has adopted a unique practice of conducting theme-based webinars on monthly basis for creating awareness among the Swayampurna Mitras prospective beneficiaries and public at large about the schemes.
- v. Government has created the Goa Corporate Social Responsibility (CSR) Authority to ensure regular receipt of CSR funds from the corporate entities to enable the Government in using these CSR funds uniformly throughout the State to benefit all sections of society for their betterment.
- vi. In an effort to promote green energy, the State government has asked the government departments to opt for electric vehicles while making purchases. Vehicles for office use can be purchased up to a price of ₹ 15 lakh. If a two-wheeler is to be purchased, then the capping is ₹ two lakh. However, the memorandum is not applicable to the ambulances, fire tenders or other heavy utility vehicles to be used by the government. This is only for office use, use of officers and departments.
- vii. Ministry of ITE&C and Tourism, State Government of Goa have unveiled G.O.A. initiative to ignite Innovation, Digital transformation. The initiative aims to transform the state into a mobile IoT hub and leverage assets to foster innovation, creativity, and technology.
- viii. An MoU has been signed between the Ministry of Cooperation, Government of India the Ministry of Electronics & IT, Government of India, NABARD and M/s CSC e-Governance Services to allow PACS to operate as Common Service Centres (CSCs). In Goa, 37 Primary Agricultural Cooperative Societies (PACS) have been registered as Common Service Centres.

2. State Budget

2.1. Important Announcements

- i. Under the Swayampurna Goa program, Village Panchayat-wise special Aadhaar enrollment drives are being undertaken during the year.
79 nos. of Village Panchayats have been covered across catering to 6676 nos. of residents.
- ii. In order to strengthen the power infrastructure in the State, an allocation of ₹3999.10 crores has been given for the Electricity Department. Major projects worth ₹189.30 crores proposed to be taken up during F.Y. 2024-25
- iii. The allocation to New and Renewable Energy has been increased to ₹62.94 crores.
- iv. A pilot project with an initial outlay of ₹1.50 Crores has been proposed which will also include advanced metering infrastructure, replacement of age-old water supply pipelines which have outlived its useful life, GIS network, geo-tagging up to consumer level and smart water management in the project area. Ministry of Power has also approved DPR for Smart Metering Works amounting to ₹467.42 Crores with Gross Budgetary Support (Grants) of ₹96.43 Crores. Works amounting to about ₹290 Crores under these packages are in progress.
- v. The Government proposes to commence the feasibility studies and consultancy for preparation of DPR for Construction of 6 New Dams in the state to store about 15 TMC of water for Irrigation, Industrial and Drinking Water Purpose at a cost of ₹50 crores.
- vi. Goa implements Direct Benefit Transfer of benefits both in cash and in kind to the beneficiaries of 165 nos. of schemes (61 nos. of centrally sponsored and 104 nos. of State schemes) using Information & Communication Technology (ICT). A budget provision of 75.10 lakh is proposed for the F.Y. 2024-25 for all Aadhaar related activities.
- vii. The allocation for the Planning and Statistics Department for FY 2024-25 is ₹ 43.07 crores. A Data Analytic Cell has been established which gives crucial inputs in decision making by analysing various datasets across departments. Through this cell, the government is able to add more beneficiaries in existing schemes eliminate ineligible beneficiaries from different schemes and also ensure better analysis of multiple data points from various departments. For continuing these efforts in order to have better governance a provision of ₹10 crores have been made. A Call Center for reviewing Government programmes has been made functional.
- viii. Government has taken a decision to ensure that 100 sewer connections are achieved wherever sewerage schemes are in operation and an outlay of ₹250 Crores is planned to achieve this target and complete all the ongoing sewerage schemes on priority in next one year.
- ix. Additional 677 new projects are proposed for execution totalling to ₹1600 crores in Financial Year 2024-25 including projects under Water Supply, Sewerage, Roads and Buildings
- x. Goa is expected to get an anticipated social impact fund contribution of ₹ 2500 crores for which the discussions are ongoing under the CSR initiative of the Global IIT Alumni hub. Goa will also be developed as a transportation hub with an anticipated social impact fund contribution of ₹ 700 crore which will be in the form of Viability Gap Grant Funding. Due to this initiative, the entire fleet of Kadamba Transport Corporation will be replaced with battery operated Electric Vehicles thus drastically

improving the transport scenario in Goa. This will also contribute significantly to expanding the tourism economy of Goa by reducing seasonality, increasing the area of the tourism zone and enhancing the ratio of high spending tourists.

2.2. Highlights related Agriculture & Farm Sector

- i. Government of Goa has allocated ₹259.30 crores to Agriculture Department, ₹180 crores to Animal Husbandry Department, and ₹84.03 crores to the Fisheries Department in the State Budget 2024-25.
- ii. Assistance for cultivation of vegetables by Self Help Group's/Individuals: The one-time assistance has been enhanced from existing ₹80000 per ha to ₹1 lakhs per ha to the eligible vegetable cultivating groups or individuals on project basis under the scheme. The budget provision of ₹50.00 lakhs is proposed for the F.Y. 2024-25.
- iii. Cashew Cluster Development: With the financial assistance under National Horticulture Board, Government of India for all the three components of pre-production and production, Post Harvest Management and Value Addition and Logistics, Marketing and Branding of Goa cashew.
- iv. Government of Goa has also announced to construct a new administrative building for Goa College of Agriculture at Ella, Old-Goa for which provision of ₹10 crore has been made.
- v. Western Ghat Development Programme: The financial assistance has been increased to 5000/per ha under the scheme. The scheme is being implemented in five Talukas namely; Sattari, Dharbandora, Sanguem, Quepem and Canacona, to develop fragile land, support landless farmers by distributing of trees, shrubs and medicinal plants.
- vi. Government of Goa has announced to set up a College of Veterinary Science in the State to provide opportunity to the aspiring students within the state of Goa who otherwise have to avail such education from outside the state.
- vii. Government of Goa has introduced Muzzle Identification – GODHAAR
 - Unique ID for Cows. The muzzle pattern is unique like a fingerprint that can be linked with numbers like 'AADHAAR' in the human population. The unique pattern in the muzzle can be captured through a photo from a mobile phone. The technique will be totally non-invasive and prevent the pain and suffering to the animal which normally occurs during ear tagging and microchipping.
- viii. ₹11.10 lakh has been provided to 13 Dairy Co-operative Societies under the Scheduled Tribe Development Scheme. The Government has also incurred an expenditure of ₹35.90 lakh under the Infrastructure Development Scheme, benefiting 66 Dairy Co-operative Societies.
- ix. Mukhya Mantri Nustekar Bima Yojana: The active fishermen will be provided Insurance cover who are prone to accidents at sea due to rough weather and other natural calamities. "Matsya Vaahinis" Eco-friendly movable Fish kiosk will be provided to fishermen at an estimated cost of ₹4.25 crores.

2.3. Highlights related to Rural Development & Non-Farm Sector

- i. Government of Goa has allocated ₹69.97 crores for the Rural Development Department.
- ii. The work of Goa Bazaar project worth ₹16 crores with Central Assistance will commence from this Financial Year.

- iii. To create sustainable livelihood opportunities for the rural poor i.e. women Self Help Groups (SHGs), Government of Goa proposed to form 18 Cluster Level Federation (CLF) consisting of 1000 to 1500 SHG Members in each CLF having its independent Office & Human Resource and also each CLF will plan their own Business Development Plan and Annual Action Plan.
- iv. In order to start the income generating activities, the Community Investment Fund of ₹1.50 lakhs will be given to each SHG and for 2024-25, 500 SHGs will be provided with this fund. To setup the Office of Cluster Level Federation (CLF) the amount of ₹3.50 lakhs- will be given to each CLF i.e. 18 CLF as a Start up Fund.
- v. Mukhyamantri Annapurna Yojana: to support women self-help groups (SHGs) in Goa to become entrepreneurs by running the Canteen or providing Catering services for various Government Departments and State Government Offices. For the financial year 2024-25, 50 SHGs will be empanelled for providing Canteen & Catering Services.
- vi. Government of Goa launched Swayampurna Goa e-Baazar on 24th November 2023 which provides the local artisans, Craftsmen, specially Mahila Self Help Groups, a platform to more than 46000 members of Self Help Groups registered with the State Department of Rural Development and Urban Development and to around 12000 nos. of Artisans/Craftsmen registered under the Department of Handicraft Textile and Coir.
- vii. Goa Saras: The Government organized Goa Saras, a National Level Exhibition-cum-sale in both districts exposing different items produced by SHGs from all over the country.
- viii. Home-stay Tourism Pilot Project:
To enhance the livelihood opportunities, up-skill and create self-employment opportunities for Self Help Groups, the Government is promoting Home-stay tourism in association with Mineral Foundation of Goa in the hinterland areas of the State. Home-stays have been started in Talde village of Dharbandora by 7 SHGs involving more than 100 households in the village and also in the neighboring villages.
- ix. Government of Goa has announced Business Facilitation Centers in major cities and Kiosks to help and support the MSME's for all their services schemes as well as online dispute resolution and provide them necessary assistance in sustainable development through Greening Initiatives, Gender Inclusion, Capacity Building and Training, through the RAMP programme.
- x. To facilitate and implement Ease of doing business in the State, Goa Investment Promotion and Facilitation Board (Goa-IPB) has been provided with a budgetary support of ₹7 crores over the period of 2 years.
- xi. "Mukhyamantri SUVIDHYA" programme was launched to improve quality standards of Government Schools. Under this programme, Government schools from primary to Higher Secondary level will be provided with State of Art Academic facilities along with quality upgradation of teachers and educators.
- xii. To take higher education to the next level, Government of Goa has announced to establish a state-of-the-art Talent Development Centre to provide world-class training to the faculty. This centre will house state-of-the-art Laboratories in Science and Mathematics, where classroom concepts are converted to hands-on experiential based teaching and will be established with the support of Indian Institute of Science.

- xiii. Government of Goa has launched Dual Certification Programme wherein skill-based certification will be offered through Dual Certification Training Programme. Under this programme, students from General Streams like Arts, Commerce and Science will be offered skill-based courses.
- xiv. Government of Goa has announced to start an Institute of Training of Trainers (IToT) for training Vocational Instructors of all Government ITIs with the help of IIT Goa NIT Goa BITS Goa and Goa Institute of Management and other eminent institutions.
- xv. A new scheme for giving free solar Power Pumps for irrigation purpose, installation of rooftop power plants on the roof of SC/ST households with 25% share from the beneficiary and free installations of Solar Street Lights in all SC/ST inhabited areas for public use.
- xvi. Government of Goa has also proposed to install Solar Rooftop on the Govt. Building / Institutions and Govt. Aided Schools with total capacity of 30 MW on PPP basis.
- xvii. Ministry of Jal Shakti, Government of India has recently sanctioned 1 project viz. Pollution Abatement and Conservation of Zuari river at Curchorem and surrounding areas in Goa under National River Conservation Plan costing ₹81.14 crores.
- xviii. Nadi Parikrama- Udgam Se Sangam: A new programme was launched to carry out an overall study of the sources of water and rivers in the state along with their conservation. A provision of ₹5 crores has been made under this programme. This will consist of nature trails, drone shoots, river health monitoring and natural waste for river conservation.
- xix. Government of Goa is also planning to strengthen and carry out improvement to Tillari Irrigation Left bank main canal and right bank main canal in Goa and Maharashtra State at an estimated cost of ₹400 Cr.
- xx. The Government of Goa has allocated 40.23 crore to the Cooperation Department in the FY 2024-25 budget.
- xxi. Under the Central Scheme of “Strengthening of Cooperative Through IT Interventions” Government of Goa is undertaking various initiatives like development of software for digitization of processes and operations of Registrar of Cooperative Societies covering the software modules like Registration of Cooperatives Amendment of Bye Laws Annual Return Filing Audit Election etc.
- xxii. Government of Goa is developing a framework for Green Climate Fund with assistance from the World Bank to mobilise funds and through intermediaries as partnerships with National Development Financial institutions such as NABARD SIDBI and PFC. The total cost of the project is approximately ₹1650 crores.
- xxiii. Mukhyamantri Hastakala Adhunikaran Yojana: Under the scheme the focus will be to enhance productivity quality and innovation in the handicrafts sector by providing 90% subsidy on the procurement of new equipment and modern machinery. The budgetary provision of ₹41 lakhs is made for implementation of this scheme for the financial year 2024-25.

3. Govt Sponsored Programmes linked with Bank Credit

The Goa State Government is implementing various subsidy schemes in the field of Agriculture Animal Husbandry & Vet. Sciences and Fisheries.

- i. Interest Subsidy on Loans for Agriculture & Allied Activities: State Government provides interest subsidy of 4 in addition to interest subsidy of 3 provided by

Government of India for short term crop loan upto 3.00 lakh and for long term crop loan upto 5.00 Lakh in order to encourage and support farmers in pursuing agriculture as a viable and lucrative activity.

- ii. **Mukhyamantri Sudharit Kamdhenu Scheme:**
Under this scheme subsidies are offered to all categories of farmers for purchasing cross-bred cows improved she-buffaloes and cows of indigenous breeds to enhance milk production aiming for self-reliance in the dairy sector and promoting self-employment. Additionally, the scheme provides subsidies for constructing scientifically designed cattle sheds with a maximum subsidy of 259200 for building a shed for 10 milch animals.
- iii. **The Scheme for Incentive to Green Fodder Cultivation for Perennial and Seasonal Fodder Development in the State (Amended)** addresses the critical shortage of green fodder for dairy animals which impacts livestock productivity. It provides subsidies to farmers to boost green fodder production promoting nutritious green grass over traditional dry paddy straw.
- iv. **Goatery Scheme (Assistance for Goat Rearing):**
This scheme offers financial assistance for the purchase and rearing of indigenous goat breeds suited to Goas climate aiming to increase meat production and achieve self-sufficiency in the state. A one-time subsidy of 75 is provided for the cost of the goat unit along with a transportation incentive of 2000 for purchases within the state and 5000 for purchases outside the state or the actual transportation cost whichever is lower.
- v. **Promotion of Organic Farming:**
Under this scheme assistance @ 50 is provided for purchase of inputs such as Organic Manure Bio fertilizer Bio Pesticides and for setting up of Organic/Bio input production unit. In order to promote local markets assistance is also provided for sale of local products to the local community @ 90 of the cost.
- vi. **Financial Assistance to Dairy Farmers Belonging to Scheduled Tribes and Scheduled Caste for Purchase of Basic Dairy Equipment:**
Under this scheme assistance is provided to the Scheduled Tribes and Scheduled Caste communities for purchase of basic dairy equipment needed to run a small-scale dairy farming. During the year 2023-24 (up to December 2023) a subsidy of 1.97 lakh has been provided to 10 beneficiaries.
- vii. **Assistance for purchase of Agri input to Scheduled Caste (SC):** This scheme provides subsidy @ 75 of cost for purchase of inputs such as seed planting material etc. limited to ₹ 24000/- per individual farmer. Scheduled Caste farmers are also eligible for subsidy @ 90 in all the State Sector Schemes where financial assistance is provided under Special Component Plan for Scheduled Castes.
- viii. **Assistance for purchase of Agri inputs to Scheduled Tribe (ST):** This scheme provides subsidy @ 75% of cost for purchase of inputs, such as seed planting

material etc. limited to ₹ 24000/- per individual farmer. Scheduled Tribe farmers are also eligible for subsidy @ 90% in all the State Sector Schemes where financial assistance is provided under Tribal Sub-Plan for Scheduled Tribes.

- ix. Chief Minister Rozgar Yojana(CMRY):
Nodal Agency–Economic Development Corporation (EDC) of Goa Ltd. (CMRY scheme details available at <https://edc-goa.com/chief-ministers-rojgar-yojana/>)
- x. Assistance for Fencing:
Under this scheme subsidy of 75% for General category and 90% for SC/ST category on standard cost as approved from time to time or actual cost whichever less for traditional type of fencing and subsidy of 90% for solar power fencing irrespective of category of farmer restricted to ₹2.00 lakh for individual farmer is provided.

Success Stories

Success Story 1: Ornamental Fish Culture in Goa



S.No.	Particulars	Details
1	Scheme	Entrepreneurship development and livelihood improvement through training and demonstration of sustainable ornamental fish culture in Goa
2	Project Implementing Agency	ICAR - Central Coastal Agriculture Research Institute
3	Duration of the project	2 Years
4	Beneficiary details	
i)	Number of beneficiaries	150
ii)	Community	Hindu/Muslim/Christian
iii)	State	Goa
iv)	District	North Goa
v)	Block	Tiswadi
vi)	Village	SHGs from different Villages & Blocks of North Goa - Assonora Parra Sakhlim Cumbharjuva

1.1 Support provided

- Grant support of ₹ 7,74,000/- towards training & demonstration, manpower support, consumables, travel, etc. was provided to ICAR for conduct of programme.

2.1 Pre-implementation status

- There were lack of income generating activities for women SHG members in the targeted villages.

- There was a need to enhance the capacity of the beneficiaries as they were unaware of the proposed activity.
- Entrepreneurship was lacking.

3.1 Challenges faced

- Motivating the SHG members to take up economic activities
- Lack of knowledge about marketing practices
- Unaware about the scope existing for proposed activity

4.1 Impact

- The projects success has spurred motivation in nearby villages leading to the identification and encouragement of additional women groups to initiate ornamental fisheries activities.
- Empowerment of women through comprehensive training on breeding and culture of ornamental fish's egg layers nest builders etc.
- Also, hands on training were provided on design and fabrication of different types of aquarium tanks setting up and maintenance of aquarium water quality decorative items of aquarium etc. covering product know-how to market linkages.
- Economic upliftment of the beneficiaries
- The benefits of ornamental fish culture are manifold extending beyond mere economic gains - Economic Empowerment Employment Generation Sustainable Livelihoods Community Development Market potential etc.

Success Story 2: Rural Mart



S.No	Particulars	Details
1	Scheme	OFDD Rural Mart Scheme
2	Project Implementing Agency	Pragati Village Organization
3	Duration of the project	2 Years
4	Beneficiary details	
i)	Number of beneficiaries	-
ii)	Community	Hindu

iii)	State	Goa
iv)	District	North Goa
v)	Block	Bardez
vi)	Village	Assonora

2.1 Support provided

- Grant support of ₹ 4,74,500/- sanctioned to Pragati Village Organization for setting up of Rural Mart at Assonora village. The support towards Rent of the mart, salary of salesperson, publicity/marketing, etc. for period of 02 years was included.

3.1 Pre-implementation status

- Mobilising women from SHGs at one place and working collectively.
- Lack of Capacity Building on Marketing Skill.
- Convincing the head of the family to move out for work was also one of the tasks.

4.1 Challenges faced

- Implementing the RM, faced challenges including resource constraints, coordination issues, and unforeseen external factors. The inadequate training, risk assessment, monitoring and data management issues also contribute to the complexity.

5.1 Impact:

- Implementing the RM, faced challenges including resource constraints, coordination issues, and unforeseen external factors. The inadequate training, risk assessment, monitoring and data management issues also contribute to the complexity.

Success Story 3: MEDP in food processing



S.No	Particulars	Details
1	Scheme	Micro Enterprise Development Programme (MEDP)
2	Project Implementing Agency	Sai Life Care
3	Duration of the project	15 Days
4	Beneficiary details	
i)	Number of beneficiaries	30
ii)	Community	Hindu/Muslim/Christian
iii)	State	Goa
iv)	District	North Goa
v)	Block	Bicholim
vi)	Village	Sakhli

2.1 Support provided

- Grant support of ₹ 92,950/- towards Identification of trainees, professional fees, mentoring, handholding, training material, boarding charges, trainee stipend, etc. was provided to Sai Life Care for conduct of 15 days training programme in food processing.

3.1 Pre-implementation status

- Lack of employment avenues to rural youth
- Lack of skills
- Lack of communication and marketing skills

4.1 Challenges faced

- Building confidence of the beneficiaries
- Changing mindset of the beneficiaries in taking up economic vocations without any mind blockages
- Lack of Capacity Building on Marketing Skill.

5.1 Impact

- The activity identified has improved the existing skill set of beneficiaries. The training have benefited the beneficiaries to make different types of food products and improve their entrepreneurial skills. The SHGs are now getting orders for functions parties get together etc.
- SHG women were very happy as they are able to utilize the SHG loan properly and earn additional income for their family without going outside and without comprising family responsibility.
- The candidates have been equipped with skills to even seek self-employment.

Annexure I

District wise and Sector wise PLP Projections

(Amount in ₹ lakh)

Sr. No	Particulars	South Goa	North Goa	Total
I	Credit Potential for Agriculture			
A	Farm Credit			
i	Crop Production, Maintenance and Marketing	83169.97	87514.65	170684.62
ii	Water Resources	3489.56	2595.90	6085.46
iii	Farm Mechanisation	2682.16	3639.05	6321.21
iv	Plantation and Horticulture (including sericulture)	3918.13	6847.70	10765.83
v	Forestry and Waste Land Development	246.40	246.40	492.80
vi	Animal Husbandry – Dairy	7059.53	6921.95	13981.48
vii	Animal Husbandry – Poultry	377.19	677.31	1054.50
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	332.50	595.80	928.30
ix	Fisheries (Marine, Inland, Brackish water)	4870.75	8617.83	13488.58
x	Others – Bullock, Bullock cart, etc.	1615.34	2575.51	4190.85
	Sub Total	107761.53	120232.10	227993.63
B	Agriculture Infrastructure			
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	1622.25	1443.75	3066.00
ii	Land development, Soil conservation, Watershed development	457.21	381.00	838.21
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	1249.01	892.15	2141.16
	Sub Total	3328.47	2716.90	6045.37
C	Ancillary activities			
i	Food and Agro processing	14355.12	20011.95	34367.07
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	5989.20	2133.60	8122.80
	Sub Total	20344.32	22145.55	42489.87
	Total Agriculture	131434.32	145094.55	276528.87
II	Micro, Small and Medium Enterprises	359600.00	575200.00	934800.00
III	Export Credit	540.00	490.00	1030.00
IV	Education	3000.00	3024.00	6024.00
V	Housing	20016.00	20068.00	40084.00
VI	Renewable Energy	5013.00	4010.40	9023.40
VII	Social Infrastructure involving bank credit	416.85	400.83	817.68
VII I	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	6597.50	5447.50	12045.00
		526617.67	753735.28	1280352.95

Annexure II (A)

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for last three years and Target for current FY

(Rs. crore)

Table 1: Crop Loan (Rs. crore)							
Particulars	31-03-2022		31-03-2023		31-03-2024		31-03-2025
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Column Code	SFPC0230	SFPC0231	SFPC0232	SFPC0233	SFPC0234	SFPC0235	SFPC0236
CBs	162.00	420.23	263.00	424.27	406.10	950.43	747.58
RCBs	24.20	12.60	22.20	14.52	40.20	16.80	52.40
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	3.80	0.00	6.80	0.00	3.80	0.00	13.60
Sub total (A)	190.00	432.83	292.00	438.79	450.10	967.23	813.58
Table 2: Term Loan (MT+LT)							
Particulars	31-03-2022		31-03-2023		31-03-2024		31-03-2025
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Column Code	SFPC0237	SFPC0238	SFPC0239	SFPC0240	SFPC0241	SFPC0242	SFPC0243
CBs	672.45	674.53	619.20	709.80	676.20	940.96	990.49
RCBs	59.15	25.27	49.40	142.06	69.40	14.74	54.80
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	18.40	4.59	19.40	0.43	19.40	1.00	19.70
Sub total (B)	750.00	704.39	688.00	852.29	765.00	956.70	1064.99
Table 3: Total Agri. Credit							
Particulars	31-03-2022		31-03-2023		31-03-2024		31-03-2025
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Column Code	SFPC0244	SFPC0245	SFPC0246	SFPC0247	SFPC0248	SFPC0249	SFPC0250
CBs	834.45	1094.76	882.20	1134.07	1082.30	1891.39	1738.07
RCBs	83.35	37.87	71.60	156.58	109.60	31.54	107.20
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	22.20	4.59	26.20	0.43	23.20	1.03	33.30
Sub total (C)	940.00	1137.22	980.00	1291.08	1215.10	1923.93	1878.57
Table 4: MSME							
Particulars	31-03-2022		31-03-2023		31-03-2024		31-03-2025
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Column Code	SFPC0251	SFPC0252	SFPC0253	SFPC0254	SFPC0255	SFPC0256	SFPC0257
CBs	2923.00	3663.76	3549.00	4833.57	3916.00	5789.06	6079.42
RCBs	82.00	25.03	88.00	32.00	90.00	32.46	118.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	245.00	160.82	243.00	352.51	304.00	422.32	333.00
Sub total (D)	3250.00	3849.61	3880.00	5218.08	4310.00	6243.84	6530.42
Table 5: Other Priority Sector							
Particulars	31-03-2022		31-03-2023		31-03-2024		31-03-2025
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Column Code	SFPC0258	SFPC0259	SFPC0260	SFPC0261	SFPC0262	SFPC0263	SFPC0264
CBs	845.88	597.15	843.27	376.00	749.29	400.59	525.23
RCBs	18.15	5.58	20.10	12.66	19.10	46.75	10.50
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	45.97	117.13	76.63	116.99	106.53	109.44	51.28
Sub total (E)	910.00	719.86	940.00	505.65	874.92	556.78	587.01

Table 6: Grand Total (C+D+E)							
Particulars	31-03-2022		31-03-2023		31-03-2024		31-03-2025
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Column Code	SFPC0265	SFPC0266	SFPC0267	SFPC0268	SFPC0269	SFPC0270	SFPC0271
CBs	4603.33	5355.67	5274.47	6343.64	5747.59	8081.04	8342.72
RCBs	183.50	68.48	179.70	201.24	218.70	110.75	235.70
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	313.17	282.54	345.83	469.93	433.73	532.79	417.58
Grand Total	5100.00	5706.69	5800.00	7014.81	6400.02	8724.58	8996.00
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy							
Note : # RCBs include StCBs, DCCBs and PACS (if any)							
Source: https://www.slbciindia.com							

Annexure II (B)

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for last three years and Target for current FY

Table 1: Crop Loan

(Amount in ₹ crore)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total
Crop Loan	420.23	12.60	0.00	0.00	0.00	432.83	424.27	14.52	0.00	0.00	0.00	438.79

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDBs	RRBs	Others	Total	CBs	RCBs	SCARDBs	RRBs	Others	Total
Crop Loan	950.43	16.80	0.00	0.00	0.00	967.23	747.58	52.40	0.00	0.00	13.60	813.58

Annexure III

Critical Infrastructure Support to be provided.

SN	District	Sector	Activity / Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely impact / Outcome
1	South Goa	Water Resources	Construction of Barrage and augmentation to Panchwadi dam Shiroda	24000	Access to clean drinking water is essential for promoting health, preventing diseases, and improving quality of life.
2	North Goa	Water Resources	Raw water pumping station at Paroda for supplying raw water	17000	Access to clean drinking water is essential for promoting health, preventing diseases, and improving quality of life.
3	North Goa	Water Resources	Upgradation of Kalay pumping station to 60 MLD and construction of Bandhara on Khandepar river for Opa	17000	Access to clean drinking water is essential for promoting health, preventing diseases, and improving quality of life.
4	North Goa	Water Resources	Atomised Scientific Community Irrigation Systems for reusing the irrigated return flow of water	33000	Enhance water conservation, improve irrigation efficiency, and reduce water wastage.
5	North Goa	Water Resources	Flood Control Programme and Improvement to waterways and flood control measures for Mapusa river	4000	Reduce flood risks, enhance water flow, and protect surrounding communities and infrastructure.

SN	District	Sector	Activity / Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely impact / Outcome
6	North Goa	Storage	Solar Power Cold Storage	1250	Solar power enhances the economic and environmental viability of cold storage, especially in areas where traditional electricity access is limited or costly. The unit cost of ₹ 25 lakh per unit for 50 Panchayat
7	South Goa	Storage	Solar Power Cold Storage	1250	Solar power enhances the economic and environmental viability of cold storage, especially in areas where traditional electricity access is limited or costly. The unit cost of ₹ 25 lakh per unit for 50 Panchayat
8	North Goa	Food and Agro. Processing	Agro cluster processing Unit	2500	
9	South Goa	Social Infrastructure	Development of necessary infrastructure for Eco tourism circuits in the hinterland	5000	The development of eco-tourism in hinterland circuits promotes sustainable travel that preserves natural habitats, supports local communities, and fosters environmental awareness. It generates economic opportunities, such as jobs and income for rural areas, while ensuring the conservation of biodiversity and cultural heritage.
10	North Goa	Social Infrastructure	Development of necessary infrastructure for Eco tourism circuits in the hinterland	5000	The development of eco-tourism in hinterland circuits promotes sustainable travel that preserves natural habitats, supports local communities, and fosters

SN	District	Sector	Activity / Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely impact / Outcome
					environmental awareness. It generates economic opportunities, such as jobs and income for rural areas, while ensuring the conservation of biodiversity and cultural heritage.
11	North Goa	Water Resources	Innovative Micro Irrigation activities	5000	Micro irrigation conserves water by delivering it directly to plant roots, reducing wastage and improving water use efficiency. It also boosts crop yields, reduces labor costs, and promotes sustainable farming practices by efficiently distributing water and nutrients.
12	South Goa	Fisheries	Construction and modernization of Fishing Landing Centres	1500	Fish landing centres play a pivotal role in enhancing the fisheries sector, contributing to economic growth, social development, environmental sustainability, and public health. By improving the quality of fish, supporting local communities, promoting sustainable fishing practices, and providing essential infrastructure, they offer significant benefits for the fishing industry and the broader coastal economy.
13	North Goa	Fisheries	Shrimp Brood Stock Multiplication centres	1000	Shrimp Brood Stock Multiplication Centres play a critical role in improving the sustainability and

SN	District	Sector	Activity / Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely impact / Outcome
					profitability of the shrimp farming industry. Although the initial setup costs can be high, the long-term benefits—such as improved yield, disease management, cost savings for farmers, and export opportunities—make these centres an essential investment for the growth of the aquaculture sector. The broader economic, environmental, and social benefits further emphasize the importance of such facilities in promoting sustainable and profitable shrimp farming practices.
14	South Goa	Fisheries	Shrimp Brood Stock Multiplication centres	1000	Shrimp Brood Stock Multiplication Centres play a critical role in improving the sustainability and profitability of the shrimp farming industry. Although the initial setup costs can be high, the long-term benefits—such as improved yield, disease management, cost savings for farmers, and export opportunities—make these centres an essential investment for the growth of the aquaculture sector. The broader economic, environmental, and social benefits further emphasize the importance of

SN	District	Sector	Activity / Description	Total Financial Outlay (TFO) (Rs. Lakh)	Likely impact / Outcome
					such facilities in promoting sustainable and profitable shrimp farming practices.

Annexure IV

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

SN	Critical Intervention Required
1.	Govt. of India/State Govt. schemes providing interest subvention/ Interest subsidy may be given wide publicity using fora like PACS, FPOs, etc. The Goa StCB to work towards encouraging the affiliated PACS to take credit from banks so as to enable farmers to get benefit of interest subvention and interest incentive scheme of GoI.
2.	Ground level institutions like PACS may be strengthened to ensure availability of credit to farmers. PACS may be directed to extend credit under KCC scheme to ensure Interest Subvention benefit is extended to the borrower farmers.
3.	Lack of proper land titles is a major hindrance in providing institutional credit to farmers. State Government may devise suitable policies to provide a lasting solution to facilitate the banking system.
4.	JLG mode for financing tenant farmers/oral lessees may be used effectively.
5.	Fish farmers / Animal husbandry farmers should be encouraged to avail Kisan Credit Card.
6.	Large stretches of land are lying uncultivated due to land title/tenancy/ownership issues. Community farming and financing of sharecroppers, oral lessees, and tenant farmers through JLG may be promoted.
7.	AgriStack initiative of GoI aims to make the agriculture credit system more efficient, transparent and farmer friendly. As such the GoI initiative of AgriStack may be implemented in the State.
8.	Establishment of the model integrated farming system units in different region of the State of Goa and its popularization
9.	Encourage the adoption of organic farming, integrated pest management (IPM), and water-efficient irrigation techniques like drip and sprinkler systems. These practices can improve productivity while preserving the environment, particularly in the face of climate change.

2. Water Resources

SN	Critical Intervention Required
1	Implement large-scale rainwater harvesting structures across urban and rural areas to reduce runoff and ensure better monsoon utilization.
2	Restore and maintain traditional water bodies like ponds and rivulets to enhance groundwater recharge and storage.
3	Promote drip and sprinkler irrigation systems to optimize water use efficiency in agriculture.
4	Develop infrastructure to prevent coastal salinity ingress and inland flooding through check dams and percolation tanks.
5	Execute integrated watershed management programs, including afforestation and soil conservation, for sustainable water resource management.
6	Augment groundwater recharge by construction of water harvesting structures like Bandharas, sub – surface dykes, percolation ponds etc.

3. Farm Mechanization

SN	Critical Intervention Required
1.	Promote mechanized operations in plantation crops like plucking and weeding to address labor shortages, particularly in Goa's undulating and inaccessible terrains.
2.	Establish Custom Hiring Centers (CHCs) through farmers' groups, agri-entrepreneurs, Farmer Producer Organizations (FPOs), and Primary Agricultural Credit Societies (PACS) to improve access to farm machinery.
3.	Develop local skilled manpower for operating, repairing, and maintaining agricultural machinery to enhance adoption and efficiency in farm mechanization.
4.	Introduce and promote advanced agricultural technologies such as drones, precision farming, IoT-based agriculture, hydroponics, aeroponics, and vertical farming, supported by demonstration units to encourage adoption.
5.	Offer targeted financial support and incentives to small and marginal farmers for purchasing multi-purpose machinery suitable for Goa's fragmented landholdings and diverse farming needs.

4. Plantation and Horticulture

SN	Critical Intervention Required
1.	Productivity improvement of Cashew by way of replacement of senile plantation with HYV, Nutrient & Pest Management and High-density plantation needs to be adopted.
2.	Collaboration among various stakeholders, including farmers, government agencies, financial institutions, and private sector partners, to enhance the economic viability and sustainability of cashew farming in the region.
3.	Establishment of commercial scale quality planting material nurseries through support from National Horticulture Mission

SN	Critical Intervention Required
4.	Investment in post-harvest technology and infrastructure such as cold storage and processing units can help reduce wastage, increase shelf life, and add value to horticultural produce like fruits, vegetables, and flowers.
5.	Leveraging the support from the Forest Department, Goa can further develop its medicinal plant sector. This can be a high-value sector for export and local consumption.
6.	Promoting integrated farming systems that combine fruits, vegetables, poultry, and organic farming practices can optimize land use and increase household income. This would be particularly useful for small landholders in Goa.
7.	The horticulture sector can complement Goa's thriving tourism industry. Encouraging agro-tourism initiatives like farm visits and flower festivals can boost local demand for fresh produce and create new business opportunities for farmers.
8.	Facilitation of organic certification, branding of horticultural produce as Produce of Goan Origin and value addition are the critical interventions needed in the Plantation & Horticulture Sector of Goa.
9.	Value addition of minor fruits like Jackfruit and Kokum is also needed.
10.	Setting up of decentralized solar-powered cold storages at block level, through FPOs/PACS

5. Forestry/Waste land Development

SN	Critical Intervention Required
1.	Khazan lands may be explored to bring under agriculture. In Kharif season, the Khazans to be cultivated with Paddy crop and pisciculture to be permitted in Rabi seasons in the low lying areas. The upper ridges to be cultivated with vegetables and pulses in the rabi season.
2.	The Indian Forest Act, 1927 has been amended allowing farmers to grow Bamboo on non-forest private wastelands and extract and market the same without hassles. This has created opportunity for Bamboo cultivation on wastelands.
3.	The Cashew growers could be activated for time bound rejuvenation of senile plantations using grafts.
4.	Leveraging serene landscapes of forests in Goa, wildlife safaris, eco-tourism adventures, nature trails, cultural immersions through tours in tribal areas, etc. could be considered to promote hinterland tourism.

6. Animal Husbandry – Dairy

SN	Critical Intervention Required
1.	Cattle feed both green fodder and concentrate feed needs to be produced locally to bring down the maintenance costs.
2.	To overcome problems of low milk yields infertility and diseases there is an urgent need to develop healthy stock of animals in the State.
3.	Facilitate credit linkage of functional Dairy Cooperative Societies for establishment of modern infrastructure of quality milk production and processing.

SN	Critical Intervention Required
4.	As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme, the scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for dairy processing and value addition infrastructure and establishment of animal feed plant in the private sector.
5.	Government may strengthen the supporting systems like breeding farms, vaccine production and other support infrastructure by availing RIDF support from NABARD.
6.	Establishment of organized livestock markets to facilitate ease in trading of quality cattle
7.	Scope for promotion of FPOs of farmers involved in Dairy activities – facilitate village level value addition / block level processing to ensure better income to farmers.

7. Animal Husbandry – Poultry

SN	Critical Intervention Required
1.	Scheduled banks may provide financial assistance to individuals/ FPOs/SHGs/JLGs etc. for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant (poultry feed) in the private sector through Hatcheries with environmentally controlled facilities, Layer Farm with environmentally controlled system and Broiler Breeder Farm with environmentally controlled system under Animal Husbandry Infrastructure Development Fund (AHIDF) scheme.
2.	There is need to develop poultry hatcheries and feed factories in the state with adequate medicine/vaccine facility so that the local supply is increased.
3.	Rearing and supply of 'Giriraja birds' / low input technology birds of 4-6 weeks to beneficiaries under various socioeconomic schemes may be encouraged.
4.	In order to shape the sector and widen the reach a small loan product for the members of SHGs/ JLGs may be explored in the state through State Rural Livelihood Mission (SRLM/DRDA) for backyard poultry having forward and backward linkages.

8. Animal Husbandry – Sheep, Goat, Piggery

SN	Critical Intervention Required
1.	Conduct special camps for vaccination deworming and health card issuance in areas with common migration.
2.	To overcome acclimatization problems, low milk yields, infertility and diseases, there is an urgent need to develop healthy stock of animals in the State.
3.	High-yield fodder cultivation can be promoted to improve milk production. Encourage production of green & dry fodder including low cost hydroponic fodder
4.	There is a scope for FPOs for farmers involved in Dairy activities – facilitate village level value addition / block level processing to ensure better income to farmers.
5.	To encourage stall fed goat rearing through SHGs/FIGs.
6.	As there is no goat or sheep-breeding center in the State, adequate support systems in respect of goat and sheep rearing need to be strengthened to provide training to prospective farmers.
7.	Awareness to be created regarding financial support available under AHIDF for Sheep, Pigs & Goat Breeding Farm with technology upgradation (not the traditional farming system), polygon Goat Frozen Semen Station, polygon Sheep Semen Station and Artificial Insemination technology.
8.	ICAR-CCARI has unveiled the new crossbreed variety Goya Pig. The pig is a blend of the large White Yorkshire breed and the Indigenous Agonda Goan breed. Focus may be given on development of breeding farm of Goya Pigs.
9.	Need of slaughter houses/meat processing units for small animals (sheep, goats and pigs) for meat production and value addition

SN	Critical Intervention Required
10.	Establishment of nucleus breeding units for livestock – Goat, pig, etc. needs to be explored through RKVY, National Dairy Development Board, National Livestock Mission
11.	Establishment of feed manufacturing units through RKVY, National Livestock Mission (NLM) etc.

9. Fisheries

SN	Critical Intervention Required
1.	Promote scientific aquaculture practices such as cage culture and integrated farming systems to maximize inland fisheries potential and diversify production.
2.	Improve cold storage and transportation infrastructure to minimize post-harvest losses, enhance fish shelf life, and improve both domestic consumption and export capabilities.
3.	Expand and modernize fish landing centers with proper facilities for sorting, cleaning, and packaging to meet export standards and improve quality control.
4.	Support the establishment of coastal processing units and cold chain facilities to enhance the value-added fisheries sector and reduce wastage.
5.	Develop a comprehensive fisheries training program for fishermen, focusing on modern fishing techniques, post-harvest management, and sustainable practices.
6.	Encourage diversification of income sources within fishing communities by promoting activities such as pearl farming, ornamental fish culture, and seaweed farming.
7.	Increase investment in fisheries research and development, focusing on breeding programs for commercially viable species and improving disease management practices.
8.	Facilitate the establishment of fisheries cooperatives or producer organizations to improve market access, collective bargaining power, and economies of scale for small-scale fishermen.

10. Construction of Storage and marketing Infrastructure

SN	Critical Intervention Required
1.	<ul style="list-style-type: none"> The market yards (baring Ponda) managed by GAPLMB are in need of urgent renovations/upgradations. Establishing e-trading facilities will help in linking the local markets to national markets. Create awareness among farmers about the benefits of Negotiable Warehouse Receipt (NWR/e-NWR) and the availability of pledge loan facility in the district. Streamline supply chains by: <ol style="list-style-type: none"> Facilitating farmers to form Producer Organization; Promoting e-NAM registration for efficient price discovery; Utilizing fin-tech to improve market access and enhance affordability and accessibility of banking channels.

SN	Critical Intervention Required
	<ul style="list-style-type: none"> Need to create awareness on the Agricultural Infrastructural Fund among bankers and specifically among the PACS. There is a need for feed godowns for large dairy units, cashew processing units and PACS engaged in input sale.
2.	Implement advanced technologies such as automated storage and retrieval systems (ASRS), and Internet of Things (IoT) for real-time monitoring and management of storage facilities.
3.	The PACS may be encouraged for the construction of storage godowns of small capacity at the village level under Hub and Spoke model against which negotiable warehouse receipts may be issued to farmers.
4.	Accreditation of the warehouses can be done under Warehousing Development Regulatory Authority (WDRA) norms for facilitating financing against Negotiable Warehouse Receipts by the banks.
5.	Construction of controlled atmosphere/ cold storages (CA/CS) for stocking large quantities of fruits particularly in the mango producing areas may be promoted to enable the farmers to get remunerative prices.

11. Land Development, Soil Conservation, and Watershed Development

SN	Critical Intervention Required
1.	<ul style="list-style-type: none"> Awareness on Organic Farming, Zero Budget Natural Farming, Production & Use of organic manures / Biofertilizers, Adoption of Integrated Farming Systems needs to be done. Water Conservation through creation of farm level water storage structures is also needed. Saline water ingress needs to be addressed through multi –pronged activities like Check Dams and Bandharas. Coastal areas need to be protected from salinity ingress through protection structures. Bund strengthening, desilting of ponds needs to be done regularly.

12. Agriculture Infrastructure: Others

SN	Critical Intervention Required
1.	Share knowledge of vermi-compost, biofertilizer with farmers' collective group and create model demonstration agro-biotech farms.
2.	Infrastructure for organic certification needs to be established in Goa.
3.	<ul style="list-style-type: none"> Awareness Creation, CAT, Exposure visits, among farmers on Agri-biotech, Seed production etc. Emphasis on Soil Rejuvenation, reducing use of chemical inputs and increasing the use of biological and organic inputs are needed. Infrastructure for organic certification needs to be established in Goa. Market linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

SN	Critical Intervention Required
	<ul style="list-style-type: none"> Production of organic manures, Vermicompost, Biocontrol agents by farmers.
4.	Development of infrastructure for storage, processing and transportation to reduce post harvest losses and improve market access.
5.	Encouraging the use of modern technologies and practices to increase productivity and reduce dependency on manual labour.
6.	Creating awareness on the relevant GoI Schemes like AIF, AMI, etc.

13. Food and Agro Processing

SN	Critical Intervention Required
1.	The hassle-free and timely issuance of various permissions, including factory and trade licenses, to entrepreneurs through a single-window system needs to be ensured for the development of the sector.
2.	Awareness creation on procedures and compliances as well as encouragement for entrepreneurs to avail loans under schemes like PMFME, AIF, and CGTMSE to support working capital and investment in technology.
3.	Simplification of FSSAI, GST, and other statutory compliance procedures to promote ease of doing business.
4.	A designated Food Park or Agri Export Zone for Goa and neighboring States' produce should be established.
5.	Community organizations like SHGs, FPOs, and Biodiversity Management bodies can engage in processing horticultural produce or cottage-level dairy processing.
6.	Capacity building programs for agripreneurs in post-harvest management, equipment, and technologies are crucial.
7.	Cold chain infrastructure must be developed to ensure efficient produce handling.
8.	Proper branding of Goan produce will aid in marketing and increase visibility.

14. Agricultural Ancillary Activities: Others

SN	Critical Intervention Required
1.	Setting up of dedicated ACABC training centre for the State.
2.	Create awareness among Agri-Universities, agricultural institutions, KVKs, etc., about the ACABC scheme to inform their students about its benefits.
3.	PACS need to develop as multi service centres and sustain their operations in this competitive market.
4.	Capacity building of PACS personnel should be done for improving their business acumen.
5.	PACS can also work as Banking Correspondent (BC) mode.

15. Micro, Small and Medium Enterprises (MSME)

SN	Critical Intervention Required
1.	Improving access to credit through schemes like CGTMSE, MUDRA, and Stand-Up India, along with proactive lending from banks.
2.	A well-organized marketing framework should be established for the retail sales of products created by SHGs and other artisans.
3.	Skill development institutes should offer job-oriented courses tailored to industry needs.
4.	Financial Literacy programmes as well as skill development in areas like compliances, book-keeping, market trend will make entrepreneurs confident borrowers and also equip them to better manage their business operations.

16. Export Credit

SN	Critical Intervention Required
1.	Ensure availability of grading, packing units, quality testing labs, certification issuance, packing houses, pre-cooling units, and cold storages.
2.	APEDA-approved labs and packing houses may be set up
3.	Encourage exporters to avail export credit insurance from ECGC.
4.	Organize sensitization workshops on export regulations and policies of importing countries.
5.	State may consider submitting a proposal under Trade Infrastructure for Export Scheme (TIES) for setting up a lab for Seafood Testing in Goa.

17. Education

SN	Critical Intervention Required
1.	State Government's Interest Free Education Loan Scheme (IFEL) as well PM-Vidya Laxmi Scheme of Government of India may be extensively popularized.
2.	FLCs of Banks should focus on education loans at the start of academic season, leveraging GoG/GoI Schemes.
3.	Banks may tie up with the professional education institutes, coaching institutes in the district to reach deserving students for financial support.
4.	The students should be made aware about availability of collateral free education loans for EWS students.

18. Housing

SN	Critical Intervention Required
1.	Implement schemes to provide affordable housing options for the Economically Weaker Sections (EWS) and Low-Income Groups (LIG). This includes subsidies and financial assistance for home construction and repairs
2.	There is a need to popularize reverse mortgage loan among senior citizens

SN	Critical Intervention Required
3.	Single window system to clear building plans is needed to minimize delays in getting approvals and licenses.
4.	Promote eco-friendly housing solutions with energy-efficient technologies, solar panels, and rainwater harvesting systems
5.	Bankers may tie up with reputed builders for easy finance access to the potential buyers in their schemes.

19. Social Infrastructure

SN	Critical Intervention Required
1.	Expand and modernize healthcare facilities in coastal and remote areas, focusing on primary health centers, district hospitals, and emergency medical services to ensure better access to healthcare for both residents and tourists.
2.	Upgrade public transportation systems and road networks, addressing issues of traffic congestion in urban areas and ensuring better connectivity to rural areas for enhanced service delivery.
3.	Improve educational infrastructure, especially in rural and remote areas, by upgrading schools, providing digital classrooms, and offering teacher training to enhance the quality of education and reduce dropout rates.
4.	Implement efficient waste management systems, focusing on waste segregation, recycling, and improving sanitation, especially in tourist hotspots and rural areas, to ensure cleaner cities and a healthier environment for all.

20. Renewable Energy

SN	Critical Intervention Required
1.	Mandatory Solar PV Systems: Government departments should mandate the use of solar photovoltaic (PV) systems to supplement electrical power. Efficient and cost-effective solar equipment design can mitigate high initial costs, promoting broader adoption.
2.	Biogas Integration: Establish a composite scheme integrating small cattle sheds with biogas plants for self-help groups (SHGs). Dairy farmers can use biogas plants as an integral part of their dairy operations, with support from the Animal Husbandry Department to popularize biogas among rural communities.
3.	Rooftop Solar Incentives: Provide incentives for residential and commercial complexes to install rooftop solar units under programs like the Rooftop Solar Programme Phase II, which offers performance-based incentives to distribution companies (DISCOMs).
4.	Awareness Campaigns: Raise awareness of Ministry of New and Renewable Energy (MNRE) schemes, such as the Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM), which supports solar pumps, lighting, and heating systems for agricultural use

SN	Critical Intervention Required
5.	Promotion of New Energy Technologies: Leverage the National Green Hydrogen Mission to explore green hydrogen production in Goa, capitalizing on the state's industrial and export capabilities
6.	Community Financing for Renewable Projects: Encourage SHGs and cooperative societies to invest in small-scale renewable energy projects with the help of schemes like the Biogas Programme (Phase-I), which provides financial assistance for setting up small and medium-sized biogas plants
7.	Agricultural Energy Integration: Promote solar water pumps and other energy-efficient technologies in agriculture under PM-KUSUM, ensuring sustainable farming practices while reducing dependence on conventional power sources
8.	Implementation of PM Surya Ghar Yojana through which Roof Top Solar system may be promoted

21. Informal Credit Delivery System

SN	Critical Intervention Required
1.	Awareness about availability of loan @7% for women SHGs under DAY NRLM Scheme in rural areas.
2.	Bank may promote the special schemes for SC/ST/distressed farmers.
3.	Encourage the establishment and expansion of MFIs to provide accessible and affordable credit to underserved communities.
4.	Introduce credit guarantee schemes to reduce the risk for lenders and encourage them to extend credit to informal sectors.
5.	Implement regulations to monitor and control informal lending practices, ensuring fair interest rates and transparent terms.

Abbreviations

ACP	Annual Credit Plan	DTPC	District Tourism Promotion Council
ACABC	Agri Clinic and Agri Business Centre	EDP	Entrepreneurship Development Programme
ADS	Area Development Scheme	e-NAM	e-National Agriculture Market
AEZ	Agri. Export Zone	FIF	Financial Inclusion Fund
AH	Animal Husbandry	FLC	Financial Literacy Centre
AMRUT	Atal Mission for Rejuvenation and Urban Transformation	FLCC	Financial Literacy and Credit Counselling Centres
AIF	Agriculture Infrastructure Fund	FM	Farm Mechanization
AMI	Agriculture Marketing Infrastructure	FPF	Food Processing Fund
APMC	Agricultural Produce Market Committee	FPO	Farmer Producers' Organization
APY	Atal Pension Yojana	FSPF	Farm Sector Promotion Fund
APEDA	Agricultural and Processed Food Products Export Development Authority	GCA	Gross Cropped Area
AI	Artificial Insemination	GCF	Green Climate Fund
ATMA	Agricultural Technology Management Agency	GIA	Gross Irrigated Area
BC	Business Correspondent	GLC	Ground Level Credit
BF	Business Facilitator	GoI	Government of India
BLBC	Block Level Banker's Committee	HYV	High Yielding Variety
BPL	Below Poverty Line	ICT	Information and Communications Technology
BSBDA	Basic Savings Bank Deposit Account	IWMS	Integrated Watershed Management Scheme
CAT	Capacity Building for Adoption of Technology	JLG	Joint Liability Group
CBs	Commercial Banks	KCC	Kisan Credit Card
CBS	Core Banking Solution	KVIB/ KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CCF	Climate Change Fund	KYC	Know Your Customer
CDR	Credit Deposit Ratio	KVK	Krishi Vigyan Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	LBR	Lead Bank Return

CISS	Capital Investment Subsidy Scheme	LDM	Lead District Manager
CRAR	Capital to Risk weighted Asset Ratio	LEDP	Livelihood and Enterprise Development Programmes
DAP	Development Action Plan	LWE	Left Wing Extremism
DBT	Direct Benefit Transfer	MEDP	Micro Enterprise Development Programme
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MFI	Micro Finance Institution
DCCB	District Central Cooperative Bank	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MI	Minor Irrigation
DCP	District Credit Plan	MNRE	Ministry of New and Renewable Energy
DDM	District Development Manager	MNREG A	Mahatma Gandhi National Rural Employment Guarantee Act
DIDF	Dairy Processing and Infrastructure Development Fund	MSME	Micro, Small and Medium Enterprises
DLRC	District Level Review Committee	MoRD	Ministry of Rural Development
DLTC	District Level Technical Committee	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDDB	National Dairy Development Board	PRI	Panchayati Raj Institution
NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/NHM	National Horticulture Board/National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank

NRM	National Resource Management	RUDSET I	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OFPF	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group



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