



स्टेट फोकस पेपर 2019-20

State Focus Paper 2019-20

राज्य - गोवा
State - GOA

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

गोवा क्षेत्रीय कार्यालय, पणजी
GOA REGIONAL OFFICE, PANAJI



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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



Smt. Mridula Sinha
Hon'ble Governor of Goa

Mrs. Mridula Sinha
Governor of Goa

श्रीमती मृदुला सिन्हा
राज्यपाल, गोवा



Raj Bhavan
Goa-403004

राज भवन
गोवा-403004

MESSAGE

I am glad that NABARD is bringing out its State Focus Paper 2019-20 for Goa, prepared in consultation with the stakeholders of the State's development. The theme of the Paper – Sustainable Agriculture, is of paramount importance to Goa.

I am sure the State machinery and banking system of the State would be benefited by the insights provided in the State Focus Paper. Needless to emphasize that the critical infrastructure identified in the Paper has to be developed on priority. Further, Bankers and Government departments should traverse the development path hand in hand for reaching the objective of sustainable and inclusive progress of Goa.

I compliment NABARD for its initiative.

M. Sinha

(Mridula Sinha)
Governor of Goa

30th November, 2018.



Foreword

The State of Goa in the minds of outsiders is a tourist destination with serene beaches and other tourist attractions such as forts, temples and churches. Discerning tourists find a great draw in the forests of Goa with bird and animal sanctuaries, bio diversity, tribal food and lifestyle, local culture, et al. Annual events like International Film Festival of India are great opportunities for a visit to Goa. Well there is something for everyone almost all through the year, with peak season being winter spread over December and January. Goa is a favourite destination for local and foreign tourists alike.

The Goan economy is thus dominated by service sector. Fishing greatly contributes to exports from Goa. Mining has lost its sheen. However, industry – especially pharmaceutical, has made great inroads. Agriculture contributes little to the State economy, but is providing livelihoods to rural populace and has great potential for sustainable growth and diversification, if only the impediments are removed.

The Formal Financial System, with a vast banking network, can play a proactive role to kindle growth of the rural economy, by collaborating with Government steered extension service providers. Allied sector, micro enterprises engaged in food & agri processing, export credit, renewable energy and social infrastructure are potential sectors that need to be exploited.

NABARD has compiled the State Focus Paper (SFP) for 2019-20, flagging potential priority sectors needing attention of Government and Financial Institutions. The SFP presents the aggregation of district-wise Potential Linked Credit Plan projections, keeping in view the latest policy initiatives of the Government of India, Government of Goa, RBI and NABARD. Gaps in infrastructure, measures needed to bridge these critical gaps and the policy interventions required to be initiated at various levels are also identified in this document. The aggregate credit potential for 2019-20 of the Goa State, has been assessed at ₹ 7,458.00 crore (comprising 14% for agriculture, 52% for MSME and 34% for other priority sectors).

The theme of the SFP for 2019-20 is "Sustainable Agricultural Practices", needed to be adapted in building soil health, efficiently managing water, sustaining productivity, conserving diversity, and above all sustaining and increasing the farm income through an eco system approach. The document has been prepared in consultation with various Government departments, banks, farmers and other agencies. Team NABARD would like to place on record its sincere thanks to each one of them for their valuable contributions.

I am sure that the SFP would serve as a useful reference document for banks in finalising their credit plans and to the State Government for preparation of State Budget and holistic Developmental Plans.

It is time the **Brand Goa** is unleashed with multipronged strategies.

Kamakshi S. Pai
General Manager / Officer-in-Charge

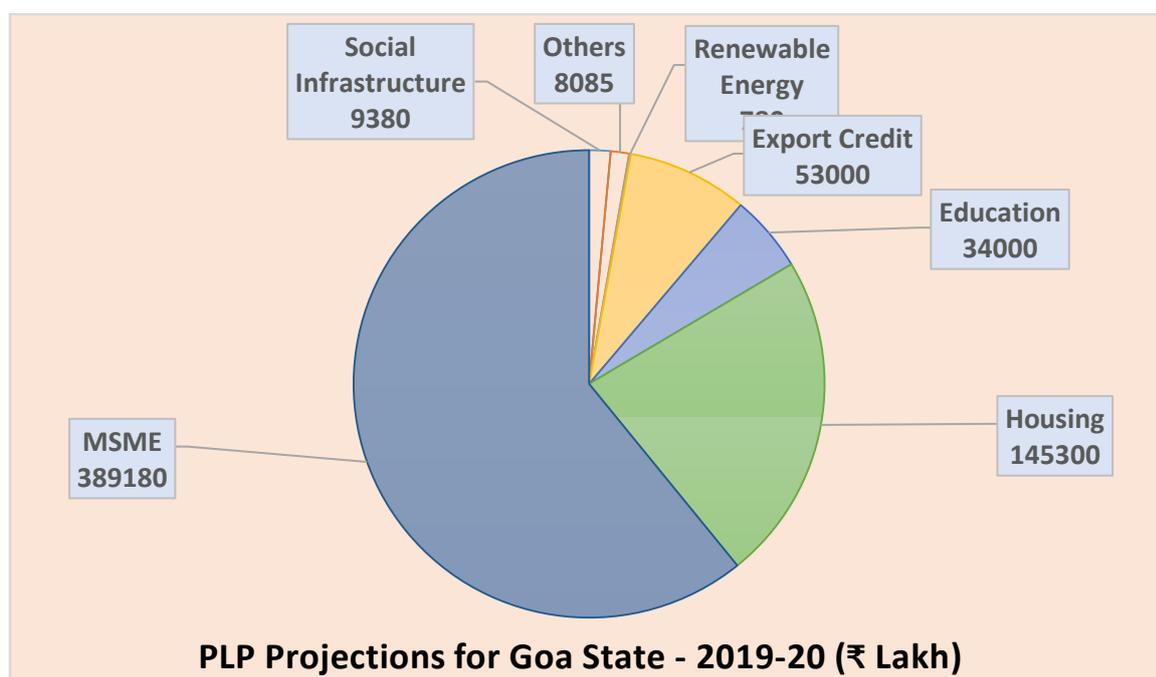
Contents

| | |
|---------------------------------------------------------------------------------------------------------|----|
| Sector-wise credit projections for 2019-20..... | 1 |
| Executive Summary..... | 2 |
| Map of Goa | 9 |
| Chapter 1: State Profile | 10 |
| Chapter 2: Banking Profile | 15 |
| Chapter 3: NABARD's Perception on the Development Perspective of the State..... | 17 |
| Chapter 4: Potential Credit Outlay | 21 |
| Chapter 5: Infrastructure Planning..... | 33 |
| Chapter 6: Sustainable Agricultural Practices | 40 |
| Annexure I: District wise, Sector wise PLP projections – 2019-20..... | 44 |
| Annexure II: Agency wise, broad sector wise flow of ground level credit – Targets and Achievement | 45 |
| Annexure III: Critical Infrastructure Support to be provided | 46 |
| Annexure IV: Critical Interventions required in various Sectors / Sub-sectors | 47 |
| Annexure V: Overview of key statistics of banks during 2017-18..... | 51 |

Sector-wise credit projections for 2019-20

(₹ Lakh)

| S.No. | Sector | Total |
|-------|------------------------------|------------------|
| I-A | Crop Loans | 47200.00 |
| I-B | Agri Term Loans | 58875.00 |
| II | MSME | 389180.00 |
| III | Export Credit | 53000.00 |
| IV | Education | 34000.00 |
| V | Housing | 145300.00 |
| VI | Renewable Energy | 780.00 |
| VII | Others | 8085.00 |
| VIII | Social Infrastructure | 9380.00 |
| | Total Priority Sector | 745800.00 |



Executive Summary

1. Introduction

The State Focus Paper (SFP) presents potentials for various priority sectors in the State. The constraints faced in various inputs for development and suggestions for improvement, together with critical gaps in infrastructure identified, are presented in this document. This is an attempt to provide a complete perspective for Development Planning for the State for the Financial Year 2019-20.

2. Theme of SFP

2.1. The theme for State Focus Paper 2019-20 is **"Sustainable Agricultural Practices"**. Adoption of Sustainable Agricultural Practices mitigates the farmer's risk through an ecosystem approach. These practices includes a mix of crop production, livestock, fisheries, apiculture, mushroom cultivation and other allied activities. Organic farming concepts like Zero Budget Natural Farming and Zero tillage farming along with more efficient use of water conserving structures, rainwater harvesting and optimal utilization of the scarce natural resources are included to make the cultivation sustainable. Sustainable agriculture should form part of all the seven strategies listed out for achieving **"Doubling of Farmers' Income by 2022"**.

2.2. Adoption of sustainable agricultural practices will help in conserving water, reducing input application, controlling soil health degradation and this will result in savings in the cost of cultivation. Sustainable agricultural practices leveraging on integrated farming will also help in improved resilience mitigating the impact of climate change.

3. State Profile

Goa is the smallest State of the Indian Union having geographical area of 3.61 lakh Ha that is just 0.11 % of the total geographical area of the country. The state has 02 districts, 12 talukas and 320 inhabited revenue villages with a population of 14.58 lakh as per Census 2011. Out of the total 3.61 lakh Ha. Geographical area, 36% is under crop cultivation and 35% under forest cover. The Net Sown Area is 1.29 lakh Ha with the cropping intensity of 118%. A gradual shift in the cropping pattern of the state from field crops to horticultural crops is noticed due to better returns, lower risk and lesser maintenance requirements. The state also has abundant forest cover adding to its natural beauty in addition to its pristine beaches, which have made Goa a preferred holiday destination for both domestic and international tourists. Hinterland and or Agro eco-tourism are upcoming activities in the State.

4. State Economy

4.1. The GSDP at constant (2011-12) prices for the year 2016-17 (Quick Estimates) is estimated at above ₹51,692 crore as against ₹44717 crore in the year 2015-16 (Provisional Estimates) there by reflecting a growth of 15.60% as against 11.47% in 2015-16.

As per the Quick Estimates of GSDP for the year 2016-17 at constant prices, primary sector accounted for 8.40%, secondary sector 57.45% and tertiary sector accounted 34.15%. The primary sector, which accounted for 21.52% during 2011-12 declined to 8.40% during 2016-17(Q). However, the composition of secondary sector increased from 47.23% during 2011-12 to 57.45% during 2016-17 (Q). Similarly, the composition of tertiary sector gradually increased from 31.25% in 2011-12 to 34.15% in 2016-17 (Quick estimates).

4.2. The economy of the State is dependent mainly on Tourism, Mining, Agriculture and Fisheries. Being a tourist state, the economy is predominantly service oriented. Mining industry, once a predominant economic driver, has presently come to a standstill following Supreme Court orders. The major food / plantation crops of Goa are Paddy, Pulses, Vegetables, Sugarcane, Coconut, Cashew, Arecanut and Mango. Cashew liquor industry is unique to Goa.

It is the only State where the cashew apple is commercially used for distilling liquor, popularly known as "Feni.", for which Geographical Indicator (GI) status has been accorded.

5. Banking Profile in the State

5.1. Banking Network

Goa is a well-banked State. The banking network comprises 821 bank branches belonging to 37 Commercial Banks, one State Cooperative Bank and 15 Scheduled Urban Cooperative Banks. Commercial banks operate through 650 branches while UCBs have 105 branches. Goa has a 2 tier cooperative credit structure with 01 SCB at apex level and Primary Agricultural Cooperative Credit Societies (PACS) at the base level. The SCB has 59 branches (34 rural and 25 semi-urban) functional in Goa. There are 79 PACS in the State. Small Finance Banks and India Posts Payment Bank have started functioning in the State augmenting the financial service network in the State. As per the Census 2011, 86% of the households have access to banking services. The State of Goa is 100% financially included. The per branch population stood at 1,775 as on 31 March 2018 against a national average of over 10,000 per branch. There were 298 ATMs in the State as on 31 March 2018.

5.2. Ground Level Credit Flow (GLC), deposits & advances as on 31.3.2018 and other banking parameters

The GLC flow increased from ₹ 4740.00 Crore during 2016-17 to ₹ 5325.00 Crore during 2017-18, a 12% increase. The share of loans for agriculture sector was 20%, MSME 56% and other priority sectors 24%. An overview of the Agency-wise share of deposits, advances, CD Ratio and proportion of priority sector advances, is tabulated below.

(₹ Crore)

| Agency | Disbursements during 2017-18 | Deposits as on 31.3.2018 | % Agency Share | Advances as on 31.3.2018 | % Agency Share | CD Ratio | PSAs as on 31.3.2018 | % Agency Share | PSAs to total advances |
|------------------|------------------------------|--------------------------|----------------|--------------------------|----------------|------------|----------------------|----------------|------------------------|
| Commercial Banks | 4,467.85 | 64200.13 | 91% | 18035.21 | 83% | 28% | 6752.21 | 85.4 | 37% |
| SCB | 298.54 | 1762.55 | 3% | 1250.34 | 6% | 71% | 538.51 | 6.81 | 43% |
| Others | 558.17 | 4146.06 | 6% | 2462.86 | 11% | 59% | 616.06 | 7.79 | 25% |
| Total | 5,324.56 | 70108.74 | 100.00 | 21748.40 | 100.00 | 31% | 7906.78 | 100.00 | 36% |

5.4. Financial Inclusion

The State of Goa has been declared as 100% financially included in November 2014. As on 30 June 2018, 38672 people have been enrolled under the PM Jeevan Jyoti Bima Yojana. Similarly, another 70,684 persons have been covered under the PM Suraksha Bima Yojana. 24,187 persons have been covered under Atal Pension Yojana. With a view to increase cashless transactions, all KCCs are being converted into RuPay KCCs by banks. Around 26 Banking Correspondents are active in the State. There are 36 Aadhaar Enrolment Centres functioning in various bank branches in the State. Direct Benefit Transfer (DBT) has been successfully rolled out in Goa with Aadhaar seeding and authentication.

NABARD has provided grant assistance to Goa State Cooperative Bank for issue of RuPay KCC cards and deployment of Micro ATMs. Support for conduct of 'Going Digital' programmes is also extended to Goa SCB and to a few commercial banks. Four Financial Literacy Centres are functioning in Goa. Of these, the FLC set up in Goa SCB has been financially supported by NABARD. NABARD also extends support for setting up of Aadhaar enrolment centres in commercial as well as cooperative banks, and for mobile vans as also for setting up V-sat connection.

6. Credit potential estimated for 2019-20 for Priority Sectors

The aggregate credit projections for priority sector in Goa; consolidated from the Potential Linked Credit Plans (PLPs) prepared for both districts of Goa - North Goa and South Goa; and provided in this State Focus Paper for the year 2019-20 is ₹ 7,458.00 crore. The credit projections for 2018-19 were ₹ 7,413.00 Crore. The projections have been arrived at based on various parameters like potential for development, credit absorption capacity, infrastructure development, etc. Broad sector-wise projections are as under:

(₹ Crore)

| Sr. No. | Broad Sector | Credit projections | |
|-------------|-------------------------------------------------|--------------------|----------------|
| | | 2018-19 | 2019-20 |
| 1 | Crop Production, Maintenance & Marketing | 465.46 | 472.00 |
| 2 | Agri Term Loans | 587.40 | 588.67 |
| a | Term Loan for Agriculture and Allied activities | 492.80 | 501.00 |
| b | Agriculture Infrastructure | 51.85 | 47.52 |
| c | Agri-Ancillary | 42.75 | 40.15 |
| I | Total Agriculture Credit (1+2) | 1052.83 | 1060.75 |
| II | Micro, Small & Medium Enterprises | 3823.85 | 3891.79 |
| III | Export Credit | 618.00 | 530.00 |
| IV | Education | 397.50 | 340.00 |
| V | Housing | 1350.75 | 1453.00 |
| VI | Renewable Energy | 7.57 | 7.80 |
| VII | Social Infrastructure | 68.41 | 80.84 |
| VIII | Others | 94.44 | 93.80 |
| | All Priority Sectors (A+B+C) | 7413.35 | 7458.00 |

The potentials have been moderated keeping in view realisable potential, operational issues and credit flow trends. Banks need to resolve issues impeding credit flow by bringing about improvements in customer service, creating awareness about their various products and technology adoption.

7. NABARD's Initiatives

7.1. Sustainable agricultural practices for farm sector development

In order to encourage sustainable agricultural practices, NABARD has been supporting various interventions out of its Farm Sector Promotion Fund (FSPF) such as enabling farmers to adopt System of Rice Intensification, Sustainable Sugarcane Initiative, promoting use of pheromone traps in horticultural crops, post harvest management of field crops, micro irrigation, mussel farming, crab culture, aquaponics, integrated farming system, homestead farming, etc. Agriculture Department, ATMA, ICAR, NGOs, farmers' collectives and such other stakeholders should actively encourage adoption of sustainable agricultural practices by farmers in a project mode. Besides NABARD has supported conduct of many farmer capacity building programmes and marketing initiatives like Mega Farmer Camps, District Agricultural Exhibitions, Value addition in Jackfruit and Kokum, Awareness programme on Management of Cashew Stem & Root Borer, etc.

7.2. Area Based Schemes

To enable focussed sectoral development, NABARD has prepared two Area Development Schemes (ADS); one each for Dairy Development (envisaging 200 two-animal units with

aggregate financial outlay of ₹ 300.00 lakh) and Commercial Cashew Cultivation (envisaging 100 Ha with total financial outlay of ₹ 100 lakh). The blocks identified for Dairy Development are Bicholim and Sattari in North Goa District & Sanguem and Canacona in South Goa District. Similarly, the blocks identified for cashew cultivation are Bicholim and Pernem in North Goa district & Sanguem and Quepem in South Goa district. Individual Bank & Branch wise targets have been allocated in the identified blocks. The ADS is prepared for a period of 05 years and will run from 2018 to 2023. The monitoring of the implementation of the ADS is being done by NABARD DDM during the Block Level Bankers Committee (BLBC) and the District Consultative Committees (DCC) meetings.

7.3. Farmers Producers Organisations (FPOs)

With the support of GoI PRODUCE Fund, NABARD has promoted 2000 FPOs in the country to address the problems encountered by small and marginal farmers in marketing and realizing full value of their produce. In Goa, NABARD has sanctioned ₹ 18.12 lakh to an NGO, Mineral Foundation of Goa (MFG) to promote two FPOs one each in Dharbandora and Rivona in South Goa District. Both the FPOs have been registered as Farmer Producer Companies (FPC). Another FPO, Krishi Samruddhi FPC, which has been promoted by the State Government, is presently engaged in Paddy procurement. The FPOs are eligible for availing matching share capital contribution from Small Farmer Agribusiness Consortium (SFAC), once they mobilize about 500 to 1000 farmers.

The community farming guidelines have been notified by the State Government with the objective of aggregating small farmers and to encourage fallow lands to be brought under cultivation. Community Dairy Scheme of the Government is another attempt towards collectivisation of dairy farmers with provision of common infrastructure like shed for animals, milking machines, small milk coolers, etc.

7.4. Farmers' Clubs / Federation of Farmers' Clubs

Farmer Clubs propagate the principle of '*Development through Credit*', technology adoption and good repayment ethics. We have promoted 106 Clubs (as on 31 March 2018) in Goa. The Clubs are expected to function in close liaison with the Agriculture Department, Krishi Vigyan Kendras (KVKs) and ICAR, besides providing guidance to its members. Farmer Federations have also been formed in two blocks of the State, viz. Ponda Farmers' Federation in Ponda and Sattari Farmers' Federation in Sattari. Many of the Farmer Clubs in the State are inactive.

7.5. Rural Infrastructure Development Fund (RIDF)

RIDF aims at providing low cost funds to State Governments and State Owned Corporations for building rural infrastructure. The fund covers 36 activities broadly classified under three categories viz., (i) Agriculture and related sector (ii) Social sector and (iii) Rural connectivity.

In Goa, cumulative sanctions as on 31 March 2018 were ₹1710.91 crore and the disbursements ₹1103.19 crore, covering 200 projects. The Normative Allocation for Goa for the year 2018-19 is ₹ 150 crore, vis-à-vis ₹100 crore for the year 2017-18. The sanction during 2018-19 (RIDF XXIV) is ₹ 156.47 crore and disbursements amounted to ₹ 34.65 crore as on 10.12.2018.

7.6. NABARD Infrastructure Development Assistance (NIDA)

NABARD Infrastructure Development Assistance (NIDA) supports state owned institutions and corporations for funding both off and on-budget infrastructure. The scope of funding under NIDA has been broadened to cover PPP and non-PPP projects executed by registered entities like companies, cooperatives, etc. The unique feature of NIDA is that the credit terms like longer loan tenure can be customized as per the borrower's requirements.

Under NABARD Infrastructure Development Assistance (NIDA), the following projects have been sanctioned in Goa:

- a. Porvorim Sewerage Scheme – Phase I – Implementing Agency - Sewerage & Infrastructural Development Corporation of Goa Limited (SIDCGL) - loan assistance of ₹ 70.69 crore
- b. Construction of 3rd Mandovi Bridge- Implementing Agency - Goa State Infrastructure Development Corporation Ltd. (GSIDCL) - loan assistance of ₹ 462.60 crore

An amount of ₹ 69.21 Crore has been disbursed to SIDCGL and ₹ 407 crore to GSIDC so far and the projects are nearing completion.

7.7. Micro Finance Initiatives

a. Self Help Groups

Poverty levels are low in Goa (5.9%) and the State has more than the optimum number of SHGs. As on 30 June 2018, there are 6,531 SHGs in Goa. The number of SHGs credit linked are 1,854. Banks have deposit outstanding of ₹ 20.42 crore from SHGs and loan outstanding of ₹ 25.39 crore. However, banks have not tracked data relating to active SHGs. Credit linkage level is low as several SHGs are inactive, low motivation levels for taking up Income Generating Activities (IGAs), high levels of State Government grants and lack of cohesiveness. There are no active SHPIs in the State to orient the SHGs towards the right goals.

The SHG movement is led by the District Rural Development Agency (DRDA) in both districts. Goa State Rural Livelihood Mission (GSRLM) has launched the *Streeshakti* Programme in Goa under NRLM in 2015. Under NRLM, Community and Block Resource Persons are appointed to nurture SHGs. Village Organizations (VOs) are being formed at Gram Panchayat level in the NRLM intensive blocks. The Goa State Urban Development Agency (GSUDA) nurtures the SHGs formed in municipal limits. The Goa StCB and around 14 Commercial Banks have facilitated SHG movement in the State. These banks need to play a proactive role in handholding SHGs on a mission mode.

NABARD is also supporting conduct of Micro Enterprise Development Programmes (MEDPs) for mature SHGs so as to enable them to take up livelihood activities. A Livelihood Enterprise Development Programme (LEDP) in garment manufacture at Shiroda is also being considered for implementation during the current year in association with Agnel Vocational Training Institute (AVTI), Verna. Marketing initiatives of SHGs like Lokotsav and Matoli Bazar in Canacona were supported during the year.

b. Joint Liability Groups

The JLG model was formulated to develop credit products for Small / Marginal / Tenant Farmers, oral lessees and share croppers who do not have title to land, as also entrepreneurs engaged in various non-farm activities. As many farmers in Goa lack land titles, JLG lending is expected to help give them access to institutional finance. NABARD provides incentives for facilitating JLG formation and capacity building of stakeholders in addition to extending 100% refinance support to Banks on their JLG lending portfolio. New generation banks have also taken JLG route for financing marginal/small farmers and micro entrepreneurs in Goa. As on 31 March 2018, we have 2673 JLGs in Goa with a total loan outstanding of ₹ 31.43 Crore.

State Government may enact a law for legalising leasing of farm lands for agricultural purposes. This would enable lessee farmers to access loans. However, banks need to follow JLG rating norms and due diligence while financing JLGs. JLG members also need to be encouraged to regularly save just as in SHGs, so that they sustain as a group even after loan amount is repaid to bank.

In line with the Hon'ble PMs vision of Digital India, NABARD has launched its project for digitization of SHGs - ***EShakti*** - in Goa. Under this socio-financial data pertaining to individual SHGs / its members are being initially uploaded on web portal <https://eshakti.nabard.org/> and will subsequently be available on real time basis via an android app on mobile. NABARD has empanelled two Implementing Agencies (IAs) – The Energy & Resources Institute (TERI) and Mineral Foundation of Goa (MFG) under EShakti. As on 30 November 2018, data pertaining to 700 SHGs has been digitized. The progress is very tardy.

7.8. Climate Change

According to the 'ATLAS on Vulnerability of Indian Agriculture to Climate Change' as per the assessment done for 572 districts of the country on vulnerability to climate change, Goa (both districts) was ranked 391. A refined State Action Plan on Climate Change (SAPCC) underlining the climate change perspective of Goa needs to be prepared. Suitable Project Concept Note (PCN) and then the Detailed Project Report (DPR) needs to be prepared to avail assistance under the existing grant funds – National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF). NABARD has been designated as National Implementing Entity (NIE) for implementation of adaptation projects under NAFCC by Government of India and Direct Access Entity (DAE) for GCF.

The State Level Standing Committee (SLSC) has been constituted in the State. The Goa State Biodiversity Board (GSBB) under the Department of Science of Technology, Government of Goa is the nodal department designated for climate change in the State.

8. Action points for stakeholders

- 1) State Government has to formulate Agriculture Policy, envisaging various schemes for promoting and developing sustainable agriculture, organic farming, contract farming, collectivisation, agriculture marketing infrastructure, agro processing & value addition, access to electronic National Agriculture Market (eNAM), etc.
- 2) Government may expedite creating a State Law for legalising leasing of farmlands for agricultural purposes. Issue of legally valid tenancy cards can be thought of.
- 3) Farmers with small holdings need to consolidate their lands at least to the extent of 2 Ha, to reach economies of scale. The fallow lands in the State also need to be brought under cultivation. In this direction, community farming scheme formulated by the State Government needs to be effectively grounded.
- 4) Banks are not able to provide loans to lessee farmers on the basis of Krishi Cards, as they are not able to verify the duplication, if any. Hence, if bankers are provided access to web portal of the Government to check the Krishi Card with Farm Survey Numbers, they may be able to check rights for cultivation. Further, the banks may also be allowed to indicate loans provided to Krishi Card holders and also to discharge of loan liabilities on full repayment. This step would bring transparency and will check misuse of government subsidy. All Government subsidy schemes may be credit linked to ensure effective usage or prevent misutilization.
- 5) Concerted efforts to be made for promoting sustainable agricultural practices, aimed at increase in farm income.

- 6) DCCs and BLBCs should monitor the implementation of NABARD Area Development Schemes for Dairy Development and Commercial Cashew Cultivation. Banks should strive to achieve targets allotted to them in the identified blocks. Concerned line departments of the State Government to facilitate in implementation of ADS.
- 7) The critical infrastructure gaps identified by NABARD in Annexure III and IV may be given priority while finalizing the State budget and posing projects for assistance under RIDF. Government of Goa can take RIDF support for setting up the envisaged Seed Bank.
- 8) Government of India has set up a Warehouse Infrastructure Fund in NABARD for supporting creation of scientific warehouse infrastructure, on the lines of Rural Infrastructure Development Fund. The Goa State Agricultural Marketing Board / APMCs can develop warehouse infrastructure in its markets/sub-markets, including e-Trading facilities.
- 9) Grant support up to ₹ 10 lakh from NABARD is available for setting up of Rural Haats to help market rural produce / products. Government may consider setting up Rural Haats with distinct local ethnic identity, at least in a couple of Block headquarters along the highways.
- 10) NABARD also provides grant assistance for promoting sustainable rural livelihoods, development and promotion of Clusters / Off-Farm Producer Organizations, and for activities leading to promotion of Off-Farm sector and rural development, including rural innovation, health, sanitation, housing, education, tourism, transport, etc.
- 11) Many of the Farmer Clubs in the State are inactive. A bank-led revival programme for Farmer Clubs with active participation of Department of Agriculture will help in development of Farmer Interest Groups (FIGs)/Farmer Producer Organizations (FPOs).
- 12) The DRDA, Government of Goa and Bank need to see that all SHGs under their fold are digitized / get themselves uploaded on NABARD EShakti portal.
- 13) DRDA may set up mechanism for processing interest subvention claims under Goa State Rural Livelihood Mission, to enable SHGs to access loans at concessional rate of interest.
- 14) DRDA may expedite setting up of CBOs such as Village Level and Block Level Federations of SHGs, which in turn set up Sub Committees for mapping local resources and drawing up of implementation plans.
- 15) Goa State Biodiversity Board may expedite submission of final Project Concept Note on "Revival and restoration of vulnerable Inland riverine and coastal ecosystems in Goa to acclimatize to the changing climate" to NABARD for assistance from National Adaptation Fund.
- 16) Goa State Cooperative Bank Ltd. may deploy Micro ATMs with the PACS/VKSS who could function as Business Correspondents for GStCB, and with merchant establishments immediately.
- 17) Augmentation of share capital of the Goa StCB has to be done on a priority basis by the State Government to help it meet the CRAR stipulations of RBI.
- 18) The sole sugar mill in the State, Sanjivani Sakhar Karkhana, needs to be modernized
- 19) The State Level Bankers' Committee (SLBC) has recommended legislation of an Act on the lines of the Maharashtra Provision of Facilities for Agricultural Credit to Banks Act (MPFAC Act). The passing of the Bill and promulgation of the Act is required to be expedited as the Act is likely to bring about better recovery of bank credit in the State.

Map of Goa



Chapter 1: State Profile

| 1. PHYSICAL & ADMINISTRATIVE FEATURES | | | 2. SOIL & CLIMATE | | | | | |
|------------------------------------------------------|-------------|----------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------|------------|--------------------|
| Total Geographical Area (Sq.km) | 3702 | | Agro-climatic Zone | Western Plain and Ghat Region, Coastal Region | | | | |
| No. of Districts | 2 | | Climate | Warm & Humid | | | | |
| No. of Blocks | 12 | | Soil Type | Sandy & Red Loamy, Coastal Alluvium, Laterite | | | | |
| No. of Villages (Inhabited) | 353 | | 4. RAINFALL & GROUND WATER | | | | | |
| No. of Panchayats | 190 | | Rainfall [in mm] | Normal | 2013-14 | 2013-14 | 2013-14 | |
| 3. LAND UTILISATION [ha.] | | | | 3267 | Actual | 3396 | 3539 | 2572 |
| Total Area Reported | 361113 | | Variation from Normal | 129 | 272 | -695 | | |
| Forest Land | 125473 | | Availability of Ground Water [ha.m] | Net annual recharge | Net annual draft | | Balance | |
| Area Not Available for Cultivation | 37137 | | | 13274.07 | 4383.39 | 8890.68 | | |
| Permanent Pasture and Grazing Land | 1305 | | 5. DISTRIBUTION OF LAND HOLDING | | | | | |
| Land under Miscellaneous Tree Crops | 580 | | Classification of Holding | Holding | Area | | | |
| Cultivable Wasteland | 52533 | | | Nos. | % to | Ha | % to | |
| Current Fallow | 14954 | | <= 1 Ha | 59900 | 76.8 | 28103 | 31.6 | |
| Other Fallow | NA | | >1 to <=2 Ha | 9817 | 12.6 | 17591 | 19.8 | |
| Net Sown Area | 129131 | | >2 Ha | 8303 | 10.6 | 43300 | 48.7 | |
| Total or Gross Cropped Area | 151957 | | Total | 78020 | 100.0 | 88994 | 100.0 | |
| Area Cultivated More than Once | 22826 | | 7. DEMOGRAPHIC PROFILE [in '000] (Census 2011) | | | | | |
| Cropping Intensity [GCA/NSA] | 118 | | Category | Total | Male | Female | Rural | Urban |
| 6. WORKERS PROFILE [in '000] | | | Population | 1458 | 739 | 719 | 552 | 906 |
| Cultivators | 31 | | Scheduled Caste | 26 | 13 | 13 | 10 | 16 |
| Of the above, Small/Marginal Farmers | NA | | Scheduled Tribe | 149 | 73 | 76 | 88 | 61 |
| Agricultural Labourers | 27 | | Literate (%) | 88.7 | 92.7 | 84.7 | NA | NA |
| Workers engaged in Household Industries | 15 | | BPL | 74 | NA | NA | NA | NA |
| Workers engaged in Allied Agro-activities | 289 | | 9. HOUSEHOLD AMENITIES [No. in '000 Households] | | | | | |
| Other workers | 504 | | Having brick/stone/concrete houses | 280 | Having electricity supply | | 288 | |
| 8. HOUSEHOLDS [in '000] | | | Having source of drinking water | 252 | With independent toilets | | 236 | |
| Total Households | 343 | | Having access to banking services | 257 | Having radio/TV sets | | 240 | |
| Rural Households | 128 | | 11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [No.] | | | | | |
| BPL Households | 17 | | Anganwadis | 1262 | Dispensaries (Rural) | | 27 | |
| 10. VILLAGE-LEVEL INFRASTRUCTURE [No.] | | | Primary Health Centres | 21 | Hospitals | | 119 | |
| Villages Electrified | 353 | | Primary Health Sub-Centres | 180 | Hospital Beds | | 5240 | |
| Villages having Agriculture Power Supply | NA | | 12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE | | | | | |
| Villages having Post Offices | 177 | | Fertiliser/Seed/Pesticide Outlets [No.] | 212 | Agri. Pumpsets [No.] | | 1774 | |
| Villages having Banking Facilities | 187 | | Total N/P/K Consumption [MT] | 1597 | Pumpsets Energised [No.] | | 1774 | |
| Villages having Primary Schools | 305 | | Certified Seeds Supplied [MT] | 33 | Agro Service Centres [No.] | | 3 | |
| Villages having Primary Health Centres | 194 | | Pesticides Consumed [MT] | 60 | Soil Testing Centres [No.] | | 2 | |
| Villages having Potable Water Supply | 272 | | Agriculture Tractors [No.] | 298 | Plantation nurseries [No.] | | 179 | |
| Villages connected with Paved Approach Roads | 227 | | Power Tillers [No.] | 2283 | Farmers' Clubs [No.] | | 104 | |
| 13. IRRIGATION COVERAGE [ha.] | | | Threshers/Cutters [No.] | 4432 | KVKs [No.] | | 2 | |
| Total Area Available for Irrigation (NIA + Fallow) | 49535 | | 14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING | | | | | |
| Irrigation Potential Created | 32837 | | Rural/Urban Mandi/Haat [No.] | 8 | Wholesale Market [No.] | | 5 | |
| Net Irrigated Area (Total) | 33954 | | Length of Pucca Road [Km] | 2451 | Godown [No.] | | 11 | |
| Area irrigated at least once | | | Length of Railway Line [Km] | NA | Godown Capacity [MT] | | 12750 | |
| Area irrigated by Canals / Channels | 8035 | | Public Transport Vehicle [No.] | 114719 | Cold Storage [No.] | | 22 | |
| Area irrigated by Wells | 7868 | | Goods Transport Vehicle [No.] | 949180 | Cold Store Capacity [MT] | | 5694 | |
| Area irrigated by Tanks | 26233 | | 16. AREA, PRODUCTION & YIELD OF MAJOR CROPS | | | | | |
| Area irrigated by Other Sources | 2285 | | Crop | 2016-17 | | 2015-16 | | Avg. Yield [kg/Ha] |
| Irrigation Potential Utilized (Gross Irrigated Area) | 44421 | | | Area (Ha) | Prod. (MT) | Area (Ha) | Prod. (MT) | |
| 15. AGRO-PROCESSING UNITS | | | Paddy | 41050 | 169214 | 41344 | 172611 | 4175 |
| Type of Processing Activity | No of units | Cap.[MT] | Other Cereals/Pulses | 9055 | 7535 | 9052 | 7604 | 840 |
| Food (Rice/Flour/Dal/Oil/Tea/Coffee) | 424 | NA | Cashew nut | 56648 | 19589 | 56609 | 17549 | 310 |
| Sugarcane (Gur/Khandsari/Sugar) | 1 | 150000 | Oil Palm | 836 | 2094 | 834 | 2060 | 2470 |
| Fruit (Pulp/Juice/Fruit drink) | 4 | NA | Mango, Banana & Pineapple | 4908 | 8749 | 4884 | 5958 | 1220 |
| Spices (Masala Powders/Pastes) | 61 | NA | Other Garden Crops | 3917 | 41784 | 3909 | 41748 | 10680 |
| Dry fruit (Cashew/Almond/Raisins) | 38 | NA | Coconut (Prod ml. nuts) | 25884 | 131.70 | 25818 | 129.3 | 5010 nuts |
| Cotton (Ginning/Spinning/Weaving) | 4 | NA | 18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES (No.) | | | | | |
| Milk (Chilling/Cooling/Processing) | 4 | NA | Veterinary Hospitals/Dispensaries | 28 | Animal Markets | | - | |
| Meat (Chicken/Mutton/Pork/Dry fish) | 16 | NA | Disease Diagnostic Centres | 1 | Milk Collection Centres | | 200 | |
| Animal feed (Cattle/Poultry/Fishmeal) | 2 | NA | Artificial Insemination Centers | 64 | Fishermen Societies | | 25 | |
| 17. ANIMAL POPULATION AS PER CENSUS 2012 [No.] | | | Animal Breeding Farms | 2 | Fish seed farms | | 1 | |
| Category of animal | Total | Male | Female | Animal Husbandry Tng Centres | 1 | Fish Markets | | 1 |
| Cattle - Cross bred | 17526 | 1856 | 15670 | Dairy Cooperative Societies | 174 | Poultry hatcheries | | 2 |
| Cattle - Indigenous | 39954 | 16904 | 23050 | Improved Fodder Farms (No.) | 1 | Slaughter houses [No.] | | 1 |
| Buffaloes | 31798 | 6704 | 25094 | 19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY | | | | |
| Sheep - Cross bred | 5895 | NA | NA | Fish Production [MT] | 112888 | Per cap avail. [gm/day] | | 21 |
| Sheep - Indigenous | NA | NA | NA | Egg Production [lakh No.] | 352 | Per cap avail. [No./p.a.] | | 10 |
| Goat | 12958 | NA | NA | Milk Production [MT] | 54323 | Per cap avail. [gm/day] | | 105 |
| Pig - Cross bred | 5956 | NA | NA | Meat Production [MT] | 78 | Per cap avail. [gm/day] | | 100.00 |
| Pig - Indigenous | 37611 | NA | NA | Sources : | | | | |
| Horse/Donkey/Camel | 26 | 14 | 12 | Item No. 1,6,7,9,10 - Census 2011, Item No. 4 - Water Resources Item 10,11 - Goa at a Glance 2013 (DPSE), Item No. 2,3,4,5,12,13,14 & 16 - Agri Dept / Dir. of Eco. & Stat, Item No. 15 - DIC, Item No. 17 - AH Census 2012, Item No. 18 & 19 - DAH & VS | | | | |
| Poultry - Cross bred | 134807 | NA | NA | | | | | |
| Poultry - Indigenous | 110002 | NA | NA | | | | | |

1.1. Introduction

Occupying an area of 3702 sq. km., Goa is the smallest State in India. The State is bifurcated into two revenue districts, viz. North Goa and South Goa. There are 12 blocks in the State - five blocks in North Goa and seven blocks in South Goa District. There are 70 towns and 320 inhabited villages in the State.

1.2. Physical Features

Goa is located on the West Coast of India. The State is situated between the Western Ghats to the East and the Arabian Sea in the West. The length of the State is 105 km from North to South and it is 60 km in width at its broadest point tapering towards the East. Goa falls in the Western Plains & Ghats Climatic Zone under the Coastal Hilly Sub-region. It receives rainfall from the Southwest monsoon between the months of June and September. The average annual rainfall of the State is 3267 mm. The average temperature ranges between 19 degrees and 36 degrees Celsius. The important rivers of the State are the Terekhol, Mandovi and Chapora in North Goa District and Zuari, Sal and Talpona in South Goa District. The State is well connected by air, rail and road. The International Airport is located at Dabolim in South Goa District. Goa is served by the South Central Railway and also Konkan Railways.

1.3. Demographic Features

The total population of Goa is 14.58 lakh (Census 2011). Of the total population, 9.06 lakh (62.1%) live in urban areas and the rural population is 5.52 lakh (37.9%). The male population is 7.40 lakh and the female population 7.18 lakh. The decadal population growth (2001-2011) was 8.2%. The density of population is 394 persons per sq km., which is higher than the national average of 382. Goa with its literacy rate at 88.7% stands in the 4th position in the country. While the male literacy is 92.6%, the female literacy is at 84.7%. According to the Tendulkar Committee estimates, 0.74 lakh people were under BPL category forming 5.09% of the total population (2011). The SC population in the State is estimated at 1.8% and the ST population at 10.2%. The sex ratio of 973 females per thousand males, is much above the national average of 940. The Portuguese Uniform Civil Code is applicable in the State to every citizen irrespective of sex, caste, creed or religion.

1.4. Land Records

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 them of institutional credit. This situation is to be remedied, if necessary by taking legal recourse.

The computerisation of land records (RORs) under 'Dharani' project has been completed in Goa. Taking another step towards e-governance, 'Dharnaksh', a web-based land records system was launched in Goa in June 2012. The land records need to be updated regularly. Bankers need to be given access to the web portal, so that they can check the ownership titles of farmers online and also to discharge / register their lien on providing loans. This would also obviate the need for farmers to submit no dues certificate as bankers are able to verify the credentials on the portal.

State Government has issued Krishi Cards to all cultivators/land owners. However, Krishi Cards have been issued to both land owners as well as cultivators, creating overlap for a parcel of land in such cases.

1.5. Agriculture

The contribution of agriculture to GSDP as per 2015-16 quick estimates at current prices was 5.83% vis-à-vis 8.14% during 2015-16. Net Sown Area 2017-18 was 1,29,131 Ha and the

Gross Cropped Area was 1,51,957 Ha, with 22,826 Ha sown more than once. Over 60% of the cropped area is under horticulture crops. The remaining area is under food grains and cash crops. The major field crops are Paddy, pulses, oilseeds. Sugarcane is grown as a cash crop. The major horticultural crops grown are Cashew, Coconut, Mango, Vegetables, Arecanut, Banana, Pineapple and a variety of spices including pepper. The agricultural activity has been losing its importance due to issues like land titles, lack of diversification, exorbitant labour charges, lack of scientific storage facilities, limited value addition, and conversion of lands for non-agricultural purposes. Fragmented land holdings in the State also make agricultural operations non-remunerative.

State Government offers high levels of subsidy assistance for virtually all crops and activities ranging from planting material, land preparation, agronomic practices till its harvesting. Select vegetables are procured by State owned Goa State Horticulture Development Corporation Ltd. (GSHCL) thus assuring minimum support price as well as market access for the vegetable growers and consumers.

The average agricultural land holding size is only 1.14 ha in the State. As much as 90% of the farmers belong to marginal or small land holding category. Plantation & Horticulture crops in the State are by default organic especially Cashew. The estimated average consumption of NPK per hectare is only 49 kg per ha, as against the national average of 131 kg per ha. Prudent land and water management are required to raise production and productivity of agricultural commodities on a sustainable basis.

Banks are providing crop loans up to ₹ 3.00 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 ₹ 5.00 lakh at 4% p.a., if the loans are promptly repaid.

Under '*Pradhan Mantri Fasal Bima Yojana*' (PMFBY), the crops notified are Paddy, Pulses, Groundnut and Sugarcane. The premium payable by the farmer is 2% for Kharif and 1.5% for Rabi. The Insurance Co. identified for North Goa District is HDFC Ergo General Insurance Co. Ltd. and South Goa District, is SBI General Insurance Co. Ltd. The coverage under crop insurance scheme is very low in the State of Goa with only about 750 farmers being covered during the Kharif and Rabi seasons of 2017-18. The State Govt. also implements a scheme called '*Shetkari Adhar Nidhi*' which provides compensation to farmers whose crops are affected due to natural calamities or are damaged by wild animals.

Fisheries: Fish is the staple diet of most of the Goans and is also in heavy demand by both domestic and foreign tourists. The fish catch in the State during 2017 was 1.49 lakh MT of which, the marine sector is contributing 95%. Prominent and most important pelagic catches of local commercial value are mackerels and oil sardines. The demersal fishes of export value are seerfish, catfish, shark fish and shrimps. Pelagic resources constitute more than 50% of the total landing. A good portion of the catch is also processed and exported earning valuable Forex. 30% of the value addition in agriculture and allied sectors in the State comes from fishing. During 2017, the export earnings from marine fisheries was ₹ 623 Crore (44,444 Tonnes). Marine produce exports consist of about 15% of total fish caught.

780 trawlers, over 1500 mechanised canoes along with 960 non-mechanised canoes are fishing along the coast of Goa. Almost 40% of the mechanized trawlers are equipped with GPS and fish finders. 80% of the traditional fishermen have canoes fitted with Outboard Motors. 25% of the mechanized fleet venture into off shore areas for 4-5 days. There are 5 jetties, 11 ramps, 16 Fishermen Cooperative Societies in the State. There is a modern control room for dissemination of weather reports. Online Registration facility is available for registering fishing vessels. Marketing of fish and fishery products through cold chains need to

be encouraged in the State to reduce postharvest losses. Presently, upgradation of infrastructure at Cutbona and Malim Jetties is ongoing with NABARD RIDF assistance.

Due to excessive pressure on existing resources, not much scope is expected to introduce new vessels. Since Maximum Sustainable Yield level (MSY) has been reached in the marine waters, fresh licenses are not being issued for introduction of new trawlers. There is however, ample potential to tap the inland water bodies, mangroves, 4000 ha. of *Khazan* lands for commercial fisheries especially through farming of prawns. About 4885 ha. of fresh water, perennial and seasonal water bodies are available in the State for fish culture.

Of the 18 aquaculture farms registered with Coastal Aquaculture Authority (CAA), six farms are permitted for shrimp rearing in the State. There is a fish seed farm at Keri. Demonstration cum training programmes are organized at the Department fish farm at Old Goa. The State Government has set up a diagnostic laboratory in collaboration with ICAR/NIO to ensure sustainable eco-friendly aquaculture under Brackish Water Development. Value addition in fisheries sector, especially using low value marine fish, offer scope in the State. The Central sector Blue Revolution Scheme is also under implementation in Goa.

Projects assisted under NABARDs Farm Sector Promotion Fund (FSPF); demonstration and training on Crab and Mussel culture have been completed. Presently aquaponics and cage culture projects are ongoing.

Animal Husbandry: Animal Husbandry activities are an integral component of sustainable farming systems. This sector provides self-employment opportunities to socio-economically backward strata of the society, small and marginal farmers and agricultural labourers.

Goa produces less than half the quantity of milk it consumes. While the requirement is 3.30 lakh litres a day, the estimated production is only 1.61 lakh litres per day. The supply from neighbouring States is 18618 litres per day. To control the inflow of outside milk, State Govt. levies a cess of 15 p/litre. Goa Dairy is the premier cooperative (federal body of dairy societies) in the State with a processing capacity of 1.10 lakh litres/day. There are 181 Milk Societies affiliated to Goa Dairy. The milk procurement by Goa Dairy is 64,000 litres per day. Goa Dairy has a 49% share in the milk market. Remaining 51% of market share is enjoyed by private milk brands from outside the State. Goa Dairy operates a 100 MT/day capacity feed mixing unit at Usgaon, Ponda.

The State Govt. is implementing 10 schemes for dairy development, viz., *Kamdhenu Scheme (Sudharit)*, revised modern dairy scheme, Scheme for Cattle Feed Subsidy, Scheme for Incentives to Milk Producers, Pashupalan Scheme, Green Fodder Scheme, Dairy Equipment Scheme, Infrastructure Devt. Scheme, Dairy Kit Scheme, Community Dairy Scheme and Stray Cattle Management Scheme. The State provides a milk incentive of ₹ 10 per litre of milk produced by the dairy farmers. The Sudharit Kamdhenu Scheme is the most popular scheme (80-90% subsidy) and it is credit linked back ended scheme with a lock-in period of three and half years. During the year 2017-18, 1683 animals have been purchased and ₹ 889.63 lakh of subsidy has been released.

1.7. Micro, Small and Medium Enterprises (MSME)

MSME sector is the major contributor, with a share of 76%, to the GSDP of the State. MSME covers manufacturing, processing and preservation of goods and services activities in the small scale industries (SSI) sector. The main employment avenues in the State are tourism and its related services sector activities. The State has 782 manufacturing industrial units, employing about 1.33 lakh people. There are 192 large industries, employing about 0.34 lakh people. There are 8,025 units in MSME sector, employing over 0.68 lakh people.

The State Government has rolled out a new Industrial Policy 'Goa Investment Policy 2014' which intends to create 50000 jobs and facilitate ₹ 25,000 crore of new investment by 2019 in Goa in the next five years. Chief Minister Rozgar Yojana (CMRY) implemented by Economic

Development Corporation (EDC) Scheme also provides subsidy assistance to budding entrepreneurs. To facilitate single window clearance of projects, the Government has formed Goa Investment Promotion and Facilitation Board.

The State is implementing several schemes for encouraging MSME sector. Capital contribution, Share Capital to Local Entrepreneurs, Preferential Purchase Incentives for SSIs, Interest Subsidy Scheme, Certification & Patenting, Incentives to Women Entrepreneurs, Goa State Employment Subsidy Scheme, Consumption of Local Raw Material and Export Market Development are the schemes under implementation. For implementation of Ease of Doing Business, the Directorate of Industries, Trade and Commerce (DITC) has been nominated as Nodal Department. The State Government also provides incentive for IT start-ups.

For startups and budding entrepreneurs, incubation facilities are provided by Centre for Incubation and Business Acceleration (CIBA), Verna. Recently, another technology business incubator called Forum for Innovation, Incubation Research and Entrepreneurship (FIIRE) with central government assistance of ₹ 10 crore, through the Department of Science and Technology (DST), has commenced operations in Don Bosco College of Engineering, Fatorda.

Marine fish processing is an important agroprocessing activity in the State that contributes towards earning valuable foreign exchange. Cashewnut processing and export is being done. The State Government is intending to export agro produce from the State with appropriate branding and in this direction has set up a committee for formulating EXIM policies with specific reference to Goa.

Chapter 2: Banking Profile

| 1. NETWORK & OUTREACH (As on 31 March 2018) | | | | | | | | | | |
|--------------------------------------------------------------------|----------------------------|-------------------|----------------------|--------------------------------------------------------|-------------------|---------------------------------------|------------------------|-------------------|---------------------|----------------------------|
| 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 | 37 | 650 | 279 | 371 | 0 | 3 | | 25 | 0.5 | 529 |
| State Coop Bank | 1 | 59 | 34 | 25 | 0 | 0 | | 1 | 5.4 | 5824 |
| Primary Agr. Coop. | 79 | 79 | 71 | 8 | 0 | 0 | 0 | 0 | 4.1 | 4350 |
| Other Coops (incl UCBs) | 15 | 105 | 18 | 87 | 0 | 0 | 0 | 0 | 3.0 | 3272 |
| All Agencies | 132 | 893 | 402 | 491 | 0 | 3 | 7541/3551 | 26 | 0.4 | 385 |
| 2. DEPOSITS OUTSTANDING | | | | | | | | | | |
| Agency | No. of accounts | | | | | Amount of Deposit [₹ crore] | | | | |
| | 31 Mar 16 | 31 Mar 17 | 31 Mar 18 | Growth(%) | Share(%) | 31 Mar 16 | 31 Mar 17 | 31 Mar 18 | Growth(%) | Share(%) |
| Commercial Banks | 2729545 | NA | NA | | | 58162.27 | 63153.00 | 64699.00 | 2.4 | 91.6 |
| State Coop Bank | 294116 | NA | NA | | | 1887.77 | 1709.00 | 1763.00 | 3.2 | 2.5 |
| Other Coops. (incl UCBs) | 679050 | NA | NA | | | 3718.97 | 3857.00 | 4146.00 | 7.5 | 5.9 |
| All Agencies | 3702711 | NA | NA | | | 63769.01 | 68719.00 | 70608.00 | 2.7 | 100.0 |
| 3. LOANS & ADVANCES OUTSTANDING | | | | | | | | | | |
| Agency | No. of accounts | | | | | Amount of Loan [₹ crore] | | | | |
| | 31 Mar 16 | 31 Mar 17 | 31 Mar 18 | Growth (%) | Share(%) | 31 Mar 16 | 31 Mar 17 | 31 Mar 18 | Growth (%) | Share(%) |
| Commercial Banks | 217362 | 299543 | 521882 | 74.2 | 88.7 | 16395 | 16514 | 17506 | 6.0 | 82.5 |
| State Coop Bank | 32684 | 30705 | 29023 | -5.5 | 4.9 | 1059 | 1063 | 1250 | 17.6 | 5.9 |
| Other Coops. (incl UCBs) | 41616 | 44189 | 37450 | -15.3 | 6.4 | 1932 | 1964 | 2463 | 25.4 | 11.6 |
| All Agencies | 291662 | 374437 | 588355 | 57.1 | 100.0 | 19385 | 19542 | 21219 | 8.6 | 100.0 |
| 4. CD-RATIO | | | | 5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs) | | | | | | |
| Agency | CD Ratio | | | Agency | During 2017-18 | | Cumulative | | | |
| | 31 Mar 16 | 31 Mar 17 | 31 Mar 18 | | Deposit | Credit | Deposit | Credit | | |
| Commercial Banks | 28 | 25 | 27 | Commercial Banks | NA | NA | NA | NA | | |
| State Coop Bank | 65 | 65 | 71 | Cooperative Banks | NA | NA | NA | NA | | |
| Other Coops.(incl UCBs) | 51 | 50 | 59 | Others | NA | NA | NA | NA | | |
| All Agencies | 31 | 33 | 30 | All Agencies | | | | | | |
| 6. PERFORMANCE TO FULFIL NATIONAL GOALS (As on 31/03/2018) ₹ Crore | | | | | | | | | | |
| Agency | Priority Sector Loans | | Loans to Agr. Sector | | Loans to Weaker | | Loans under DIR Scheme | | Loans to Women | |
| | Amount [₹ crore] | % of Total Loans | Amount [₹ crore] | % of Total Loans | Amount [₹ crore] | % of Total Loans | Amount [₹ crore] | % of Total Loans | Amount [₹ crore] | % of Total Loans |
| Commercial Banks | | | | | | | | | | |
| State Coop Bank | | | | | | | | | | |
| Other Coops.(incl UCBs) | | | | | | | | | | |
| All Agencies | 7906.77 | 37.3 | 805.37 | 3.8 | 1087.36 | 5.1 | 0.33 | 0.0 | 2563.09 | 12.1 |
| 7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN | | | | | | | | | | |
| Agency | 2015-16 | | | 2016-17 | | | 2017-18 | | | Av. Ach [%] in last 3 yrs |
| | Target [₹ lakh] | Achvmt [₹ lakh] | Achvmt [%] | Target [₹ lakh] | Achvmt [₹ lakh] | Achvmt [%] | Target [₹ lakh] | Achvmt [₹ lakh] | Achvmt [%] | |
| Commercial Banks | 387512.18 | 354397.90 | 91.5 | 530267.00 | 440032.00 | 83.0 | 598019.50 | 446785.00 | 74.7 | 83.0 |
| State Coop Bank | 54211.53 | 27625.85 | 51.0 | 30978.00 | 18004.00 | 58.1 | 59267.86 | 29854.00 | 50.4 | 53.1 |
| Other Coops. (incl UCBs) | 62138.76 | 45676.14 | 73.5 | 48139.00 | 17475.00 | 36.3 | 54539.76 | 55817.00 | 102.3 | 70.7 |
| All Agencies | 503862.47 | 427699.89 | 84.9 | 609384.00 | 475511.00 | 78.0 | 711827.12 | 532456.00 | 74.8 | 79.2 |
| 8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLAN | | | | | | | | | | |
| Broad Sector | 2015-16 | | | 2016-17 | | | 2017-18 | | | Av. Ach [%] in last 3 yrs. |
| | Target [₹ lakh] | Achvmt [₹ lakh] | Achvmt [%] | Target [₹ lakh] | Achvmt [₹ lakh] | Achvmt [%] | Target [₹ lakh] | Achvmt [₹ lakh] | Achvmt [%] | |
| Crop Loan | 46534.34 | 35728.59 | 76.8 | 36918.00 | 33100.00 | 89.7 | 43984.00 | 42184.00 | 95.9 | 87.4 |
| Term Loan (Agr) | 53165.77 | 24375.01 | 45.8 | 46077.00 | 38948.00 | 84.5 | 56999.00 | 62075.00 | 108.9 | 79.8 |
| Total Agri. Credit | 99700.11 | 60103.60 | 60.3 | 82995.00 | 72048.00 | 86.8 | 100983.00 | 104259.00 | 103.2 | 83.4 |
| MSME | 65293.89 | 77684.90 | 119.0 | 397385.00 | 294257.00 | 74.0 | 368552.00 | 299656.00 | 81.3 | 91.4 |
| Other Priority Sector | 338868.47 | 289911.39 | 85.6 | 129006.00 | 109208.00 | 84.7 | 242292.00 | 128541.00 | 53.1 | 74.4 |
| Total Priority Sector | 503862.47 | 427699.89 | 84.9 | 609386.00 | 475513.00 | 78.0 | 711827.00 | 532456.00 | 74.8 | 79.2 |
| 9. RECOVERY POSITION | | | | | | | | | | |
| Agency | 2015-16 | | | 2016-17 | | | 2017-18 | | | Av. Rec. in last 3 yrs |
| | Demand [₹ lakh] | Recovery [₹ lakh] | Recovery [%] | Demand [₹ lakh] | Recovery [₹ lakh] | Recovery [%] | Demand [₹ lakh] | Recovery [₹ lakh] | Recovery [%] | |
| Commercial Banks | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| State Coop Bank | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Other Coops. (incl UCBs) | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| All Agencies | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

Source: SLBC No RRBs in Goa

2.1. Outreach of banking sector

Goa is a well-banked State. The banking network comprises 821 bank branches belonging to 37 Commercial Banks, one State Cooperative Bank and 15 Scheduled Urban Cooperative Banks. Commercial banks operate through 650 branches while UCBs have 105 branches. The Goa StCB has 59 branches (34 rural and 25 semi-urban) in Goa. There are 79 PACS in the State.

2.2. The Goa State Cooperative Bank Ltd.

The total business of the GStCB had improved by 7.43% to ₹ 3,012.89 crore as on 31.3.2018 from ₹ 2,804.47 crore as on 31.3.2017. The CRAR also improved to 4.10% from -0.63%, though still well short of stipulated 9% as per RBI guidelines. The process of bifurcation of the Goa StCB by shedding its operation in the UTs of Daman and Diu is ongoing.

2.3. Performance Indicators of institutional finance during 2017-18

2.3.1. Disbursements, Deposits, Advances, CD Ratio, Priority Sector Advances and agency wise share

An overview of the Agency-wise share of disbursements during 2017-18, deposits, advances, CD Ratio, Priority Sector Advances and proportion of priority sector advances as on 31.3.2018, is tabulated below.

| (₹ Crore) | | | | | | | | | |
|------------------|------------------------------|--------------------------|----------------|--------------------------|----------------|------------|----------------------|----------------|------------------------|
| Agency | Disbursements during 2017-18 | Deposits as on 31.3.2018 | % Agency Share | Advances as on 31.3.2018 | % Agency Share | CD Ratio | PSAs as on 31.3.2018 | % Agency Share | PSAs to total advances |
| Commercial Banks | 4,467.85 | 64200.13 | 91% | 18035.21 | 83% | 28% | 6752.21 | 85.4 | 37% |
| SCB | 298.54 | 1762.55 | 3% | 1250.34 | 6% | 71% | 538.51 | 6.81 | 43% |
| Others | 558.17 | 4146.06 | 6% | 2462.86 | 11% | 59% | 616.06 | 7.79 | 25% |
| Total | 5,324.56 | 70108.74 | 100.00 | 21748.40 | 100.00 | 31% | 7906.78 | 100.00 | 36% |

The Credit to Deposit (CD) Ratio has improved to 29% as on 31.3.2018 vis-à-vis 27% as on 31.3.2017. Gross NPAs have reduced from 5.94% as on 31.3.2017 to 4.10% as on 31.3.2018. Under priority sectors, NPAs in agricultural loans was 3.49%, compared to 15.15% in loans to MSMEs, 8.87% in loans to weaker sections and 14.73% in loans to other priority sectors.

2.4. Ground Level Credit (GLC) flow under Annual Credit Plan 2017-18

The GLC flow increased from ₹ 4,740.00 Crore during 2016-17 to ₹ 5,325.00 Crore during 2017-18, showing an increase of nearly 12%. The share of loans for agriculture sector was 20%, MSME 56% and remaining priority sectors 24%. This has contributed for increased outstanding of Priority Sector Advances from ₹ 7,236.54 as on 31.3.2017 to ₹ 7,906.78 crore as on 31.3.2018.

2.5. Strategy for improving ground level credit flow

Poor recovery of loans and increasing NPAs not only affect the financial health of the credit institutions, but also arrest the flow of credit to Priority Sectors. The State Level Bankers' Committee (SLBC) has recommended legislation of an Act on the lines of the Maharashtra Provision of Facilities for Agricultural Credit to Banks Act (MPFAC Act). The passing of the Bill and promulgation of the Act is required to be expedited, as the Act is likely to bring about better recovery of bank credit in the State. Simultaneously banks have to take measures for improving customer service and simplifying documentation, and also bring about awareness amongst their clientele about the advantages of being with the mainstream banks for accessing cheap loans.

Chapter 3: NABARD's Perception on the Development Perspective of the State

3.1. Introduction

The mission of NABARD is to promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity. Financial, Developmental and Supervisory roles form the triad of NABARD activities.

3.2. Financial: NABARD provides refinance to Scheduled Commercial Banks, RRBs, State Cooperative Banks, State Cooperative Agriculture and Rural Development Banks, Small Finance Banks, Non-Banking Financial Companies, and Scheduled Primary Urban Cooperative Banks for financing farm and off-farm sector activities. NABARD provides direct finance to specified categories of clientele for infrastructure development like roads & bridges, market yards, veterinary service centres, primary health centres, schools/colleges, anganwadi centres, etc., warehouses /cold chain infrastructure.

In Goa, the State Government/State Government bodies are availing financial support from Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA) for various projects. Commercial banks are availing refinance. Goa State Cooperative Bank Ltd. is not eligible for any support as of now, but with the recapitalisation on the anvil, it will soon become eligible for NABARD financial support, besides the developmental support it has been availing so far.

Under Warehousing Infrastructure Fund (WIF), modernization of the existing market yards operating under the Goa State Agricultural Marketing Board (GSAMB) can be done. Recently Fisheries and Aquaculture Infrastructure Development Fund (FAIDF) has been operationalized in NABARD.

3.3. Developmental: Institutional development, sectoral development (both farm and off-farm sectors), micro credit innovation, financial inclusion, research & development, technology support to RFIs and support to climate change related projects are the constituents of developmental role of NABARD. NABARD has extended financial aid for promotion of Self Help Groups (SHGs) and Joint Liability Groups (JLGs), Farmer Clubs, Farmer Producer Companies, technology transfer by KVK/ICAR/ATMA/TERI, livelihood promotion through Micro Enterprise Development Programmes, sectoral innovations such as crab culture, mussel farming, Sustainable Sugarcane Initiative, System of Rice Intensification, Aquaponics, etc.

Institutional Development: NABARD supports capacity building interventions of the Cooperative banks and Primary Agriculture Cooperative Societies (PACS). A separate grant fund titled **Cooperative Development Fund (CDF)** is available for providing required infrastructure facilities to the PACS in the State.

NABARD supports banks in organizing financial literacy and going digital campaigns. NABARD has also provided grant support to Goa StCB for issuing RuPay Kisan Credit Cards, setting up Financial Literacy Centre, organizing Financial Literacy Camps and for deploying 100 Micro ATMs.

The bifurcation plan of the Goa SCB for shedding its operation in the UTs of Daman & Diu has been prepared by NABARD Consultancy Services Pvt. Ltd. (**NABCONS**), a 100% subsidiary and consultancy wing of NABARD.

Climate Change: NABARD is accredited as a National Implementing Agency (NIE) for Adaptation Fund under National Adaptation Fund for Climate Change (NAFCC), United Nations Framework Convention on Climate Change (UNFCCC), Direct Access Entity for Green Climate

Fund (GCF). A climate change project titled “**Revival and restoration of vulnerable Inland riverine and coastal ecosystems in Goa**” is on the anvil in Goa.

As a part of Lead Bank Scheme, NABARD is closely associated with State Level Bankers Committee at State level and with District Consultative Committees at district level for planning, monitoring and coordination of ground level credit, sectoral development and resolving operational issues.

NABARD is representing on the State / District level committees set up by State Government, RBI, SLBC, DCCs, GCCI and corporates. NABARD is taking up with Government various developmental issues from time to time, besides providing inputs for annual budget of State Government.

3.4. Supervisory: Section 35(6) of the Banking Regulation Act, 1949, empowers NABARD to conduct inspection of State Cooperative Banks (StCBs), Central Cooperative Banks (DCCBs) and Regional Rural Banks (RRBs). The statutory inspection of the Goa StCB is being done by NABARD every year.

3.5. NABARD’s initiatives for Goa proposed in the ensuing year

1. Integrating priority areas and critical infrastructure needs in State Budget 2019-20 with NABARD interventions and collaborating with State Government for preparing State Agricultural Policy, covering various components of agriculture and rural development with appropriate infrastructure and support systems.
2. Continue consultations with Regional Advisory Group (**RAG**) on issues pertaining to farmers and farming, promoting sustainable agricultural practices, technology transfer from lab to land, sharing replicable innovations. Similarly continue consultations with Regional Advisory Committee (**RAC**) on Off Farm Development for promoting micro enterprises.
3. Identifying needs of infrastructure development with funding from RIDF, especially in agriculture & allied sectors, renewable energy and solid waste management. Promoting micro irrigation, fish jetties, agriculture marketing infrastructure in market yards, installing coin operated drinking water dispensing facilities for reducing reliance on single use plastic bottles, rooftop solar energy to convert consumers into producers of electrical energy with bi-directional meters, and setting up of solid waste treatment plants wherever potential exists and upgrade the existing ones are the priority areas.
4. Explore projects for leveraging Green Climate Fund support to promote projects that help in adapting to climate change and initiating measures for mitigating impact of climate change.
5. Strengthening Farmer Producer Companies supported by NABARD / Agriculture Department and promoting new Farmer Producer Organisations in farm and off-farm sectors to reach economies of scale through collective sourcing of inputs and marketing, value addition, etc.
6. Implementation of Area Development Schemes (ADS) prepared by NABARD on Milch Animal Unit (Dairy) and Commercial Cashew Cultivation for implementation during 2018-23.
7. Promoting sustainable agriculture practices in the State with a focus on organic farming and promotion of water conservation structures. Working with the State Government on modalities to be worked out for declaring Goa as an Organic Agriculture State on the lines of Sikkim model.
8. Promoting Aquaponics as a strategy for enhancing farmers’ income.

9. Revival of polyhouses by networking with extension support agencies for identifying suitable crops and package of practices in polyhouses.
 10. Setting up of multi species hatchery for crab and mussel seed under FAIDF.
 11. Strategically promoting micro enterprises at cottage level and helping in marketing activities – Rural Mart / Rural Haat schemes of NABARD in addition for assistance available for setting up of Off Farm Producer Organizations (**OFPOs**).
 12. Using EShakti Project for integrating financial and non-financial interventions and services to SHGs; Sensitizing bankers to use Joint Liability Groups for reaching the unreached farmers and entrepreneurs with appropriate due diligence.
 13. NABARD would promote Micro Credit Plans to form part of loan documents. SHPIs/ DRDA may assist SHGs to formulate Micro Credit Plans, envisaging the credit needs of the individual members of the SHGs in three broad categories, viz., debt swapping needs, social needs and investment needs for income generating activities.
 14. Promotion of networking with community based organisations such as SHG Federations /Village Organizations/Biodiversity Management Committees/Farmer Interest Groups/Farmer Clubs/Farmer Producer Organizations for effectively delivery of credit and extension services
 15. Strengthening Goa State Cooperative Bank for increasing its outreach in farm sector in association with Primary Agricultural Cooperative Societies.
 16. Supporting Primary Agricultural Cooperative Societies for providing diversified services to farmers and equip them as one stop shop as Multi Service Centres. Also explore assistance for computerisation of the Societies.
 17. Identify scope for associating with Small Finance Banks and Scheduled Urban Cooperative Banks for increasing credit flow for priority sectors, especially for MSME, Education, Housing and Social Infrastructure sectors.
 18. Support to Goa State Biodiversity Board in preparing State Action Plan on Climate Change, fine-tuning Project Concept Note **"Revival and restoration of vulnerable Inland riverine and coastal ecosystems"** and in formulating Detailed Project Report.
 19. Government may set up centralized control centre for monitoring investments, inventories and human resources, to gain control over rural centres – Rural Health Centres, Veterinary Centres, Panchayats, etc., for efficient delivery of services.
 20. Last but not the least, all stakeholders to look at optimum use of human resources as well, without ignoring their welfare. The pressure of work should motivate HR assets to perform well and should not result in attrition. Annexure-V provides an insight into performance of various banks with per branch priority sector advances and per branch business. This should help banks in planning their business without losing sight of priority areas and branch resources. It would do well even to consider per employee business, vis-à-vis the per employee business among peers.
-

Aquaponics and Cage Culture

A project on Demonstration of Aquaponics and Cage culture of fish has been sanctioned to The Energy and Resources Institute (TERI). The objective of the project was to build the capacity of local community and other stake holders for Aquaponics and in cage culture techniques.

Aquaponics is a technique that has its place within the wider context of sustainable intensive agriculture, especially with family household applications. Aquaponics involves co-culture of fish and vegetables in a recirculating system.

Under cage culture system fishes are grown in cages erected systematically in water bodies like dams, reservoirs or in the back waters. This project is planned in the back waters of Goa in either Districts.

NABARD has provided financial assistance of ₹ 3.73 lakh to TERI for executing the project. Video documentation of the project is also envisaged.

The Aquaponics demo unit is located at Goa Velha in North Goa District. Under the Cage Culture component, two cages each have been installed in North Goa (at Goa Velha) and in South Goa (Chinchinim). Scope of cultivation of Sea bass (*chorok*) and Pearl spot (*kalleo*) are being tested under this initiative.



A view of the Aquaponics unit and Cages installed under the Cage Culture Project

Chapter 4: Potential Credit Outlay

4.1. Sector wise Projections – 2019-20

(₹ Lakh)

| Sr. No. | Particulars | SFP Projections for 2019-20 |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| I | Credit Potential for Agriculture | |
| A | Farm Credit | |
| i | Crop Production, Maintenance and Marketing | 47200.00 |
| ii | Water Resources | 4200.00 |
| iii | Farm Mechanisation | 6790.00 |
| iv | Plantation and Horticulture | 9000.00 |
| v | Forestry and Waste Land Development | 180.00 |
| vi | Animal Husbandry – Dairy | 9840.00 |
| vii | Animal Husbandry – Poultry | 710.00 |
| viii | Animal Husbandry – Sheep, Goat, Piggery, etc. | 558.00 |
| ix | Fisheries (Marine, Inland, Brackish water) | 4690.00 |
| x | Farm Credit - Others | 14140.00 |
| | Sub Total | 97308.00 |
| B | Agriculture Infrastructure | |
| i | Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains) | 880.00 |
| ii | Land Development, Soil conservation, Watershed Development | 3250.00 |
| iii | Agricultural Infra - Others (Tissue Culture, Agri Biotechnology, Seed Production, Bio Pesticides/ Fertilizers, Vermicompost) | 622.00 |
| | Sub Total | 4752.00 |
| C | Ancillary activities | |
| i | Food and Agro processing | 2950.00 |
| ii | Agricultural Ancillary Activities - Others (Loans to Farmer Coop. Societies, Agri Clinics/ Agri Business Centres, PACS / FSS/ LAMPS, MFIs) | 1065.00 |
| | Sub Total | 4015.00 |
| | Total Agriculture | 106075.00 |
| II | Micro, Small and Medium Enterprises | |
| i | MSME – Working capital | 121770.00 |
| ii | MSME – Investment credit | 267410.00 |
| | Total MSME | 389180.00 |
| III | Export Credit | 53000.00 |
| IV | Education | 34000.00 |
| V | Housing | 145300.00 |
| VI | Renewable Energy | 780.00 |
| VII | Others (Loans to SHGs/JLGs/Distressed persons to prepay non-institutional credit/PMJDY/State SC/ST organisations) | 8085.00 |
| VIII | Social Infrastructure involving bank credit | 9380.00 |
| | All Priority Sectors | 745800.00 |

4.2. Broad Sector-wise Credit Projections vis-a-vis previous year

The total priority sector credit projections for 2018-19 is estimated at ₹ 7,458.00 Crore, as against ₹ 7,413.00 Crore during 2016-17, with a moderate increase of ₹ 45 Crore. The increase

in broad-sector-wise, projections for 2019-20 vis-à-vis projections of the previous year is given below:

(₹ Crore)

| Sr. No. | Broad Sector | Credit projections | |
|----------|-------------------------------------------------|--------------------|----------------|
| | | 2018-19 | 2019-20 |
| 1 | Crop Production, Maintenance & Marketing | 465.43 | 472.00 |
| 2 | Term Credit | | |
| a | Term Loan for Agriculture and Allied activities | 492.80 | 501.08 |
| b | Agriculture Infrastructure | 51.85 | 47.52 |
| c | Agri-Ancillary | 42.75 | 40.15 |
| A | Total Agriculture Credit (1+2) | 1052.83 | 1060.75 |
| B | Micro, Small & Medium Enterprises | 3823.85 | 3891.80 |
| C | Remaining six priority sectors | 2536.66 | 2505.45 |
| | All Priority Sectors (A+B+C) | 7413.34 | 7458.00 |

The credit projections have been moderated keeping in view realisable potential, operational issues and trends. Banks need to resolve issues impeding credit flow by bringing about improvements in customer service and technology application.

4.3. Credit

The share of total agricultural credit projections in the total priority sector projections works out to 14%. The crop loan projections includes the credit requirements towards consumption / post-harvest needs @ 10% and maintenance of farm assets @ 20% over and above the Scale of Finance (SoF). The share of MSME projections is 52% and the share of OPS is 34% of total priority sector projections.

4.4. SECTOR-SPECIFIC ISSUES / ACTION POINTS

4.4.1. Crop Production, Maintenance and Marketing

The general agricultural scenario in the State is witnessing a downward trend, which is reflected in the GLC. Land title issues, high labour charges, lack of scientific storage facilities, limited value addition, high value of land making the land conversions more lucrative than farming and more attractive activities under tourism, are hampering growth of agriculture in the State.

- The Krishi Card data needs to be uploaded on SLBC website so that Bankers have access to the farmer database, can create lien and to ensure that multiple financing is not done.
- PMFBY needs to be popularised among loanee as well as non-loanee farmers. There has been request from the farmers to include plantation & horticulture crops under PMFBY. Crop damage due to wild animals (Monkeys, Wild Boar, Peacocks, Bison) is very rampant in some blocks. State Government may take-up this issue with GoI / Wild life department to declare such animals as vermin or help the farmers affected by damage due to wild animals.
- Proper and robust extension services and technology transfer initiatives may help to improve the farm productivity and income level of farmers.
- Production of quality seeds and planting material is grossly inadequate and therefore, there is an over dependence on the neighbouring States. State Government needs to set-up nurseries to overcome seed or planting material shortage. State Govt. needs to plan for self-sufficiency in seeds of local varieties (Seed Banks) at farmer level.

- To maintain the intrinsic nature and worth of organic cultivation Paramparagat Krishi Vikas Yojana (PKVY) as outlined by GoI need to be encouraged by increasing the production of organic inputs and facilitating certification of organic produce aiming at niche market.
- Producers may be linked directly to retail sale points using 'Hub and Spoke' model.
- Appropriate legislative measures like issue of legally valid tenant cards for bringing large stretches of land lying fallow/uncultivated under institutional finance. Community farming policy notified by the State Govt. needs to be popularised among the farming community.
- The Crop Loan projections are estimated at ₹ 472.00 crore during 2019-20.

4.4.2. Term Loans for Agriculture & Allied Activities

To accelerate the pace of Capital Formation in Agriculture and Allied Sector, concerted efforts have to be made to increase term lending in the State so that asset creation in agriculture is materialised.

- Most of the agriculture activities in the State are supported by up front subsidy assistance ranging from 50 to 90%. All the subsidy schemes should be made back ended and credit linked to ensure proper end use.
- Due to high level of government subsidy and limited farmer stake, polyhouses set up have become infructuous. The State Government scheme may be modified and efforts need to be made to revive these units through collective marketing and technology inputs.
- The State support for subsidy may be re-oriented to create critical infrastructure facilities.
- Re-orientation of the Government support in terms production/quality linked incentives will boost the much needed capital formation in the State.
- Thrust on agri term loans under Area Development Schemes will improve investment credit and CD ratio in the State.
- The term loan projections under Agriculture, Agricultural Infrastructure & Ancillary Activities is ₹ 587.40 Crore during 2019-20.

Sector wise issues and prospects are narrated below.

A. Water Resources

The loss (around 40%) due to natural discharge is very high in Goa. Utilisation of ground water resources is estimated at around 33%, which is considered 'Safe'. However, there are some stressed areas including industrial, coastal, urban and mining areas, which need comprehensive ground water development policy. Tillari Irrigation Project in North Goa and Salaulim Irrigation Project in South Goa are the major irrigation projects in the State.

- Accord priority to projects aimed at modernization/ strengthening of canals / channels and other structures for efficient use of water resources and bring more area under cultivation.
- Water User Associations (WUAs) need to be activated.
- The Tillari Irrigation Project (TIP) needs to be completed on priority basis taking advantage of the Long Term Irrigation Fund (LTIF) set up in NABARD.
- To prevent erosion in coastal areas, flood protection measures are needed to check field inundation / salinity ingress.
- The enactment of Water Use Policy may be expedited to regulate conjunctive use of ground / surface water for proper planning, developing and monitoring of all MI structures.
- The draft Ground Water Policy for the State may be formalised and implemented.
- Thrust may be given to micro irrigation like drip and sprinkler to conserve water.

- Rainwater harvesting needs to be popularised to recharge groundwater.
- Renewable sources of energy (solar pumps) needs to be promoted.
- The projections under Water Resources have been made at ₹ 42.00 Crore during 2019-20.

B. Farm Mechanisation

The share of farm mechanisation in the GLC is decreasing over the years.

- Subsidy schemes for machinery have to be credit linked back-ended subsidy with appropriate lock-in period. Group loans for acquiring machinery need to be encouraged without registration hassles for farmer groups.
- Farmers are also unwilling to approach banks on account of collateral issues for loans exceeding ₹ 1.00 lakh. Since land title is an issue for creating effective mortgages, subsidy may be treated as collateral, under the scheme.
- Provisions for proper spares & servicing centers and on farm training to users needs to be ensured.
- Custom hiring of machinery through PACS as Multi Service Centres needs to be popularized.
- The projections under this sector have been made at ₹ 67.90 Crore during 2019-20.

C. Plantation & Horticulture

The potential for cultivation of Rubber, Oil palm, Cocoa, Spices, Vegetables, Mushrooms, exotic Vegetables, Kokum, ornamental flowers and medicinal plants are abundant in the State. The GLC flow to this sector has been increasing over the years. However, the projections under this activity have been moderated at an achievable level in view of the high level of subsidies given by Goa Government.

Systematic homestead farming with a combination of fruit trees, vermi-compost, vegetables and poultry would help optimum utilization of land along with sustainable economic returns. Efforts are needed to promote this concept with bank loan wherever possible.

- Quality and timely supply of planting material to farmers should be ensured. More nurseries need to be set up for production of quality planting material.
- Supporting infrastructure like cold storage, drip irrigation, branding of organically cultivated fruits and vegetables, value addition facilities, etc., may be provided.
- Formation of Producers groups / collectives to facilitate bulk input procurement, aggregation of produce and value addition thereby increasing the income of farmers.
- Productivity of the plantation crop is low in the State due to poor maintenance and therefore, extension services may be strengthened with focussed attention on improving productivity.
- Encouraging farmers to take up apiculture as a supplementary vocation thereby leading to sweet revolution.
- As horticultural production in Goa is by default organic, Government should consider facilitating organic accreditation and marketing. Branding and marketing of horticultural produce – Brand Goa.
- Value addition in kokum and Jackfruit may be pursued at the farmer level to maximise income.
- Detailed survey needs to be carried out to identify senile orchards and plantations, and a plan has to be prepared for replanting/ rejuvenation especially with crops like Mango, Cashew or Coconut.
- The potentials under this activity have been kept at ₹ 90.00 Crore for the year 2019-20.

D. Forestry & Wasteland Development

Forestry and wasteland development has potential to provide livelihood to tribal people residing in the periphery of the forests through activities like Agro Farm Tourism, Promotion of Bamboo/Cane Products, Cashew collection, Commercial Nursery, Apiculture, etc. The GLC flow to this sector has not taken off to the desired extent. The credit projections have been limited to Teak and Bamboo which have good scope for marketing.

- More awareness need to be created on the socio-economic benefits of forestry/wasteland development among the farmers/ bankers.
- Private forest owners need to be encouraged to take up farm forestry activities by streamlining the procedures for felling /transportation of the forest produce.
- Bamboo needs to be promoted and skill based trainings offered to the cultivators / local artisans to produce bamboo based products.
- The Cashew Management Committee formed by GFDC could be activated for time bound rejuvenation of senile plantations using grafts can be thought of by availing GCF funding.
- Apiaries could be established in areas adjoining forests.
- Wastelands may be utilized for cultivation of green fodder.
- Tree cultivation (Commercial agroforestry) in the periphery of plantations can be done.
- The projections for this sector have been pegged at ₹ 1.80 crore for the year 2019-20.

E. Animal Husbandry

Dairy, Poultry, Sheep, Goat and Piggery have good scope in a tourist State like Goa. The state is heavily reliant on neighbouring states to meet the demand for milk, poultry products and meat for its own consumption as well as for the floating tourist population. Emphasis is given to Heifer rearing with subsidy assistance so as to develop a good stock of milch animals. Community dairy farming concept has been introduced in the State with emphasise on utilising common infrastructure facilities like shed, milking machines, bulk milk cooler and fodder cultivation in a group mode. The Government also has schemes for supporting poultry and piggery units in the State.

- The current system of bringing animals from neighbouring States has resulted in acclimatization problems, low milk yields, infertility and diseases. Therefore, there is an urgent need to develop healthy stock of animals in the State.
- 24x7 veterinary care services (Veterinarians + Medicines) need to be ensured.
- Capacity building in clean milk production and good husbandry practices needed.
- Encourage production of green and dry fodder by bringing fallow lands under cultivation. There is a need to promote fodder development in every dairy farm. Command area of Irrigation Projects can also be used for cultivation of fodder crops. Low cost hydroponic fodder cultivation units need to be promoted. Water User Associations can be roped in for the purpose.
- Conduct of awareness and exposure programmes among bankers for financing dairy activities.
- Dept. of Animal Husbandry may educate the poultry farmers about the scientific management and bio-security measures to check cross contamination and prevent diseases.
- Animal Husbandry department to encourage stall fed goat rearing through SHGs/FIGs. Low input Goatery units may be set up.

- Entrepreneurs should be made to register under EM-II after commencement of the unit and emphasise on deregistration of units which are closed down so that the actual data of functional units are available.
- Skill training institutes that cater specifically to the needs of the Industrial units need to be set up to function as link between Industries and ITIs / Technical Institutes.
- Provisions for water supply to industrial estates maybe strengthened and common facilities for waste management need to be established.
- Incentives to be given to units, which supplement their power needs through renewable resources.
- The abundant inland waterways in the State maybe exploited by building new jetties and renovation of unused jetties for cheaper and hassle free transport.
- Being a tourism oriented State, permanent exhibition centre on the line of Dilli Haat may be established.
- Banks have to lend proactively to MSMEs taking advantage of CGTMSE cover. The modalities to work out sanctioning loans up to ₹ 1 Crore to MSME units in 59 minutes needs to be worked out. Legal requirements for sanctioning the loan also needs to be studied by the banks.
- Agroprocessing units like rice mills, processing units for Mango, pineapple and minor fruits like kokum and Jackfruit can also be set up. The state government incentive scheme and subsidies should focus on such value addition, which has tremendous scope for doubling the farmers income.
- Awareness about food safety and standards, export requirements has to be imparted to the processors.
- Startups may be promoted as per the start up policy fine tuned by the State Government. The start up policy of Govt. of Goa has specific focus on IT which has a good scope for exports as well in boosting the services sector in Goa.
- Incubation centres to encourage start ups and budding entrepreneurs may be promoted.
- Ancillary units to the major industrial units have the potential for being set up in the State.
- EXIM policy for the State has to be firmed up on a priority basis.
- The GLC flow to the MSME sector has been increasing over the years. Given the urbanised nature of the State, the projections under Industries (MSME) sector have been kept at ₹ 3891.80 Crore for the year 2019-20.

4.4.4. Export Credit

In Goa, export credit is availed by Pharma companies, light engineering industry, defense manufacturing industry, iron ore, marine and cashew exporters. There are 157 pharma companies operating in Goa. Export credit is provided at two stages – Packing Credit and the Post Shipment Finance. Many of the companies get their export credit requirements sanctioned in metros where their corporate offices are located while their units are located in Goa.

- Exporters can invest in contract farming in Goa which will mutually benefit local farmers and the processor also.
- Exporters should avail the export credit insurance facilities extended by ECGC.
- Availability of other infrastructure for exports like grading and packing units, precooling and cold storages, etc. need to be ensured.

Chapter 5: Infrastructure Planning

5.1. Introduction

Recognizing the importance of infrastructure development, RBI has introduced 'Social Infrastructure' as a distinct priority sector among the eight priority sectors. Major infrastructure development takes place with public investments. Social infrastructure development with private investments envisages schools, healthcare / drinking water / sanitation facilities including construction/refurbishment of household toilets and household level water improvements in Tier II to Tier VI centres.

5.2.1. Rural Infrastructure Development Fund (RIDF)

This fund was set up in NABARD in 1995-96 to finance infrastructure projects of State Governments in the fields of Agriculture, Rural Connectivity and Social Sector. Presently the XXIV Tranche of RIDF is in operation. RIDF supports 36 different activities covering all the spheres of agriculture / allied activities, social sector and rural connectivity, as under:

| Sector | RIDF Loan | Activities covered |
|------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Agriculture and Allied Sectors (26 activities) | 95% of TFO | <ol style="list-style-type: none"> 1. Minor Irrigation Projects/Micro Irrigation 2. Soil Conservation 3. Flood Protection 4. Watershed Development/Reclamation of waterlogged areas 5. Drainage 6. Forest Development 7. Market Yard, Godown, Mandi, Rural Haat, Marketing Infrastructure 8. Cold storage, Public/Joint sector cold storage at various exit points 9. Seed/Agriculture/Horticulture Farms 10. Plantation and Horticulture 11. Grading/certifying mechanisms testing/certifying laboratories 12. Community irrigation wells for the village as a whole 13. Fishing harbour/ jetties 14. Riverine Fisheries 15. Animal Husbandry 16. Modern Abattoir 17. Medium Irrigation Projects 18. Mini Hydel Projects/Small Hydel Projects (up to 25 MW) 19. Major Irrigation Projects (already sanctioned and under execution) 20. Village Knowledge Centres 21. Desalination plants in coastal areas 22. Infrastructure for Information Technology in rural areas 23. Infrastructure works related with alternate sources of energy viz. Solar, wind etc. & energy conservation 24. 5/10, MW Solar photo voltaic Power Plants 25. Separate Feeder lines 26. Establishment of Dedicated Rural Industrial Estates |
| Social Sector (8 activities) | 85% of TFO | <ol style="list-style-type: none"> 1. Drinking Water 2. Infrastructure for Rural Education Institutions 3. Public Health Institutions 4. Construction of toilet blocks in schools, 5. "Pay & use" toilets in rural areas 6. Construction of Anganwadi Centres 7. Setting up of KVIC industrial estates / centres 8. Solid Waste Management / Sewage Projects |
| Rural Connectivity | 80% of TFO | <ol style="list-style-type: none"> 1. Rural Roads (Not on NH / SH) 2. Rural Bridges (Bridges on SH in rural areas eligible) |

The State has been availing RIDF loans since inception of fund under various tranches. The rate of interest on RIDF loans would be 1.5% less than the bank rate and present rate is only 5.25%. The repayment period is 7 years with 2 years grace.

5.2.2. RIDF supported projects in Goa

In the State of Goa, cumulative sanctions as on 31 March 2018 aggregated ₹1,710.91 Crore and the disbursements ₹1103.19 Crore. Sector-wise projects covered under the support extended by NABARD to the State Government from RIDF are as under:

(₹Crore)

| No. | Project Type | No. | Amount Sanctioned | Amount Disbursed | % sanction to total |
|-----|-----------------------------|------------|-------------------|------------------|---------------------|
| 1 | Minor Irrigation | 34 | 117.2 | 48.05 | 6.84 |
| 2 | Major Irrigation | 7 | 399.55 | 371.80 | 23.35 |
| 3 | Fishing jetties | 1 | 47.45 | 7.03 | 2.77 |
| 4 | Rural Roads | 109 | 70.88 | 49.83 | 4.14 |
| 5 | Rural Bridges | 26 | 423.03 | 263.12 | 24.72 |
| 6 | Rural Drinking Water Supply | 15 | 183.74 | 107.66 | 10.73 |
| 7 | Health Centres | 2 | 147.27 | 69.49 | 8.60 |
| 8 | Flood Protection | 2 | 11.75 | 11.75 | 0.68 |
| 9 | Schools / Anganwadis | 2 | 18.45 | 10.95 | 1.07 |
| 10 | Rural Sanitation | 1 | 158.29 | 45.44 | 9.25 |
| 11 | Waste Treatment Plant | 1 | 133.38 | 26.68 | 7.79 |
| | Total | 200 | 1710.91 | 1103.19 | 100.00 |

The project of the Goa Solid Waste Management Corporation (GSWMC) for installation / setting up of over 50,000 Bio-toilets (Individual Household Latrine Units) with RIDF assistance of ₹ 156.47 crore is being considered under RIDF XXIV (2018-19).

Major projects supported under RIDF, over the years in the state, is given below:

| Sr.No. | Project Type | Project Name |
|--------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Minor Irrigation | 34 Minor Irrigation Projects in such as Tanks & Lift Irrigation Projects |
| 2 | Major Irrigation | Tillari Irrigation Project, Tillari – CADA, Tuem Irrigation, Salaulim Irrigation, Salaulim LIS |
| 3 | Fishing Jetties | Modernization of Malim & Cutbona Jetties |
| 4 | Rural Roads | 109 Rural Road Projects |
| 5 | Rural Bridges | Chapora Bridge, Arpora-Baga, Aldona-Calvim, Tharmas-Ozari, Gaundali, Amona-Virdi, Kharwada, Keri-Terekhol, Camurlim-Tuem, Benaulim-Sinquetim, Varca-Talaulim, Cavellossim-Assolna, Sanvorcotto, Dando Mollo |
| 6 | RDWS | Assonora Water Supply, Assonora WTP (50 MLD), Maisal WTP, Ganjem (25 MLD WTP), Amthane WTP, Opa Water Supply |
| 7 | Health Centres | Pernem CHC, Shiroda PHC, Curchorem CHC, Cansaulim PHC, Chicalim Cottage Hospital, Mandur Hospital |
| 8 | Flood Protection | Keri & Betalbatim Beach |

| Sr.No. | Project Type | Project Name |
|--------|----------------------|-----------------------------------------------------------------------------------------------|
| 9 | Schools / Anganwadis | Constructions of School Infrastructure [782], Constructions of 35 Anganwadi Centres |
| 10 | Rural Sanitation | Ponda Sewerage Scheme – I – Setting up of sewerage network and Sererage Treatment Plant (STP) |
| 11 | Waste Mngt. | Cacora Solid Waste Treatment Plant |

The year-wise sanction and disbursements under RIDF during the last five years is indicated in the table below:

| Year | RIDF Sanction | RIDF Disbursement |
|---------|---------------|-------------------|
| 2013-14 | 269.80 | 119.93 |
| 2014-15 | 309.42 | 154.71 |
| 2015-16 | 306.60 | 126.89 |
| 2016-17 | 0.00 | 91.56 |
| 2017-18 | 180.83 | 125.10 |
| 2018-19 | 156.47* | 34.65* |

*Up to 10.12.2018

The Normative Allocation for the State for the year 2018-19 is ₹ 150 crore under RIDF-XXIV. The Borrowing Power allowed by Central Government to State Government is ₹ 260 crore under section 293(3) of the Constitution of India.

5.2.3. Issues

- i. Drawals under RIDF during the last few years are less as compared to the drawables and the allocation to the State. State Government needs to tap this cheap source of funds more effectively.
- ii. Except irrigation and fisheries, no other activities are covered in agriculture sector. State Government may focus on agriculture sector while formulating projects for assistance under RIDF in the ensuing years. Critical infrastructure for development of agriculture and allied sectors which need to be developed is indicated in Annexure III.
- iii. Effective monitoring mechanism may be put in place by the implementing department and monitoring reports to be submitted to NABARD on a Quarterly basis.
- iv. Project Completion Certificate / Report may be submitted on time.
- v. The departments may install permanent NABARD RIDF boards at prominent places at the project site. This is one of the terms and conditions of sanction of RIDF assistance by NABARD and is an inevitable part of social audit.
- vi. Land acquisition has hindered progress of a few major RIDF projects like Camurlim Tuem Bridge. State Government may pose projects wherein all clearances are in place so that the project completion is not hindered thereby rendering the investment infructuous.

Critical infrastructure: The critical interventions required for creating a definite impact on development of each district are highlighted in the Potential Linked Credit Plans. The prioritised resource requirement for critical infrastructure needs assessed for Goa State is ₹80.00 crore for 2019-20 as detailed in Annexure – III. These projects may be prioritized and posed for sanction under RIDF.

5.3. NABARD Infrastructure Development Assistance (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 rural infrastructure. Funding under NIDA has been broadened by covering PPP and non-PPP projects executed by registered entities like companies, cooperatives, etc. The key features of NIDA are as below:

| Key | Details |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of loan | Term loan |
| Tenure | Long term - up to 15 years |
| Interest | Varies based upon project and risk profile of the borrower |
| Moratorium | Up to 3 years |
| Security | Appropriate security will have to be provided by borrower based upon risk profile and nature of project. State Govt guarantee is not mandatory, however, NABARD may look into it based upon the risk profile and nature of the project for taking a credit decision. |
| Repayment | Maximum up to 15 years including moratorium. A project specific ballooning repayment schedule can also be designed. |

Two projects have been sanctioned under NIDA one to the Sewerage and Infrastructural Development Corp of Goa Ltd (SIDCGL) for development of sewerage network in Porvorim (Phase I) with a loan assistance of ₹ 70.69 Crore, and the other project has been sanctioned to the Goa State Infrastructure Development Corporation (GSIDC) with a loan assistance of ₹ 462.60 Crore for construction of III Mandovi Bridge to provide vital connectivity and faster movement of traffic and goods between South and North Goa.

The total disbursement under NIDA is ₹ 476.21 Crore as on date.

5.4. Long Term Irrigation Fund (LTIF)

The Hon'ble Union Finance Minister, during his Budget Speech 2016–17, announced institution of a dedicated Long Term Irrigation Fund (LTIF) with NABARD with an initial corpus of ₹ 20,000 crore for fast tracking of implementation of incomplete major and medium irrigation projects under Accelerated Irrigation Benefit Project (AIBP) and also two national projects. A total fund requirement of ₹ 91,807 crore has been estimated for the period 2016–20 to finance the identified 99 incomplete projects and two National Projects by Ministry of Water Resources (MoWR), GoI. The Tillari Irrigation Project in the State is one among the 23 projects shortlisted for completion on a mission mode under LTIF. The State Government has been sanctioned ₹ 17.00 crore by the GoI to complete the Tillari Irrigation Project towards central Share.

5.5. Warehouse Infrastructure Fund

The major objective of the Warehouse Infrastructure Fund (WIF) is to provide credit to the public and private sectors for creation and augmentation of decentralised, 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. Against a corpus of ₹ 9,481 crore under WIF, the cumulative sanctions stood at ₹ 8,848 crore at the national level. A total of 9,096 projects envisaging creation of 9.97 MMT capacity scientific storage facilities have been covered.

The Goa State Agricultural Marketing Board is contemplating development of warehouse infrastructure in the market yards/sub-market yards during 2019-20 and may avail of concessional assistance under this fund.

5.6. Food Processing Fund

Government of India set up a Food Processing Fund (FPF) in 2014–15 in NABARD with a corpus of ₹ 2,000 crore, to make available affordable credit for establishing designated food

**Annexure II: Agency wise, broad sector wise flow of ground level credit –
Targets and Achievement
and percentage of achievement for last three years and target for current year**

| (₹ lakh) | | | | | | | | |
|----------|-------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Sr. no. | Sector/Agency | 2015-16 | | 2016-17 | | 2017-18 | | 2018-19 |
| | | Target | Achievement | Target | Achievement | Target | Achievement | Target |
| 1 | Crop Loans | | | | | | | |
| | CB | 37704.22 | 33695.13 | 30386.85 | 27614.30 | 35722.53 | 34518.00 | 37809.00 |
| | SCB | 8236.49 | 1587.62 | 2264.97 | 4227.16 | 7938.27 | 2739.00 | 6003.00 |
| | Others | 593.63 | 445.84 | 4266.36 | 758.03 | 322.97 | 4927.00 | 1998.00 |
| | Sub-Total (A) | 46534.34 | 35728.59 | 36918.18 | 32599.49 | 43983.77 | 42184.00 | 45810.00 |
| 2 | Agri Term Loans | | | | | | | |
| | CB | 40552.04 | 18582.42 | 36831.15 | 35556.74 | 43579.16 | 58186.00 | 47686.00 |
| | SCB | 11904.59 | 4656.79 | 4258.81 | 1964.71 | 12744.10 | 2766.00 | 7750.00 |
| | Others | 709.14 | 1135.80 | 4987.73 | 1426.55 | 676.40 | 1123.00 | 2349.00 |
| | Sub-Total (B) | 53165.77 | 24375.01 | 46077.69 | 38948.00 | 56999.66 | 62075.00 | 57785.00 |
| 3 | Total Agri Credit | | | | | | | |
| | CB | 78256.26 | 52277.55 | 67218.00 | 63171.04 | 79301.69 | 92704.00 | 85495.00 |
| | SCB | 20141.08 | 6244.41 | 6523.78 | 6191.87 | 20682.37 | 5505.00 | 13753.00 |
| | Others | 1302.77 | 1581.64 | 9254.09 | 2184.58 | 999.37 | 6050.00 | 4347.00 |
| | Sub-Total (C) | 99700.11 | 60103.60 | 82995.87 | 71547.49 | 100983.43 | 104259.00 | 103595.00 |
| 4 | MSME | | | | | | | |
| | CB | 58246.04 | 74758.68 | 242364.00 | 248302.88 | 330201.96 | 285784.00 | 335208.00 |
| | SCB | 3048.43 | 479.20 | 9046.61 | 1515.76 | 16441.13 | 3545.00 | 16362.00 |
| | Others | 3999.42 | 2447.02 | 46026.78 | 8928.36 | 21908.97 | 10326.00 | 24545.00 |
| | Sub-Total (D) | 65293.89 | 77684.90 | 297437.39 | 258747.00 | 368552.06 | 299655.00 | 376115.00 |
| 5 | Other Priority Sectors | | | | | | | |
| | CB | 251009.90 | 227361.67 | 177911.30 | 119807.15 | 188515.85 | 68297.00 | 216509.00 |
| | SCB | 31022.02 | 20902.24 | 12353.60 | 10153.12 | 22144.36 | 20804.00 | 12870.00 |
| | Others | 56836.57 | 41647.48 | 41690.03 | 14757.73 | 31631.42 | 39441.00 | 19966.00 |
| | Sub-Total (E) | 338868.49 | 289911.39 | 231954.93 | 144718.00 | 242291.63 | 128542.00 | 249345.00 |
| 6 | Grand Total | | | | | | | |
| | CB | 387512.20 | 354397.90 | 487493.30 | 431281.07 | 598019.50 | 446785.00 | 637212.00 |
| | SCB | 54211.53 | 27625.85 | 27923.99 | 17860.75 | 59267.86 | 29854.00 | 42985.00 |
| | Others | 62138.76 | 45676.14 | 96970.90 | 25870.67 | 54539.76 | 55817.00 | 48858.00 |
| | Grand Total (3+4+5) | 399522.74 | 427699.89 | 612388.19 | 475012.49 | 711827.12 | 532456.00 | 729055.00 |

Annexure III: Critical Infrastructure Support to be provided

(₹ crore)

| Infrastructure | Area | Potential | Approx. cost |
|--------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| Agricultural Marketing Infrastructure (e-trading facilities) | All blocks of the State | The market yards need to be modernized with enabling infrastructure, including e-Trading facilities. This will also help in grounding the eNAM project of GoI. Financial support is available from NABARD from Warehouse Infrastructure Fund, on terms similar to that of RIDF. | 12.00 |
| Irrigation Network and micro irrigation | Pernem, Bardez, Sanguem & Quepem Blocks | Desilting and lining of existing natural springs, canals and irrigation waterways. Construction of tail end distributaries for Salaulim & Tillari Irrigation Project areas. | 15.00 |
| Desilting / Deepening of rivers | Surla, Bicholim Sal, Verna | Desilting of rivers Surla and Sal and deepening of the same | 10.00 |
| Storage godowns of 500 MT or less | One each in Quepem, Dharbandora, Canacona, Ponda, Bardez and Sattari | Coconut, cashew, Arecanut cultivation is undertaken in these blocks | 3.00 |
| Cold storages (100 MT and less) | One each in Sattari, Tiswadi, Bardez, Salcete & Canacona blocks | Perishable goods (vegetables and fruits) go wasted in these blocks / sold at un-remunerative rates due to lack of storage capacity. | 0.60 |
| Bio-fertilizer, bio-pesticide unit | Bardez, Sattari, Ponda, Sanguem and Dharbandora blocks | These blocks have large areas under field as well as plantation crops. Access to bio-inputs will boost integrated pest / disease management practices. | 10.00 |
| Large scale farm yard manure compost unit | Pernem, Canacona | Location decided based on large quantum of biomass available for composting | 2.00 |
| Mobile Veterinary Dispensaries | One each in identified 54 key village centres | Veterinary services are currently inadequate to respond to emergencies and for effective AIs | 5.40 |
| Small animal Slaughter houses | All 12 blocks | Hygienic and legal slaughter houses are the hour of need in the State | 22.00 |
| Water ATMs | All tourist places, panchayats, etc. | Reducing single use plastic menace helps in making Goa plastic free | 10.00 |
| Solar Energy | All Government Offices | Rooftop solar energy systems on all Government buildings, wherever feasible. The on-grid system should have bi-directional meters. This would serve as demonstration unit for all consumers to adopt on-grid rooftop solar energy systems to make them producers | 10.00 |
| | | Total | 100.00 |

Other Infrastructures required

1. Setting up of fodder banks for procuring, processing and supply of green and dry fodder at block level and arrangements for distribution the same to dairy farmers through milk routes
2. Strengthening of jetty infrastructure with ice factories and cold storage support (fisheries sector)
3. Fish hatchery to be set up in the State.
4. Renovation of Rural Primary Health Centres
5. Development of Sewerage system in villages / coastal areas
6. Establishment of Rural Haat / Marts to provide infrastructure for selling rural produce
7. Renovation and / or repairs to schools/anganwadis
8. Setting up of modern slaughter houses and abattoirs with scientific waste management facilities
9. Modernization of Sanjivani Sugar Mill and Goa Dairy

Annexure IV: Critical Interventions required in various Sectors / Sub-sectors

| Sr. No. | Activity / Sub sector | Infrastructure/linkage support and gaps / Critical Interventions identified |
|---------|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Crop Cultivation | i. Govt. needs to consider issuing legally valid tenant cards to tenant cultivators so that they can have access to institutional finance. ii. Community / Contract Farming to be implemented earnestly so that the fallow fertile lands are brought under cultivation. iii. Production and use of organic inputs needs to be encouraged. iv. Marketing linkages at village level are needed to link the producer directly to retail sale points. v. Krishi Card data needs to be uploaded on SLBC site so that Bankers have access to farmer database & to ensure that multiple financing is not done. vi. State Govt. subsidy schemes should be made back ended linked to bank credit with minimum prescribed lock in period to ensure proper end use. vii. Banks need to ensure maximum coverage of both loanee and non-loanee farmers under PMFBY viii. Provision of good quality seeds, setting up of seed banks. ix. Issue of Soil Health Cards to all farmers |
| 2 | Water resources | i. Strengthening of canals / channels and other structures ii. Rainwater harvesting needs to be popularised to recharge groundwater iii. Water Users Associations needs to be activated iv. Natural springs / rivers need to be desilted v. Micro irrigation systems (drip / sprinkler) for water conservation vi. Flood protection measures to check field inundation / salinity ingress vii. Efficient use of command area developed |
| 3 | Farm Mechanization | i. Proper sensitization and training to promote mechanization ii. Provision for spares & servicing centres and on farm training to users iii. Mechanization of operations in Plantation crops iv. Custom hiring of machinery through PACS as Multi Service Centre Mode v. Development of skilled local manpower for operating machinery |
| 4 | Plantation & Horticulture | i. Timely supply of quality planting material to farmers ii. Branding and marketing of horticultural produce – Born in Goa (BIG) iii. Facilitation of organic certification for horticultural produce. iv. Produce aggregation, value addition & marketing through FPOs v. Inclusion of P&H crops under PMFBY needs to be done vi. Rejuvenation of senile orchards especially Mango, Cashew or Coconut. vii. Support price for flowers grown in the State can be considered viii. Block level cold storages for locally grown Fruits & Vegetables |
| 5 | Forestry & Waste Land Development | i. Streamlining procedures for felling / transportation of forest produce. ii. Bamboo cultivation needs to be promoted iii. Skill based trainings to local artisans in wood & bamboo products. iv. Replanting of senile cashew plantations v. Wastelands can be utilized for green fodder cultivation |
| 6 | Animal Husbandry - Dairy | i. Encourage production of green & dry fodder by bringing uncultivated lands under cultivation. Command area of irrigation projects can be used. ii. Low cost hydroponic fodder cultivation units needs to be promoted iii. 24x7 veterinary care services (Veterinarians + Medicines) to be ensured iv. Scheme to maintain non milk yielding cows is needed v. Sudharit Kamdhenu Scheme beneficiaries have to be made aware of scheme details especially about the three and half years lock in period vi. Capacity building in clean milk production and good husbandry practices vii. Awareness programmes among bankers for financing dairy activities viii. Effective implementation of NABARD Area Devt. Scheme |

| | | |
|----|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | bi-directional meters. |
| 21 | Social Infra | <p>i. Strengthening of school infra - Pucca buildings, Toilets, additional floors.</p> <p>ii. Expanding outreach of existing rural drinking water schemes to cover all villages and improvement in existing water supply schemes by relaying of old pipelines to improve efficiency and prevent water leakage.</p> <p>iii. Construction of new health centres with modern facilities and improvement in facilities at existing centres.</p> <p>iv. Development of a well-knit sewerage network</p> <p>v. Government of India has envisaged to create Rural Wellness Centres. Rural Health Centres can be upgraded to Wellness Centres by incorporate low cost diagnostic facilities such as Quantum Magnetic Resonance Analysers, so that rural folk can afford periodic health check ups, helping in immediate medical attention for ailments if any.</p> <p>vi. Government may set up centralized control centre for monitoring investments, inventories and human resources, to gain control over rural centres – Rural Health Centres, Veterinary Centres, Panchayats, etc., for efficient delivery of services.</p> |
| 22 | Others | <p>i. Convergence of efforts of the Govt. Dept. / NABARD / Banks in supporting microfinance movement in Goa.</p> <p>ii. Banks to implement JLG scheme in a project mode.</p> <p>iii. Banks should adopt rating tools while financing SHGs or JLGs.</p> <p>iv. Micro Credit Plans should form part of loan documents. SHPIs/ DRDA may assist SHGs to formulate Micro Credit Plans, envisaging the credit needs of the individual members of the SHGs in three broad categories, viz., debt swapping needs, social needs and investment needs for income generating activities.</p> |

Annexure V: Overview of key statistics of banks during 2017-18 as on 31.3.2018

| Sr. No. | Name of the Bank | No. of Branches | Deposits | Advances | CD Ratio (%) | Priority Sector Advances | % Share in Deposits | % Share in Advances | % Share Dep.+Adv. | % Share in Priority Sector Advances | Avg/Branch Business (Dep+Adv) | Rank in Per Branch Business |
|---------|------------------------------------------|-----------------|-----------------|-----------------|--------------|--------------------------|---------------------|---------------------|-------------------|-------------------------------------|-------------------------------|-----------------------------|
| 1 | STATE BANK OF INDIA | 97 | 13786.53 | 3856.13 | 27.97 | 1093.73 | 19.66 | 17.73 | 19.21 | 28.36 | 51.03 | 7 |
| 2 | CANARA BANK | 53 | 6562.72 | 1818.61 | 27.71 | 1385.94 | 9.36 | 8.36 | 9.12 | 76.21 | 60.46 | 3 |
| 3 | BANK OF INDIA | 50 | 7659.56 | 1531.58 | 20.00 | 560.26 | 10.93 | 7.04 | 10.01 | 36.58 | 41.84 | 8 |
| 4 | CORPORATION BANK | 56 | 6147.91 | 1123.67 | 18.28 | 681.46 | 8.77 | 5.17 | 7.92 | 60.65 | 32.23 | 9 |
| 5 | CENTRAL BANK OF INDIA | 32 | 2228.01 | 527.47 | 23.67 | 329.31 | 3.18 | 2.43 | 3.00 | 62.43 | 26.77 | 11 |
| 6 | UNION BANK OF INDIA | 15 | 1566.65 | 479.81 | 30.63 | 321.68 | 2.23 | 2.21 | 2.23 | 67.04 | 53.43 | 5 |
| 7 | SYNDICATE BANK | 26 | 2193.31 | 429.00 | 19.56 | 198.94 | 3.13 | 1.97 | 2.85 | 46.37 | 24.15 | 12 |
| 8 | BANK OF BARODA | 30 | 4004.18 | 424.37 | 10.60 | 173.56 | 5.71 | 1.95 | 4.82 | 40.90 | 19.93 | 15 |
| 9 | INDIAN OVERSEAS BANK | 31 | 1391.39 | 401.84 | 28.88 | 160.61 | 1.98 | 1.85 | 1.95 | 39.97 | 18.14 | 16 |
| 10 | PUNJAB NATIONAL BANK | 8 | 417.76 | 374.92 | 89.74 | 40.00 | 0.60 | 1.72 | 0.86 | 10.67 | 51.86 | 6 |
| 11 | ORIENTAL BANK OF COMMERCE | 7 | 696.64 | 287.43 | 41.26 | 129.19 | 0.99 | 1.32 | 1.07 | 44.95 | 59.52 | 4 |
| 12 | VIJAYA BANK | 8 | 442.53 | 277.69 | 62.75 | 210.68 | 0.63 | 1.28 | 0.78 | 75.87 | 61.05 | 2 |
| 13 | BANK OF MAHARASHTRA | 15 | 866.40 | 272.22 | 31.42 | 131.97 | 1.24 | 1.25 | 1.24 | 48.48 | 26.95 | 10 |
| 14 | DENA BANK | 17 | 1645.24 | 253.30 | 15.40 | 52.69 | 2.35 | 1.16 | 2.07 | 20.80 | 18.00 | 17 |
| 15 | ANDHRA BANK | 4 | 222.74 | 155.91 | 70.00 | 108.91 | 0.32 | 0.72 | 0.41 | 69.85 | 66.21 | 1 |
| 16 | INDIAN BANK | 17 | 461.93 | 99.75 | 21.59 | 30.22 | 0.66 | 0.46 | 0.61 | 30.30 | 7.65 | 21 |
| 17 | UCO BANK | 10 | 508.62 | 70.86 | 13.93 | 50.54 | 0.73 | 0.33 | 0.63 | 71.33 | 12.14 | 18 |
| 18 | IDBI BANK LTD. | 8 | 352.07 | 55.54 | 15.77 | 40.94 | 0.50 | 0.26 | 0.44 | 73.71 | 12.06 | 19 |
| 19 | UNITED BANK OF INDIA | 4 | 80.69 | 48.40 | 59.99 | 34.55 | 0.12 | 0.22 | 0.14 | 71.37 | 20.74 | 14 |
| 20 | ALLAHABAD BANK | 5 | 56.89 | 28.35 | 49.83 | 20.94 | 0.08 | 0.13 | 0.09 | 73.87 | 9.86 | 20 |
| 21 | PUNJAB & SIND BANK | 1 | 34.77 | 12.98 | 37.34 | 8.74 | 0.05 | 0.06 | 0.05 | 67.29 | 21.72 | 13 |
| | SUB TOTAL | 494 | 51326.54 | 12529.82 | 24.41 | 5764.84 | 73.21 | 57.61 | 69.52 | 46.01 | 37.03 | |
| 22 | HDFC BANK LTD. | 7 | 5930.71 | 2214.46 | 37.34 | 259.43 | 8.46 | 10.18 | 8.87 | 11.72 | 353.41 | 2 |
| 23 | ICICI BANK LTD | 6 | 1846.14 | 1001.69 | 54.26 | 108.49 | 2.63 | 4.61 | 3.10 | 10.83 | 185.03 | 4 |
| 24 | INDUSIND BANK LTD. | 5 | 187.90 | 571.37 | 304.08 | 115.96 | 0.27 | 2.63 | 0.83 | 20.30 | 137.46 | 5 |
| 25 | AXIS BANK LTD. | 66 | 1488.22 | 508.45 | 34.16 | 114.19 | 2.12 | 2.34 | 2.17 | 22.46 | 9.43 | 13 |
| 26 | YES BANK LTD. | 1 | 730.91 | 358.93 | 49.11 | 155.87 | 1.04 | 1.65 | 1.19 | 43.43 | 514.80 | 1 |
| 27 | FEDERAL BANK LTD. | 8 | 553.48 | 196.68 | 35.54 | 13.17 | 0.79 | 0.90 | 0.82 | 6.70 | 26.23 | 9 |
| 28 | SOUTH INDIAN BANK LTD | 1 | 286.46 | 180.73 | 63.09 | 51.72 | 0.41 | 0.83 | 0.51 | 28.62 | 232.46 | 3 |
| 29 | KARNATAKA BANK LTD. | 4 | 403.77 | 129.34 | 32.03 | 50.01 | 0.58 | 0.59 | 0.58 | 38.67 | 44.84 | 8 |
| 30 | KOTAK MAHINDRA BANK LTD. | 2 | 494.62 | 95.13 | 19.23 | 38.70 | 0.71 | 0.44 | 0.64 | 40.68 | 66.92 | 7 |
| 31 | RBL BANK LTD. | 1 | 474.55 | 66.32 | 13.97 | 44.09 | 0.68 | 0.30 | 0.59 | 66.49 | 110.41 | 6 |
| 32 | Karur Vysya Bank Ltd | 4 | 48.12 | 50.55 | 105.06 | 0.78 | 0.07 | 0.23 | 0.11 | 1.55 | 12.83 | 12 |
| 33 | JAMMU & KASHMIR BANK LTD. | 5 | 24.95 | 50.32 | 201.70 | 17.23 | 0.04 | 0.23 | 0.08 | 34.25 | 13.51 | 11 |
| 34 | CATHOLIC SYRIAN BANK LTD. | 30 | 104.64 | 50.26 | 48.03 | 8.08 | 0.15 | 0.23 | 0.17 | 16.08 | 1.94 | 14 |
| 35 | DCB BANK LIMITED | 10 | 265.93 | 17.47 | 6.57 | 0.01 | 0.38 | 0.08 | 0.31 | 0.08 | 1.75 | 15 |
| 36 | BANDHAN BANK | 1 | 24.15 | 11.60 | 48.04 | 9.14 | 0.03 | 0.05 | 0.04 | 78.83 | 20.75 | 10 |
| 37 | DHANALAXMI BANK LTD. | 8 | 9.05 | 2.09 | 23.04 | 0.46 | 0.01 | 0.01 | 0.01 | 22.17 | 0.32 | 16 |
| | SUB TOTAL | 159 | 12873.59 | 5505.39 | 42.76 | 987.36 | 18.36 | 25.31 | 20.01 | 17.93 | 40.83 | |
| 38 | GOA STATE CO-OP BANK LTD. | 16 | 1762.55 | 1250.34 | 70.94 | 538.51 | 2.51 | 5.75 | 3.28 | 43.07 | 111.80 | 2 |
| 39 | SARASWAT CO-OP BANK LTD. | 4 | 892.88 | 616.05 | 69.00 | 0.00 | 1.27 | 2.83 | 1.64 | 0.00 | 154.01 | 1 |
| 40 | GOA URBAN CO-OP BANK LTD. | 11 | 922.07 | 520.84 | 56.49 | 281.60 | 1.32 | 2.39 | 1.57 | 54.07 | 72.95 | 4 |
| 41 | BICHOLIM URBAN CO-OP BANK LTD. | 65 | 484.24 | 300.49 | 62.05 | 104.79 | 0.69 | 1.38 | 0.85 | 34.87 | 6.24 | 13 |
| 42 | NKGSB CO-OP BANK LTD. | 5 | 194.37 | 224.77 | 115.64 | 7.34 | 0.28 | 1.03 | 0.46 | 3.26 | 46.42 | 6 |
| 43 | TJSB SAHAKARI BANK LTD. | 2 | 172.91 | 143.97 | 83.27 | 17.35 | 0.25 | 0.66 | 0.34 | 12.05 | 80.66 | 3 |
| 44 | CITIZEN CREDIT CO-OPERATIVE BANK LIMITED | 24 | 110.76 | 120.31 | 108.62 | 33.62 | 0.16 | 0.55 | 0.25 | 27.94 | 6.41 | 12 |
| 45 | MADGAON URBAN CO-OP BANK LTD. | 9 | 292.29 | 118.33 | 40.48 | 47.06 | 0.42 | 0.54 | 0.45 | 39.77 | 18.38 | 10 |
| 46 | MAPUSA URBAN CO-OP BANK LTD. | 6 | 378.39 | 100.84 | 26.65 | 28.94 | 0.54 | 0.46 | 0.52 | 28.70 | 21.63 | 9 |
| 47 | CITIZEN CO-OP BANK LTD, | 24 | 201.80 | 86.50 | 42.86 | 60.61 | 0.29 | 0.40 | 0.31 | 70.08 | 6.13 | 14 |
| 48 | SHAMRAO VITHAL CO-OP BANK LTD. | 2 | 80.07 | 78.35 | 97.85 | 4.29 | 0.11 | 0.36 | 0.17 | 5.47 | 41.32 | 7 |
| 49 | APNA SAHAKARI BANK LTD. | 2 | 34.87 | 65.61 | 188.15 | 0.00 | 0.05 | 0.30 | 0.11 | 0.00 | 32.80 | 8 |
| 50 | WOMEN CO-OP BANK LTD. | 1 | 69.78 | 44.59 | 63.91 | 14.15 | 0.10 | 0.21 | 0.12 | 31.72 | 58.74 | 5 |
| 51 | PMC BANK LTD. | 5 | 292.57 | 25.00 | 8.54 | 15.14 | 0.42 | 0.11 | 0.35 | 60.58 | 8.03 | 11 |
| 52 | KONKAN MERCANTILE CO-OP BANK LTD. | 9 | 2.59 | 15.39 | 594.23 | 0.12 | 0.00 | 0.07 | 0.02 | 0.79 | 1.72 | 16 |
| 53 | GP PARSIK SAHAKARI BANK LTD. | 1 | 16.49 | 1.84 | 11.13 | 1.05 | 0.02 | 0.01 | 0.02 | 57.21 | 2.88 | 15 |
| | SUB TOTAL | 186 | 5908.61 | 3713.19 | 62.84 | 1154.57 | 8.43 | 17.07 | 10.47 | 31.09 | 26.17 | |
| | GRAND TOTAL | 839 | 70108.74 | 21748.40 | 31.02 | 7906.78 | 100.00 | 100.00 | 100.00 | 36.36 | 35.35 | |

