



संभाव्यता युक्त ऋण योजना 2019-20

Potential Linked Credit Plan 2019-20

दक्षिण गोवा ज़िला

SOUTH GOA DISTRICT

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.

FOREWORD

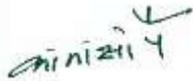
It gives me pleasure to present the Potential Linked Credit Plan (PLP) prepared by NABARD for the year 2019-20 for South Goa District. PLP is an attempt to estimate potential for disbursement of credit for various priority sectors in the district. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials. Policy initiatives both at the Central and state level have been highlighted in the document to give the readers a macro policy perspective. A detailed consultative process involving all stakeholders in the district was followed to arrive at the potentials. The PLP serves as a resource document for preparing Branch Credit Plans based on which the Annual Credit Plan (ACP) is compiled by the Lead Bank of the District.

A credit potential of ₹ 3,680.00 crore has been assessed for South Goa District for the ensuing financial year 2019-20 for various priority sectors. I am sure that the potentials can be tapped with coordinated efforts among all stakeholders.

I take this opportunity to call upon the bankers to integrate credit with extension, engage with the clientele, make best use of community based organizations and above all sensitize the branch personnel. I also call upon line Departments to keep in mind the banking aspects while delivering extension services.

I wholeheartedly acknowledge the support and cooperation extended by the District Administration, Officials of line departments, Bankers and Developmental Agencies, as also feedback provided by farmers/entrepreneurs in enriching this document.

Let us collectively strive to ensure the economic development in the South Goa district through timely and adequate credit and infrastructure support. Together, we can.



Kamakshi S. Pai
General Manager / Officer-in-Charge
NABARD, Goa Regional Office

15 October 2018

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Executive Summary

The major economic activities in South Goa district are Tourism, Mining, Agriculture and Fisheries. The main crops grown are Paddy, Pulses, Sugarcane and Vegetables. Major plantation crops are Coconut, Cashewnut, Mango & Arecanut. Being a tourist state, the economy is predominantly service oriented. The banking outreach in the district is excellent with over 47 banks operating through a network of 422 rural and semi urban branches.

The ground level credit in South Goa under priority sector in 2015-16, 2016-17, 2017-18 were to the tune of ₹ 1973.00 crore, ₹ 2473.00 crore and ₹ 2408.00 crore respectively. During 2017-18 the priority sector achievement was to the tune of 67%. The PLP 2019-20 projects a credit potential of ₹ 3680.00 crore under priority sector as compared to ₹ 3635.00 crore during 2018-19, an increase of 1%. These projections are based on parameters such as technical feasibility, availability of infrastructure, exploitable resources, cropping pattern, agriculture practices and other developmental indices like health care, market access, etc. The policies and priorities of GoI and State Government and changes in priority sector guidelines by RBI have been kept in mind while estimating the credit potentials.

Projections for crop loans (at ₹ 222.00 crore) account for about 43% of the total farm credit of ₹ 522.00 crore. The balance 57% is for term lending activities in the Farm Sector, which will lead to long term capital formation leading to better farm incomes on a sustainable manner and help achieve the aim to double the farmers' income by 2022. Bankers, however, have to ensure the proper end use of the loans sanctioned under this sector that enjoy interest subvention benefits as well as subsidy support by the GoI / State Government. The Area Development Schemes formulated by NABARD on Commercial Cashew Cultivation and Dairying are being implemented in 03 blocks of South Goa. Land title issue is a serious impediment for issue of crop loans by banks. Policy reforms in land ownership, community farming and contract farming are required to be implemented on a priority basis.

In tune with its service sector economy, the performance under MSME has been adequate for the last few years. The potential under this sector has been assessed at ₹ 1792.00 crore (nearly 50% of the total priority sector). The Other Priority Sector (Export Credit, Education, Housing, Renewable Energy and Social Infrastructure) projections have been pegged at ₹ 1366.00 crore.

Considering small farm holding size and the need for value addition and processing facilities, the thrust areas for 2019-20 would ideally be a more focused approach to group lending while also ensuring setting up of agri enterprises leveraging on primary processing and storage facilities. Collective farming, farmer-level aggregation, processing and product branding are the way forward for farmers to realise better price.

The District is well developed as far as social infrastructure is concerned. NABARD support by way of Rural Infrastructure Development Fund (RIDF) / Warehousing Infrastructure Fund (WIF) / NABARD Infrastructure Development Assistance (NIDA) can be tapped to build additional infrastructure. Climate change effects in the District also need to be tabulated and appropriate adaptation and / or mitigation projects need to be designed to address the issue.

Owing to low poverty levels, the progress under the Self Help Group (SHG) - Bank Linkage programme has been poor with only about 23% of the SHGs being credit linked in South Goa. NABARD project for digitization of SHGs – EShakti – is under progress in the district.

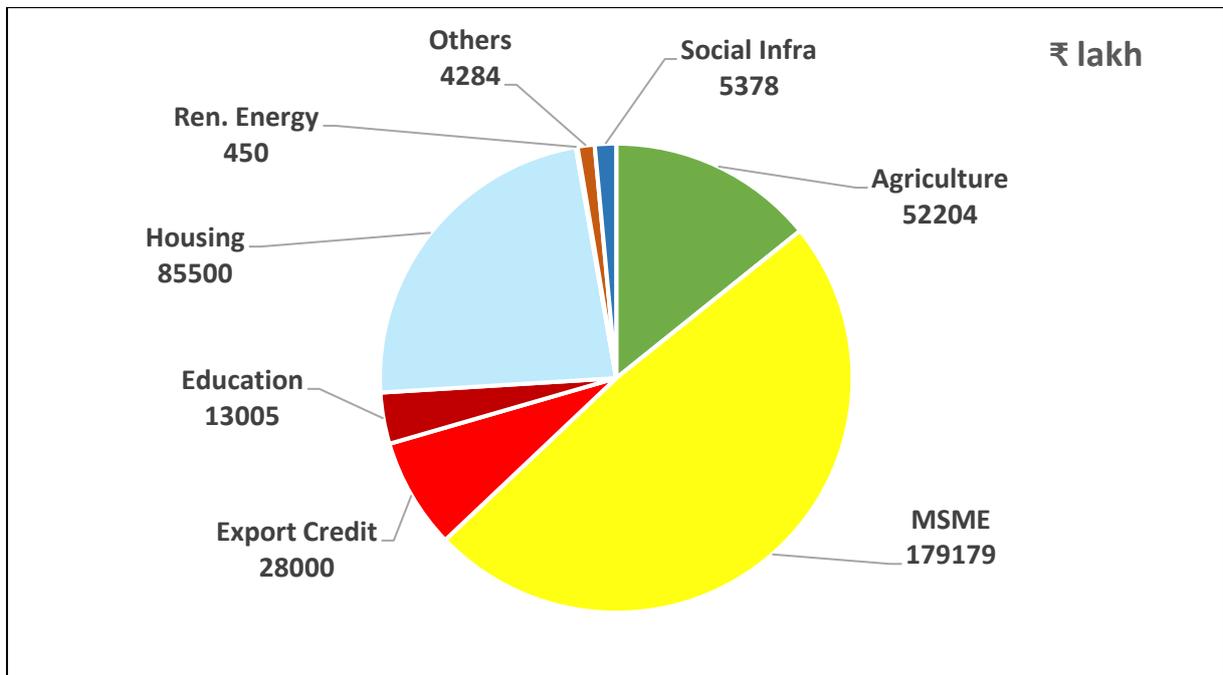
Coordinated efforts by all the stake holders are required to ensure desired flow of credit to priority sector in general and investment credit for enhancing capital formation in particular.

Appendix A to Annexure 1 - Broad Sector wise PLP projections – 2019-20

(₹ Lakh)

Sr. No.	Particulars	PLP Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	22200.00
ii	Term Loan for agriculture and allied activities	25936.00
	Sub Total	48136.00
B	Agriculture Infrastructure	1853.00
C	Ancillary activities	2215.00
I	Credit Potential for Agriculture (A+B+C)	52204.00
II	Micro, Small and Medium Enterprises	179179.00
III	Export Credit	28000.00
IV	Education	13005.00
V	Housing	85500.00
VI	Renewable Energy	450.00
VII	Others	4284.00
VIII	Social Infrastructure involving bank credit	5378.00
	Total Priority Sector	368000.00

Broad Sector-wise PLP Projections 2019-20



Appendix B to Annexure 1 - Summary of Sector / Sub-sector wise PLP projections – 2019-20

(₹ Lakh)

Sr. No.	Particulars	PLP Projections 2019-20
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	22200.00
ii	Water Resources	2300.00
iii	Farm Mechanisation	4492.00
iv	Plantation and Horticulture	4500.00
v	Forestry and Waste Land Development	90.00
vi	Animal Husbandry – Dairy	3440.00
vii	Animal Husbandry – Poultry	306.00
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	279.00
ix	Fisheries (Marine, Inland, Brackish water)	2389.00
x	Farm Credit - Others	8140.00
	Sub Total	48136.00
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	381.00
ii	Land Devt., Soil conservation, Watershed Development	1250.00
iii	Agri. Infra - Others (Tissue Culture, Agri Biotechnology, Seed Production, Bio Pesticides / Fertilizers, Vermicompost)	222.00
	Sub Total	1853.00
C	Ancillary activities	
i	Food and Agro processing	1352.00
ii	Agricultural Ancillary Activities - Others (Loans to Farmer Coop. Societies, Agri Clinics / Agri Business Centres, PACS / FSS / LAMPS, MFIs)	863.00
	Sub Total	2215.00
I	Total Agriculture	52204.00
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	58541.00
ii	MSME – Investment credit	120638.00
	Total MSME	179179.00
III	Export Credit	28000.00
IV	Education	13005.00
V	Housing	85500.00
VI	Renewable Energy	450.00
VII	Others (Loans to SHGs/JLGs/Distressed persons to prepay non-institutional credit/PMJDY/State SC/ST organisations)	4284.00
VIII	Social Infrastructure involving bank credit	5378.00
	Total Priority Sector	368000.00

Map of South Goa District



Ponda block has been included in South Goa District w.e.f. 23 Jan 2015

District Profile		State - Goa			
District - South Goa		State - Goa			
1. PHYSICAL & ADMINISTRATIVE FEATURES*					
Total Geographical Area (Sq.km)(Incl. ponda)	2239				
No. of Sub Divisions	6				
No. of Blocks	7				
No. of Villages (Inhabited - Incl. ponda)	154				
No. of Panchayats (Incl. ponda)	89				
3. LAND UTILISATION [Ha]*					
Total Area Reported	218905				
Forest Land	93562				
Area Not Available for Cultivation	19017				
Permanent Pasture and Grazing Land	919				
Land under Miscellaneous Tree Crops	359				
Cultivable Wasteland	36097				
Current Fallow	5087				
Other Fallow	0				
Net Sown Area (NSA)	63864				
Total or Gross Cropped Area (GCA)	75064				
Area Cultivated More than Once	11200				
Cropping Intensity (GCA/NSA)	118				
6. WORKERS PROFILE [in '000] census 2011					
Cultivators	16				
Of the above, Small/Marginal Farmers	NA				
Agricultural Labourers	13				
Workers engaged in Household Industries	6				
Workers engaged in Allied Agro-activities	NA				
Other workers	215				
8. HOUSEHOLDS [in '000]					
Total Households	189				
Rural Households	54				
BPL Households	NA				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
Villages Electrified	154				
Villages having Agriculture Power Supply	154				
Villages having Post Offices	74				
Villages having Banking Facilities	36				
Villages having Primary Schools	154				
Villages having Primary Health Centres	85				
Villages having Potable Water Supply	109				
Villages connected with Paved Approach Roads	65				
13. IRRIGATION COVERAGE [Ha]					
Total Area Available for Irrigation (NIA + Fallow)	17951				
Irrigation Potential Created	14106				
Net Irrigated Area (Area Irrigated at least once)	14876				
Area Irrigated by Canals / Channels	4138				
Area Irrigated by Wells	3774				
Area Irrigated by Tanks	14281				
Area Irrigated by Other Sources	1164				
Irrigation Potential Utilized (Gross Irrigated Area)	23357				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap.[MT]			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	189	na			
Sugarcane (Gur/Khandsari/Sugar)	1	150000			
Fruit (Pulp/Juice/Fruit drink)	3	nil			
Spices (Masala Powders/Pastes)	35	na			
Dry-fruit (Cashew/Almond/Raisins)	8	5000			
Cotton (Ginning/Spinning/Weaving)	nil	nil			
Milk (Chilling/Cooling/Processing)	NA	NA			
Meat (Chicken/Mutton/Pork/Dryfish)	16	na			
Animal feed (Cattle/Poultry/Fishmeal)	nil	nil			
17. ANIMAL POPULATION AS PER CENSUS 2012 [Nos]					
Category of animal	Total	Male	Female		
Cattle - Cross bred	7962	998	6964		
Cattle - Indigenous	19496	10059	9437		
Buffaloes	12825	2737	10088		
Sheep - Cross bred	24	13	11		
Sheep - Indigenous	na	na	na		
Goat	7087	na	na		
Pig - Cross bred	4676	na	na		
Pig - Indigenous	19832	na	na		
Horse/Donkey/Camel	22	11	11		
Poultry - Cross bred	7224	na	na		
Poultry - Indigenous	50603	na	na		
2. SOIL & CLIMATE					
Agro-climatic Zone	Western Plain and Ghat Region, Coastal region				
Climate	Warm & humid				
Soil Type	Sandy & Red Loamy, Coastal Alluvium, Laterite				
4. RAINFALL & GROUND WATER					
Rainfall [in mm]	Normal	Actual	2013-14	2014-15	2015-16
	3085		3304	3563	2553
	Variation from Normal		219	478	-533
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	5472.55		1836.75		3320.49
5. DISTRIBUTION OF LAND HOLDING					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	23380	73	10777	29	
>1 to <=2 Ha	4823	15	8726	23	
>2 Ha	3926	12	18116	48	
Total	32129	100	37619	100	
7. DEMOGRAPHIC PROFILE [in '000] * census 2011					
Category	Total	Male	Female	Rural	Urban
Population	640	322	318	227	413
Scheduled Caste	8	4	4	2	6
Scheduled Tribe	93	43	48	60	33
Literate	504	264	238	173	330
BPL	32	16	16	15	17
9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Having brick/stone/concrete houses	132	Having electricity supply	139		
Having source of drinking water	121	Having independent toilets	116		
Having access to banking services	124	Having radio/tv sets	115		
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	1262 (Goa)	Dispensaries	11		
Primary Health Centres	12	Hospitals	Govt 18 + Pvt 76		
Primary Health Sub-Centres	105	Hospital Beds	Govt 999+Pvt 1683		
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide Outlets [Nos]	114	Agriculture Pumps/sets [Nos]	887		
Total N/P/K Consumption [MT] (Goa)	1597	Pumps/sets Energised [Nos]	887		
Certified Seeds Supplied [MT]	31	Agro Service Centres [Nos]			
Pesticides Consumed [MT] (Goa data)	30	Soil Testing Centres [Nos]	1		
Agriculture Tractors [Nos]	166	Plantation nurseries [Nos]	59 (3 Govt.)		
Power Tillers [Nos]	1232	Farmer Clubs [Nos]	39		
Thrashers/Cutters [Nos]	2216	Krishi Vigyan Kendras [Nos]	1		
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/Haat [Nos]	3 - mkt.yard	Wholesale Market [Nos]	NA		
Length of Pucca Road [Km]	1258	Godown [Nos]	6		
Length of Railway Line [Km]	NA	Godown Capacity [MT]	9100		
Public Transport Vehicle [Nos] (Goa)	114719	Cold Storage [Nos]	6		
Goods Transport Vehicle [Nos] (Goa)	949180	Cold Store Capacity [MT]	720		
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Crop	2016-17		2017-18		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	23496	95926	22385	85573	3823
Pulses	1331	1047	1205	947	786
Cashew nut	19132	7959	19161	9542	498
Oil Palm	514	1299	515	1034	2010
Mango	3911	7533	3928	7423	1890
Other Garden crops	2255	24034	2266	21538	9505
Coconut	16959	86.98 M.nuts	16968	85.35 M.nuts	5030 nuts
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary Hospitals / Dispensaries [Nos]	2 / 14	Animal Markets [Nos]	nil		
Disease Diagnostic Centres [Nos]	na	Milk Collection Centres [Nos]	89		
Artificial Insemination Centers [Nos]	30	Fishermen Societies [Nos]	14		
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	nil		
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]	3		
Dairy Cooperative Societies [Nos]	87	Poultry hatcheries [Nos]	1		
Improved Fodder Farms [Nos]	1	Slaughter houses [Nos]	1		
19. MILK, FISH, EGG PRODUCTION (P.A) & THEIR PER CAPITA AVAILABILITY (for Goa state)					
Fish Production [MT]	112888	Per cap avail. [gm/day]	21		
Egg Production [Lakh Nos]	352	Per cap avail. [nos/p.a.]	10		
Milk Production ['000 litre]	54323	Per cap avail. [gm/day]	105		
Meat Production [MT]	7852759	Per cap avail. [gm/day]	100		
Sources (if not mentioned) Item Nos. 1,6, 7 & 9 - Census 2011; Item 10,11 - Goa at a glance 2013 (DPSE); Item Nos. 2, 3,4, 5, 12, 13,14 & 16 - Agri Dept./Dir. of Eco. & Stat.; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. * Includes Ponda block					

District profile

The geographical area of South Goa District is 2239 Km. South Goa District comprises of 07 talukas with 06 sub –divisions. Margao, the commercial capital of Goa is the Head Quarters of South Goa District, headed by the District Collector. The inhabited villages in the District are 187. There is 01 Zilla Panchayat and 88 Village Panchayats in South Goa.

The climate is warm and humid. The District receives rainfall from the South-West monsoon during June-September ranging from 3000 to 3400 mm. The temperature ranges from 17°C to 40°C. Around 43% of the District area is covered by forest. Zuari, Talpona, Sal and Galgibag are the rivers flowing in South Goa. Salaulim Irrigation Project is the only irrigation project with Culturable Command Area of 9537 Ha.

Agriculture is the third major occupation in South Goa behind Tourism and Mining. The major food / plantation crops of the District 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. The local Goan varieties of Mango viz. Mancurad fetches high price in the local market. Besides, there are a number of minor fruits like kokum, jackfruit, pineapple, jamun, etc., which are grown in Goa, though not on a commercial scale.

There are around 32129 land holdings of which 88% are cultivated by Marginal and Small farmers. The average land holding size is 1.17 Ha. It is estimated that there are 16,000 cultivators and 13,000 agricultural labourers in the District. Of the total reported area of 218905 Ha, the Net Sown Area in the District is 63864 Ha (29%). The area sown more than once is 11200 Ha. The Cropping Intensity of South Goa District is thus 118%. Of the total Net Sown Area, 24% of area is under irrigation.

South Goa has attained fame for its historical temples, churches, forts and world famous beaches. The district is well connected by road, rail and air. Besides, rivers are used for transportation, especially mineral ores from the mining sites in interiors of the District. National Highways 4A and 17 traverse through South Goa District. The only major port of Goa, Mormugao Port as well as the only international airport (at Dabolim) are located in Mormugao Block of South Goa District. The Konkan and South Western Railway also pass through the District.

The predominant economic activities of the district are mining, tourism, farming and fisheries. The District is endowed with rich natural resources like forests, navigable rivers and valuable mineral deposits like iron ore and manganese ore. Dairy as an economic activity is picking up in the District. Around 5188 households are engaged in cattle farming. Goa Dairy, a cooperative federal body of Dairy societies, with a processing capacity of 1.10 lakh litres / day is also located in South Goa District, at Curti in Ponda Block.

The Industrial Scenario is also well developed in the District with around 1030 registered Micro, Small and Medium Enterprises (MSME). There are eleven Industrial Estates in the district, the prominent ones being Verna and Kundaim Industrial Estates.

Banking Profile

District - South Goa State - Goa Lead Bank - State Bank of India

1. NETWORK & OUTREACH (As on 31/03/2018)

Agency	No. of Banks/Soc.	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	33	340	137	203	nil	3	NA	14	0.45	556
State Coop. Bank	1	31	15	16	nil	nil	NA	0	4.97	6097
Primary Agr. Coop. Society	50	50	43	7	nil	nil	NA	0	3.08	3780
Others (Urban Coop. Banks)	13	51	6	45	nil	nil	NA	1	3.02	3706
All Agencies	97	472	201	271	nil	3	NA	15	0.33	400

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-Mar-15	31-Mar-16	31-Mar-17	Growth(%)	Share(%)	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)
Commercial Banks	1458546	NA	NA	NA	NA	269246697	312413810	308683701	-1.19	91.55
Cooperative Banks	154591	NA	NA	NA	NA	7368871	8847116	9187593	3.85	2.72
Others	286149	NA	NA	NA	NA	16747139	17281574	19296706	11.66	5.72
All Agencies	1899286					293362707	338542500	337168000	-0.41	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)
Commercial Banks	102497	129280	320442	147.87	91.66	66529146	76664956	70000596	-8.69	81.67
Cooperative Banks	15748	13609	12126	-10.90	3.47	4573273	4531719	5380186	18.72	6.28
Others	16362	17424	17028	-2.27	4.87	8865690	9254825	10334818	11.67	12.06
All Agencies	134607	160313	349596	118.07	100.00	79968049	90451500	85715600	-5.24	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-16	31-Mar-17	31-Mar-18
Commercial Banks	23.36	24.7	22.68
Cooperative Banks	78.33	62.06	58.56
Others	44.62	52.93	53.56
All Agencies	26.55	27.26	25.41

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

Agency	During 2016-17		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	na	na	142790	5499
Cooperative Banks	na	na	6576	nil
Others	nil	nil	nil	nil
All Agencies	na	na	149366	5499

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2018)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
Commercial Banks	27572189	39.39	3040406	4.34	2854770	4.08	1100	-	8785019	12.55
Cooperative Banks	2293363	42.63	291594	5.42	-	-	-	-	462491	8.60
Others	3420348	33.10	0	0	919830	8.90	-	-	453790	4.39
All Agencies	33285900	38.83	3332000	3.89	3774600	4.40	1100		9701300	11.32

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority+Non-priority sector)

Agency	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Commercial Banks	20701626	16312872	78.80	24306530	21224308	87.32	29538102	22829900	77.29	81.14
Cooperative Banks	2984467	1141923	38.26	2792399	1786074	63.96	2980619	1029200	34.53	45.58
Others	3081241	2275722	73.86	3286390	1724518	52.47	3394076	223800	6.59	44.31
All Agencies	26767334	19730517	73.71	30385319	24734900	81.40	35912797	24082900	67.06	74.06

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Crop Loan	2419746	1928261	79.69	1681818	1612100	95.85	2150075	2927500	136.16	103.90
Agri TL + Infra + Ancillary	3261328	1209345	37.08	2349069	1802700	76.74	2837106	3731900	131.54	81.79
Total Agri. Credit	5681074	3137606	55.23	4030887	3414800	84.72	4987181	6659400	133.53	91.16
MSME	2865766	2665813	93.02	13647740	10616800	77.79	17152688	11272900	65.72	78.85
Other Priority Sector	18220494	13927098	76.44	12706692	10703300	84.23	13772929	6150600	44.66	68.44
Total Priority Sector	26767334	19730517	73.71	30385319	24734900	81.40	35912798	24082900	67.06	74.06

9. RECOVERY POSITION

Agency	2015-16			2016-17			2017-18			Average Rec. [%] in last 3 years
	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	
Commercial Banks	NA	NA		NA	NA		NA	NA		
Cooperative Banks	NA	NA		NA	NA		NA	NA		
Others	NA	NA		NA	NA		NA	NA		
All Agencies	NA	NA		NA	NA		NA	NA		

No RRBs and LDBs in Goa

Source: SLBC website

Banking Profile

South Goa District has a very good banking network with a total of 33 Commercial Banks, 01 State Cooperative Bank and 13 Urban Cooperative Banks. The total bank branches in the District are 422 of which 340 are Commercial Bank branches, 31 branches are of the Goa State Cooperative Bank (SCB) and 51 branches are of Urban Cooperative Banks.

Goa has a 2 tier cooperative credit structure with 01 SCB and Primary Agricultural Cooperative Credit Societies (PACS). There are 50 PACS in South Goa. Around 65 Urban Cooperative Credit Societies also function in the district. There are no District Central Coop. Banks (DCCBs), Regional Rural Banks (RRBs) and Land Development Banks in Goa. India Post Payments Bank has commenced its operations in the district with a branch at Margao and 04 access points (post offices) as its outlet for delivery of financial services. The State of Goa is 100% financially included. The Lead Bank of the district is State Bank of India with 54 branches. As per the Census 2011, 86% of the households have access to banking services. The State of Goa is 100% financially included.

The total deposits with the banking system as on 31 March 2018 in South Goa are ₹ 33372 crore. Around 90% of the deposits are mobilized by Commercial Banks. Of the total deposits, 20% are NRI deposits. The total advances in the District were ₹ 8572 crore. The CD ratio of the district as on 31 March 2018 was only 26% which is a cause of concern. Commercial banks are the major purveyors of credit with a share of 85% of the total loans outstanding in the district. Huge amounts of deposits, NRI remittances and high per capita income are the main reasons, for both, the vast banking network and low loan offtake.

The total credit disbursed under priority sector during 2017-18 was ₹ 2408 crore against the Annual Credit Plan (ACP) target of ₹ 3591 crore, an achievement of 67%. The performance under priority sector category is 39 % of the total advances. Of the total achievement, MSME sector was the single largest contributor with 47%, ₹ 1127 crore. The credit flow to agriculture sector was ₹ 666 crore. Land title issues, declining interest in agriculture and inability to offer land as collateral are reasons for low credit offtake in Agriculture.

As on 31 March 2018, 1621 loans under 'Shishu' category, 752 loans under 'Kishor' category and 163 loans under 'Tarun' category were sanctioned. The total loan amount disbursed under MUDRA scheme in South Goa was ₹ 160 crore. As on 31 August 2018, 86 applications were sanctioned and 63 disbursed under Stand up India.

As on 30 June 2018, there were 3460 Self Help Groups (SHGs) in South Goa linked to the banking system with total deposits of ₹ 129 crore. Of these, 980 were credit linked with a loan outstanding of ₹ 190 crore. As on 31 March 2018, there were 1797 Joint Liability Groups (JLGs) in South Goa with a loan outstanding of ₹ 16 crore.

With the rollout of the new SLBC web portal, the system of submitting Lead Bank Returns (LBRs) have been discontinued by banks. The controlling offices of banks upload data directly on the SLBC website. Owing to this, the subsector-wise data on credit flow for Farm Credit, Agriculture Infrastructure and Ancillary Activities under Agriculture is not available for the year 2017-18.

As per Revised Lead Bank Scheme guidelines issued by RBI, banks have to make a provision for direct extraction of priority sector data from their Core Banking Solution software.

Methodology of Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

The indicative unit costs suggested by the State Level Unit Cost Committee (SLUCC) are made use of while arriving at the total financial outlays.

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

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

Sr. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> • Make assumption to cover 100% of Small / Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1: Important Policies and Developments

1.1 Policy Initiatives - Government of India

Following important announcements have been made in Union Budget 2018-19 for agriculture and farmers' welfare:

- Agriculture production in the country during the year 2016-17 achieved a record food grain production of around 275 million tonnes and around 300 million tonnes of fruits and vegetables.
- For the year 2018-19, the target set for agriculture credit is Rs.11 lakh crore.
- An Agri-Market Infrastructure Fund with a corpus of Rs.2000 crore will be set up for developing and upgrading agricultural marketing infrastructure in the 22000 Grameen Agricultural Markets and 585 APMCs.
- GoI will be setting up a Fisheries and Aquaculture Infrastructure Development Fund for fisheries sector and an Animal Husbandry Infrastructure Development Fund for financing infrastructure requirement of animal husbandry sector. Total Corpus of these two new Funds would be Rs.10,000 crore.
- Government has decided to keep Minimum Support Price for the all unannounced crops of kharif at least at one and half times of their production cost.
- Organic farming by Farmer Producer Organizations (FPOs) and Village Producers' Organizations (VPOs) in large clusters, preferably of 1000 hectares each, will be encouraged. Women Self Help Groups (SHGs) will also be encouraged to take up organic agriculture in clusters under National Rural Livelihood Programme.
- "Operation Greens" shall promote FPOs, agri-logistics, processing facilities and professional management.
- To realize the agri-export potential, export of agri-commodities will be liberalized. Government will also set up state-of-the-art testing facilities in all the forty-two Mega Food Parks.
- GoI will launch a Re-structured National Bamboo Mission with an outlay of Rs.1290 crore to promote bamboo sector in a holistic manner.
- GoI has now allowed hundred per cent deduction to the companies registered as Farmer Producer Companies and having annual turnover up to Rs.100 crores in respect of their profit derived from such activities for a period of five years from financial year 2018-19.
- Under Prime Minister Awas Scheme (Rural), 51 lakh houses in year 2017-18 and 51 lakh houses during 2018-19 which is more than one crore houses will be constructed exclusively in rural areas.
- Ground water irrigation scheme under Prime Minister Krishi Sinchai Yojna- Har Khet ko Pani will be taken up in 96 deprived irrigation districts where less than 30% of the land holdings get assured irrigation presently.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by RBI:

- Compendium of Guidelines on Financial Inclusion and Development issued to all Small Finance Banks vide circular dated July 6, 2017.
- National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika - Interest Subvention Scheme addressed to all Public and Private Sector Banks vide circular dated October 18, 2017.
- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 so that Lead Banks go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries.

- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 to focus on policy issues.
- Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks issued, vide circular dated May 10, 2018.
- Instructions issued vide circular dated June 6, 2018 to all banks and NBFCs regulated by the Reserve Bank of India to temporarily allow banks and NBFCs to classify their exposure, as per the 180 days past due criterion, to all MSMEs, including those not registered under GST, as a 'standard' asset, subject to the certain conditions.
- Circular dated June 19, 2018 issued to all Scheduled Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing eligibility criteria of housing loans for classification under priority sector.
- Master Circular – Lead Bank Scheme - Issued to all the SLBC Convenor Banks/Lead Banks vide circular dated July 02, 2018.
- Master Circular- Credit Facilities to Minority Communities addressed to All Scheduled Commercial Banks & Small Finance Banks (Excluding RRBs and Foreign banks with less than 20 branches) issued vide circular dated July 02, 2018.
- Master Circular on SHG-Bank Linkage Programme issued to all Scheduled Commercial Banks - Issued vide circular dated July 02, 2018.
- Master Circular - Kisan Credit Card (KCC) Scheme - Issued to All Scheduled Commercial Banks (including Small Finance Banks and excluding RRBs) vide circular dated July 4, 2018. The scheme provides broad guidelines to banks for operationalizing the KCC scheme. Implementing banks will have the discretion to adopt the same to suit institution/location specific requirements.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs. 15,000 crore has been allocated for the year 2018-19.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2018-19 is Rs.45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2018-19 is Rs.10,000 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

The corpus under RIDF is announced every year by GoI/RBI and for the year 2018-19, a corpus of Rs. 28,000 crore has been allocated.

1.3.4 Long-Term Irrigation Fund (LTIF)

The Long-Term Irrigation Fund (LTIF) set up in NABARD with an initial corpus of Rs.20,000 crore for funding 99 irrigation projects during 2016-17 following announcement in the Union Budget, was further supplemented with additional allocation of Rs.20,000 crore in 2017-18 and Rs.15,000 crore in 2018-19.

In addition to the 99 projects, two more projects namely Polavaram National Project from Andhra Pradesh and North Koel Reservoir Project from Bihar and Jharkhand were included for funding under LTIF.

1.3.5 Dairy Processing and Infrastructure Development Fund (DIDF)

In the Union Budget 2017-18, Government of India announced creation of Dairy Processing and Infrastructure Development Fund (DIDF) with a total corpus of Rs.8000 crore over a period of 3 years (2017-18 to 2019-20). The Operational Guidelines were issued by GoI on 21 December 2017.

1.3.6 Digitization of SHGs under EShakti project

The project is in operation in 100 districts spread over 22 States and one UT as on 31 March 2018 and is expected to digitise 4.5 lakh SHGs benefiting around 54 lakh rural poor. As on 31 March 2018, a total of 3,49,432 SHGs were digitized involving 38,36,014 members across the country.

1.3.7 Financial Inclusion

A Financial Inclusion Fund (FIF) has been set up in NABARD with a view to take up developmental and promotional interventions to secure greater financial inclusion and support suitable technology and innovations. Many new initiatives are taken under the Fund.

- Supporting Banks for obtaining Membership of Authentication User Agency (AUA) / KYC User Agency (KUA) facilities of UIDAI and setting up infrastructure.
- Support for deployment of mobile signal booster in grey areas SSAs in lieu of VSAT sanctioned earlier.
- BHIM Aadhaar Merchant Incentive Scheme
- BHIM Cash Back Scheme for Individuals
- Dual Authentication at BC points for SHG transactions
- Support to RCB's for on-boarding "Public Financial Management System" (PFMS): - Guidelines have been issued to RCBs extending support under FIF for on-boarding PFMS platform.
- Deployment of 20 lakh BHIM Aadhaar Pay Devices
- Aadhaar Enrolment and Update Centres
- Support for on-boarding to BHIM UPI Platform to RRBs and RCBs to provide better services while making banking transactions.

1.3.8 Climate Change

- ✓ Adaptation Fund - NABARD was recredited as the National Implementing Entity (NIE) by the Adaptation Fund under UNCCC, the recreditation would be valid up to December 2022.
- ✓ Green Climate Fund - India's first Private sector facility proposal "Line of credit for Solar Rooftop Segment for commercial, industrial and residential housing sectors" with an outlay of USD 250 million and GCF loan of USD 100 million was sanctioned. One project on 'Ground Water Resurgence and Solar Pumping System to ensure food security and enhance resilience in vulnerable tribal areas of Odisha" with outlay of USD 34.357 million was sanctioned.
- ✓ National Adaptation Fund for Climate Change - During 2017-18 the National Steering Committee on Climate Change (NSCCC) of MoEFCC accorded sanction to 06 projects including one regional project on "Crop Residue Management" developed by NABARD covering Punjab, Haryana, Rajasthan and Uttar Pradesh to address the crop residue burning and co sequential negative impacts. In order to make available information on projects being implemented, NABGREEN was developed as portal linked to the website of NABARD.

1.3.9 Farm Sector Policy - improvements

- ✓ National Level Farmers' Consultative Group was instituted during 2017-18 as a forum for interaction with farmers at the national level. First meeting of the NLFCG was held on 09 February 2018 with participation of farmer members from 20 states.

- ✓ A consultation workshop with Commodity Boards was organized to facilitate coordinated efforts towards enhancing income of farmers.
- ✓ In order to facilitate revival of millets especially as part of climate resilient agriculture for dry lands action research projects was initiated in the states of Karnataka and Madhya Pradesh.
- ✓ Krishak Sarathi portal for digitisation of Farmers' clubs was initiated to facilitate development of a database of farmers, aid in monitoring activities of the Farmers' clubs and ensure their sustainability in the long run. Over 23,000 Farmers' Clubs have been digitized during the year.
- ✓ Krishak Samriddhi- an income enhancement initiative - Five action research projects on enhancing income of farmers were initiated in five states viz. Gujarat, Haryana, Odisha, Bihar and Assam.

1.3.10 Off Farm Sector Initiatives

- ✓ The corpus of Gramya Vikas Nidhi has since been enhanced to Rs.40 crore during the year 2017-18.
- ✓ NABARD took the initiative of providing financial assistance and other need based support in establishment of 'new' Agri Business Incubation Centres (ABICs) in Government Agriculture Universities/Government Agriculture Colleges across India.
- ✓ With a view to generating fresh ideas for invigorating the handloom sector, NABARD held a "National Seminar on Handloom" at Head Office in Mumbai on 19 January 2018.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.4 Government of India Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2018-19 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- National Livestock Mission
- Stand Up India Scheme

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 Sustainable Agricultural Practices

1.5.1. Sustainable Agriculture – Meaning and Key Principles: Sustainable agriculture is the production of food, fibre or other plant or animal products using farming techniques that protect the environment, public health, human communities and animal welfare. In other words, Sustainable agriculture can be understood as an ecosystem approach to agriculture. The most important factors for agriculture farm are sun, air, soil, nutrients, and water. The water and soil quality and quantity are most amenable to human intervention through time and labour. Sustainable agriculture means those farming practices which are sustainable for longer time period for identified location and developed by understanding of ecosystem services, relationships between organisms and their environment.

1.5.2. Sustainable Agriculture Practices

- ❖ Improvement in soil fertility through crop residue management, green manuring, crop rotation and mixed cropping
- ❖ Adoption of Integrated Farming System (Dairy + Crop Production + Horticulture, etc.) for efficient use of natural resources
- ❖ Adoption of water management practices as per water availability and increase in output productivity on per unit basis.
- ❖ Adoption of Sustainable agricultural practices such as conservation agriculture (zero tillage), crop rotation, mixed cropping, mulching, etc.
- ❖ Adoption of Integrated Nutrient & Pest management

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.6 Policy Initiatives – State Government

Following important announcements have been made in State Government Budget 2018-19 to promote Agriculture and Entrepreneurship:

1	Doubling of farmer's income by 2022	<ul style="list-style-type: none"> Wastelands use by way of cooperative farming. Branding of Goan agricultural produce as BIG – Born in Goa. Establishment of Floriculture estate Focus of Dairy sector
2	Food parks	Establish food parks in the State as part of Start-up Programme.
3	Schemes for development of Fisheries sector	<ul style="list-style-type: none"> Various aquaculture schemes Scheme to purchase insulated truck of minimum 10 tonne capacity under which, subsidy assistance of upto 40% of unit cost limited to ₹ 8 lakh – general category and 60%; maximum ₹ 12.00 lakh per truck will be provided to SC / ST / Women & their cooperatives Compulsory coverage of all fishermen under <i>Pradhan Mantri Jeevan Jyoti Bima Yojana</i> (PMJJBY)
4	<i>Nital Goem, Nital Baim</i> Scheme	To help promote conjunctive use of water and also maintain the ground water structures in the State by individuals and group of individuals by extending grant in aid in the form of subsidy
5	Sewerage Schemes	<ul style="list-style-type: none"> Implementation of the Master Sewerage Plan for Goa Commitment to make Goa “Open Defecation Free State” by 19 December 2019 by providing bio-digester toilets to uncovered households in all villages of the State
6	Education sector	<ul style="list-style-type: none"> Establishment of Educational Complexes Upgradations of various School Infra
7	Promotion of Entrepreneurship and Industries	<ul style="list-style-type: none"> Providing soft loans to young entrepreneurs to take up new projects under the Chief Ministers Rozgar Yojana (CMRY) Simplification of registration process for new units – online Udyog Aadhar Memorandum (UAM) Speedier approval of good projects by the Goa Investment Promotion Board
8	Rural Drinking Water Supply Schemes	<ul style="list-style-type: none"> To provide 24x7 quality drinking water to all households as part of the Sustainable Development Goals. Improvement of the water supply network across Goa is also being undertaken.
9	Establishment of Solid Waste Management Facilities across Goa	<ul style="list-style-type: none"> Expansion of Saligao treatment facility Establishment of new facilities at Cacora Proposed Biomedical Waste Treatment Plant at Kundaim

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.7 State Government Sponsored Programmes with Bank Credit

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

1. Kamdhenu Scheme Sudharit

Unit cost – ₹ 70,000/- per animal

Subsidy on the cost of animal is as under:

No. of animals	Category			
	General		SC / ST / Dhangar	
	Amount (₹)	Subsidy %	Amount (₹)	Subsidy %
1 to 5 (Grade A)	56000	80%	63000	90%
6 to 10 (Grade B)	56000	80%	63000	90%
11 to 20 (Grade C)	35000	50%	52500	75%
21 & above (Grade D)	28000	40%	35000	50%

Subsidy for unemployed youth (any category) - 90% up to purchase of 10 animals.

Reimbursement of transportation cost @ ₹ 1500/- per animal for purchase made outside Goa & ₹ 600/- per animal for purchase in Goa or actual cost of transportation, whichever is less.

Reimbursement of insurance premium – Max ₹ 9600/- per animal

Animals purchased under the scheme should be insured for minimum period of a 3½ years under the Comprehensive Insurance Policy. Loan also should continue for 3½ years.

2. Infrastructure Component of Kamdhenu Scheme (Sudharit)

Under this scheme, 80% of the cattle shed construction cost with an area of 5.4 sq. m per animal and the construction cost @ ₹ 6000/- per sq. m is subsidised as under:

No. of animals	Shed Area per Milch Animal 5.4 sq. m	Cattle shed cost @ Rs. 6000/- per sq. m	Subsidy @ 80%
Unit of 10 Milch Animals	54 sq. m	3,24,000/-	2,59,200/-
Unit of 20 Milch Animals	108 sq. m	6,48,000/-	5,18,400/-

This Infrastructure Component is linked to Kamdhenu Scheme (Sudharit). Release of subsidy is linked to number of Milch Animals purchased, min. 50% of unit strength @ Rs. 25,920/- per animal is released under this component. Infrastructure subsidy shall be released after purchase of animals.

Bank loan is compulsory.

3. Chief Minister Rozgar Yojana (CMRY)

Nodal Agency – Economic Development Corporation (EDC) of Goa Ltd.

Activities - All economically viable activities except those dealing in alcohol & tobacco

Project Cost	Max. ₹ 25.00 lakh, including 50% share capital under DITC scheme (80% for SC/ST) for an individual with professional degree / diploma / I.T.I., including those undergoing special training programmes conducted by authorized Government Departments / Corporations. Max. ₹ 20.00 lakh, including 50% (80 % in case of SC/ST applicant) share capital under DITC scheme, for others.
Means of Finance	Min. 10% Margin (5% for woman/disabled/SC/ST/OBC) 50% interest free share capital under DITC Scheme 40% (15% for SC/ST) term loan under CMRY 5% Promoter's Contribution & 45% term loan in case of woman / disabled / OBC beneficiary.
Interest rate	8% p.a. for male and 6% p.a. for female beneficiary.
Subsidy	Amount = 20% of EMIs (which corresponds to approximately 25% of principal component of EMIs) paid towards Capital investment within due date, on the EDC TL & share capital under DITC Scheme, is credited to the loan account of the beneficiary, as subsidy.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.8 Sustainable Agriculture Practices in the State

1.8.1 Mitigation strategies for the State

Being a coastal State, Goa is extremely vulnerable to rise in Mean Sea Levels (MSL). Over a period of years this will lead to ingress of sea water, loss of habitations, freshwater sources and damage the mangrove and other coastal biodiversity. This rise together with extreme rainfall could flood coastal as well as inland Goa.

To protect against sea level rise, fish and crab culture in Mangrove areas are adaptation strategies. Climate Change Mitigation strategies like increasing the tree canopy area - replanting of senile cashew plantations, afforestation of mining affected areas, etc., can be done. Other mitigation strategies could include promotion of renewable sources of energy (solar panels and solar street lighting) and Green Highways Policy to develop a tree line along both sides of National / State Highways. The Smart City Mission, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), Swachh Bharat Mission are some other initiatives which will help mitigate the climate change induced stress.

1.8.2 Sustainable Agriculture Practices - Adaptation strategies for the State

Traditional sustainable agricultural practices followed in Goa

A. Farming in Khazan lands

The traditional Goan farmer used to practice integrated farming with the unique system of sluice gates in Khazan areas (areas affected by tidal ingress of saline water). The intricate regulation of sea water to adjust high and low tides made Pisciculture (fish and prawn farming) viable in Khazan lowlands in addition to Paddy farming with salt tolerant varieties like Korgut. Further Pisciculture, a highly remunerative activity, used to offset the cost of cultivation of Paddy.

B. Kulagars

Plantation crops like Coconut and Arecanut are grown as a mixed culture, Black Pepper is trailed on Areca Palms. Intercrops like Turmeric and Pineapple are grown to generate income in the short term.

C. Homestead Farming

A wide variety of fruit crops and vegetables are grown in the house backyard. Backyard poultry and 1-2 milch animals are also present.

1.8.3. Components of various integrated farming systems being followed in Goa

1. Crop Production - Paddy & Alsando are most common Cereal and Pulse crops of Goa. The leguminous crops fix atmospheric Nitrogen in soil. Dried stubble after harvest is used as cattle fodder.

2. Dairying - The most common form of integrated farming system followed in Goa. Dairy animals (cow of buffaloes) are reared in the farm. Cow dung is used for Biogas production and as manure. Dung slurry is used in vermicompost units. *Shwet Kapila*, a cow breed, found in Konkan region, is known for its milk properties.

3. Backyard Poultry - Poultry are reared in rural village conditions with minimum inputs and lower costs of production. Meat and eggs of such reared poultry birds fetch premium price in the market over the broiler egg and meat. Chicken droppings are used as an organic manure.

4. Piggery - Pigs are maintained in farms or households for meat purpose. Pigs are prolific breeders which grow on minimum inputs. They help to keep the surroundings clean and the meat is consumed in raw form as also as sausages.

5. Apiculture - Beekeeping is an activity which besides providing nutritious honey, also increases crop production as the bees are pollinating agents.

6. Pisciculture / Aquaculture - Besides rearing fish, ponds serve as a source of irrigation. Goa has many small / large water bodies which offer good scope for fish production.

7. Mushroom Cultivation - Button or Oyster mushroom can be produced year round, with available local material like paddy straw or Areca husk.

8. Biogas - Biogas, generated from cow dung or bio degradable material using anaerobic decomposition, is a clean and cheap source of energy. Biogas slurry is an enriched manure.

9. Vermicompost - Using earthworms to decompose the organic waste generated on farm can generate an additional stream of income for farmers as also reduce own farm fertilizer consumption.

10. Agro ecotourism / Farm Tourism - New concept being used by innovative farmers to bring in an additional income to his field and plantation crops. This concept blends together techniques of sustainable or traditional crop production along with adoption of modern scientific technologies to achieve diversification for greater economic returns for the farmer.

11. Small Ruminants Rearing - Rabbit and Goat rearing (Konkan Kanya breed developed by ICAR – Central Coastal Agrl. Research Institute - CCARI) are also gaining popularity as integrated farming components.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.9. Doubling of Farmers Income

The various measures suggested to increase the farmers' income are as under:

Crop production and Plantation & Horticulture activities

1. Adopting advanced and efficient methods of crop cultivation like System of Rice Intensification (SRI) and Sustainable Sugarcane Initiative (SSI).
2. Cultivation of Vegetables during second crop season taking advantage of residual moisture in the soil.
3. Adopting water saving irrigation methods like drip and sprinklers will reduce cultivation costs and land degradations due to flooding.
4. Using water storage structures for fisheries, wherever possible.
5. Fertigation through drip irrigation to save on labour cost.
6. Large scale mechanization will help in reducing cultivation costs by saving labour.
7. Growing Plantation & Horticulture crops in a more scientific manner with proper maintenance, especially Cashew, Mango, Coconut and Arecanut
8. Plantation & Horticulture crops offer scope for intercropping with crops like Turmeric and Pineapple, which again fetches additional revenue for the farmers.
9. Cultivation of exotic / premium vegetables in controlled environment / hydroponics (vertical cultivation).
10. Focus on primary processing or value addition in Fruits and Vegetables and grading at producer level will fetch higher returns for the farmer
11. Agro - Eco tourism projects in Goan Kulagars and plantations will supplement farmers' income.
12. Goan plantations are by default organic. If certified so, there is potential to market their produce as organic, thus increasing the revenue earned manifold.
13. Coverage of notified crops under PM *Fasal Bima Yojana* will reduce farmers risk to adverse weather conditions

Forestry activities

14. Promotion of forestry activities can supplement farmers' income.
15. Bringing wastelands under cultivation with appropriate land development & Soil Conservation measures will increase area under cultivation and boost farmers' income. Waste / fallow lands of farmers can be used for farm forestry, agro-forestry, horti-forestry activities.
16. Apiculture (Organic Honey) can be taken up in the hinterlands of forest areas with concurrence of Forest department. Apiculture can enhance farmer's income through honey production in addition to increasing the productivity of crops through pollination.

Animal Husbandry activities

17. Dairying can be undertaken as a supplementary activity in addition to crop farming. It offers steady flow of income to the farmers as the backward and forward linkages are fairly well established in the district.
18. Supplementary activities like Bio-Gas and vermicomposting further increases the farmer's income.
19. Encouraging fodder cultivation will reduce the cost of dairying.
20. Promotion of Backyard Poultry Farming (BPF) is one of the key components of the Prime Minister's scheme to augment the farmer's income. Local birds and their eggs fetch double the price than the commercial variety of poultry thus increasing the farmer's income. The manure produced by the local chicken has high fertilizer value and can be used for increasing yield of crops.
21. Sheep / goat / pig rearing can provide supplementary income to the farmers. They can be tried as a component of integrated farming system. They also provide easy liquidity to the farmers.

Fishery activities

22. Value addition of fish, ornamental fish breeding & rearing, aquaponics, processing of low value fish especially drying, salting / brining, improving quality of preservation methods has the potential to double income of fish farmers. Fish culture in water storage structures.

Other measures

23. Shift from Gold loans to KCCs and simplification of procedures to avail hassle free finance by Small and Marginal Farmers will reduce their interest servicing cost.
24. Setting up of adequate storage facilities will help in reduction of post-harvest losses and also help the farmers in timing the sale of their produce.
25. Adoption of integrated farming system models suitable for the district like crops + fodder + dairy / fisheries and soil test based balanced application of nutrients will increase yield of the crops.
26. Communal lands in Goa can also be brought under cultivation with suitable legal enactments.
27. Use of organic inputs will cut cost of production and enhance soil quality and its sustainability.
28. Development of processing capacity will reduce post-harvest wastage. Tie-ups of producers with agro industries will assure better income.

1.10. Sub-sector-wise suggested action points in the District

Sr. No.	Sub sector	Suggested action points
1	Crop Production	<ul style="list-style-type: none"> i. Govt. needs to consider issuing legally valid tenant cards to tenant cultivators so that they can have access to institutional finance. ii. Contract Farming Act which is on the anvil, needs to be enacted on a priority basis 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. Instead of providing upfront 50 - 75% subsidy, the subsidy schemes <u>should be made back ended and linked to bank credit</u> to ensure proper end use with a minimum lock in period of 03 years. 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> i. Creation of a model horticulture farm in the District ii. Quality and timely supply of planting material to farmers iii. Branding and marketing of horticultural produce – Born in Goa (BIG) iv. Facilitation of organic certification for horticultural produce.

		<ul style="list-style-type: none"> v. Produce aggregation, value addition & marketing through FPOs vi. Inclusion of P&H crops under PMFBY needs to be done vii. Rejuvenation of senile orchards especially Mango, Cashew or Coconut. viii. Subsidy schemes for innovative farming needs to be initiated to attract more youth into agriculture / horticulture ix. Support price for flowers grown in the State can be considered x. Block level cold storages for locally grown Fruits & Vegetables
5	Forestry & Waste Land Development	<ul style="list-style-type: none"> i. Private forest owners need to be encouraged to take up farm forestry ii. Streamlining procedures for felling / transportation of forest produce. iii. Bamboo cultivation needs to be promoted iv. Skill based trainings to local artisans in wood & bamboo products. v. Replanting of senile cashew plantations vi. Wastelands can be utilized for green fodder cultivation
6	Animal Husbandry - Dairy	<ul style="list-style-type: none"> i. Encourage production of green & dry fodder by bringing uncultivated lands under cultivation. Command area of Tillari Project can also 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 ADS
7	Animal Husbandry - Poultry	<ul style="list-style-type: none"> i. Promotion of Back Yard Poultry Birds through women / SHGs. ii. Capacity building for rearing of commercial poultry birds. iii. Encourage setting up of local feed mixing units iv. Setting up of a hatchery in the District v. Credit Guarantee Fund / Subsidized Insurance can be considered vi. Automated poultry dressing units can be set up; production & marketing of value added products. vii. Contract rearing – tie up with poultry suppliers like Saguna, Venkys
8	Animal Husbandry – Sheep / Goat / Pig	<ul style="list-style-type: none"> i. Modernization of slaughter houses for hygienic meat production & better utilization of byproducts ii. Farmers need to be educated on animal feed and disease management iii. Promotion of Goat / Sheep rearing in large plantations iv. Stall fed units for Goats / Sheep to be popularized
9	Fisheries	<ul style="list-style-type: none"> i. Promotion of Ornamental and Brackish water fisheries ii. Strengthening of jetty infrastructure iii. Cold stores & Ice Plants near jetties. iv. Hygienic fish markets may be established at all major towns. v. Govt. Hatcheries needs to be established to reduce dependence on other States for fish seed. vi. Land classification issues especially for shrimp farming have to be addressed. vii. Capacity building of fish / prawn farmers through demo plots and exposure visits. viii. Fisherwomen engaged in fish trading and retailing can be formed into JLGs and banks may extend financing to these groups ix. Hygienic handling of fish on board the vessel and in the landing centres is required to be inculcated x. Value addition of low value fish holds scope xi. Training and awareness creation on HACCP standards, branding and packaging xii. Aquaponics and other innovative methods need to be popularized
10	Farm Credit - Others	<ul style="list-style-type: none"> i. As agriculture is dominated by SF/MF, there is a need for popularising cooperative farming. ii. Govt. needs to consider tenancy cards to tenant farmers. If land title is not clear, banks normally sanction fully secured gold loans.
11	Agri Infra – Storage and marketing	<ul style="list-style-type: none"> i. Integrated agro markets with cold stores are needed in all blocks. ii. Upgradation of infrastructure facilities in all existing market yards

		<p>iii. Awareness needs to be created about pledge loans and Negotiable Warehouse Receipts (NWRs) among farmers</p> <p>iv. NABARD Rural Haat scheme can be utilized for developing basic infrastructure in rural markets</p> <p>v. Encouraging private sector investment in the storage sector</p>
12	Land Development, Soil Conservation and Watershed Development	<p>i. Awareness on Zero Budget Natural Farming, Production & Use of organic manures / biofertilizers and also integrated farming system needs to be conducted extensively</p> <p>ii. Comprehensive plan for rain water harvesting & management needed</p> <p>iii. Coastal areas need to be protected from salinity ingress through protection structures</p> <p>iv. Bund strengthening, desilting of ponds needs to be done regularly</p> <p>v. Creation of farm level water storage structures</p> <p>vi. Updation and computerization of land records of farmers</p>
13	Agriculture Infrastructure - Others	<p>i. Market linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.</p> <p>ii. Production of organic manures, Vermicompost, Biocontrol agents by farmers needs to be encouraged through capacity building programme.</p> <p>iii. Infrastructure for organic certification needs to be established in Goa.</p>
14	Food and Agro Processing	<p>i. Development of activity specific cluster/s in the district by way of farmer collectives like FPOs.</p> <p>ii. Demonstration of latest post-harvest management techniques, equipment and technologies to the farmers.</p> <p>iii. Hub and spoke model in view of small land holdings in the State.</p> <p>iv. Setting up of a designated Food Park / Agro Export Zones in Goa</p> <p>v. Setting up of cold chain infrastructure.</p> <p>vi. Contract farming of crops (raw material) required by the food processing industries needs to be done through legislative enactments.</p> <p>vii. Capacity building and Hand Holding of the Agripreneurs is required.</p> <p>viii. Awareness about the FSSAI / Statutory procedures / Food Standards / GST needs to be done for streamlined development of the industry.</p> <p>ix. Banks can extend collateral free loans to this sector, leveraging CGTMSE coverage</p> <p>x. Appropriate branding of Goan produce will help in marketing.</p>
15	Agriculture Ancillary Activities – Others	<p>i. Capacity building of PACS personnel should be given for improving their business acumen and capacity to identify new business avenues.</p> <p>ii. PACS have to develop themselves into Multi Service Centres providing wide array of services like custom hiring of equipment's, Hardware stores, Consumer Stores, etc. besides PDS.</p> <p>iii. PACS can also work as Banking Correspondent (BC) mode.</p>
16	MSME	<p>i. Self-sufficient Industrial Estates with 24x7 power, water supply</p> <p>ii. Measures have to be taken to modernize Industrial estates.</p> <p>iii. Re-allotment of vacant plots needs to be done</p> <p>iv. Skill training institutes that cater specifically to needs of the Industrial units need to be set up</p> <p>v. Effective implementation of <i>Pradhan Mantri Kaushal Vikas Yojana</i> (PMKVY)</p> <p>vi. Realistic time bound action plans to be drawn to revive and rehabilitate sick / closed industrial units through a mix of capacity building, credit and technology support.</p> <p>vii. DIC needs to identify activity specific clusters for focused attention and interventions</p> <p>viii. Traditional arts and craft to be developed with appropriate marketing link</p> <p>ix. GoI schemes like MUDRA and Stand Up India needs to be popularized</p> <p>x. Adequate publicity about facilities / incentives available under State Government's industrial policy.</p> <p>xi. Banks have to lend proactively to MSMEs taking advantage of CGTMSE</p>
17	Export Credit	<p>i. APEDA/FDA accredited labs needs to be set up in Goa.</p> <p>ii. Exporters can invest in contract farming which will benefit local farmers.</p> <p>iii. Exporters should avail export credit insurance extended by ECGC.</p>

		<p>iv. Availability of other infrastructure like grading and packing units, pre cooling and cold storages, etc. need to be ensured.</p> <p>v. Agriculture Department / APEDA / MPEDA may arrange sensitization workshops for agri-exporters to guide them about current export regulations, policies of importing countries, price competitiveness, quality concerns, certifications required & Phytosanitary requirements.</p>
18	Education	<p>i. Banks especially their FLCs need to conduct awareness programme at start of academic season.</p> <p>ii. Educational institutions could be rated by banks, based on placement record, which would also help banks to decide on sanction of loans to students joining such institutions.</p> <p>iii. Awareness creation on Central Sector Interest Subsidy scheme.</p> <p>iv. Credit guarantee scheme for education loans could be considered</p>
19	Housing	Single window system to clear the building plans is needed to minimize delays in getting approvals and licenses.
20	Renewable energy	<p>i. Awareness about alternative sources of energy, its cost, user manual and after sales service has to be created.</p> <p>ii. As initial cost of solar equipment is high, there is a need to provide efficient & cost effective design solar equipment at affordable cost.</p> <p>iii. Incentives can be extended to residential / commercial complexes installing rooftop solar systems.</p> <p>iv. Dairy farmers may set bio-gas plants as integral part of their dairy unit.</p> <p>v. Solar panels on reservoirs / canals of Irrigation projects could be considered to produce power as also arrest the evaporation losses of water in the canals with RIDF assistance</p> <p>vi. Solar pumps needs to be promoted</p> <p>vii. Solar PV systems to supplement electrical power should be made mandatory for Govt. Departments</p>
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>
22	Others	<p>i. Convergence of efforts of the Govt. Dept. / NABARD / Banks in supporting the microfinance movement in Goa.</p> <p>ii. Banks to make efforts to credit link active SHGs under their fold.</p> <p>iii. Matured SHGs may be considered for higher dosages of credit.</p> <p>iv. Banks to implement JLG scheme in a project mode.</p> <p>v. Public awareness about PMJDY accounts usage has to be strengthened.</p>

The State Government can utilize low cost funding available under RIDF for building up the required infrastructure. NABARD Infrastructure Development Assistance (NIDA) which offers longer repayment period (Off / on budget) can also be thought of to build the required infrastructure. NIDA can be availed through good working State owned corporations or under PPP mode.

Chapter 2: Credit Potential for Agriculture

Agriculture sector has three broad components, viz. Farm Credit, Agriculture Infrastructure and Ancillary Activities, with various subsectors, referred to in the following paragraphs.

2.1. FARM CREDIT

Farm credit includes loans to Individual farmers (including SHGs/JLGs) directly engaged in Agriculture and Allied Activities, and loans to corporate farmers, FPOs / companies, partnership firms and co-operatives of farmers directly engaged in Agriculture & allied activities up to an aggregate limit of ₹ 2 crore per borrower.

Except for crop loans, the sub-sector-wise credit flow data is unavailable for the last three years for want of appropriate codes in the CBS of banks.

2.1.1. Crop Production, Maintenance and Marketing

2.1.1.1. Introduction

The major crops cultivated in South Goa District are Paddy, Pulses, Sugarcane and Vegetables during both Kharif and Rabi seasons. Vegetable crops like Cucurbits, Lady Finger and Red Amaranthus are taken up for cultivation following Paddy. Of the 75064 Ha Gross Cropped Area of the District, 28449 Ha (38%) is under the above major field crops. The balance area, 46615 Ha (62%) is under other Plantation & Horticulture Crops. The Area (in Ha), Production (in MT) and Productivity (in Kg / Ha) of major crops grown in South Goa District (Kharif / Rabi) during the last three years is as under:

Crop	2015-16			2016-17			2017-18		
	Area	Prod.	Pdty.	Area	Prod.	Pdty.	Area	Prod.	Pdty.
Paddy	23790	99323	4175	23496	95926	4083	22385	85573	3823
Other Field crops	1328	1116	840	1331	1047	747	1205	947	786
Sugarcane	1020	52008	50989	773	35461	46108	781	42457	54362
Vegetables	3963	45210	11408	4030	45968	11406	4078	48370	11861
Total	30101			29630			28449		

(Area in Ha)

(Source: Dept. of Agriculture)

The overall area under field crops is decreasing over the years which is a matter of concern. High cost of land and labour are affecting the growth of agriculture in the District. The productivity figures are comparable with the National Productivity levels.

2.1.1.2. Credit flow to crop production in South Goa District was ₹ 19,282 lakh during 2015-16, ₹ 16,121 lakh in 2016-17 and ₹ 29,2715 lakh in 2017-18.

2.1.1.3. Assessment of Credit potential for 2019-20

The credit potential for 2019-20 is assessed as under:

Sr. No.	Activity	Unit	SoF	Units	Fin. outlay	Bank Loan
1	Paddy	Ha	0.70	16921	11845.00	11845.00
2	Pulses	Ha	0.39	697	272.00	272.00
3	Sugarcane	Ha	1.58	648	1024.00	1024.00
4	Vegetables	Ha	0.97	1782	1729.00	1729.00
5	P&H crop Maint. (Cashew, Areca, Coconut)	Ha	1.00	2209	2208.00	2208.00
	Total (A)			22257	17078.00	17078.00

(₹ Lakh)

B	Post-harvest / Household / Consumer Reqt. @ 10% of A				1708.00	1708.00
C	Repairs & Maint. farm assets @ 20% of A				3415.00	3415.00
	Total			22257	22200.00	22200.00

Activity-wise block-wise credit potentials are given in **Annexure I**.

2.1.1.4. Availability of infrastructure, critical gaps & interventions required

The State Government supports agriculture through implementation of many schemes. Subsidies are provided for almost all crops and for all agricultural operations right from land preparation, sowing to harvesting. The quantum of subsidies provided is also quite high owing to convergence of State Govt. Subsidy Component with GoI Schemes like *Rashtriya Krishi Vikas Yojana* (RKVY), Mission for Integrated Development of Horticulture (MIDH), etc.

The State Government is promoting Community Farming to bring into cultivation the fertile paddy fields which are kept fallow. Under Community Farming farmers are organized into Commodity Interest Groups (CIG's) or Farmers Interest Groups (FIG's). 25 such groups have been established in South Goa for production and marketing of diverse agricultural products like Paddy, Vegetables, etc.

Under Assured Support Price scheme, the State Government provides Minimum Support Prices of ₹ 20/kg, ₹ 3000/ton and ₹ 70/kg for Paddy, Sugarcane and *Alsando* (local Cowpea) respectively. Coconut, Arecanut and Oil Palm are also covered under this scheme.

The Goa State Horticultural Development Corporation Ltd. (GSHDCL) procures local vegetables like Agassaim Brinjal, Long beans, seven lobed Bhindi from the farmers at a minimum prefixed rate and markets the same through its outlets called '*Krishi Ghars*'.

Under Interest Subvention Scheme (ISS), Short Term Crop Loans upto ₹ 3 lakh are available to farmers at 4% rate of interest. Interest subvention of 3% is paid to farmers through RBI / NABARD on prompt repayment.

As part of the 'Sugar Package', 02 schemes of GoI - Scheme for Extending Financial Assistance to Sugar Undertakings (SEFASU) 2014 and Scheme of Soft Loan to sugar mills to facilitate payment of cane dues are in operation. The *Sanjivani Sahakari Sakhar Karkhana Ltd. (SSSKL)*, the sole sugar mill in Goa, is availing of assistance under SEFASU Scheme.

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 South Goa District is SBI General Insurance Co. Ltd.

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. The State Government issues Krishi Cards to the farmers. Krishi Card is mandatory to avail the subsidy schemes of the State Government. As on March 2018, the State Government has issued 27,039 Krishi Cards. Soil Health Cards have also been issued to approx. 25000 farmers.

Lack of proper land titles is a major hindrance in providing institutional credit to farmers. Many of the farmers/cultivators do not have title to the land they are cultivating (Form I & XIV). Large stretches of land are lying uncultivated due to land title/tenancy/ownership issues. The storage and value addition facilities are also inadequate. Usage of Organic Inputs is low.

2.1.2 Water Resources

2.1.2.1. Introduction

Goa receives copious amount of annual rainfall between 2500 to 3500 mm from the South West monsoon from June to September. The State is drained by nine independent rivers of

which Mandovi (in North Goa) and Zuari (in South Goa) are the two largest rivers, which drain about 70 percent of the State's area. Zuari and Galgibag are the 02 perennial rivers while Sal, Saleri & Talpona are the 03 ephemeral rivers with a total basin area of 1746 sq. km in South Goa District.

The Central Ground Water Board (CGWB), in their report 'Dynamic Ground Water Resource of India, March 2013 – June 2017 has estimated the net ground water availability in Goa as 14625 ham. The stage of ground water development is 37%, which falls in **safe category** of ground water exploitation.

The State has adequate storage dams to meet the domestic, industrial, irrigation and other water needs. Agriculture is dependent on rainfall, dug wells and surface lift irrigation structures. An estimated 89,660 Ha of agricultural land can be brought under irrigation as indicated in the master plans prepared for the State, of which 82260 Ha will be by surface water and 7400 Ha by ground water. 24% of the Net Sown Area is under irrigation. Rabi cultivation is completely dependent on irrigation.

Salaulim Irrigation Project (SIP) is the only **Major Irrigation** Project in South Goa which caters to the irrigation needs of Sanguem, Quepem and Salcete talukas. It also provides raw water for domestic and industrial use to Mormugao, Sanguem, Quepem and Salcete talukas to the extent of 260 MLD. The Irrigation Potential created by SIP is 14106 Ha with a CCA of 9537 Ha. Of the Potential Created only 3915 Ha has been utilized upto September 2017.

There are no **Medium Irrigation** projects in the District. There are two **Minor Irrigation** (MI) tanks in South Goa District - Chapoli in Canacona taluka and Panchwadi in Ponda taluka. These tanks have a combined storage of 20.89 mcm and supply about 35 MLD for drinking water. Gavnem MI Tank in Canacona taluka is nearing completion. Besides irrigating 100 Ha, this tank has a water supply component of 5 MLD for domestic use.

2.1.2.2. Assessment of Credit potential for 2019-20

The physical and financial projections for 2019-20 is as under:

(₹ Lakh)						
Sr. No.	Activity	Unit size	Unit cost	Units	Fin. outlay	Bank loan
1	Dug wells (dia 3m, depth 8-10m)	No.	1.89	660	1247.00	936.00
2	Pumpsets 5HP 3 phase	No.	0.31	500	155.00	117.00
3	Drip (Coconut)	Ha	0.41	770	316.00	238.00
4	Drip (Banana)	Ha	1.11	115	128.00	96.00
5	Sprinkler (Areca nut)	Ha	0.55	250	138.00	104.00
6	Small LIS (Pumpsets, pipes)	No.	1.47	325	478.00	358.00
7	Deepening of existing wells	No.	0.55	350	193.00	146.00
8	Misc. works			0	0.00	305.00
	Total				2655.00	2300.00

75% of TFO is considered as bank loan. Block-wise credit potentials are given in **Annexure I**.

2.1.2.3. Availability of infrastructure, critical gaps & interventions required

Under the scheme for *post monsoon water harvesting for groundwater recharge*, series of Bandharas across rivers and nallahs have been constructed. These Bandharas build up groundwater level in the aquifers and also supply water to the Water Treatment Plants during lean season.

Under Salaulim Irrigation Project (SIP), an area of 4750 Ha has been covered under Field Channels, 2701 Ha under Warabandi and 326 Ha under levelling. In response to the National Policy to encourage Participatory Irrigation Management (PIM), 28 Water Users' Associations

have been formed to operate and maintain the network of distributaries and water courses in the commands of SIP.

Three talukas of South Goa - Canacona, Sanguem and Dharbandora have been brought under Western Ghats Development Programme (WGDP). Minor irrigation schemes with shorter gestation periods such as open wells, tube wells, bore wells, lift irrigation schemes, tanks and Bandharas are undertaken under WGDP to serve these hilly areas.

The following Rural Drinking Water Supply (RDWS) / Irrigation projects sanctioned by NABARD under its Rural Infrastructure Development Fund (RIDF) are ongoing in the District:

(i) ₹ 100.00 crore Ganjem RDWS project on Mhadei river in Ponda Block.

(ii) ₹ 51.00 crore Augmentation of LIS at Naikaband in Sanguem block

The ₹ 52.00 crore 10 MLD Maisal Water Treatment Plant in Ponda Block sanctioned under RIDF has been commissioned in August 2018.

The Water Resources Department (WRD) provides 50% subsidy (max. ₹ 75,000) on the cost of construction of a dug well. The WRD also provides 50% subsidy for construction of roof top rain water harvesting structures of individuals, residential and commercial complexes. Under its "**Nital Baim Scheme**", WRD provides financial assistance of ₹ 50,000/- for repair / renovation of existing registered wells which are used for drinking / irrigation purpose.

The Department of Agriculture provides subsidy ranging from 50-75% for installation of micro irrigation systems like Drip and Sprinkler. Registration of wells and water tankers in the State is being done under the Ground Water Regulation Act, 2002. The draft Goa State Water Policy 2015 has been prepared and is in the final stage of approval. During 2017-18, under Prime Minister '*Krishi Sinchayi Yojana*' (PMKSY) - per drop more crop - 163 Ha area has been covered under micro irrigation structures benefitting 172 farmers.

2.1.3 Farm Mechanization

2.1.3.1. Introduction

Despite the small holding size, use of farm machinery like tractors, power tillers, land levelers, weed cutters, sprayers and even combined harvesters is popular in Goa owing to issues of labour shortage, coupled with high labour costs. Attractive state government subsidy schemes on farm implements has also contributed to farm mechanization.

2.1.3.2. Assessment of Credit potential for 2019-20

The physical and financial credit potential for 2019-20 i.r.o. farm mechanization is assessed below:

							(₹ Lakh)
Sr. No.	Activity	Unit	Unit cost	Phy. Units	Fin. outlay	Bank loan	
1	Tractor (40-45 HP) with trolley (3 MT mechanically operated)	No.	7.40	80	592.00	444.00	
2	Power tillers (8 HP and above)	No.	1.67	354	591.00	443.00	
3	Rice transplanters 4 wheel self-propelled	No.	12.10	7	85.00	64.00	
4	Paddy Transplanters Manual	No.	2.75	65	178.00	134.00	
5	Combine harvesters	No.	25.85	7	181.00	136.00	
6	Sprayers	No.	0.06	650	38.00	27.00	

Sr. No.	Activity	Unit	Unit cost	Phy. Units	Fin. outlay	Bank loan
7	Weeders	No.	0.44	630	276.00	208.00
8	Motorised threshers	No.	0.41	195	80.00	60.00
9	Other Implements*	No.	0.97	4100	3969.00	2976.00
	Total			6088	5990.00	4492.00

* (rotavator, coconut dehusker, MB plough, areca peeler, cashew pulper, coconut climber, etc.)
Block-wise credit potentials are given in **Annexure I**.

2.1.3.3. Availability of infrastructure, critical gaps & interventions required to be addressed

The State Government provides 50% subsidy to all category of farmers for purchase of new agricultural machinery like power tiller, tractor, mini tractor & mini tiller and 75% subsidy for all other equipment's. For purchase of paddy combine harvester, 50% subsidy of standard cost or actual cost whichever is less is provided to NGOs, Societies, Farmer Clubs or SHG's. For mechanized Paddy Transplanting, subsidized amount of ₹ 15,000/- per Ha (50% subsidy on Rs. 30,000/-) for individual & subsidy of ₹ 18,000/- per Ha, (60% subsidy on Rs.30,000/-) for collective transplanting is provided.

The Govt. also provides 50% subsidy on custom hiring for tillage operations in Paddy, Pulses, Groundnut and Sugarcane. A onetime assistance of ₹ 15,000 per Ha or 50% cost, whichever is less is given for removing shrubs, bushes, weeds using power driven machines.

There are 24 Govt. owned tractors (35 HP and more) and a 4-wheel paddy transplanter owned by private agency in the District. Besides, 52 mini tractors (<18 HP), 1232 power tillers, 90 tractors, 443 mini tillers are operating in the District. 18 private owned combine harvesters are also operating in the District. (Source: Dept. of Agriculture). There are two Govt. owned agro service centres and a Mitsubishi tractor service center in the District.

The factors limiting Farm Mechanization are undulating and inaccessible terrain – difficult to mechanize and the presence of only few commercial farms. In plantation crops, there is very low rate of mechanization. Further, as Credit linkage is not compulsory for availing subsidy, and as collateral is required for loans exceeding ₹ 1 lakh, institutional credit flow to farm mechanization is hampered to an extent.

2.1.4 Plantation and Horticulture

2.1.4.1. Introduction

Horticulture crops (Fruits and Spices) occupy > 60% of the total cropped area in Goa. Floriculture and Mushroom cultivation as commercial activities are also catching up. Identified species of Medicinal and Aromatic Plants like *Stevia*, *Aswagandha* are encouraged for cultivation by Forest Department. The area under cultivation of different Fruits, Vegetables, Plantation and Horticulture crops and their production in South Goa during last three years are below:

Sr. No	Name of the crop	2015-16			2016-17			2017-18		
		Area (Ha)	Avg. yield (kg/ha)	Prodn. (MT)	Area (Ha)	Avg. yield (kg/ha)	Prodn. (MT)	Area (Ha)	Avg. yield (kg/ha)	Prodn. (MT)
1	Cashewnut	19093	310	5919	19132	416	7959	19161	498	9542
2	Arecanut	1287	1660	2136	1295	1702	2204	1310	1797	2354
3	Pepper	499	330	165	526	361	190	535	408	218
4	Tree Spices	135	35	4.8	143	40	6	147	49	7
5	Mango	3887	1220	4742	3911	1926	7531	3928	1890	7423

6	Banana	1462	11310	16535	1470	10870	15978	1476	11110	16398
7	Pineapple	266	16595	4414	269	16580	4460	273	16062	4384
8	Coconut *	16893	5010	84.6	16959	5129	86.98	16968	5030	85.35
9	Oil palm	512	2470	1265	514	2470	1265	515	2010	1034
10	Other garden crops	2247	10680	23998	2255	10680	23998	2266	9505	21538
11	Vegetables	3963	11408	45210	4030	11408	45210	4078	11861	48370
	Total	5024			5050			50657		

(Source: Dept. of Agriculture)

* Coconut Production in Million Nuts and Productivity in Nuts / Ha

The production and productivity of most crops have remained static over the years. There is limited scope for expansion of the area under these crops. Being a tourist destination and a state with good living standards and purchasing power, horticulture products have a very good local market.

2.1.4.2. Assessment of Credit potential for 2019-20

The physical & financial projections for P&H during 2019-20 has been estimated as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	Cashew	Ha	1.42	325	462.00	346.00
2	Cashew rejuvenation / replanting	Ha	0.36	1275	458.00	342.00
3	Coconut	Ha	1.98	320	633.00	475.00
4	Coconut - Hybrid	Ha	2.58	240	619.00	464.00
5	Mango	Ha	1.80	305	550.00	412.00
6	Oil palm	Ha	1.16	110	126.00	95.00
7	Areca nut	Ha	3.12	100	312.00	234.00
8	Spices (pepper as a mixed crop)	Ha	1.21	110	133.00	100.00
9	Spices - nutmeg (mono crop)	No.	0.97	85	82.00	62.00
10	Vegetables (Polyhouse) 1000 sqm	No.	12.42	70	869.00	652.00
11	Vegetables (shade net) – 1000 sqm	No.	4.19	60	250.00	189.00
12	Polyhouse Floriculture - 640 sqm	No.	9.39	25	234.00	175.00
13	Orchids - Shade net with polyfilm	No.	3.00	16	48.00	36.00
14	Others (Kokum, Cocoa, etc.)	No.	3.23	250	808.00	606.00
15	Nursery - planting matl. and ornamental plants	No.	3.64	40	145.00	109.00
16	Oyster mushroom	No.	2.43	35	85.00	64.00
17	Homestead farming - 1000sqm	No.	0.49	382	186.00	139.00
	Total				6000.00	4500.00

Block-wise credit potentials are given in **Annexure I**.

2.1.4.3. Availability of infrastructure, critical gaps & interventions required

75% subsidy assistance is available for cultivation of Fruits and Spices like Mango, Cashew, Banana, Pineapple, Papaya, Kokum, Nutmeg, etc. The scheme to take up commercial cultivation of mango in cultivable fallow lands or in uncultivable rocky areas by adopting modern techniques is also being implemented by the State Government. 50% subsidy is available for rejuvenation / replacement of senile cashew plantations with a cap of ₹ 20,000 per Ha. Assistance is also available for cultivation of coconut – Tall and hybrid varieties.

Assured price scheme is available for Arecanut, Coconut, Cashewnut and Oil Palm. Further the Goa State Horticultural Corporation Limited (GSHCL) procures notified vegetables at pre-fixed rates assuring income to vegetable growers. Assistance for production of honey and promotion of traditional tribal occupations in a scientific manner is also available.

For damage to plantation crops due to natural calamities or by wild animals, assistance upto ₹ 1.00 lakh per beneficiary is provided under *Shetkari Aadhar Nidhi*.

Planting material is procured by farmers from the Govt. farms at Kalay and Margao, Goa Bagayatdar and from 112 registered private nurseries. There are nine cashew processing industries in the District. Commercial processing of coconut is limited to oil extraction and a few units are into desiccated coconut powder, toddy and vinegar.

Lack of availability of quality planting material, limited value addition, inadequate warehouse / cold storages, lack of awareness of latest technologies, etc. are the common gaps encountered in the promotion of P&H sector in the State. Scope for Banana cultivation has not been fully explored yet and could be promoted with marketing arrangements as it is a high value crop.

There is good scope for value addition of minor fruits like Jackfruit and Kokum which otherwise are left to rot on the trees or fall to the ground. NABARD has sponsored 03 workshops on Kokum and Jackfruit Processing in association with the Goa Chamber of Commerce and Industry (GCCCI). Pre-processing of Jackfruit could be done by SHGs in a common collection centre for supply to processors. The State Government has plans to set up Floriculture Estates.

NABARD has sanctioned 02 Farmer Producer Organizations (FPOs) in the District under PRODUCE Fund of GoI; one each at Dharbandora and Rivona. Both FPOs have been registered as Farmer Producer Companies (FPCs) under Indian Companies Act, 1956. The business plans devised by the FPOs are production of Vermicompost, Jackfruit Processing and getting organic certification for their produce.

Area Development Scheme on Commercial Cashew Cultivation (1 Ha area)

NABARD has formulated Area Development Scheme (ADS) on Commercial Cashew Cultivation to be implemented in Sanguem and Quepem blocks of the District. Stakeholders workshops for cashew growers and bankers are being conducted by NABARD to effectively ground the ADS in coordination with Zonal Agriculture Offices of Department of Agriculture and ATMA in the identified blocks.

A banking plan of ₹ 37.50 Lakh has been prepared for implementation of ADS in Sanguem and Quepem Blocks during 2018-23. As part of the banking plan, targets have been allotted to individual bank branches in the identified blocks to lend to the Cashew sector.

2.1.5 Forestry and Waste Land Development

2.1.5.1. Introduction

Forests of Goa form the part of Western Ghats, the region which have been internationally recognized as Biodiversity Hotspot of the world owing to its rich flora and fauna. The Forest Cover in South Goa District is 1296 sq. km. There are three wild life sanctuaries and one national park in the District.

The primary forest species in the district - Teak, Eucalyptus, Bamboo, Casuarina, and plantation crops like Cashew, Rubber, etc. are planted by the Govt.

The Goa Forest Development Corporation (GFDC) manages 8990 Ha of cashew plantations and 362 Ha of rubber plantations in forest lands. The right to collect cashew is auctioned out to individuals annually and to SHGs for a five-year period. Medicinal plant gardens have also been established for demonstration purpose in the botanical gardens at Canacona, Sanguem and Quepem ranges. Under National Bamboo Mission, a Bamboo Mission Society has been formed and two nurseries have been established in South Goa.

The district has substantial wastelands which could be developed for raising forest tree crops for commercial purposes under the purview of farm/ agro forestry.

2.1.5.2. Assessment of Credit potential for 2019-20

The credit potential for forestry & water land development for 2019-20 is as under:

(₹ Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	Teak	Ha	0.70	27	19.00	14.00
2	Bamboo	Ha	0.80	27	21.00	16.00
3	Wasteland Devt.	Ha	1.00	80	80.00	60.00
	Total			134	120.00	90.00

Block-wise credit potentials are given in **Annexure I**

3.1.5.3. Availability of infrastructure, critical gaps & interventions required

The Forest Department provides large stocks of seedlings every year to individuals, Companies, Schools, Panchayats, etc. to encourage afforestation activity. There are 38 Govt. nurseries at Sanguem, Dharbandora, Quepem, Canacona, Salcete and Ponda which cater to the needs of Forest Department. GFDC also takes up rejuvenation of senile plantations, replacement with grafts, etc. GFDC has its own nurseries, three of which are located in Sanguem, Canacona and Quepem for raising grafts.

Cutting of trees in also regulated in private land under the Preservation of Trees Act, 1984. Felling of trees is banned in Govt. forests and damaged or uprooted trees only could be sold. Revenue generated through the sale of forest produce was ₹ 47.30 lakh and through Eco-tourism activities and other means is ₹ 282.00 lakh during 2017-18.

The effects of climate change are observed in the District in the form of changes in rainfall pattern, extreme day temperature levels. This could have an adverse effect on the flora and fauna of the forests. The Govt. has constituted a Goa State Biodiversity Board to look into various aspects of conservation measures.

2. 1.6 Animal Husbandry - Dairy

2.1.6.1. Introduction

Animal Husbandry activities are an integral component of Integrated Farming Systems. This sector provides self-employment opportunities to socio-economically backward strata of the society, small and marginal farmers and agricultural labourers. As per Livestock Census (2012), the total livestock population of the district is 2,23,202, of which the bovine population is 40,283 as detailed below:

Particulars	Cows		
	Male	Female	Total
Cross Bred (CB) cattle	998	6964	7962
Indigenous cattle	10059	9437	19496
Buffalo	2737	10088	12825
Total	13794	26489	40283

Among CB Cows, Jersey and Holstein Friesian are popular, while for Buffaloes, Murrah breed is preferred. 5188 households are engaged in cattle farming, while 1836 households are involved in buffalo rearing. The State does not have recognized breeds of cattle or an organized cattle market. Nearly, 70% of available cattle are local and non-descript breed.

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 outside the State is 18618 litres per day. To control the inflow of outside milk, State Govt. levies a cess of 15p/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 94 Milk Societies in South Goa 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.

2.1.6.2. Assessment of Credit potential for 2019-20

Dairying is a profitable main/supplementary occupation for farmers in the State and has a high credit flow potential for bankers. The estimated credit potential for 2019-20 is as under:

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	CB Cows (2 animals unit)	No.	1.69	1070	1810.00	1357.00
2	Graded buffaloes (2 animals unit)	No.	1.69	135	228.00	171.00
3	Calf rearing (5 animal unit)	No.	3.17	183	580.00	435.00
4	Mini Dairy (10 animal unit)	No.	8.45	35	296.00	222.00
5	Community dairy (100 animals)	No.	115	14	1610.00	1208.00
6	Misc. (Shed repair/extn.)	No.	0.29	140	41.00	30.00
7	Fodder cultivation	Ha	0.33	70	23.00	17.00
	Total				4588.00	3440.00

Block-wise credit potentials are given in **Annexure I**.

2.1.6.3. Availability of infrastructure, critical gaps and interventions required

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. Community Dairy Scheme is also picking up in the District. The Pashupalan Scheme offers 75% subsidy to General and 100% to SC / ST / Dhangar Community. Calf feed subsidy is given to farmers to rear female Cross Bred Cows and improve buffalo calves from 01 to 27 months. A Mobile Veterinary Clinic equipped with portable Ultra Sound machines has been commissioned in South Goa to provide timely Veterinary services with advanced diagnostic facilities at the door step of the farmers.

There is 01 veterinary hospital, 13 veterinary dispensaries and 30 key village sub centres in the district manned by 14 Veterinary Doctors and 25 Para Veterinary Staff. Four emergency veterinary centres (1 in South Goa) and 161 first aid centres operated by Goa Dairy efficiently supplement the services. In South Goa, there is a livestock farm at Mollem and a fodder seed production farm at Kalay, Sanguem.

The common issues noticed are acclimatization problems for imported animals, low milk yields, infertility and disease, perennial deficit of availability of cattle fodder. The cost of production of the feed mixing plant operated by Goa Dairy is high due to non-availability of raw materials like maize and bajra, which if cultivated locally, could bring down the production cost.

Area Development Scheme on Dairy Milch Animals (02 animal unit)

NABARD has formulated Area Development Scheme (ADS) on Commercial Dairy unit to be implemented in Sanguem and Canacona blocks of South Goa District. Stakeholder workshops for dairy farmers and bankers are being conducted by NABARD to effectively ground the ADS in coordination with AH&VS Department and Dairy Cooperative Societies of the identified blocks.

A banking plan of ₹ 127.50 Lakh has been prepared for implementation in the Sanguem and Canacona Blocks during 2018-23. As part of the banking plan, targets have been allotted to individual bank branches in the identified blocks to lend to the dairy sector.

2.1.7 Animal Husbandry - Poultry

2.1.7.1. Introduction

Goa, being a tourist State, demand for poultry products is high. The demand is 150,000 broilers per week, and local supply is just 1/3rd of the demand. The per capita poultry consumption in Goa is 3 Kg of meat and 80 eggs per annum, which is quite high. As per Livestock Census, 2012, there are 1,04,969 poultry birds (including backyard poultry, poultry farm birds, ducks, turkey, etc.) in the district. Details are given below:

Sr. No.	Particulars	Nos.
1	Layer birds	23542
2	Broiler birds	9510
3	Backyard poultry birds	71416
4	Others (ducks, turkey etc.)	501
	Total	104969
5	Households involved in backyard poultry	8463
6	Private poultry farms	2
7	Households involved in poultry rearing	10

2.1.7.2. Assessment of Credit potential for 2019-20

The credit potential for poultry during the year 2019-20 is assessed as under:

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	Layer units - 2000 birds	No.	13.65	7	96.00	72.00
2	Broiler units - 1000 birds	No.	4.73	14	66.00	50.00
3	Rural back yard poultry 100 birds	No.	0.25	280	70.00	52.00
4	Open cage transport vehicle	No.	10.50	7	74.00	55.00
5	Egg / broiler cart	No.	0.21	7	1.47	1.00
6	Misc. – hatchery / feed Mill	No.	25.20	4	101.00	76.00
	Total			319	408.47	306.00

Block-wise credit potentials are given in **Annexure I**.

2.1.7.3. Availability of infrastructure, critical gaps & interventions required

The Department of Animal Husbandry & Veterinary Sciences, Government of Goa is operating 03 schemes in the Poultry Sector – Setting up of Poultry 500 Broilers / 1000 layers, Transport of Poultry feed and Modern Poultry farm. The feed transport subsidy @ ₹ 200 per MT is available to registered poultry farmers for transportation of ready poultry feed from outside the State. Backyard Poultry units are also supported under the SC / ST special component plans under Pashupalan Scheme of the Department. There are 02 Poultry Coop. Societies in the State.

Poultry activities in the State have declined mainly because of feed shortage, labour issues plus the climatic conditions (humid weather & high rainfall) are not conducive to the birds and they are susceptible to diseases. Further, Purchasing feed from outside the State increases production costs and reduces the poultry farmers' market competitiveness. Backyard poultry with 2-5 birds is also an option which is being promoted in the State by ICAR – CCARI. This would meet the nutritional requirement of the farmer household.

2.1.8 Animal Husbandry - Sheep, Goat, Piggery, etc.

2.1.8.1. Introduction

The demand for Mutton / Pork is high in Goa due to local food preference as well as due to the high floating population of domestic and international tourists. As per the Livestock census 2012, there are 7087 goats, 24 sheep and 34837 pigs in the district. Goat rearing is a scattered non-commercial activity. There are no local breeds of goat. Rearing of sheep in the district is negligible.

2.1.8.2. Assessment of Credit potential for 2019-20

The credit potential assessed for 2019-20 for this sector is as below:

(₹ Lakh)						
Sr. No.	Activity	Unit	UC	Phy. Units	Fin. outlay	Bank loan
1	Pig rearing (4+1 unit) with shed	No.	4.73	50	237.00	177.00
2	Goat Rearing (18+2 unit +shed)	No.	2.63	35	92.00	69.00
3	Misc. (Shed repair, extn, etc.)	No.	3.15	14	44.00	33.00
	Total			99	373.00	279.00

Block-wise credit potentials are given in **Annexure I**.

2.1.8.3. Availability of infrastructure, critical gaps & interventions required

The State Govt. is providing assistance for Piggery Development – Rearing and Fattening of the pigs. The maximum subsidy admissible is 25%. Piglets of large White Yorkshire breed are available at Govt. farm at Ponda. ICAR – CCARI is promoting piggery especially Agonda Pig and Goatery - Konkan Kanyal breed of Goat which is adaptable in coastal states. Meat processing is limited to processing of pork into sausages, which has a good demand among locals. Animal slaughter is carried out at Goa Meat Complex, a State Government owned entity.

2.1.9 Fisheries

2.1.9.1. Introduction

Fishing is an important sector of the State and is the only source of livelihood of sizeable community of fishermen. The 104 Km long coastline, 250 Km inland waterways, continental shelf area of about 10,000 sq. km with about 100 fathom depth, 330 Ha of brackish water resources provide good scope for fisheries development, particularly through capture and

coastal aquaculture. South Goa has about 2000 ha of khazan land and 100 ha of mangrove suitable for brackish water fisheries - Crabs, Mussels, Clams and Oysters. The coast is full of creeks and estuaries which provides excellent nurseries for major fishes (fish seeds).

The major fishes found in Goan waters are prawns and shrimps, clams, mullets, catfish, pearlspot, crabs, glassy perch, ladyfish, silver belly, scat, milkfish and anchovies. The Stripped Grey Mullet (Shevto) - *Mugil cephalus* is declared as the State Fish of Goa. During the year 2017, the marine fish production of 1,44,282 tonnes and inland fish production of 5,332 tonnes was achieved. Generally, 15% of the fish catch is exported earning valuable foreign exchange.

Four blocks in the District - Mormugao, Salcete, Quepem and Canacona are along the coastline. South Goa has 22 fish landing centres - 03 major, 09 medium & 10 minor. There are 04 inland fish landing points in Canacona. The total fishermen population of Goa is 10545 of which 64% are in the District. The total fishermen families in Goa are 2189 with 1388 families in 23 villages of South Goa. 1481 fisher folk are engaged in fish marketing, 953 were from South Goa and about 96% are women. (Marine Fisheries Census of CMFRI, 2010). In South Goa, there are 14 fisheries coop societies of boat owners.

2.1.9.2. Assessment of Credit potential for 2019-20

The credit potential for fisheries during 2019-20 is estimated as under:

(₹ lakh)

Sr. No.	Activity	Unit size	UC	Phy. Units	Fin. outlay	Bank loan
1	Wooden trawler replacement *	No.	57.75	30	1733.00	1300.00
2	Mechanization of canoes OBM	No.	1.65	72	119.00	89.00
3	Fiber Boats (motorized) replacement	No.	2.31	60	139.00	104.00
4	Repair & WC of vessels **				267.00	200.00
5	GPS, fish finder, search beacon	No.	1.54	350	539.00	404.00
6	Misc. Equip.	No.			207.00	155.00
7	Freshwater Fish Culture	Ha	5.83	11	64.00	48.00
8	Ornamental fish culture (medium unit)	No.	3.30	8	26.00	20.00
9	Mussel culture	No.	0.44	4	1.76	1.00
10	Mud crab culture	Acre	8.25	5	41.00	31.00
11	Brackish prawn culture	Ha	12.32	4	49.00	37.00
	Total				3185.76	2389.00

* Along with engine + power block ** Rs.0.50 lakh for trawlers, Rs.0.20 lakh for mech. boats & Rs.0.05 lakh for non-mech. Boats. Block-wise credit potentials are given in **Annexure I**

2.1.9.3. Availability of infrastructure, critical gaps & interventions required

The fishing ban period of 61 days from 01 June to 31 July is being uniformly followed along the western coast. The State Government has banned use of LED lights for fishing to safeguard the livelihood of traditional Goan fishermen. The State Govt. has restricted mesh size of fishing nets to 24 mm and above for catching fish and 20 mm and above for catching prawns, as per Marine Fishing Regulation Act, 1980, for conservation of resources.

The State Government is also implementing various schemes under Blue Revolution “Integrated Development and Management of Fisheries”. The Fisheries Dept. is operating 23 subsidy schemes which provide benefits for fishing activities like purchase of OBM, Canoes, Gill Nets, kerosene, construction of fish market, Supply of Insulated Boxes, Purchase of power Blocks, Construction and Renovation of Farm ponds, Reimbursement of VAT on H.S.D. oil, Purchase of Safety Jackets and Life Buoys for the Fishing Vessels, etc. Infrastructure works like Repair of Existing Net Mending Shed, Construction of Fishing Ramp, Reconstruction / Repair / Maintenance of existing fishing jetties, etc. are taken up for the benefit of the fishing community.

In Goa, as Maximum Sustainable Yield level (MSY) has been reached in marine waters and fresh licenses are not issued for introduction of new trawlers. Replacement of existing mechanized boats (trawlers) is however permitted. There are 585 trawlers (441 operational), 751 motorized fishing canoes, 529 non-motorized fishing canoes and 4116 registered fishing gears in the District. Of the 15 aquaculture farms registered with Coastal Aquaculture Authority (CAA) in the State, 9 are active in the district; three farms are permitted by CAA for shrimp rearing in the district. There are six 100% EOU marine processing units in the district, of which two are canning and fish paste making units. There are 12 ice plants in the district, a fish drying yard at Colva. A fish meal plant is operational at Sanguem.

NABARD has sanctioned RIDF loan assistance of Rs.23.84 crore for upgradation of Cutbona Fishing Jetty. NABARD has also demonstrated Crab Culture and Mussel Culture under its Farm Sector Promotion Fund (FSPF). Aquaponics projects (Fisheries + Agriculture) is being executed during 2018-19 in association with The Energy and Resources Institute (TERI).

2.1.10 Farm Credit – Others – Bullocks, Carts, two wheelers, etc.

2.1.10.1. Introduction

Other allied agricultural activities comprise of bullocks, bullock-carts, miscellaneous agricultural implements and vehicles for farm use and transportation of farm produce. Fully secured gold loans extended for agricultural purposes, loans given to farmers for pre-payment of non-institutional loans and loans extended to farmers for procuring 2-wheelers to commute between home, farm and market also fall under this category.

As per Livestock Census 2012, there are 7610 animals used for draught purpose in South Goa. Demand for specialized vehicles for transportation of farm produce to local markets is also on the rise.

2.1.10.2. Assessment of Credit potential for 2019-20

The credit potential for 2019-20 is assessed as under:

(₹ Lakh)						
Sr. No.	Activity	Unit size	UC	Phy Units	Fin. outlay	Bank loan
1	Draught Animals	No.	0.83	60	50.00	34.00
2	Farm Vehicles	No.	7.35	110	808.00	606.00
3	Other Agri Loans			0	10000.00	7500.00
	Total			170	10858.00	8140.00

Block-wise credit potentials are given in **Annexure I**

2.1.10.3. Availability of infrastructure, critical gaps & interventions required

Draught animals are used only in areas where farm machinery cannot be operated. Scope for potential increase in this activity is not anticipated.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage & marketing infrastructure

2.2.1.1. Introduction

Storage is an important marketing function, which involves post-harvest holding of the agri produce, till they are offloaded in the market. Post-harvest losses occur mainly due to the perishable nature of agricultural produce coupled with improper handling and lack of storage and marketing infrastructure. The major agricultural commodities produced in Goa which require storage are Paddy, Pulses, Coconut, Cashewnut and Arecanut. In Goa as the

production is less than the demand, storage facilities are mainly needed for stocking of imported agri produce / commodities.

2.2.1.2. Assessment of Credit potential for 2019-20

The credit potential assessed for Agri Infrastructure & Construction of storage is as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	UC	Phy. Units	Fin. outlay	Bank loan
1	Cold storages (1000 MT)	No.	66.15	3	198.00	149.00
2	Market yards	No.	242.55	1	243.00	182.00
3	Godowns (100 MT)	No.	3.86	7	27.00	20.00
4	Small milk chilling units (1000 litres)	No.	5.79	7	41.00	30.00
	Total			18	509.00	381.00

Block-wise credit potentials are given in **Annexure I**.

2.2.1.3. Availability of infrastructure, critical gaps & interventions required

Coconut (Copra), Arecanut and Cashew are the major agricultural products that are brought to the market yards. Marine products, Mushrooms, Chillies are exported through Mormugao Port Trust (MPT). A logistics hub has been built in Balli, Quepem where warehousing, truck terminal, cold storage facilities, hazardous cargo facilities, workshops, container repairs etc. have been established. There are six FCI warehouses with a total capacity of 9100 MT, one in each block except Dharbandora. There are 05 Cold storages with 682 MT capacity in South Goa. One of them is a Govt. owned storage at Canacona with a capacity of 38 MT and others are private units storing fish / marine products.

The Goa State Agriculture Marketing Board (GSAMB) has total storage capacity is 9420 MT. GSAMB has 08 market yards, of which 04 are in South Goa – Main Market Yard at Margao and Sub Market Yards at Ponda, Curchorem and Canacona. The Agri Mall which has been constructed in Ponda Sub Market yard (Phase I is complete) is identified for implementation of eNAM project in Goa. There are 02 border checkpoints in the District at Mollem (Dharbandora) and Pollem (Canacona) to collect market fee on import of notified commodities. All the market yards managed by GSAMB are in need of urgent renovations / upgradations.

Presently 27 agricultural commodities are notified for regulating in the market area. The market fee levied is 1% of purchase value of the notified produce. The APMC runs two schemes – Pledge Finance Scheme and Agricultural Produce Arrival Incentive Scheme (for Coconut, Areca and Raw Cashewnut).

The State Government provides 50% subsidy assistance for construction of godown cum office buildings to dairy societies, PACS, etc. Under the Rural Haat Scheme of NABARD a one-time grant assistance of ₹ 10 lakh or 90% of the cost of project is available for developing basic infrastructure in rural markets.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction

The South Goa District falls under very high rainfall zone. Due to undulating topography and hard rock formation, surface runoff is high. Therefore, there is a need for soil and water conservation measures. Due to land erosion and use of chemicals, there is a need to practice organic farming to prevent ecosystem degradation. The soils in Goa are lateritic and highly

acidic in nature and require gypsum treatment. Land levelling and soil conservation measures are needed on the eastern (mountainous) side and regular bunding, repairs and maintenance are required along the coast. There are around 10000 Ha of Khazan lands, protected by nearly 250 embankments which need regular maintenance.

2.2.2.2. Assessment of Credit potential for 2019-20

The potential assessed for this sector for 2019-20 is as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	UC	Phy. Units	Fin. outlay	Bank loan
1	Land levelling & Off Farm Devt.	Ha	0.91	1447	1316.00	986.00
2	Reclamation	Ha	0.30	590	178.00	134.00
3	Water storage ponds	No.	0.75	65	49.00	37.00
4	Farm fencing	Ha	0.60	206	124.00	93.00
	Total			2308	1667.00	1251.00

Block-wise credit potentials are given in **Annexure I**

2.2.2.3. Availability of infrastructure, critical gaps & interventions required

In order to protect Khazan lands, the State Government has a scheme for repairs and maintenance of bunds, sluice gates and embankments. Further, to revitalize Khazan lands, the State Govt. gives 100% subsidy assistance for purchase of saline resistant paddy (Korgut) seeds. A one-time assistance of 50% subsidy on expenditure incurred on machinery hire is provided for bringing fallow lands under agriculture. Under PMKSY, the govt. provides subsidy for desilting & renovation of water bodies like ponds, tanks, etc. (100% subsidy as per GSR or maximum of ₹ 70,000/- per ha.) and for Soil Conservation (50% subsidy of the actual cost of the work as per GSR).

There is 01 Soil Testing Laboratory at Govt. Farm, Margao to cater to Soil testing needs of farmers of the District. The State Government issues Soil Health Cards to farmers having Krishi Cards. These farmers can get 75% subsidy assistance (max. ₹ 6000/Ha) for purchase of Soil Conditioners like Rock Phosphate, Agricultural Lime and Dolomite besides Micronutrients like Zinc and Boron.

The '*Paramparigat Krishi Vikas Yojana*' of GoI which promotes organic farming through farmer clusters with assistance of ₹ 20,000 per acre per farmer in three years is being implemented in Canacona, Quepem and Sanguem Blocks of the district. Subsidy assistance from NABARD is available under Agri Clinic and Agri Business Centres (ACABC) scheme for setting up of agri clinics in the State, to supplement the agri-extension needs and also to aide self-employment among agri graduates.

2.2.3 Agriculture Infrastructure - Others

2.2.3.1. Introduction

Vermicomposting, Tissue culture, Agri-biotechnology, Seed production, Production of Bio Pesticides & Bio-fertilizer are included in Agriculture Infrastructure – Others. Present day intensive agriculture practices have resulted in soil fatigue and deterioration. Emphasis to Soil Rejuvenation by reducing use of chemical inputs and increasing the use of biological and organic inputs is the need of the hour.

Usage of organic inputs is low due to non-availability, bulky nature of produce and high cost of transport and labour for application. There are no bio-fertilizer or bio-pesticide production

units in the District. The use of tissue culture planting material is also not popular among farmers.

2.2.3.2. Assessment of Credit potential for 2019-20

The credit potential for this sector for 2019-20 is assessed as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit cost	Phy. Units	Fin. outlay	Bank loan
1	Vermicompost (150 TPA)	No.	3.47	12	40.00	31.00
2	Compost NADEP (40 TPA)	No.	1.18	07	8.00	6.00
3	Bio fertilizers	No.	46.20	01	46.20	35.00
4	Misc. – Seed Prodn., etc.	No.			200.00	150.00
	Total				294.20	222.00

Block-wise credit potentials are given in **Annexure I**.

2.2.3.3. Availability of infrastructure, critical gaps & interventions required

The State Government provides assistance for setting up Compost or Vermicompost production portable or Pucca units. 75-90% subsidy is also available for purchase of bio-pesticides, pheromone traps and lures. The State Government is looking to develop the Government Farm at Kalay as a Model Organic Farm. Under a NABARD project, ICAR-CCARI is studying efficacy of pheromone traps in trapping fruit flies in Cucurbits and Mango & Rhinoceros Beetle and Red Palm Weevil in Coconut. Adarsh Coop Society and Goa Bagayatdar are facilitating organic certification of cashew. Few vermicompost production units at are also running in South Goa. The two FPOs promoted by NABARD under PRODUCE Fund have vermicompost production as one of their business plan activity.

2.3 Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1. Introduction

Loans for food & agro-processing upto an aggregate sanctioned limit of ₹ 100 crore per borrower (Term Loan and / or Working Capital) from banking system is classified under this activity. Food and Agro processing industry is one of the largest sectors in India in terms of production, growth, consumption and export. Over 60% of the cultivated land in the district is under P&H / perennial crops.

The district has sizeable meat eating population. There is scope for setting up of modern meat processing facilities for production of value added meat products in the district. The district with a long coast line is rich in fisheries resources, which offer scope for setting up of fish processing industries. Mango, Cashew and Coconut are major fruit crops suitable for processing and value addition. Other minor fruits like Jackfruit and Kokum go waste on account of lack of awareness on processing / harvesting techniques. The production of major agricultural produce in the State during 2017-18 is as under:

No.	Agro Produce	Production (Tons)	Processing status / marketable surplus
1	Paddy	154487	50% marketable surplus
2	Pulses	4822	No processing, full consumption
3	Cashew Apple / Nut	28012	100% processing – Nuts / Feni
4	Coconut	131.63 m nuts	Sold to Goa Bagayatdar, 15% processed
5	Areca nut	3299	100% sold to Goa Bagayatdar
6	Mango, Banana, Pineapple	41602	75% local consumption, 25% processed

7	Other Fruits	37678	Local consumption
8	Spices	335	100% sold to Goa Bagayatdar
9	Vegetables	89363	Local consumption
10	Fish / marine products	105456	25% processed 75% local consumption
11	Sugarcane	47160	100% processing by Sugar Mill

Marketable surplus is available for Cashew, Coconut and Arecanut. Goan Cashewnut is a commodity which is much sought after. Cashew apple is processed into an alcoholic drink - Feni which is unique to Goa and has got a Geographical Indication (GI) tag. Majority of the Coconut is consumed in the State while some proportion is dried as copra or used for oil extraction. Arecanut is sold to major processing hubs like Mangalore and Kanpur.

2.3.1.2. Assessment of Credit potential for 2019-20

The credit potential for this sector during 2019-20 is assessed as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	Rice Mills 4800 TPA	No.	83.79	2	168.00	126.00
2	Poha / Murmura mills	No.	6.86	2	14.00	10.00
3	Flour mills – 280 TPA	No.	3.31	12	40.00	27.00
4	Bakery units 80 TPA	No.	8.38	11	92.00	69.00
5	Coconut Oil mills	No.	21.50	6	129.00	97.00
6	Mango / Fruit Proc. 300 MT	No.	82.69	7	579.00	434.00
7	Kokum 72 TPA	No.	4.41	4	18.00	13.00
8	Cashew 50 TPA	No.	7.83	8	63.00	47.00
9	Cashew 500 TPA	No.	176.40	3	529.00	397.00
10	Fish / Milk / Meat Processing	No.	88.20	2	176.00	132.00
	Total			57	1808.00	1352.00

Block-wise credit potentials are given in **Annexure I**.

2.3.1.3. Availability of infrastructure, critical gaps & interventions required

The major agro industries in the district are Cashewnut and Fish processing units. Coconut processing units (desiccated coconut powder & oil extraction) are also present. Goa Bagayatdar and Adarsh Coop Society procure the plantation produce. Paddy is sold by farmers to approved dealers while select local vegetables are procured by Goa Horticultural Development Corporation. There is a good potential for processing of minor fruits like Jackfruit and Kokum in the District. Milk is procured by Goa Diary / SUMUL and processed into pasteurized milk and other products.

The Ministry of Food Processing Industries (MoFPI) is implementing Kisan SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing clusters) for the period 2016-2020. It is a comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. Scheme details are available at <http://mofpi.nic.in/Schemes/pradhan-mantri-kisan-sampada-yojana>

The Goa Meat Complex Ltd at Usgaon in Ponda Block caters to animal meat processing and supplies hygienic meat to the consumers. The transport infrastructure is excellent in the State. Mormugao Port Trust and the International Airport, both in Mormugao Taluka of South Goa District, facilitate export.

2.3.2 Agriculture Ancillary Activities – Others

2.3.2.1. Introduction

Loans to Cooperative Societies of farmers upto ₹ 5 crore for disposing of their produce, loans for setting up of Agri Clinic and Agri Business Centres (ACABC), loans to PACS / Farmer Service Societies, loans to Micro Finance Institutions (MFIs) for onlending to agriculture and loans to FPOs for production, post-harvest, processing and marketing activities are classified under this sector - Agri Ancillary activity – Others. This sector also includes loans given to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.

PACS undertake a wide variety of operations like lending, input sales, consumer goods sales, farm produce purchase and deposits collection. Agri-Clinics provide expert advice and services to farmers. Agri-Business Centres are commercial agri ventures like centre for maintenance and custom hiring of farm equipment, sale of inputs, agro-eco tourism units, etc.

2.3.2.2. Assessment of Credit potential for 2019-20

The credit potential assessed for this sector for 2019-20 is as under:

(₹ Lakh)						
Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	Coop. Society Loans	No.		1	800.00	600.00
2	Loans to PACS	No.		8	280.00	210.00
3	ACABCs	No.	10.00	7	70.00	53.00
	Total			16	1150.00	863.00

Block-wise credit potentials are given in **Annexure – I**.

2.3.2.3. Availability of infrastructure, critical gaps & interventions required

There are 50 Primary Agriculture Cooperative Societies (PACS) in the district affiliated to Goa State Coop. Bank Ltd. Most of them are engaged in PDS business. The procurement & marketing services to farmers is provided by 06 branches of two major Societies, viz., Goa Bagayatdar & Adarsh Coop. Society. ACABC scheme is yet to take off. Ecotourism ventures as Agri Business Centre could be popularised in the State.

NABARD provides loan assistance to the PACS under its PACS as Producer Organization and PACS as Multi Service Centre schemes. Grant support is also available from NABARD under Cooperative Development Fund. In South Goa District, Paroda and Dharbandora PACS have availed of PACS as PO assistance. Grant support under CDF has also been extended to these 02 PACS besides Kurdi VKSS. State Govt. provides assistance to PACS - Grant and Loan (1:1) for branch computerization, in addition to share capital contribution, grant for infrastructure support, managerial subsidy, grant in aid, etc. On completion of 50 years, PACS can avail financial incentive of ₹ 2 Lakh.

Chapter 3: Credit Potential for Micro, Small and Medium Enterprises (MSME)

3.1. Introduction

As per RBI guidelines, bank loans to MSME, irrespective of loan limits, are eligible for classification under priority sector w.e.f. 01 March 2018. MSME units continue to enjoy priority sector lending status upto 03 years after they grow out of the MSME category. Loans extended to units in the Khadi and Villages Industries (KVI) sector are also eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector.

The main avenues for employment in South Goa are tourism, mining and the incidental service sector activities. Major units are in Pharmaceuticals and Engineering Goods sector. The Verna Industrial Estate in South Goa is host to almost every pharmaceutical company in India. The other units are in the fabrication, machinery, ship building and electronics sectors. Cottage industries (Carpentry, Blacksmith, Bamboo works, Handicrafts) are present to a limited extent. Cashew Processing and Processing of Marine Fish are also major activities in the District.

3.2. The credit flow to the MSME sector in the district during the last 03 years is as under:
(₹ Lakh)

GLC flow	2015-16	2016-17	2017-18
MSMEs	26658.13	106168.00	112729.00

3.3. Assessment of Credit potential for 2019-20

The credit potential assessed for MSME sector during 2019-20 is as under:

(₹ Lakh)

No.	Sector	Units	Financial Outlay	Bank Loan
1	Term Loans			
a	Manufacturing Sector			
i	Micro	1700	17000.00	12750.00
ii	Small	240	36000.00	27000.00
iii	Medium	160	96000.00	72000.00
b	Service Sector			
i	Micro	770	3850.00	2888.00
ii	Small	160	8000.00	6000.00
2	Working Capital			
a	Manufacturing Sector			55875.00
b	Service Sector			2666.00
	Total	3030		179179.00

Block-wise credit potentials are given in **Annexure I**.

3.4. Availability of infrastructure, critical gaps & interventions required

For implementation of Ease of Doing Business, the Directorate of Industries, Trade and Commerce (DITC) has been nominated as Nodal Department. A Screening Committee has been constituted under the provisions of Goa - IDC Transfer & Sublease Regulation 2014 to dispose of transfer and sublease cases. The Chief Minister Rozgar Yojana (CMRY) implemented by Economic Development Corporation (EDC) Scheme provides subsidy assistance to budding entrepreneurs. During 2017-18, upto December 2017, subsidy

amounting to ₹ 29.45 lakh has been disbursed to 21 units while 233 beneficiaries have been disbursed loan amounting to ₹ 9.53 crore under CMRY.

There are three Corporations under DITC, viz., Goa Handicrafts, Rural and Small Scale Industries Development Corporation (GHRSSIDC), Khadi and Village Industries Board (KVIB) and Goa Industrial Development Corporation (GIDC), to maintain and develop industrial estates, promote various activities under KVIC, implement PMEGP scheme and to provide training and marketing support for artisans, small scale cottage industries, etc. A simplified one page registration form called *Udyog Aadhaar* Memorandum (UAM), which can be filed online, has been devised for MSME registration. UAM portal is also accessible on mobile devices.

To facilitate single window clearance of projects, the Goa Government has formed the Goa Investment Promotion and Facilitation Board. The State Government has introduced, “The Goa State Financial Relief Scheme for Sick Industrial Units 2016” with the objective to provide financial support to existing Industrial Units who are under award or scheme approved by BIFR. Under the Modified Interest Rebate Scheme – 2012 (MIRS-2012) interest rebate is provided to units in backward talukas.

To increase clarity and transparency in allocation of plots in the industrial areas, the Government has notified the Goa Industrial Development Corporation Allotment Regulations, 2012. The Goa Start-Up Policy for IT Sector has also been notified. The MSME Development Institute is located in the District at Margao. A business incubator - Centre for Incubation and Business Acceleration (CIBA) is functioning at Agnel Ashram, Verna which helps budding entrepreneurs under ‘*Start up India*’ programme.

Under Prime Ministers’ Employment Generation Programme (PMEGP), during 2017-18, KVIB & DIC have sanctioned 59 proposals with project cost of ₹ 508.33 lakh involving subsidy of ₹ 168.37 lakh generating employment for 474 people in the State. Under MUDRA Yojana, in South Goa District, 1621 Shishu category loans, 752 Kishore category loans and 163 Tarun category loans totalling ₹ 148.87 crore have been disbursed to 11244 entrepreneurs during 2017-18. Under Stand up India Scheme, 86 applications have been sanctioned and 66 disbursed as on 31 August 2018.

Issues in development of MSME sector include price competition from international market, especially China, lack of Infrastructure facilities, including water supply in industrial estates, narrow roads for movement of export containers, scarcity of skilled labour, increased production cost due to non-availability of raw material in local market. Goa being a small state, the market is limited & goods need to be marketed outside the state, which increases product cost & tough competition.

Web link to state chapter on MSME is available at
<https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>

Chapter 4: Credit Potential for Export Credit, Education, Housing, Renewable Energy, Social Infrastructure and Others

4.1. Credit Potential for Export Credit

4.1.1. Introduction

In Goa, export credit is availed by export oriented Pharma companies, light engineering industry, defense manufacturing industry, iron ore, processed marine and cashew exporters. There are 157 pharma companies operating in Goa of which 86 are located in the district.

4.1.2. Credit flow in the last three years

(₹ Lakh)			
GLC flow	2015-16	2016-17	2017-18
Export Credit	NA	1489.00	2894.00

Many of the units located in Goa get their export credit requirements sanctioned in metros where their corporate offices are located.

4.1.3. Assessment of Credit Potential for 2019-20

The projection for Export Credit for 2019-20 is as below:

(₹ Lakh)					
Sr. No.	Activity	Unit Cost	Phy. Units	Fin. outlay	Bank loan
1	Export Credit - Pre / Post Shipment Credit	250	112	28000.00	28000.00
	Total		112	28000.00	28000.00

Block-wise credit potentials are given in **Annexure I**.

4.1.4. Availability of Infrastructure, critical gaps & interventions required

The Sub office of Director General of Foreign Trade functioning at Panaji takes care of the licensing needs of exporters and implementation of export duty credit back scheme. The Mormugao Port Trust (MPT) and Dabolim Airport handle all exports. Under the GST regime, exporters with clean track record are rewarded by getting immediate refund of 90% of their claims arising on account of exports, within seven days. Phytosanitary certificate (PSC) is required for export of Fruits & Vegetables with each consignment. PSC is obtained on submission of test report on pesticide residue obtained from an APEDA accredited laboratory. There are no APEDA approved laboratory and packing house in Goa (nearest is 500 Km away). In absence of lab, local producers sell only in domestic market.

4.2 Credit Potential for Education

4.2.1. Introduction

Loans to individuals for educational purposes including vocational courses up to ₹ 10 lakh irrespective of sanctioned amount are also considered under priority sector. Ministry of HRD, Dept. of Education is running the Central Scheme to Provide Interest Subsidy (CSIS) on Education Loan for benefit of students from Economically Weaker Sections (EWS) with a total parental income upper limit of ₹ 4.50 lakh.

Goa has recorded 88.70 % literacy as per census 2011. The state has implemented the R.T.E. Act 2009 to ensure that no child in the age group of 6-14 years remains out of school. The mismatch between the higher cost of education and potential income levels of students after completion of education in some professional courses needs to be addressed.

4.2.2. The credit flow to the Education sector in South Goa during the last 03 years is as under:

(₹ Lakh)

GLC flow	2015-16	2016-17	2017-18
Education Loan	2241.00	7015.00	4648.00

4.2.3. Assessment of Credit potential for 2019-20

The credit potential assessed for Education during 2019-20 is as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Education loan	No.	10	1734	17340.00	13005.00

Block-wise credit potentials are given in Annexure I.

4.2.4. Availability of infrastructure, critical gaps & interventions required

In South Goa, there are 06 ITIs, 09 Arts and Science colleges and 06 professional Colleges. There is a National Institute of Technology (NIT) Campus in the Goa Engineering College. Hotel Management Courses and Shipping courses are also in demand in the District as they offer job opportunities abroad. An IIT campus is also proposed in South Goa. The district has an excellent network of bank branches providing easy access for students to avail of education loan from banks. In line with increasing costs of professional courses, the loan offtake is likely to increase over the years. Inability to provide collateral security and inadequate credit worthiness of joint borrowers are issues which makes it difficult for needy students to avail bank loan.

4.3 Credit Potential for Housing

4.3.1. Introduction

As per revised RBI guidelines dated 19 June 2018, to bring about convergence of PSL guidelines for housing loans with Affordable Housing Scheme & to give a fillip to low-cost housing for Economically Weaker Sections (EWS) and Low Income Groups (LIG), the HL limits for eligibility under PSL has been revised to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above), and ₹ 25 lakh in other centres, provided overall cost of dwelling unit in the metropolitan centre and at other centres does not exceed ₹ 45 lakh & ₹ 30 lakh, respectively. Furthermore, the existing family income limit of ₹ 2 lakh per annum for loans to housing projects exclusively for the purpose of construction of houses for EWS and LIGs, is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with income criteria specified under Pradhan Mantri Awas Yojana (PMAY).

In Goa 2/3rd of the housing units are located in urban areas. The credit flow to Housing sector is mostly driven by NRIs, people from metros like Mumbai & New Delhi and the salaried class in Goa. There were 2317 Housing Coop. Societies in Goa as on 31 March 2017.

4.3.2. The credit flow to the Housing sector in South Goa during the last 03 years is as under:

(₹ Lakh)

GLC flow	2015-16	2016-17	2017-18
Housing Loans	48125.00	94000.00	49329.00

4.3.3. Assessment of Credit potential for 2019-20

The potential assessed for Housing is as under

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	HL - New	No.	25.00	4160	104000.00	78000.00
2	HL - Repairs	No.	2.00	5000	10000.00	7500.00
	Total			7900	114000.00	85500.00

Block-wise credit potentials are given in **Annexure I**.

4.3.4. Availability of infrastructure, critical gaps & interventions required

Under PMAY, Credit Linked Subsidy on Interest is available to EWS / LIGs for loans upto ₹ 12 lakh availed from banks to construct new house or for addition of rooms. The Dept. of Tribal Welfare, Goa Govt. is implementing two schemes for house construction and repairs (*Atal Asra Yojana*), wherein, ₹ 2 lakh and ₹ 0.75 lakh assistance is provided. NABARD has three schemes, viz., direct loan for Rural Housing (without grant), direct loan for Rural Housing (Loan cum grant) and Composite loan for Rural Housing (with Income Generation Activities) for PACS / SCBs / DCCBs and Primary Urban Cooperative Banks. The Goa Housing Board provides residential house sites & housing facilities to the Goan population at reasonable price. Clear land titles are not available due to non-mutation of land for generations, making it difficult to create effective mortgages for extending housing loan. Mutation / Partition / Conversion of land is a lengthy process in the State.

Web link for Export Credit, Education and Housing is available at <https://www.nabard.org/info-centre-state-level-papers.aspx?cid=700&id=698>

4.4 Credit Potential for Renewable Energy

4.4.1. Introduction

Bank loans up to a limit of ₹ 15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification are eligible to be covered under this sector. For individual households, the loan limit is ₹ 10 lakh per borrower. Goa does not have any power generation facilities and entire energy requirement is drawn from the Western and Central grids. Wind speed is inadequate to run wind mills.

4.4.2. Due to lack of appropriate codes credit flow to renewable energy is unavailable.

4.4.3. Assessment of Credit potential for 2019-20

The potential assessed for renewable sources of energy is as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Solar water heaters (100 – 500	No.	0.65	462	297.00	223.00
2	Solar Street Lighting	No.	0.27	250	68.00	51.00
3	Solar Home Lighting (40- 300	No.	0.30	263	79.00	59.00
4	Solar irrigation pumps	No.	5.13	15	77.00	58.00
5	Biogas plant	No.	0.30	140	42.00	32.00
6	Bio Briquetting machines	No.	4.00	9	36.00	27.00
	Total			1139	599.00	450.00

Block-wise credit potentials are given in **Annexure I**.

4.4.4. Availability of infrastructure, critical gaps & interventions required

The Goa State Solar Policy, 2017 has been notified by the State Government. The Goa Energy Development Agency (GEDA) is the Nodal Agency under Ministry of New and Renewable sources of Energy (MNRE). MNRE provides subsidy for Solar PV systems and Solar Pumps. GEDA promotes Renewable Energy activities through its two approved schemes namely (I) New & Renewable Sources of Energy (NRSE) scheme and (II) Integrated Rural Energy Programme (IREP) scheme, by providing incentives / subsidy using funds received under the two schemes.

The State Agriculture Dept. and KVIC are the Nodal Departments for biogas development. Power sale agreement has been executed with Solar Energy Corporation of India (SECI) to meet the additional 50MW wind power which will commence from November 2018. The State Government is providing illumination at beaches through solar powered lights. All the street lights have also been provided with LED fixtures / bulbs. 100% subsidy is available for biogas installations.

4.5. Infrastructure Support

4.5.1 Infrastructure - Public Investments

4.5.1.1. Introduction

Rural infrastructure comprises rural roads & bridges, irrigation structures, flood control, power, education, health, agricultural research, extension services, rural market yards, rural sanitation, information technology, water and soil conservation measures and all activities which help sustain the growth in production and income generation in rural areas. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves delivery of other rural services. Goa fares pretty high in almost all socio-economic indicators. The key infrastructure indices of Goa are as under:

Road network	10,768 Km (260 Km National Highways)
Rail network	167 Km (105 Km - Konkan Railway and 62 Km - SWR)
Navigable internal waterways	255 Km
Ports	01 Major (Mormugao Port Trust - MPT), 05 Minor
International Airport	01 - Dabolim in Mormugao Block, South Goa District
Power demand	500 Mw
No. of industrial estates	20
Operating industrial units	4000
Key Industries	Pharmaceuticals, Fisheries, Tourism & Mining

The state has the highest per-capita-road-to-man ratio in the country. National Highways 17 and 4A pass through Goa. The construction of the 2nd Zuari Bridge on NH 17 is ongoing in South Goa. The inland water transport for cargo / ferry service is looked after by Captain of Ports. The inland waterways are used mostly for iron ore transport.

Goa has an allocation of approximately 460 Mw of Power from NTPC stations and 28 Mw from NPCIL. The power is supplied through neighbouring State Grids. There are 03 Engineering Colleges, 01 Polytechnic, 01 Law College, a catering college and several Industrial Training Institutes (ITIs) and general education colleges in South Goa. The District has good health infrastructure with 08 Govt. and 46 private hospitals. There are 11 Primary Health Centres in the District. There are two major water storage structures in the District, viz., Salaulim Dam in Sanguem and Chapoli Dam in Canacona with storage capacity of 227.16 MCM and 10.72 MCM respectively. The Salaulim water supply scheme is the largest amongst all the regional water supply schemes having a capacity of 160 MLD. The Chapoli dam provides drinking water supply of 15 MLD.

4.5.1.2. Rural Infrastructure Development Fund (RIDF)

Rural Infrastructure Development Fund was set up in NABARD in 1995-96 to finance infrastructure projects of State Governments under 36 eligible activities in the fields of Agriculture (Irrigation / Land Development / Soil Conservation / Storage Structures), Rural Connectivity (Roads / Bridges) and the Social Sector (Rural Drinking Water Supply / Health care / Sanitation). Presently the XXIV Tranche of RIDF is in operation. The status of projects sanctioned under various tranches of RIDF as on 31 March 2018 in the district is given below:

Tranche	Closed Tranches RIDF I to	RIDF XVIII	Total
Rural Connectivity - Roads & Bridges			
No. of Projects	83	8	91
Of which, completed	77	2	79
RIDF Loan (₹ Crore)	85.40	22.89	108.29
Agriculture & Allied Activities - Irrigation			
No. of Projects	14	2	16
Of which, completed	13	0	13
RIDF Loan (₹ Crore)	16.21	75.72	91.93
Social Sector – RDWS / Sewerage / Health Centres			
No. of Projects	10	5	15
Of which, completed	10	0	10
RIDF Loan (₹ Crore)	14.6	360.03	374.63
Total			
No. of Projects	107	15	122
Completed Projects	100	2	102
RIDF Loan (₹ Crore)	116.21	458.64	574.85

As on 30 September 2018, the list of ongoing RIDF projects in the District is as under:

No.	RIDF Tranche	Name of the Project	RIDF Loan (₹ Crore)	Implementing Department
1	XIX	Augmentation of the LIS at Naikaband by lifting water from SIP, Sanguem Block	51.88	WRD
2	XXI	Upgradation of Chicalim Cottage Hospital, Mormugao Block	26.69	GSIDC
3	XX	Construction of Curchorem PHC, Quepem Block	35.93	GSIDC
4	XX	Construction of Cansaulim PHC, Salcete Block	7.02	GSIDC
5	XXI	Ponda Sewerage Scheme – Ponda Block	158.29	SIDCGL
6	XXIII	Upgradation of Cutbona Jetty	23.84	GSIDC
7	XXIII	Cacora Waste Management Facility	133.38	GWMC
		Total	437.03	

Under previous RIDF tranches, 10 MLD Maisal Water Treatment Plant at Panchwadi, Shiroda PHC, Flood Protection Works at Sunset Beach – Betalbatim, Cavelossim Assolna & Varca Talaulim Bridges, several Roads, Minor Irrigation Schemes and Anganwadi Centres have been completed in South Goa.

4.5.2 Social Infrastructure involving Bank Credit

4.5.2.1 Introduction

Bank Loans upto ₹ 5 crore per borrower for building social infrastructure like schools, health care, drinking water and sanitation facilities in Tier II to Tier VI centres (less than one lakh

population) are classified as PSL. Bank credit to Micro Finance Institutions (MFI) extended for onlending to individuals / members of SHGs/ JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under 'Social Infrastructure'. Drinking Water, Education, Power, Health and Sanitation are important components of Social Infrastructure. Creation of social infrastructure is mostly in the domain of public investments. However growing population, rising income levels and needs better education, health care, Drinking Water, Sanitation is leading to private investments in these fields.

4.5.2.2 Data on year-wise GLC flow to this sector exclusively is unavailable.

4.5.2.3. Assessment of Credit Potential for 2019-20

The credit potential for development of social infrastructure with bank credit through private participation for 2019-20 is assessed as under:

(₹ Lakh)						
Sr. No.	Activity	Unit Size	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
1	Construction of toilet in individual homes	No.	1.43	2500	3583.00	2687.00
2	Educational Institutions (Schools, colleges, toilet blocks, renovations, etc.)	No.	22.05	110	2426.00	1820.00
3	Transport vehicles in health sector (emergency vehicles, hearse vans, etc.)	No.	16.54	35	579.00	434.00
4	Paper and plastic waste recycling unit	No.	22.05	9	198.00	150.00
5	Waste disposal by composting / biogas units in hotels and bakeries	No.	2.21	174	384.00	287.00
	Total			2828	7170.00	5378.00

Block-wise credit potentials are given in **Annexure I**.

4.5.2.4. Availability of Infrastructure, critical gaps & interventions required

The school infrastructure is adequate with 645 primary schools, 241 middle schools and 268 secondary and higher secondary schools. In addition, there are 03 Engineering Colleges, 01 Polytechnic, 01 Law College, 01 catering college and several Industrial Training Institutes (ITIs) and general education colleges in South Goa. The health infrastructure is good with 08 Govt. and 46 private hospitals. There are 11 Primary Health Centres in the District. State Government must create sufficient number of Solid Waste Management Plants to take care of the wet / dry garbage generated. A Solid Waste Management plant is being built at Cacora in Quepem Block with RIDF assistance.

Under NABARD RIDF, Rural Health Care centre at Shiroda has been constructed, while health centres at Curchorem, Cansaulim and Chicalim and Sewerage Project in Ponda block are ongoing. A proposal for providing individual bio-digester latrine units to eligible households in rural areas is also under consideration during the current year under RIDF XXIV Tranche.

4.6: Credit Potential for Others

4.6.1. Introduction

Loans not exceeding ₹ 50,000/- per borrower extended to SHG / JLG, loans to distressed persons to prepay their debt to non-institutional lenders, overdrafts on PMJDY accounts up to ₹ 10,000/- and loans sanctioned to State level SC / ST State Organisations for purchase and supply of inputs and / or marketing of the outputs are covered under this sector. In Goa, due to low poverty levels (5%), scope for further SHG formation is less. The District also lacks good SHPIs working in the Microfinance field.

4.6.2. Data on year-wise GLC flow to this sector exclusively is unavailable.

4.6.3. Assessment of Credit potential for 2019-20

The credit potential assessed for this sector during 2019-20 is as under:

(₹ Lakh)

Sr. No.	Activity	Unit size	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	SHG Loans	No.	1.50	2250	3375.00	3375.00
2	JLG Loans	No.	1.25	700	875.00	875.00
3	PMJDY loans – O/D	No.	0.10	350	34.00	34.00
	Total			2800	4284.00	4284.00

Block-wise credit potentials are given in **Annexure I**.

4.6.4. Availability of infrastructure, critical gaps & interventions required

The SHGs in the District need to be encouraged to take up income generating activities. For this, NABARD schemes like (i) Micro Enterprise Development Programme (MEDP), (ii) Livelihood EDP (LEDP) and (iii) Rural Mart Scheme under which grants can be extended for training / capacity building of the SHGs and setting up of a marketing outlet for selling their product / produce can be used. The District Rural Development Agency (DRDA) and Goa State Urban Development Agency (GSUDA) implement the State Rural Livelihood Mission (SRLM) and the National Urban Livelihood Mission (NULM).

JLG concept is relevant to Goa in Farm Sector as many farmers do not have land title. Such farmers can be financed through JLG mode to ensure that they do not borrow from non-institutional sources / take Gold Loans. Activity specific JLGs in the NFS like artisans, handicraft workers can also be supported as JLGs. Comprehensive financial inclusion can be achieved through these small loans to villagers and employment can be provided to the rural populace.

As banks are not providing accurate and timely data, Lead Bank has not been able to compile proper data. It is expected that with the implementation of EShakti Project for digitization of SHG data, data cleansing will be facilitated.

Chapter 5: Informal Credit Delivery System

5.1. Introduction

The SHG – Bank Linkage Programme pioneered by NABARD since 1992 is today the world's largest and cost effective microfinance movement. Microfinance sector helps provide livelihoods & empower citizens, especially women. As on 31 March 2018, the SHG – BLP touches more than 11 crore households through more than 87 lakh SHGs with deposits of over ₹ 19500 crore and annual loan offtake of more than ₹ 47000 crore and loan outstanding of ₹ 75500 crore. In Goa, the reported number of SHGs is over 7000.

5.2. Status of SHG – Bank Linkage Programme in South Goa

As on 30 June 2018, South Goa had 3460 SHGs with total deposits of ₹ 12.88 crore. The total credit linked SHGs stood at 980 with a loan outstanding of around ₹ 19.40 crore. Poverty levels are low in Goa (5%) and we have more than the desirable number of SHGs. Credit linkage level is low due to low motivation levels among SHGs in taking up Income Generating Activities (IGAs). There are no good SHPIs in the District. The SHG movement is led by the District Rural Development Agency (DRDA).

Goa State Rural Livelihood Mission (GSRLM) has launched the *Streeshakti* Programme in Goa under NRLM in 2015. 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. Under Deendayal Antyodaya Yojana (DAY) – NRLM, there is a provision for interest subvention on loans to women SHGs, to cover the difference between the lending rate of banks and 7%, on all credit upto ₹ 3.00 lakh availed from the banks / financial institutions. Further, the SHGs are to be provided with an additional 3% subvention on prompt repayment of loans. SRLMs have to provide interest subvention to eligible SHGs. The funding for this subvention is met out of the Central allocation & State Contribution in the ratio of 75:25. The norms for this subventions have to be prescribed by the SRLM and advised to banks in the District.

5.3. Issues related to microfinance in the District

- 1) Inactive SHG accounts due to lack of activities or breakup in the group
- 2) Duplication of members – same member repeats in 2-3 SHGs
- 3) Not much Income Generating Activities. They sustain on internal lending and act like a chit fund or *copri*
- 4) Skill / entrepreneurship is lacking, SHG graduation into livelihood activities is virtually absent due to lack of will
- 5) Members are unaware of the CC facility available for SHG loans
- 6) Some SHGs function as Chits and lend to outside members
- 7) Some SHGs close their operations after 5 years, take out their entire corpus (savings plus accrued interest) and divide among themselves
- 8) Misutilization of loan by group leaders
- 9) Inadequate training / lack of awareness among bankers about SHG concept
- 10) MIS on SHGs not readily available with banks
- 11) Many SHGs are registered bodies (due to insistence by SCB or for taking benefit of Govt. Schemes)

5.4. Road Map for SHG-BLP

- 1) Capacity Building / nurturing new Self Help Promoting Institutions (SHPIs) / Bankers.
- 2) Convergence of efforts on the parts of the GoI interventions (NRLM / GSRLM), NABARD and Banks
- 3) Dormant SHGs to be revived with hand holding support or weeded out after data sanitization through EShakti

- 4) Potential SHGs have to be trained in IGAs and given Marketing Support (Rural Mart Scheme)

SHG-BLP needs to re-invent itself and a shift is required from mere promotion of SHGs to providing livelihood opportunities to the SHG members in a calibrated manner through their skill building, production optimization, value chain facilitation and market linkage.

5.5. NABARD Initiatives

To train SHG members in taking up IGAs, Micro Enterprise Development Programmes (MEDP) are being done under which grant assistance of ₹ 0.50 lakh is provided by NABARD for skilling 30 SHG members. To support livelihood interventions, a scaled up model of MEDPs, the Livelihood Enterprise Development Programme (LEDP) has been devised under which grant assistance between ₹ 4.98 to 6.43 lakh is available for training 90 - 150 beneficiaries in Farm and NFS activities. During 2017-18 04 MEDP programmes have been conducted in South Goa – Jute, Paper and Cloth Bag making, Artificial flower making and on Bakery.

To support the marketing activities of SHGs, NABARD provides support to SHGs in setting up stalls in various exhibitions like *Mahalaxmi Saras*, *Delhi Haat*, *Lokotsav*, etc. Under **Rural Mart** Scheme, support is provided to SHGs to rent shops in the District or Block level for an initial period of 02 years. Banker sensitizing workshops on SHGs / JLGs are also being done by NABARD periodically.



In line with the Hon'ble PM's vision of Digital India, NABARD has launched its flagship 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 updated via an android app on mobile.

For implementing EShakti, NABARD has empanelled two Implementing Agencies (IAs) – The Energy & Resources Institute (TERI) and Mineral Foundation of Goa (MFG).

5.6. Financing through Joint Liability Groups (JLGs)

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. JLGs are basically groups of 4-10 members who come together on the strength of mutual guarantee to seek livelihood finance for pursuing an economic activity. As many farmers in Goa lack land titles, JLG lending is expected to help give them access to institutional finance. NABARD provides incentives for JLG formation and does capacity building of stakeholders in addition to extending 100% refinance support to Banks on their JLG lending portfolio. JLGs can also be formed in NFS by linking activity based groups like rural artisans, handicraft workers, etc. In South Goa District, there are 1797 JLGs as on 31 March 2018 with a loan outstanding of ₹ 23.34 crore. NPAs in JLG lending is an issue in Goa. Bank direct lending model to JLGs is a better option compared to NGO driven formation and credit linkage of JLGs.

5.7. Estimation of Potential for SHG-BLP and JLG lending in South Goa

The potential for forming new groups is limited. Block-wise potential for promotion and savings linkage of SHGs & JLGs in the district is furnished in the table below.

No.	Block	SHGs saving linked as on 31 March 2018	No. of SHGs to be promoted & saving linked during 2018-19	No. of JLGs promoted formed as on 31.03.2018	No. of JLGs to be promoted and saving linked during 2018-19
1	Dharbandora	Individual block-wise data is not available	5	Individual block-wise data is not available	5
2	Sanguem		5		5
3	Mormugao		5		10
4	Ponda		5		10
5	Salcete		5		10
6	Quepem		5		5
7	Canacona		5		5
	Total	3451	35	1797	50

Block-wise potential for credit linkage of SHGs in South Goa during 2018-19 is as under:

(Amt. in ₹ lakh)

No.	Block	SHGs credit linked 31.03.18	SHGs to be credit linked during 2018-19				SHGs to be credit linked during 2019-20			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Dharbandora	Individual block-wise data is not available	5	7.50	10	15	5	7.50	300	450.00
2	Sanguem		5	7.50	10	15	5	7.50	300	450.00
3	Mormugao		5	7.50	10	15	5	7.50	400	600.00
4	Ponda		5	7.50	10	15	5	7.50	300	450.00
5	Salcete		5	7.50	10	15	5	7.50	250	375.00
6	Quepem		5	7.50	10	15	5	7.50	400	600.00
7	Canacona		5	7.50	10	15	5	7.50	300	450.00
	Total	1064	35	52.50	70	105	35	52.50	2250	3375.00

Average loan of ₹ 1.50 lakh per SHG is considered

Block-wise potential for credit linkage of JLGs in South Goa during 2018-19 is as under:

(Amt. in ₹ lakh)

No.	Block	JLGs credit linked 31.03.18	JLGs to be credit linked during 2018-19				JLGs to be credit linked during 2019-20			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Dharbandora	Individual block-wise data is not available	5	6.25	10	12.5	5	6.25	75	93.75
2	Sanguem		5	6.25	10	12.5	5	6.25	75	93.75
3	Mormugao		5	6.25	10	12.5	5	6.25	200	250.00
4	Ponda		5	6.25	10	12.5	5	6.25	50	62.50
5	Salcete		5	6.25	10	12.5	5	6.25	50	62.50
6	Quepem		5	6.25	10	12.5	5	6.25	200	250.00
7	Canacona		5	6.25	10	12.5	5	6.25	50	62.50
	Total	1797	35	43.75	70	87.50	35	43.75	700	875.00

Average loan of ₹ 1.25 lakh per JLG is considered

Annexure I: Activity-wise / Block-wise Physical and Financial Projections for 2019-20

District: South Goa

(Rs. Lakh)

Activity	Unit	UC	Dharbandoda		Sanguem		Salcete		Quepem		Canacona		Mormugoa		Ponda		Dist. Total	
			PU	BL	PU	BL	PU	BL	PU	BL								
1. Agriculture																		
A. Farm Credit – i. Crop Loans - Crop Production, Maintenance & Marketing																		
Paddy (HYV kharif)	Ha	0.70	900	630.79	1700	1191.49	4500	3153.94	3800	2663.33	3000	2102.63	500	350.44	2500	1752.19	16900	11845
Pulses	Ha	0.39	10	3.94	20	7.88	300	118.13	20	7.88	30	11.81	300	118.13	10	3.94	690	272
Sugarcane	Ha	1.58	130	204.75	300	472.50	10	15.75	150	236.25	50	78.75	0	0.00	10	15.75	650	1024
Vegetables (K / Rabi)	Ha	0.97	90	86.94	150	144.90	500	483.00	200	193.20	500	483.00	100	96.60	250	241.50	1790	1729
Coconut	Ha	1.10	75	82.69	150	165.38	150	165.38	100	110.25	100	110.25	20	22.05	96	105.84	691	762
Cashew	Ha	0.74	200	147.00	200	147.00	75	55.13	100	73.50	200	147.00	20	14.70	200	147.00	995	731
Arecanut	Ha	1.18	50	59.06	90	106.31	5	5.91	60	70.88	90	106.31	0	0.00	310	366.19	605	715
Total			1455	1215.17	2610	2235.45	5540	3997.22	4430	3355.28	3970	3039.75	940	601.91	3376	2632.40	22321	17077
PH / Household / Consumption @10%				121.52		223.55		399.72		335.53		303.98		60.19		263.24		1708
Repairs & maintenance of farm assets @20%				243.03		447.09		799.44		671.06		607.95		120.38		526.48		3415
Sub Total				1579.71		2906.09		5196.38		4361.86		3951.68		601.91		3422.12	22321	22200
B. Farm Credit - Term Loan																		
i. Water Resources																		
Dug wells (dia 3m, depth 8-10m)	No.	1.89	100	141.75	100	141.75	100	141.75	100	141.75	100	141.75	60	85.05	100	141.75	660	936
Pumpsets 5HP 3 phase submersible	No.	0.31	75	17.54	75	17.54	75	17.54	75	17.54	75	17.54	50	11.69	75	17.54	500	117
Drip irrig. - Coconut	No.	0.41	100	30.93	150	46.39	150	46.39	150	46.39	100	30.93	20	6.19	100	30.93	770	238
Drip irrig. - Banana	No.	1.11	20	16.63	20	16.63	10	8.32	20	16.63	20	16.63	5	4.16	20	16.63	115	96
Sprinkler -Arecanut	No.	0.55	50	20.79	50	20.79	10	4.16	50	20.79	30	12.47	10	4.16	50	20.79	250	104
Small LIS	No.	1.47	20	22.00	80	88.01	75	82.51	50	55.01	50	55.01	0	0.00	50	55.01	325	358
Well deepening	No.	0.55	50	20.79	50	20.79	50	20.79	50	20.79	50	20.79	50	20.79	50	20.79	350	146
Misc. works				50.00		50.00		50.00		50.00		50.00		25.00		32.00	0	307
Sub Total				320.43		401.90		371.45		368.90		345.12		157.04		335.44	2970	2300
ii. Farm Mechanisation																		
Tractor 35 HP	No.	7.40	12	66.63	12	66.63	10	55.52	12	66.63	12	66.63	10	55.52	12	66.63	80	444
Power Tillers 8 HP	No.	1.67	50	62.70	50	62.70	60	75.24	60	75.24	54	67.72	30	37.62	50	62.70	354	444
Rice transplanters	No.	12.10	1	9.08	1	9.08	1	9.08	1	9.08	1	9.08	1	9.08	1	9.08	7	64
Rice Transplanters Manual	No.	2.75	10	20.63	10	20.63	10	20.63	10	20.63	10	20.63	5	10.31	10	20.63	65	134

Activity	Unit	UC	Dharbandoda	Sanguem	Salcete	Quepem	Canacona	Mormugoa	Ponda	Dist. Total								
Combine Harv.	No.	25.85	1	19.39	1	19.39	1	19.39	1	19.39	1	19.39	1	19.39	1	19.39	7	136
Sprayers	No.	0.06	100	4.13	100	4.13	100	4.13	100	4.13	100	4.13	50	2.06	100	4.13	650	27
Weeders	No.	0.44	100	33.00	100	33.00	80	26.40	100	33.00	100	33.00	50	16.50	100	33.00	630	208
Threshers	No.	0.41	35	10.68	30	9.16	30	9.16	30	9.16	30	9.16	10	3.05	30	9.16	195	60
Other Implements	No.	0.97	600	435.60	700	508.20	750	544.50	600	435.60	600	435.60	250	181.50	600	435.60	4100	2977
Sub Total				661.82		732.90		764.03		672.84		665.31		335.03		660.30	6088	4492
iii. Plantation & Horticulture																		
Cashew New	Ha	1.42	50	53.27	50	53.27	50	53.27	50	53.27	50	53.27	25	26.64	50	53.27	325	346
Cashew Rejuvn.	Ha	0.36	250	67.13	250	67.13	100	26.85	250	67.13	250	67.13	25	6.71	150	40.28	1275	342
Coconut New	Ha	1.98	50	74.06	50	74.06	50	74.06	50	74.06	50	74.06	20	29.63	50	74.06	320	474
Coconut Hybrid	Ha	2.58	40	77.27	40	77.27	20	38.63	50	96.59	50	96.59	5	9.66	35	67.61	240	464
Mango	Ha	1.80	50	67.57	50	67.57	50	67.57	50	67.57	50	67.57	5	6.76	50	67.57	305	412
Oilpalm	Ha	1.16	30	25.99	50	43.31	0	0.00	30	25.99	0	0.00	0	0.00	0	0.00	110	95
Arecanut	Ha	3.12	20	46.78	20	46.78	5	11.69	15	35.08	20	46.78	0	0.00	20	46.78	100	234
Spices (Pepper mixed crop)	Ha	1.21	15	13.64	20	18.19	5	4.55	10	9.10	13	11.82	2	1.82	45	40.93	110	100
Spices Nutmeg (sole crop)	Ha	0.97	20	14.55	25	18.19	10	7.28	10	7.28	10	7.28	0	0.00	10	7.28	85	62
Vegetables 1000 sqm (polyhouse)	No.	12.42	10	93.12	10	93.12	10	93.12	10	93.12	20	186.24	1	9.31	9	83.81	70	652
Vegetables 1000 sqm (shadenet)	No.	4.19	10	31.44	10	31.44	10	31.44	10	31.44	10	31.44	2	6.29	8	25.16	60	189
Floriculture 560 sqm (polyhouse)	No.	9.39	4	28.17	4	28.17	4	28.17	4	28.17	4	28.17	1	7.04	4	28.17	25	176
Orchids - Shade net with poly film	No.	3.00	2	4.50	2	4.50	2	4.50	3	6.75	3	6.75	2	4.50	2	4.50	16	36
Others (Kokum, Cocoa & others)	Ha	3.23	50	121.28	50	121.28	20	48.51	50	121.28	50	121.28	10	24.26	20	48.51	250	606
Nursery 2000 sqm	No.	3.64	5	13.64	10	27.29	5	13.64	5	13.64	10	27.29	1	2.73	4	10.91	40	109
Oyster Mushroom (800 Kg cycle)	No.	2.43	5	9.10	5	9.10	5	9.10	5	9.10	5	9.10	5	9.10	5	9.10	35	64
Homestead farming 1000 sqm	No.	0.49	50	18.19	50	18.19	60	21.83	50	18.19	50	18.19	60	21.83	62	22.56	382	139
Sub Total				759.71		798.87		534.23		757.76		852.96		166.26		630.50	3748	4500
iv. Forestry and Waste Land Development																		
Teak	Ha	0.70	5	2.64	5	2.64	2	1.06	4	2.11	4	2.11	2	1.06	5	2.64	27	14
Bamboo	Ha	0.79	5	2.97	5	2.97	2	1.19	4	2.38	4	2.38	2	1.19	5	2.97	27	16
Wasteland Devt.	Ha	1.00	20	15.00	20	15.00	8	6.00	10	7.50	10	7.50	4	3.00	8	6.00	80	60
Sub Total				20.61		20.61		8.24		11.99		11.99		5.24		11.61	134	90
v. AH- Dairy																		
CB Cows (2 animal)	No.	1.69	120	152.15	200	253.58	150	190.18	150	190.18	200	253.58	100	126.79	150	190.18	1070	1357

Activity	Unit	UC	Dharbandoda		Sanguem		Salcete		Quepem		Canacona		Mormugoa		Ponda		Dist. Total	
Graded Buffaloes (2 animal unit)	No.	1.69	20	25.36	20	25.36	20	25.36	20	25.36	20	25.36	15	19.02	20	25.36	135	171
Calf rearing (5 animal unit)	No.	3.17	30	71.42	30	71.42	23	54.75	30	71.42	30	71.42	10	23.81	30	71.42	183	436
Mini Dairy (10 animal unit)	No.	8.45	5	31.70	5	31.70	5	31.70	5	31.70	5	31.70	5	31.70	5	31.70	35	222
Community Dairy (100 animals)	No.	115.00	2	172.50	2	172.50	2	172.50	2	172.50	2	172.50	2	172.50	2	172.50	14	1208
Misc. (equipments, shed repair, shed extension, etc.)	No.	0.29	20	4.31	20	4.31	20	4.31	20	4.31	20	4.31	20	4.31	20	4.31	140	30
Fodder Cultivation	Ha	0.33	10	2.48	10	2.48	10	2.48	10	2.48	10	2.48	10	2.48	10	2.48	70	17
Sub Total				459.90		561.33		481.27		497.94		561.33		380.60		497.94	1647	3440
vi. AH- Poultry																		
Layers 2000 birds	No.	13.65	1	10.24	1	10.24	1	10.24	1	10.24	1	10.24	1	10.24	1	10.24	7	72
Broilers 1000	No.	4.73	2	7.09	2	7.09	2	7.09	2	7.09	2	7.09	2	7.09	2	7.09	14	50
Rural BY Poultry 100 birds	No.	0.25	40	7.56	40	7.56	40	7.56	40	7.56	40	7.56	40	7.56	40	7.56	280	53
Open Cage Transport Veh.	No.	10.50	1	7.88	1	7.88	1	7.88	1	7.88	1	7.88	1	7.88	1	7.88	7	55
Egg / Broiler Cart	No.	0.21	1	0.16	1	0.16	1	0.16	1	0.16	1	0.16	1	0.16	1	0.16	7	1
Misc. (Hatchery, Feed Mill)	No.	25.20	1	18.90	1	18.90	1	18.90		0.00	0	0.00		0.00	1	18.90	4	76
Sub Total				51.82		51.82		51.82		32.92		32.92		32.92		51.82	319	306
vii. AH - Sheep/Goat/Piggery																		
Pig rearing (4+1 unit) with shed	No.	4.73	1	3.54	1	3.54	20	70.88	19	67.33	2	7.09	5	17.72	2	7.09	50	177
Goat Rearing (18+2 with shed)	No.	2.63	5	9.84	5	9.84	5	9.84	5	9.84	5	9.84	2	3.94	8	15.75	35	69
Misc. (Shed repair, extn, etc.)	No.	3.15	2	4.73	2	4.73	2	4.73	2	4.73	2	4.73	2	4.73	2	4.73	14	33
Sub Total				18.11		18.11		85.44		81.90		21.66		26.38		27.56	99	279
viii. Fisheries																		
Trawler replacement	No.	57.75	0	0.00	0	0.00	6	259.88	0	0.00	6	259.88	18	779.63	0.00	0.00	30	1299
Mechanization of canoes - OBM	No.	1.65	0	0.00	0	0.00	20	24.75	0	0.00	20	24.75	30	37.13	2.00	2.48	72	89
Fibre Boats (motorized)	No.	2.31	0	0.00	0	0.00	10	17.33	0	0.00	20	34.65	30	51.98	0.00	0.00	60	104
Repair & Maint. of vessels	No.			0.00		0.00		50.00				50.00		100.00		0.00	0	200
GPS, fish finder, search beacon	No.	1.54	0	0.00	0	0.00	110	127.05	20	23.10	110	127.05	110	127.05	0.00	0.00	350	404
Misc. (net purchase, search beacon/light, etc.)	No.		0	5.00	0	5.00		30.00		10.00		30.00		50.00		25.00	0	155
Fresh water fish culture / ha	Ha	5.83	1	4.37	1	4.37	2	8.75	2	8.75	2	8.75	1	4.37	2	8.75	11	48
Ornamental fish rearing	No.	3.30	1	2.48	1	2.48	2	4.95	1	2.48	1	2.48	1	2.48	1	2.48	8	20
Mussel culture	No.	0.44	0	0.00	0	0.00	2	0.66	0	0.00	1	0.33	1	0.33	0	0.00	4	1
Mud crab culture	No.	8.25	0	0.00	0	0.00	2	12.38	1	6.19	1	6.19	1	6.19	0	0.00	5	31
Brackish water prawn culture	No.	12.32	0	0.00	0	0.00	1	9.24	1	9.24	1	9.24	1	9.24	0	0.00	4	37

Activity	Unit	UC	Dharbandoda	Sanguem	Salcete	Quepem	Canacona	Mormugoa	Ponda	Dist. Total								
Sub Total			11.85	11.85	544.97	59.75	553.30	1168.38	38.70	544 2389								
ix. Others - Agri and allied activities																		
Bullocks & draught animals	No.	0.83	10	6.19	10	6.19	5	3.09	10	6.19	10	6.19	5	0.00	10	6.19	60	34
Bullock carts	No.	0.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
Farm vehicles- pick up vans	No.	7.35	15	82.67	15	82.67	20	110.22	20	110.22	10	55.11	10	55.11	20	110.22	110	606
Agri. - others	No.			1000.00		1500.00		1000.00		1000.00		1000.00		1000.00		1000.00	0	7500
Sub Total			1088.85	1588.85	1113.31	1116.41	1061.30	1055.11	1116.41	170	8140							
Total Farm credit			4972.83	7092.32	9151.16	7962.25	8057.56	3928.87	6792.38	38040	48138							
C. i. Agri Infrastructure - Storage Facilities																		
Cold storages (1000 MT)	No.	66.15	0	0.00	1	49.61	1	49.61	0	0.00	0	0.00	0	0.00	1	49.61	3	149
Market yards	No.	242.55	1	181.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	182
Godowns (100 MT)	No.	3.86	1	2.89	1	2.89	1	2.89	1	2.89	1	2.89	1	2.89	1	2.89	7	20
Small milk chilling (1000 litres)	No.	5.79	1	4.34	1	4.34	1	4.34	1	4.34	1	4.34	1	4.34	1	4.34	7	30
Sub Total			189.15	56.85	56.85	7.24	7.24	7.24	56.85	18	381							
C. ii. Agri Infrastructure - Land Development, Soil Conservation & Watershed Development																		
Land levelling OFD	Ha	0.91	200	136.13	250	170.16	200	136.13	250	170.16	250	170.16	100	68.06	200	136.13	1450	986
Reclamation	Ha	0.30	100	22.69	100	22.69	80	18.15	80	18.15	100	22.69	50	11.34	80	18.15	590	134
Water storage structures	No.	0.75	10	5.63	10	5.63	10	5.63	10	5.63	10	5.63	5	2.81	10	5.63	65	37
Farm Fencing	Ha	0.60	30	13.50	30	13.50	30	13.50	30	13.50	30	13.50	26	11.70	30	13.50	206	93
Sub Total			177.94	211.97	173.40	207.43	211.97	93.92	173.40	2311	1250							
C. iii. Agri Infrastructure - Others																		
Composting - Vermi (150 TPA)	No.	3.47	2	5.20	2	5.20	2	5.20	2	5.20	1	2.60	1	2.60	2	5.20	12	31
Composting - NADEP (40 TPA)	No.	1.18	1	0.88	1	0.88	1	0.88	1	0.88	1	0.88	1	0.88	1	0.88	7	6
Biofertilizers - 50 TPA	No.	46.20		0.00		0.00		0.00		0.00		0.00		1	34.65	1	35	
Misc. (Fencing, Bund etc.)	No.			25.00		25.00		20.00		20.00		25.00		10.00		25.00	0	150
Sub Total			31.08	31.08	26.08	26.08	28.48	13.48	65.73	20	222							
Total Agri Infrastructure			398.17	299.90	256.33	240.75	247.69	114.64	295.98	2349	1853							
D. Agri -Ancillary activities																		
i. Food and Agro Processing																		
Rice Mill 4800 MT / annum	No.	83.79		0.00	1	62.84		0.00		0.00		0.00		0.00	1	62.84	2	126
Poha / Murmura - 450 TPA	No.	6.86	0	0.00	1	5.14	0	0.00	0	0.00	0	0.00	0	0.00	1	5.14	2	10
Flour Mill - 280 TPA	No.	3.31	1	2.48	2	2.00	1	2.48	2	4.96	2	4.96	2	4.96	2	4.96	12	27
Bakery Units - 80 TPA	No.	8.38	1	6.28	1	6.28	2	12.57	2	12.57	1	6.28	2	12.57	2	12.57	11	69
Coconut oil mill 90 MT / annum	No.	21.50	1	16.12	1	16.12	1	16.12	1	16.12	1	16.12	0	0.00	1	16.12	6	97

Activity	Unit	UC	Dharbandoda		Sanguem		Salcete		Quepem		Canacona		Mormugoa		Ponda		Dist. Total	
Fruit Proc. 300 TPA	No.	82.69	1	62.02	1	62.02	1	62.02	1	62.02	1	62.02	1	62.02	1	62.02	7	434
Kokum Proc. 72 TPA	No.	4.41	1	3.31	1	3.31	0	0.00	1	3.31	0	0.00	0	0.00	1	3.31	4	13
Cashew Proc. 50 TPA	No.	7.83	1	5.87	1	5.87	1	5.87	1	5.87	2	11.74	1	5.87	1	5.87	8	47
Cashew Proc. 500 MT / annum	No.	176.40	0	0.00	1	132.30	0	0.00	0	0.00	1	132.30	0	0.00	1	132.30	3	397
Fish / Meat Proc. 200 TPA	No.	88.20	0	0.00	0	0.00	1	66.15	0	0.00	0	0.00	1	66.15	0	0.00	2	132
Sub Total			6	96.08	10	295.89	7	165.21	8	104.85	8	233.43	7	151.57	11	305.13	57	1352
ii. Ancillary - Others																		
Loans to Coop Societies			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	600.00	1	600
Loans to PACS			1	20.00	1	25.00	1	25.00	1	50.00	1	20.00	1	20.00	2	50.00	8	210
ACABCs	No.	10.00	1	7.50	1	7.50	1	7.50	1	7.50	1	7.50	1	7.50	1	7.50	7	53
Sub Total				27.50		32.50		32.50		57.50		27.50		27.50		657.50	16	863
Total Agri Ancillary				123.58		328.39		197.71		162.35		260.93		179.07		962.63	73	2215
Total Agriculture				5494.58		7720.61		9605.20		8365.35		8566.18		4222.57		8051.00	40462	52206
2. MSME - Manufacturing Sector Term loan																		
MSME (M) Micro	No.	10.00	100	750.00	100	750.00	300	2250.00	150	1125.00	150	1125.00	450	3375.00	450	3375.00	1700	12750
MSME (M) Small	No.	150.00	10	1125.00	20	2250.00	50	5625.00	20	2250.00	10	1125.00	100	11250.00	30	3375.00	240	27000
MSME (M) Medium	No.	600.00	5	2250.00	5	2250.00	50	22500.00	10	4500.00	10	4500.00	50	22500.00	30	13500.00	160	72000
Sub Total			115	4125.00	125	5250.00	400	30375.00	180	7875.00	170	6750.00	600	37125.00	510	20250.00	2100	111750
MSME (M) WC	No.			2062.50		2625.00		15187.50		3937.50		3375.00		18562.50		10125.00	0	55875
MSME - Service Sector Term loan																		
MSME (S) Micro	No.	5.00	60	225.00	60	225.00	200	750.00	100	375.00	50	187.50	200	750.00	100	375.00	770	2888
MSME (S) Small	No.	50.00	20	750.00	20	750.00	30	1125.00	20	750.00	20	750.00	30	1125.00	20	750.00	160	6000
Sub Total			80	975.00	80	975.00	230	1875.00	120	1125.00	70	937.50	230	1875.00	120	1125.00	930	8888
MSME (S) WC	No.		0	292.50		292.50		562.50		337.50		281.25		562.50		337.50	0	2666
Total			195	7455.00		9142.50		48000.00		13275.00		11343.75		58125.00		31837.50	3030	179179
3. Export credit	No.	250.00	0	0.00	0	0.00	20	5000.00	2	500.00	0	0.00	50	12500.00	40	10000.00	112	28000
4. Education																		
Education loans	No.	10.00	100	750.00	200	1500.00	340	2550.00	194	1455.00	100	750.00	500	3750.00	300	2250.00	1734	13005
5. Housing																		
Housing Loans (New)		25.00	100	1875.00	200	3750.00	1000	18750.00	600	11250.00	310	5812.50	1000	18750.00	950	17812.50	4160	78000
Housing Loans (Repairs)	No.	2.00	500	750.00	500	750.00	1000	1500.00	500	750.00	500	750.00	1000	1500.00	1000	1500.00	5000	7500
Sub Total			600	2625.00	700	4500.00	2000	20250.00	1100	12000.00	810	6562.50	2000	20250.00	1950	19312.50	9160	85500
6. Renewable Sources of Energy and Waste Utilisation																		
(A) Solar water heaters																		
100 LPD	No.	0.22	30	4.95	30	4.95	50	8.25	30	4.95	30	4.95	50	8.25	50	8.25	270	45
200 LPD	No.	0.44	20	6.60	20	6.60	50	16.50	30	9.90	30	9.90	50	16.50	30	9.90	230	76

Activity	Unit	UC	Dharbandoda	Sanguem	Salcete	Quepem	Canacona	Mormugoa	Ponda	Dist. Total								
300 LPD		0.66	8	3.96	7	3.47	10	4.95	10	4.95	5	2.48	15	7.43	15	7.43	70	35
400 LPD		0.88	3	1.98	3	1.98	5	3.30	3	1.98	3	1.98	5	3.30	5	3.30	27	18
500 LPD		0.99	5	3.71	5	3.71	10	7.43	5	3.71	5	3.71	20	14.85	15	11.14	65	48
(B) Solar street light systems	No.	0.27	30	6.08	30	6.08	30	6.08	30	6.08	30	6.08	50	10.13	50	10.13	250	51
C. Solar Home Lighting System (SHLS)																		
a) Model (40Wp)	No.	0.18	10	1.35	10	1.35	10	1.35	10	1.35	10	1.35	10	1.35	10	1.35	70	9
b) Model -DC (150Wp)	No.	0.30	15	3.38	15	3.38	15	3.38	15	3.38	15	3.38	20	4.50	18	4.05	113	25
c) Model - AC (300 Wp)	No.	0.45	10	3.38	10	3.38	10	3.38	10	3.38	10	3.38	20	6.75	10	3.38	80	27
Solar irrig. Pumps 3 HP	No.	5.13	2	7.70	2	7.70	3	11.54	2	7.70	2	7.70	2	7.70	2	7.70	15	58
Biogas plant	No.	0.30	20	4.50	20	4.50	20	4.50	20	4.50	20	4.50	20	4.50	20	4.50	140	32
Biomass briquetting mach.	No.	4.00	2	6.00	2	6.00	1	3.00	1	3.00	1	3.00	1	3.00	1	3.00	9	27
Sub Total				53.57		53.08		73.64		54.86		52.39		88.25		74.11	1339	450
7. Others																		
SHG loans	No.	1.50	300	450.00	300	450.00	400	600.00	300	450.00	250	375.00	400	600.00	300	450.00	2250	3375
JLG loans	No.	1.25	75	93.75	75	93.75	200	250.00	50	62.50	50	62.50	200	250.00	50	62.50	700	875
PMJDY loans	No.	0.10	50	5.00	50	3.75	50	5.00	50	5.00	50	5.00	50	5.00	50	5.00	350	34
Sub Total				548.75		547.50		855.00		517.50		442.50		855.00		517.50	3650	4284
8. Social Infrastructure																		
Toilet blocks in individual homes	No.	1.43	300	322.48	300	322.48	500	537.47	400	429.98	300	322.48	300	322.48	400	429.98	2500	2687
School toilet blocks & drinking water facility	No.	22.05	10	165.38	10	165.38	25	413.44	20	330.75	10	165.38	15	248.06	20	330.75	110	1820
Transport vehicles in health sector	No.	16.54	5	62.02	5	62.02	5	62.02	5	62.02	5	62.02	5	62.02	5	62.02	35	434
Paper & plastic waste recycling	No.	22.05	1	16.54	1	16.54	2	33.08	1	16.54	1	16.54	2	33.08	1	16.54	9	150
Waste disposal	No.	2.21	14	23.15	15	24.81	40	66.15	20	33.08	15	24.81	40	66.15	30	48.79	174	287
Sub Total				589.56		591.22		1112.15		872.35		591.22		731.78		888.06	2828	5378
Grand Total (Total Priority Sector)				17516.46		24054.90		87445.99		37040.07		28308.53		100522.60		72930.67		368000

**Annexure II: An Overview of Ground Level Credit Flow - Agency-wise and Sector-wise
2015-16, 2016-17, 2017-18 and target for 2018-19**

(₹ lakh)

Sl. No.	Activity	Agencies	2015-16		2016-17		2017-18		Target 2018-19
			Target	Achievement	Target	Achievement	Target	Achievement	
1	Crop Loan	CB	20413.23	18781.52	14306.85	11314.30	18394.86	27493.00	14690.00
		SCB	3460.60	422.06	2264.97	4227.16	2782.92	1782.00	3148.00
		Others	323.63	79.03	246.36	79.03	322.97	0.00	4151.00
	Sub-Total CL		24197.46	19282.61	16818.18	16121.00	21500.75	29275.00	21989.00
2	Term Loan (Agrl & Allied) (MT+LT)	CB	25871.46	8975.16	18761.55	15472.74	22871.59	32654.00	20097.00
		SCB	6174.1	2179.45	4258.81	1964.71	4823.07	4630.00	4236.00
		Others	567.72	938.84	470.33	589.55	676.40	35.00	4490.00
	Sub-Total TL		32613.28	12093.45	23490.69	18027.00	28371.06	37319.00	28823.00
3	Total Agricultural Credit (1+2)	CB	46284.69	27756.68	33068.40	26787.04	41266.45	60147.00	34787.00
		SCB	9634.70	2601.51	6523.78	6191.87	7606.01	6412.00	7384.00
		Others	891.35	1017.87	716.69	1169.09	999.35	35.00	8641.00
	Sub-Total Agrl.		56810.74	31376.06	40308.87	34148.00	49871.81	66594.00	50812.00
4	MSME	CB	24382.07	25626.93	115996.01	101826.88	147583.46	108919.00	119163.00
		SCB	1893.23	377.07	9046.61	1515.76	10194.20	2797.00	9173.00
		Others	2382.36	654.13	11434.78	2825.36	13749.22	1013.00	45049.00
	Total MSME		28657.66	26658.13	136477.40	106168.00	171526.88	112729.00	173385.00
5	Other Priority Sector	CB	136349.50	109745.11	94000.89	83629.15	106531.07	59233.00	90639.00
		SCB	18316.74	8440.65	12353.60	10153.12	12005.98	1083.00	7948.00
		Others	27538.70	21085.22	20712.43	13250.73	19192.24	1190.00	40780.00
	Total OPS		182204.94	139270.98	127066.92	107033.00	137729.29	61506.00	139367.00
6	Total	CB	207016.26	163128.72	243065.30	212243.07	295381.02	228299.00	244589.00
		SCB	29844.67	11419.23	27923.99	17860.75	29806.19	10292.00	24505.00
		Others	30702.41	22757.22	32863.90	17245.18	33940.76	2238.00	94470.00
Grand Total (3+4+5)			267673.34	197305.17	303853.19	247349.00	359127.98	240829.00	363564.00

No SCARDB and RRBs in Goa

**Annexure III: Sub-sector-wise and Agency-wise Credit Flow under Agriculture and Allied Activities
2015-16, 2016-17 & 2017-18**

(₹ lakh)

Sr. no.	Activity	2015-16				2016-17				2017-18			
		CBs	SCB	UCB	Total	CBs	SCB	UCB	Total	CBs	SCB	UCB	Total
A	Crop Loan	18781.52	422.06	79.03	19282.61	11314.30	4227.16	579.54	16121.00	25492.00	1782.00	2001.00	29275.00
B	Agri. Term loan												
1	Water Resources	123.93	63.22	0.92	188.07	15472.74	1964.71	589.55	18027.00	22942.00	4630.00	9747.00	37319.00
2	Land Development	2068.02	45.83		2113.85								
3	Farm Mechanisation	292.86	902.22	5.22	1200.3								
4	Plantation & Horticulture	221.72	793.70	310.71	1326.13								
5	Dairy Development	300.74	220.16		520.9								
6	Poultry	4.82	77.88		82.7								
7	Sheep/Goat/Piggery	28.45			28.45								
8	Fisheries	447.56	8.82		456.38								
9	Farm Forestry/WLD	42.58			42.58								
10	Storage/Market yard	86.54			86.54								
11	Renewable Energy				0								
12	Agri Others	5357.94	67.62	621.99	6047.55								
	Total (B)	8975.16	2179.45	938.84	12093.45	15472.74	1964.71	589.55	18027.00	22942.00	4630.00	9747.00	37319.00
	Grand Total (A+B)	9307.1	1379.69	1521.39	12208.18	26787.04	6191.87	1169.09	34148.00	48434.00	6412.00	11748.00	66594.00
	No SCARDB and RRB in Goa												

Sub sector-wise data not available during the year 2016-17

Annexure IV: Indicative Unit Costs (for major activities in the district) as arrived at by NABARD for its internal use

I. Minor Irrigation				
Sr. No.	Item of Investment	Specifications	Unit cost (₹)	Remarks
1	Open wells (new) Dug-well-cum-Bore wells in lateritic terrain Deepening of existing well	3-4 m dia and 8-10 m depth of lining 3-5m	132000 to 180000 48,000	Yearly repayment. Max. of 15 yrs. with gestation period of 23 months.
2	Pumpset –electric (3 phase, submersible) with accessories and installation charges	5 HP	25,000	Yearly repayment. Max. of 9 yrs. with gestation period of 11 months.
3	Drip Irrigation (coconut) per ha (includes cost of mainline, lateral, drippers micro tubes, connectors, end plugs, screen fitters, control valves and other accessories)	8m x 8m crop spacing	32,500	Yearly repayment. Max. of 10-15 yrs. with gestation period of 11 months.
4	Drip Irrigation (Banana) per ha	2m x 2m	91,300	
5	Sprinkler Irrigation per ha (semi-permanent system)	75 mm HDPE pipes	45,750	
6	Small Lift irrigation	160 mm dia pipes	1,27,000	
II. Land Development				
1	Land levelling, OFD / ha and graded bunding	0.95 sqm c/s 210 m length per ha - 200 CuM	72,450	For lands with 2-3% slope. (UC rounded to Rs.50000)
2	Water Management/ conservation /water storage ponds (25 m ³ capacity)	5 m x 5m x 1m	58,650	
3	Land Reclamation (minor work) /ha		25,000	
4	Composting -NADEP -40 TPA		1,00,000	@Rs.15000/6T/annum
5	Composting (vermicompost) -150 TPA		3,00,000	@Rs.2000/T/annum
III. Farm mechanization				
1	Tractors - 35 HP		6,73,000	Half Yearly repayment. -max. 5-7 years with 3 months grace.
2	Power tillers - 8 HP		1,52,000	
3	Rice transplanters – Japanese model		11,00,000	
4	Combine harvesters		23,40,000	
5	Agri. implements - sprayers		5,000	
6	Agri. implements - Weeders		40,000	
7	Agri. implements – threshers		40,000	
IV. Plantation and Horticulture				
1	Cashew / ha		1,05,000	Repayment of 12-15 years with gestation of 6-7 years
2	Coconut / ha		1,24,000	
3	Hybrid coconut / ha		2,12,600	
4	Areca nut / ha		1,76,600	
5	Mango (and other garden fruits) / ha		1,66,000	Repayment of 10-12 years with gestation of 4-5 years
6	Oil palm / ha		1,00,000	
7	Spices- pepper (mixed crop with areca/coconut / ha		1,00,000	
8	Spices – nutmeg /ha		80,000	
9	Vegetable (poly house of 1000 sqm)		10,75,000	Polyhouse cost -Rs.935 per sqm and planting material cost –Rs. 105/sqm
10	Floriculture (poly house of 560 sqm - Gerbera)		8,13,000	Polyhouse-Rs.935/sqm & pm–Rs.500/sqm
11	Orchid cultivation Shade net house with poly film	30m x 6m	2,73,000/-	Repayment 8 years with 1 year grace period
12	Vegetable under shade net -1000 sqm		363000	

13	Nursery (PH planting matl. and ornamental) / acre		300000	
14	Oyster mushroom units –nos.(8000 kg per annum)		2,00,000	
15	Homestead gardening 1000sqm		40,000	
V. Forestry				
1	Teak / ha		64,000	
2	Bamboo / ha		72,000	
Animal Husbandry – Dairy Development				
1	CB Cows	2 animals	1,40,000	Repayment monthly. Max. of 5-6 years with gestation of 6 months
2	Graded Buffaloes	2 animals	1,40,000	
3	Calf rearing	Per animal	53,000	
4	Mini dairy	10 animals	7,00,000	
Animal Husbandry – Poultry Development				
1	Commercial Layers	2000 birds unit	13,00,000	Repayment quarterly. Max. of 6-7 years with gestation of 6 months
2	Commercial Broilers	1000 birds unit	4,50,000	
3	Rural back yard poultry	100 birds	24,000	
4	Poultry feed mill/Hatchery		2,40,000	
Animal Husbandry – Goat and Piggery Development				
1	Pig rearing with sty	4 sows +1 boar unit	4,50,000	Repayment half yearly. Max. of 5-6 years with gestation of 1 year.
2	Goat Rearing (with shed)	18 does +2 buck unit	2,50,000	
Fisheries				
1	Trawler replacement - wooden / steel hull (along with engine and power block) - length not exceeding 60 feet.		52,50,000	
3	Mechanization of canoes - with Out Board Motors		1,50,000	
4	Fiber Boats (motorized - length not exceeding 36 feet		2,10,000	
5	Fresh water fish culture / ha – carp varieties		5,30,000	
6	Ornamental fish rearing		3,00,000	
7	Mussel culture		40,000	
8	Crab culture		7,50,000	
9	GPS / Fish finder		35,000	
8	Brackish water culture		1120000	
Storage Godowns and Market yards				
1	Cold storages	1000 MT capacity	60,00,000	
2	Market Yards		22000000	
3	Godowns	100 MT	3,50,000	
4	Small milk chilling units	1000 litres	5,25,000	
Renewable sources of energy -Biogas				
1	Biogas unit	2 cum	30000	
2	Biomass briquetting machine		400000	
3	Solar irrigation pumps	3 HP	513000	

Annexure-V: Scale of Finance for major crops fixed by State Level Technical Committee (SLTC) for 2018-19

Sr. No.	Name of the Crop	Cost of cultivation per Plant/Acre (₹)	Bank Loan per acre	Bank Loan per ha.	Due date for Repayment
1	2	3	4	5	6
1	Paddy Local	21500	21500	55750	15th Jan -- Kharif 30th
2(a)	Paddy (H.Y.V- Kharif)	26700	26700	66750	15th Jan -- Kharif
2(b)	Paddy (H.Y.V- Rabi.)	29700	29700	74250	30th June -- Rabi
3(a)	Banana Local (Per Plant)	260	260	650	18 months from the date of
3(b)	Banana Local (Per Acre 600 Plants)	156000	156000	390000	-do-
4(a)	Banana Local Ratoon (Per Plant)	204	204	510	-do-
4(b)	Banana Local Ratoon (600 Plants/acre)	120000	120000	300000	-do-
5(a)	Banana Mandoli (Per Plant)	400	400	1000	-do-
5(b)	Banana Mandoli (Per Acre 600 Plants)	250000	250000	625000	-do-
6	Tissue culture Banana (600 /acre)	103000	103000	257500	Max 18 Months from date of
	Shreemati Grandenine and Local (TC)	108000	108000	270000	Max 18 Months from date of
7	Papaya (Per Acre) (600 Plants)	50000	50000	125000	15 to 18 Months from date of
8(a)	Pine Apple High breed variety giant	91000	91000	227500	31st May
9(a)	Vegetable (Kharif) (Per Acre) Local	33000	33000	82500	6 months from the date of Disb.
9(b)	Vegetable (Rabi) local (per acre)	36800	36800	92000	6 months from the date of Disb.
9©	Hybrid vegetables	41450	41450	103625	6 months from the date of Disb.
10(a)	Arecanut (Per plant)	400	400	1000	12 months from the date of
10(b)	Arecanut (Per Acre 600 plants)	240000	240000	600000	12 months from the date of
11(a)	Cashew (Per Plant)	350	350	875	15th June
11(b)	Cashew (Per Acre 80 plants)	42000	42000	105000	15th June
12(a)	Coconut (Per plant)	700	700	1750	12 months from the date of
12(b)	Coconut (Per Acre 60 plants)	42000	42000	105000	12 months from the date of
13	Groundnut (Rabi)	19000	19000	47500	30th June
14	Pulses (Per Acre)	15000	15000	37500	30th June
15(a)	Sugarcane (New Crop) (Per Acre)	60000	60000	150000	15th June / 30th June
15(b)	Sugarcane (Ratoon) (Per Acre)	48000	48000	120000	15th June / 30th June
16	Rubber Plantation (Per Acre)	11000	11000	27500	31st May
17	Oil Palm (Per Acre)	30000	30000	75000	31st May
18(a)	Mango (Per plant)	1500	1500	3750	31st July
18(b)	Mango (Per Acre 40 plants)	60000	60000	150000	31st July
19(a)	Floriculture New Crops Bulbous Crops	112000	112000	280000	30th June
19(b)	Anthurium (Per Acre) Gerbera,	112000	112000	280000	30th June
19(c)	Grafted varieties or Medium costs	45000	45000	112500	30th June
19(d)	Seed Varieties (per Acre) Marigold,	40000	40000	100000	30th June
20	Vetivera	29200	29200	73000	12 months from the date of
21	Fodder(new plantation)	39300	39300	98250	12 months from the date of
22	Fodder ratoon	25000	25000	62500	12 months from the date of
23	Spices nutmeg – new plantation	350	350	350	12 months from the date of
24	Spices bl. Pepper – new plantation	150	150	150	12 months from the date of
25	Ginger	80000	80000	200000	9-12 m from the date of Disb.
26	Turmeric	70000	70000	175000	9-12 m from the date of Disb.

Abbreviations

ACABC	Agri Clinics and Agri Business Centres	ICAR	Indian Council for Agricultural Research
ACP	Annual Credit Plan	IGA	Income Generating Activities
APMC	Agricultural Produce Marketing Committee	IPM	Integrated Pest Management
CC	Climate Change	ISS	Interest Subvention Scheme
CCARI	Central Coastal Agricultural Research Institute	ITI	Industrial Training Institutes
CDF	Cooperative Development Fund	JLGs	Joint Liability Groups
CGWB	Central Ground Water Board	KCC	Kisan Credit Card
CMRY	Chief Minister Rozgar Yojana	KVI	Khadi and Villages Industries
DBT	Direct Benefit Transfer	KVIB	Khadi and Villages Industries Board
DCC	District Consultative Committee	KVIC	Khadi and Villages Industries Commission
DCCB	District Central Cooperative Bank	KVKs	Krishi Vigyan Kendras
DIC	District Industries Centre	LBRs	Lead Bank Returns
DITC	Directorate of Industries, Trade & Commerce	LBS	Lead Bank Scheme
DRDA	District Rural Development Agency	LEDP	Livelihood Enterprise Development Programme
EDC	Economic Development Corporation	LTIF	Long Term Irrigation Fund
eNAM	Electronic National Agricultural Market	MEDP	Micro Enterprise Development Programme
FCI	Food Corporation of India	MF	Marginal Farmer
FI	Financial Inclusion	MFI	Micro Finance Institutions
FLC	Financial Literacy Centres	MI	Minor Irrigation
FPC	Farmer Producer Company	MIDH	Mission for Integrated Development of Horticulture
FPF	Food Processing Fund	MNRE	Ministry of New and Renewable Sources of Energy
FPOs	Farmer Producer Organizations	MPT	Mormugao Port Trust
FSPF	Farm Sector Promotion Fund	NICRA	National Initiative on Climate Resilient Agriculture
FSSAI	Food Safety & Standards Authority of India	NIDA	NABARD Infrastructure Development Assistance
FYM	Farm Yard Manure	NIE	National Implementing Entity
GCA	Gross Cropped Area	NRLM	National Rural Livelihoods Mission
GCCI	Goa Chamber of Commerce and Industry	NSA	Net Sown Area
GCF	Green Climate Fund	NULM	National Urban Livelihood Mission
GEDA	Goa Energy Development Agency	P&H	Plantation & Horticulture
GFDC	Goa Forest Development Corporation	P&M	Plant & Machinery
GHRSSIDC	Goa Handicrafts Rural and Small Scale Industries Development Corporation	PACS	Primary Agricultural Credit Society
GI	Geographical Indication	PHCs	Primary Health Centres
GSAMB	Goa State Agriculture Marketing Board	PKVY	Paramparigat Krishi Vikas Yojana
GSHDCL	Goa State Horticulture Development Corporation Ltd.	PLP	Potential Linked Credit Plan
GSIDC	Goa State Infrastructure Development Corporation	PMAY	Pradhan Mantri Awas Yojana
GSRLM	Goa State Rural Livelihood Mission	PWD	Public Works Department
PMEGP	Prime Minister' Employment Generation Programme		
PMFBY	Pradhan Mantri Fasal Bima Yojana		
PMJDY	Pradhan Mantri Jan Dhan Yojana		

PMKSY	Pradhan Mantri Krishi Sinchayi Yojana		
PMKVY	Pradhan Mantri Kaushal Vikas Yojana		
PSL	Priority Sector Lending		
RCS	Registrar of Cooperative Societies		
RDWS	Rural Drinking Water Supply Scheme		
RIDF	Rural Infrastructure Development Fund		
RKVY	Rashtriya Krishi Vikas Yojana		
RRBs	Regional Rural Banks		
SCARDBs	State Cooperative Agricultural & Rural Development Banks		
SCB	State Cooperative Bank		
SF	Small Farmer		
SHGs	Self Help Groups		
SHPIs	Self Help Promoting Institutions		
SIP	Salaulim Irrigation Project		
SLBC	State Level Bankers Committee		
SLUCC	State Level Unit Cost Committee		
SRI	System of Rice Intensification		
SSI	Sustainable Sugarcane Initiative		
SSSKL	Sanjivani Sahakari Sakhar Karkhana Ltd.		
TFO	Total Financial Outlay		
UAM	Udyog Aadhaar Memorandum		
UCBs	Urban Cooperative Bank		
WGDP	Western Ghats Development Programme		
WIF	Warehousing Infrastructure Fund		
WRD	Water Resources Department		
WRs	Warehouse Receipts		



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